There has been a persistent concern that large numbers of students for whom the various financial aid programs were designed are not taking advantage of them. This situation has been attributed to a number of factors: students are not aware of financial aid opportunities; they are confused by the multiplicity of forms, procedures and deadlines; they lack motivation and parental encouragement, etc. This problem has attracted the attention of individual aid administrators and their state, regional and national associations, as well as legislators, personnel from agencies dealing with ethnic minorities and many other concerned individuals.

During the past decade alone literally billions of dollars have gone into student assistance programs; a full 76 percent of the federal government's contribution in 1973-74 to postsecondary education (excluding research) was

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in the form of student financial aid. Ninety percent of the U.S. Office of Education's funds for postsecondary education during that year went to student financial aid. These programs have a tremendous impact on the numbers and types of students who have access to the benefits of postsecondary education; with additional public awareness the programs have potential for an even greater impact.

The Problem

One aspect of student financial aid awareness which may not have received sufficient attention is the amount of information about financial assistance which students receive while they are still in secondary schools. If financial aid programs are to have a maximum influence on students' educational decisions, then students must be well aware of aid opportunities while they are developing their educational and vocational goals. High school students who do not know of the existence of aid programs may not see postsecondary education as one of their options.

If students are to become aware of aid opportunities early enough to truly have an impact on their educational decisions, then individuals who work with them before they graduate from high school must be knowledgeable in this field. This article focuses on the need for high school counselors to have a solid background in the purposes and means of attaining financial aid.

Some efforts currently are being made to train high school counselors in financial aid. The Basic Grant Training Projects of 1974, 1975, and 1976 have been major attempts to train counselors nationally, and were received with enthusiasm. Some state associations of financial aid administrators, such as in Arizona, have for years conducted high school counselor workshops. More of this type of effort is needed.

High school counselors, as they work with students who are developing their educational and vocational plans, usually have as a major goal helping students look objectively at the various alternatives that are open to them. Certainly counselors must have a basic awareness of student financial aid if this is to occur.

If one accepts the idea that providing financial aid information and guidance is an essential part of a high school counselor's job, then perhaps part of his or her formal training should have to do with the purposes and mean of attaining student financial aid. Programs change but there is a fundamental philosophy which underlies most aid programs. The counselor with a basic understanding of the field of student financial aid can more readily understand new programs as they evolve.

The Study

In December of 1975 an attempt was made to determine what types of financial aid training (if any) graduate students receive as they progress through counselor training programs. A national survey was conducted of 200 colleges and universities identified as having counselor training programs. Presented here is a brief summary of that survey.
A questionnaire asking whether or not student financial aid was included in their curriculum was sent to the director of counselor training at each of the 200 colleges and universities. The questionnaire also asked what was the nature of the training, the extent of the training and who provided the training. Return-addressed, stamped envelopes were enclosed to maximize return of the questionnaires; a follow-up mailing was sent to those who did not respond to the initial request.

The first mailing produced 140 responses and an additional 51 questionnaires resulted from the follow-up mailing, bringing the total to 191, or 95.5 percent of those institutions surveyed. Responses were received from colleges and universities in all 50 states and the District of Columbia.

The Results

Of the 191 institutions that participated in the study, 78 (40.8 percent) indicated that the topic of student financial aid was in no way included in their counselor training curriculum. One hundred thirteen (59.2 percent) of the counselor training programs reported offering some type of financial aid training in their curriculum. Table 1 summarizes the extent of this training.

### TABLE 1
Extent of Financial Aid Training Included in Counselor Training Programs.

<table>
<thead>
<tr>
<th>Extent of Financial Aid Training</th>
<th>Number of Institutions</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>No training</td>
<td>78</td>
<td>40.8</td>
</tr>
<tr>
<td>More than a full course</td>
<td>1</td>
<td>0.5</td>
</tr>
<tr>
<td>A full course</td>
<td>4</td>
<td>2.1</td>
</tr>
<tr>
<td>A unit of a course</td>
<td>47</td>
<td>24.6</td>
</tr>
<tr>
<td>Less than a full unit</td>
<td>44</td>
<td>23.0</td>
</tr>
<tr>
<td>Part of field experience in</td>
<td></td>
<td></td>
</tr>
<tr>
<td>high school counseling office</td>
<td>17</td>
<td>8.9</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>191</strong></td>
<td><strong>99.9</strong></td>
</tr>
</tbody>
</table>

When asked who provided the financial aid training included in their counselor training programs, the respondents indicated the data summarized in Table 2.

### TABLE 2
Types of Individuals Providing Financial Aid Training in Counselor Training Programs.

<table>
<thead>
<tr>
<th>Type of Instructor</th>
<th>Number of Institutions</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>No training offered</td>
<td>78</td>
<td>40.8</td>
</tr>
<tr>
<td>Regular college instructor</td>
<td>76</td>
<td>39.8</td>
</tr>
<tr>
<td>Financial aid administrator</td>
<td>25</td>
<td>13.1</td>
</tr>
<tr>
<td>High school counselor</td>
<td>7</td>
<td>3.7</td>
</tr>
<tr>
<td>USOE representative</td>
<td>2</td>
<td>1.0</td>
</tr>
<tr>
<td>CSS representative</td>
<td>2</td>
<td>1.0</td>
</tr>
<tr>
<td>ACT representative</td>
<td>1</td>
<td>0.5</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>191</strong></td>
<td><strong>99.9</strong></td>
</tr>
</tbody>
</table>

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Perhaps the most interesting results came from comments written on questionnaires by many of the respondents. Following are some of the more telling remarks:

Financial aid information is very limited and probably less than current. This is an area in which we need to improve.

It has been very limited. Thanks for the reminder, we will do something more in this area.

A serious omission that will be corrected!

I'm afraid very little is offered in this area.

Limited information on aid is available to our students. We need to expand the time and amount of information, as counselors have requested more data.

We don't do an overly good job in financial aid, in fact we need revision and up-grading in this area.

We admit it should be more!

None up to now. I am new this year at ................. and was shocked to find no material included on financial aids.

I would say it warrants more attention than it is getting. If you have thoughts or materials we would appreciate receiving same.

A large part of a course is taught by a part-time instructor who is in charge of financial aids.

A course (designed along workshop lines) is taught by the Associate Director of Student Financial Aid, under the title “Financial Aids Counseling.”

Because of the nature of state certification requirements, and because of the fact that such information is not required, we have been unable to develop an appropriate course without overloading our students.

Very, very limited. We just touch on it.

for a complete course. It changes from year to year.

It is quite incidental to other units.

Very, very limited. We just touch on it.

It must be pointed out that a few institutions indicated that they give considerable attention to student financial aid, using guest speakers, slide and tape presentations, simulated interviews, tours of financial aid offices, and practical experience in these offers.

Recommendations

There is clearly a need for expanded financial aid training for high school counselors. In most cases this training is currently limited to a few hours' discussion in occupational and educational information or similar courses, and is taught by regular faculty members. While some faculty members certainly are very familiar with the field of student financial aid, it is difficult for most, in addition to their many other responsibilities, to keep up with the continually changing programs, procedures and deadlines. Financial aid administrators could be used as instructors, guest speakers and resource people more effectively than is currently the case in most institutions.
Financial aid administrators, individually and through their professional associations, can urge education departments at our institutions to offer financial aid courses as part of their counselor training programs. It is obvious from comments received in the Basic Grant workshops, as well as from many personal contacts with counselors, that high school counselors are strongly committed to assisting students and are eager to learn more about student financial aid.

Even colleges and universities without formal counselor training programs can offer courses for high school counselors who continually take classes for professional growth and to retain their certification. Most financial aid administrators can be approved to teach these courses, or at least serve as consultants. Special topics courses in the summer are ideal for practicing counselors. This is a way for institutions to increase their student credit hour production and serve a real educational need for counselors.

**Sample Course Outline**

Any course in student financial aid should naturally reflect the needs and interests of the particular students and the strengths of each instructor. Most courses, however, should include many or all of the following:

1. History of student financial aid
2. Philosophy and purposes of financial aid
3. Fundamentals of need analysis
4. Overview of various programs and funding sources
5. Financial aid packaging
6. Counseling procedures in working with students and parents
7. Special needs of minority students
8. Evaluation to determine if student counselors have grasped the concepts of financial aid.

Guest speakers such as the following could contribute to the value of courses in student financial aid: financial aid administrators; high school counselors; bankers; and representatives from state aid programs, USOE, BIA, Vocational Rehabilitation, Veterans Administration, Social Security, etc.

**Summary**

While programs of student financial aid have extended educational opportunity to large numbers of students, many individuals for whom the various programs are intended are not aware of them and thus are unable to benefit from them. High school counselors can have a significant impact on the number of capable young people from low-income families who choose to pursue education beyond high school if these counselors have a solid understanding of the purposes of student financial assistance and the means of obtaining it.

The survey described in this article found that the vast majority of programs which train high school counselors throughout the country contain little or no study in the area of financial assistance. Financial aid administrators, individually and through their professional associations, should urge directors of counselor preparation programs to include substantial training in the field of student aid.