

Your Interlibrary Loan request has been sent by email in a PDF format.

If this PDF arrives with an incorrect OCLC status, please contact lending located below.

Concerning Copyright Restrictions

The copyright law of the United States (Title 17, United States Code) governs the making of photocopies or other reproductions of copyrighted materials. Under certain conditions specified in the law, libraries and archives are authorized to furnish a photocopy or other reproduction. One of these specified conditions is that the photocopy or reproduction is not to be "used for any purpose other than private study, scholarship, or research". If a user makes a request for, or later uses, a photocopy or reproduction for purpose in excess of "fair use", that user may be liable for copyright infringement. This institution reserves the right to refuse to accept a copying order if, in its judgment, fulfillment of the order would involve violation of copyright law.

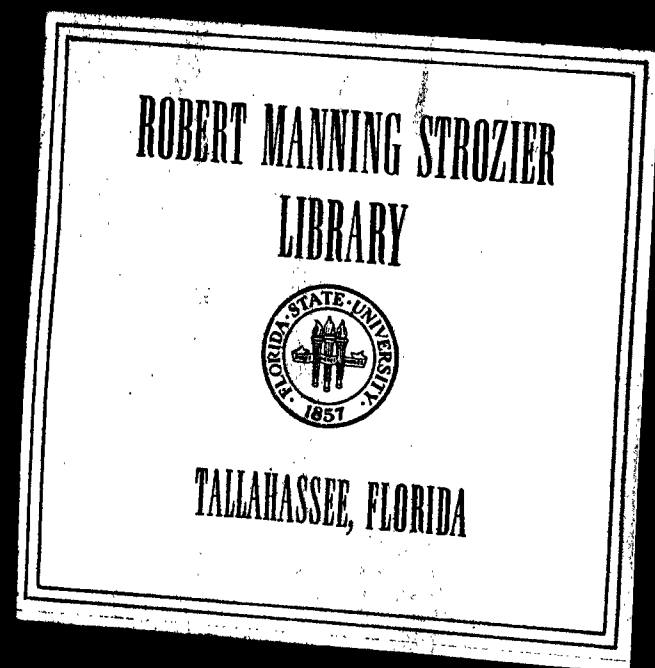
: GI : UW`hmUbX`GHUZZ`D`YUgY`fYZf`hc`7cdfn[[\hFYgci fWg`FYgYUfW\ ; i]XY`Zcf`
UXX]h]cbU`]bZcfa Uh]cb`Uh`hhd. ##[i]XYg"]V"Zgi "YXi #Wtdmf][\h

Interlibrary Loan Services: We Search the World for You...and Deliver!

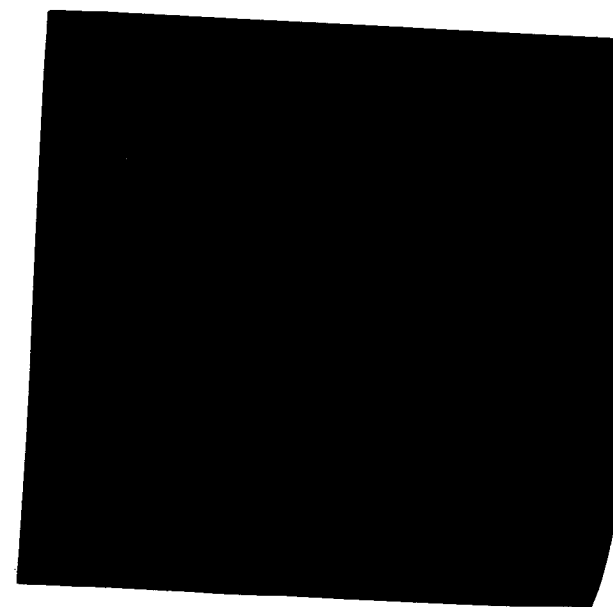
Interlibrary Loan Services – FSU Community
James Elliott – Resource Sharing Manager
The Florida State University
R.M. Strozier Library
116 Honors Way
Tallahassee, Florida 32306-2047
Email: lib-borrowing@fsu.edu
Website: <https://www.lib.fsu.edu/service/interlibrary-loan>
Phone: 850.644.4466

Non-FSU Institutions:

Lib-Lending@fsu.edu
850.644.4171



**STUDIES OF STUDENT
FINANCIAL AID PROGRAMS
AND NEEDS
IN FLORIDA**



DIVISION OF ELEMENTARY AND SECONDARY

INTRODUCTION

Financial Aid Programs and Operations

This part of the Studies describes the present status of student financial aid programs, operations, and resources in Florida. The Study institutions include those accredited by the Southern Association of Colleges and Schools and those whose credits are acceptable in the Florida state universities. A review of principles, procedures, and practices used in the public and private institutions of higher education was conducted in order to learn as much as possible about financial aid program operations and management in the Study institutions. A mailed survey instrument (Appendix B) was completed by the colleges and universities and returned to the Study Staff. In addition, fourteen colleges and universities representative of all sizes and types of institutions were visited by the Study Staff (Appendix D) using an Interview Guide (Appendix C) to facilitate the systematic gathering of pertinent information. Throughout the course of the Study, the Staff conducted a series of conferences and telephone calls with student financial aid authorities including Office of Education personnel who were asked to evaluate aspects of the findings, conclusions, and recommendations. In many instances where the data were unclear, the Study Staff used follow-up telephone calls to the aid directors in the Study institutions.

From the data gathered, generalizations of the present status of student financial aid programs, operations, and resources have been made. Tables are used throughout the text to reflect the frequency of certain practices and procedures.

In certain instances, figures in the tables and text do not necessarily add up to the number of institutions included in that portion of the Study. This is the result of information not being available from or applicable to some institutions. Conclusions have been made by the Study Staff and recommendations for improvements of financial aid programs set forth in the text.

The areas and functions of student financial aid administration reviewed include:

1. Policy determination and implementation
2. Definitions of various forms of assistance
3. Information distribution to prospective and enrolled candidates
4. Application procedures
5. Methods of determining eligibility for awards
6. Need analysis systems
7. Stipend setting methods
8. Notification of recipients and denied candidates
9. Work functions and management organization
10. Office personnel analyses
11. Scope of student personnel responsibilities
12. Intra-institutional relationships
13. Inter-institutional relationships
14. Relationships with non-campus agencies and donors
15. Training of personnel
16. Recruitment of personnel
17. Fiscal management procedures

Basically, the same information collecting instruments were used and visitation procedures followed in studying the state universities, public junior colleges, and private colleges and universities. The text of the Report presents separately the findings, conclusions, and recommendations for the three groups of institutions but in a common format. We acknowledge duplication and repetition, but note our obligation to be thorough.

Chapters II, III, and IV discuss findings, outline conclusions, and offer recommendations concerning the state universities, the public junior colleges, and the private colleges and universities respectively. Chapter V presents recommendations to the Department of Education. In the text of the Report, no individual or Study institution is identified by name.

The several references used for comparing the Study institutions to model programs and operations include A Design for a Model College Financial Aid Office;¹ New Administrator on Campus: A Study of the Director of Student Financial Aid;² Higher Education Salaries, 1966-67;³ "A Guide for Developing an Improved Financial Aid Program";⁴ "Suggested Statements on Policies and Practices for Financial Aid Programs in the University of Georgia System (Preliminary Draft)";⁵ and "A Descriptive Study of Certain Characteristics of Financial Aid Services and Officers in Junior Colleges."⁶

Student financial aid administration is an increasingly complex responsibility on all campuses. Ideally, an in-depth study would utilize at least a several-day

¹William D. Van Dusen and John J. O'Hearne (New York, New York: College Entrance Examination Board, 1968).

²George Nash, in collaboration with Paul F. Lazarsfeld (New York, New York: Columbia University, Bureau for Applied Social Research, July 1967).

³National Center for Educational Statistics (Washington, D. C.: Office of Education, U.S. Department of Health, Education, and Welfare, OE-53015-67, June 1969).

⁴Unpublished paper by James E. Ingle, Director of Student Financial Aid, University of Kentucky (Lexington), August 1969, distributed by the Southern Regional Office, College Entrance Examination Board, Atlanta.

⁵Unpublished document prepared by a committee of the Georgia University System Aid Directors, December 1969.

⁶James B. Puryear, Assistant Director of Student Affairs, Medical College of Georgia: Doctoral dissertation prepared August 1969 (unpublished).

visit to each Study institution, but neither the time nor resources to support such a comprehensive undertaking were available. This Study is based, necessarily, on a less than complete and exhaustive look at the financial assistance operations of each Florida campus. On the other hand, the quality of information and degree of completeness together with the extremely high rate of return on the mailed survey instruments provided the Study Staff with a broad base of data about the Study institutions. The fourteen institutional visits by consultants offer a rather detailed understanding of the status of student financial aid administration in a cross section of Florida colleges and universities. Despite these two assessment efforts, it must be made clear that it was not possible to gain full comprehension of every facet of student financial aid administration at the Study institutions. Consequently, this Report will be restricted to an outline of the major areas of importance and concern identified, when these areas received adequate support from the data.

THE STATE UNIVERSITIES

This chapter is based upon information available from the mailed survey form returned by all seven of the state universities in Florida and data secured by the Consultants from visits to the financial aid offices at five of the institutions.

Policy Determination and Implementation

Each of the seven state universities has a standing committee responsible for student financial aid matters. Members of the faculty and the financial aid office are represented on the committee at all institutions. With one exception, students are represented on each committee. Table I reflects the number of institutions having members in each category.

Table I

THE STATE UNIVERSITY COMMITTEE ON STUDENT FINANCIAL AID

| <u>Category of Committee Members</u> | <u>Number of Universities</u> |
|--------------------------------------|-------------------------------|
| Faculty | 7 |
| Admissions Staff | 2 |
| Financial Aid Staff | 7 |
| Other Administrators | 6 |
| Students | 6 |

In three universities, a member of the faculty serves as chairman of the committee. The financial aid director is chairman in three, and a member of the administration is the committee chairman in one institution. The financial

THE PUBLIC JUNIOR COLLEGES

Completed survey instruments were returned to the Study Staff by twenty-five public junior colleges. Four of these institutions were visited by the consultants. Results of the survey and site interviews provide the information for the findings, conclusions, and recommendations in this chapter.

Policy Determination and Implementation

Twenty-two public junior colleges have committees which direct their attention to student financial aid. Twenty are standing committees, one is ad hoc, and one has several loosely organized committees which address themselves to the various phases of the total financial aid program. Three junior colleges report that they have no committee on financial aid. Faculty members are represented on all but one of the existing committees, but students are not represented on twelve. Table XII notes the number of institutions having committee members in each category.

Table XII

THE PUBLIC JUNIOR COLLEGE
COMMITTEE ON STUDENT FINANCIAL AID

| <u>Category of Committee Members</u> | <u>Number of Institutions</u> |
|--------------------------------------|-------------------------------|
| Faculty | 21 |
| Admissions Staff | 7 |
| Financial Aid Staff | 21 |
| Other Administrators | 14 |
| Students | 10 |
| Others | 3 |

In thirteen institutions, the financial aid director serves as chairman of the committee. The other nine junior colleges with financial aid committees report that a chairman is a faculty member, admissions officer, or another administrator. The financial aid director serves as the secretary to six committees, is a voting member of two, and an ex-officio member of one. Four committees meet less than three times a year while another four meet ten or more times a year. The usual number of meetings ranges from three to five annually.

At the public junior colleges, five committees devote over 90 percent of their time to institutional financial aid policy formulation. Eight committees spend over 75 percent of their time in the selection of recipients or assignment of awards. Table XIII demonstrates the percentage of time committees devote to policy and to a review or determination of awards.

Table XIII

PERCENTAGE OF JUNIOR COLLEGE
FINANCIAL AID COMMITTEE TIME DEVOTED
TO POLICY AND AWARDS BY NUMBER OF INSTITUTIONS

| <u>Percentage</u> | <u>Policy</u> | <u>Review and Determination of Awards</u> |
|-------------------|---------------|---|
| 90-100 | 5 | 7 |
| 75- 89 | 1 | 1 |
| 50- 74 | 3 | 5 |
| 25- 49 | 4 | 2 |
| 0- 24 | 8 | 6 |

As might be expected from the percentages of time reported above, only five committees are allotted the final responsibility for determining policy. Six committees are involved along with the president and financial aid director in the final

determination of policy, while at nine institutions, the president alone is the final authority. The financial aid director makes the final decision at five junior colleges.

At nine institutions the committee serves as an appeals board for students dissatisfied with aid decisions. At other junior colleges appeals are directed either to the president, the vice-president for student affairs, the dean of students, or the director of financial aid. Three institutions report no appeal provisions.

No formal coordination is found between the admissions committee and financial aid committee. But at two institutions, the director of financial aid and the director of admissions are the same person. The financial aid director serves as chairman of the respective committees at one junior college, and another director noted that weekly staff meetings were held with admissions personnel. Admissions decisions are made without regard to the students' financial need in all but two institutions.

Forms of Assistance

Available forms of financial assistance are listed in Table XIV.

Table XIV

FORMS OF ASSISTANCE OFFERED BY THE PUBLIC JUNIOR COLLEGES

| <u>Forms</u> | <u>Number of Institutions</u> |
|--|-------------------------------|
| Scholarships for freshmen | 23 |
| Scholarships for enrolled students | 23 |
| Scholarships without regard to need | 22 |
| Loans for freshmen | 24 |
| Loans for enrolled students | 24 |
| College Work-Study Program | 23 |
| Term-time jobs on campus | 22 |
| Term-time jobs off campus | 20 |
| Certification of applicants for guaranteed loans | 23 |
| Educational Opportunity Grants | 16 |

One institution reports no participation in any of the federal student assistance programs, and one did not furnish data regarding forms of financial aid.

Table XV lists the kinds of scholarships offered without regard to the need of the recipient and the number of junior colleges at which such awards are made.

Table XV

SCHOLARSHIPS WITHOUT REGARD TO NEED
IN THE PUBLIC JUNIOR COLLEGES

| <u>Type of Scholarship Recipient</u> | <u>Number of Institutions</u> |
|--------------------------------------|-------------------------------|
| Outstanding scholars | 16 |
| Athletes | 22 |
| Children of faculty | 9 |
| Children of staff | 8 |
| Musicians | 13 |
| Debaters | 9 |
| Foreign students | 10 |

Two junior colleges state they do not offer scholarships without regard to need.

Information Distribution to Prospective and Enrolled Candidates

Eighteen institutions have printed financial aid brochures, and adequate space for student aid information is also provided in the catalog at twenty-three of the public junior colleges. One institution plans to include financial aid information in the catalog in the future.

Visits by consultants and an evaluation of responses to the mailed survey instrument reveal relatively close communication between student aid staff and high school counselors in the counties in which the colleges are located. Aid information is made available through high school visitation, planned sessions with

secondary school counselors, and printed materials. The primary means of disseminating information to enrolled students is through campus publications.

Application and Need Analysis Procedures

All reporting institutions require candidates for financial aid to complete applications. Nineteen require only one application form and a confidential parents' financial statement to gain consideration for all kinds of aid. Two require a confidential financial statement and an application for each kind of aid. Four junior colleges utilize only one form which contains all of the information the office needs to process an application for aid.

The institutions using only one application and a financial statement state that this procedure is advantageous to students, office operations, and program management. This simplified system facilitates students' applying for aid by eliminating the necessity of filing multiple forms. It enables the aid office to package awards more effectively and efficiently, according to the reporting institutions.

Advantages listed for requiring only the institutional application form were (1) it saves the family the costs of filing a financial statement for processing by an external service and (2) the form is comprehensive enough to encompass all the required information.

Twelve of the junior colleges report no release date for freshman applications for scholarships and grants indicating that applications were made available at any time. Five institutions release applications in November. Others make applications available in October, December, February, and May. The release dates for loan applications, student employment, as well as renewal applications

for all forms of aid are similar. A few junior colleges tend to permit a continuous application period. Twenty institutions have established deadlines for submitting freshman or renewal applications for scholarships, grants, or loans. Deadline dates are divided almost equally among institutions from April through August. Two junior colleges accept applications almost to the beginning of the academic year. Only ten have established deadlines for student employment applications.

Even though announced deadlines have been established for submitting applications for financial aid, twenty-three junior colleges consider applications as long as funds are available. One college considers late applications only in the event of unusual circumstances, and another institution evaluates late applications as if they were submitted for the subsequent year.

Institutions vary in the methods used for performing financial need analysis. The most common system used is the CSS system and an institution's own statement. Table XVI indicates the reported extent of usage and the need analysis system designated.

Table XVI

NEED ANALYSIS SYSTEMS USED
BY PUBLIC JUNIOR COLLEGES

| <u>Type of Financial Aid</u> | <u>Number of Institutions Using</u> | | | |
|------------------------------|-------------------------------------|------------|-----------------------------------|-------------|
| | <u>CSS</u> | <u>ACT</u> | <u>Institutional Analysis</u> | <u>None</u> |
| Institutional Gift | 9 | 3 | 10 | 2 |
| Institutional Loans | 8 | 1 | 11 | 4 |
| Institutional Employment | 7 | 3 | 9 | 3 |
| Federal Programs | 13 | 3 | 9 | 0 |

Junior colleges report the use of an external need analysis system more extensively for the awarding of federal funds than they do for their own institutionally controlled programs. The CSS recommends that institutions using the PCS review the centrally processed financial information on the FNAR and the institution's copy of the PCS to make adjustments where advisable in the judgment of the professional staff. Junior colleges report making changes in from 5 to 30 percent of the cases. Major reasons for making adjustments are modifications to the candidate's estimate of summer earnings, new information about or changes in family resources, errors in information furnished by the family, processing errors, farm situations, and when the family will not provide the indicated support.

Methods of Determining Eligibility for Awards

All of the junior colleges surveyed require financial aid candidates to file institutional applications for aid. Need analysis is performed either by the use of a confidential parents' financial statement or from information contained in the institutional application. The student's demonstrated need is the chief criterion for receiving awards except for a few scholarships given to special categories of students. Ten institutions do not consider need in filling term-time jobs.

Indications are that available scholarships are awarded primarily to those students in the candidate pool demonstrating a higher degree of academic ability as well as financial need. Admissibility to the institution appears to be the only qualification other than financial need for other forms of assistance.

For renewal of financial aid, all institutions review awards annually. All but one institution require the completion of an institutional application and/or financial

statement annually. The majority of colleges renew assistance if need exists. A few institutions require that the student remain in "good standing." Twenty-two institutions have established minimum grade-point standings for scholarship renewal.

Transfer students to the junior colleges are reported to receive the same financial aid consideration as other candidates in twenty-three institutions. Two institutions limit the form of financial aid for transfer students.

Institutions vary in their methods for determining the financial aid eligibility of self-supporting single and married candidates for financial aid. Eleven institutions require an affidavit of non-support by the parents. Three use the CSS Student Confidential Statement. The remaining junior colleges use interviews, information in the aid application, or the student's verbal explanation of his status as the basis for declaring self-support. One institution assumes that all married students are independent of parents.

Stipend Setting Methods

The financial aid director has the final responsibility for assigning stipends at nineteen public junior colleges. The financial aid committee at five institutions and the president at one have this responsibility. Several offices other than the financial aid office administer term-time employment which has the effect of setting stipends for work. Awards without regard to need are administered by certain administrative or academic offices at seven institutions. This too suggests that some stipend setting methods are controlled by personnel outside the aid program.

Seventy-five percent or more of all awards are administered in accordance with standard procedures in the aid offices at all Study institutions for which this information was available.

Table XVII

PERCENT OF AWARDS
ADMINISTERED BY A STANDARD PROCEDURE
IN THE PUBLIC JUNIOR COLLEGE FINANCIAL AID OFFICES

| <u>Percent</u> | <u>Number of Institutions</u> |
|-------------------|-------------------------------|
| 95 - 100 | 15 |
| 90 - 94 | 3 |
| 85 - 89 | 1 |
| 80 - 84 | 2 |
| 75 - 79 | 2 |
| Below 75 | 1 |
| Insufficient Data | 1 |

The junior colleges have established typical expense budgets for commuting students ranging from \$420 to \$1930, and six institutions have created typical budgets for resident students ranging from \$1300 to \$2010. An analysis of reported budgets and other information regarding them reveals that expenses typically included for commuting students are tuition and fees, books and supplies, transportation, home maintenance, and personal costs. Indications are that eight institutions do not make an allowance for home maintenance (costs to the family of the student residing at home) in the commuter budget.

The majority of institutions allow additional costs for atypical cases when setting stipends. Allowances are made for excessive or unusual medical expenses, emergencies, unusual commuting distances, special fees, additional costs for special programs, baby-sitters, and other atypical costs that are documented by the applicant.

Even though the majority of institutions require candidates to complete only one application to gain consideration for all kinds of financial assistance, only five institutions package more than 75 percent of the awards. About half of the institutions package less than 50 percent of their awards. It would appear from an analysis of Table XVIII that the practice of packaging awards is not extensive, although some is indicated at all but two institutions.

Table XVIII

PERCENT OF FINANCIAL AID AWARDS
PACKAGED BY PUBLIC JUNIOR COLLEGES

| <u>Percent of Packaged Awards</u> | <u>Number of Institutions</u> |
|-----------------------------------|-------------------------------|
| 90 to 100 | 3 |
| 80 to 89 | 1 |
| 70 to 79 | 1 |
| 60 to 69 | 2 |
| 50 to 59 | 5 |
| 40 to 49 | 1 |
| 30 to 39 | 0 |
| 20 to 29 | 4 |
| 10 to 19 | 3 |
| 0 to 9 | 3 |
| Not Reported | 2 |

From the data gathered, the Study Staff judges that term-time employment is used extensively at the junior colleges in meeting the computed need of recipients. Term-time employment (either CWSP or institutional) constitutes part of the most common package at all but one institution. Table XIX denotes the frequency of forms of aid packaged by institutions.

Table XIX

FINANCIAL AID PACKAGES AT PUBLIC JUNIOR COLLEGES

| <u>Financial Aid Package</u> | <u>Number of Institutions</u> |
|-------------------------------|-------------------------------|
| EOG and CWSP | 7 |
| Scholarship and CWSP | 5 |
| Loan and Employment | 3 |
| EOG, Loan, and CWSP | 3 |
| Tuition Waiver, EOG, and CWSP | 1 |
| EOG, NDSL, and CWSP | 1 |
| EOG and NDSL | 1 |
| Gift and Work | 1 |

Notification of Recipients and Denied Candidates

The Florida public junior colleges inform students about their aid offers with an award notification or letter. All but two institutions describe in the award notice how the recipient will receive the offered aid. There is considerable diversity in other information which the junior colleges include in the award letters. Frequency of the kind of information included and not included is outlined in Table XX.

Table XXFINANCIAL AID AWARD NOTIFICATION INFORMATION
AT PUBLIC JUNIOR COLLEGES

| <u>Information on Terms of the Award</u> | <u>Number of Reporting Institutions</u> | |
|--|---|----------------------------------|
| | <u>Including Information</u> | <u>Not Including Information</u> |
| How the recipient will receive funds | 22 | 2 |
| How the recipient qualifies for renewal | 8 | 16 |
| Cancellation features of any loans or obligated awards | 14 | 10 |
| Notification of other financial aid | 13 | 11 |
| Institutional costs | 8 | 16 |
| Estimate of expected family contribution | 8 | 16 |
| Estimated need of recipient | 10 | 14 |

Denied applicants for financial aid are notified by letter with two exceptions. In the Florida public junior colleges it is customary to give students the reason for denying assistance. One institution states that formal notification will be given only if aid is awarded. Fifteen institutions provide information on other sources of aid in the denial letter.

Generally, there is no relationship between admission and financial aid notification. An attempt is made to notify students about the decision on their application prior to the beginning of an academic term. Institutions with established application deadlines attempt to notify students during the two months immediately following that deadline date. Colleges with no fixed deadlines report that they notify applicants as soon as possible after a decision on the aid application has been reached. Notification of an award of term-time employment is more flexible and in keeping with the tendency to accept applications on a continuous basis.

Work Functions and Management Organization

The financial aid office is a part of the student affairs (personnel) division at twenty-one institutions. Aid directors at thirteen institutions report other major administrative responsibilities. The following table illustrates the amount of time these administrators devote to financial aid.

Table XXI

PERCENT OF WORK WEEK DEVOTED TO FINANCIAL AID
BY ADMINISTRATORS HAVING OTHER MAJOR RESPONSIBILITIES
AT THE PUBLIC JUNIOR COLLEGES

| <u>Other Administrative Responsibility</u> | <u>Number</u> | <u>Percent of Time Devoted to Financial Aid</u> |
|--|---------------|---|
| Dean of Students | 3 | 5, 20, 25 |
| Financial Aid and Admissions | 3 | 33, 40, 45 |
| Financial Aid and Placement | 2 | 90, 100 |
| Financial Aid and Counseling | 3 | 70, 75, 50 to 75 |
| Faculty (teaching) | 1 | 60 |
| Vice President of Business Affairs | 1 | 15 |

The aid directors at the public junior colleges not included in Table XXI report that they are not given additional major responsibilities. Nine of them devote all of their working week to student aid administration. Two concern themselves with financial aid matters 90 percent of the time. One has some responsibilities with student government, programs for the disadvantaged, and devotes 75 percent of his week to financial aid administration.

Fifteen of the aid directors possess faculty rank or status.

The financial aid office or director has the responsibility for administering almost all forms of financial aid in the junior colleges. Table XXII indicates programs for which the aid office has responsibility.

Table XXII

AID PROGRAM RESPONSIBILITIES
AT PUBLIC JUNIOR COLLEGES

| <u>Program</u> | <u>Responsibility for Administering</u> | |
|--|---|---------------------|
| | <u>Financial Aid Office</u> | <u>Other Office</u> |
| Scholarships for freshmen | 23 | 1 |
| Scholarships for enrolled and transfer students | 23 | 1 |
| Loans for freshmen | 24 | |
| Loans for enrolled and transfer students | 24 | |
| College Work-Study Program | 22 | 1 |
| Term-time jobs on campus | 20 | 4 |
| Term-time jobs off campus | 17 | 5 |
| Certification of applicants for guaranteed loans | 23 | |
| Educational Opportunity Grants | 16 | |

In addition to duties associated with the aid office, fifteen directors serve on institutional committees not related to student personnel administration. The aid office has full responsibility for the collection of loans in seven institutions, and two offices share this responsibility with the business office.

Office Personnel Analysis

Noted previously was the fact that eleven institutions do not have full-time financial aid directors (Table XXI) and that this responsibility was shared with another administrative function. Table XXIII analyzes the financial aid office staff as compared to proposed minimums.

Table XXIII

AVERAGE SIZE OF PUBLIC JUNIOR COLLEGE FINANCIAL AID OFFICE STAFF
BY INSTITUTION SIZE
COMPARED TO PROPOSED MINIMUM LEVELS

| <u>Enrollment</u> | <u>Number of Colleges</u> | <u>Assistant Directors and Aid Counselors</u> | | <u>Clerical Workers</u> | | <u>Student Assistants</u> | |
|-------------------|-----------------------------------|---|-----------------------------|---------------------------|-----------------------------|---------------------------|-----------------------------|
| | | <u>Average Number</u> | <u>Proposed Minimum</u> | <u>Average Number</u> | <u>Proposed Minimum</u> | <u>Average Number</u> | <u>Proposed Minimum</u> |
| Under 1000 | 7 | 0 | 0 | .4 | 1 | .4 | 1/2 |
| 1000 - 3000 | 12 | .3 | 0 | .8 | 2 | .7 | 2 |
| 3000 - 5000 | 2 | 0 | 1 | 2 | 5 | .5 | 2 |
| Over 5000 | 3 | 2.3 | 3 | 6 | 10 | 6 | 4 |

As a whole, when compared to recommended minimum levels of staffing, financial aid offices do not have sufficient clerical workers. A shortage of professional staff is noted as well at colleges with enrollments exceeding 3000. All institutions with 3000 to 5000 students are understaffed. Specifically, one college with an enrollment under 1000 is at the proposed minimum. Two colleges with enrollments ranging from 1000 to 3000 approach the recommended level of staffing but one is still short of clerical help. Only one of the colleges with an enrollment over 5000 appears to be adequately staffed.

The salary ranges of the financial aid directors are reported in Table XXIV.

Table XXIV

SALARY RANGE OF FINANCIAL AID DIRECTORS
AT PUBLIC JUNIOR COLLEGES

| <u>Salary Range</u> | <u>Number of Directors</u> |
|----------------------|----------------------------|
| Above \$15,000 | 5 |
| \$13,000 to \$15,000 | 5 |
| \$10,000 to \$13,000 | 9 |
| \$ 9,000 to \$10,000 | 4 |
| \$ 8,000 to \$ 9,000 | 1 |

The median salary is \$12,500, and the average is \$12,650. Four directors in the above \$15,000 range hold other major administrative positions as do two in the \$13,000 to \$15,000 range. Excluding these, the median salary is \$12,000 and the average \$11,675.

Table XXV

SALARY RANGE OF FINANCIAL AID OFFICE STAFF
AT PUBLIC JUNIOR COLLEGES

| <u>Title</u> | <u>Number</u> | <u>Salary Range</u> |
|--------------------|---------------|------------------------|
| Assistant Director | 9 | \$10,000 - \$16,000 |
| Clerical Personnel | 32 | \$ 3,150 - \$ 7,200 |
| Student Assistant | 28 | \$1.45-\$1.75 per hour |

Only three institutions have assistant directors. Thirteen have clerical personnel assigned to the aid office and ten use student assistants.

Table XXVI

PUBLIC JUNIOR COLLEGE AID DIRECTORS'
EXPERIENCE IN FINANCIAL AID ADMINISTRATION

| <u>Years of Experience</u> | <u>Number of Directors Reporting Experience</u> | |
|----------------------------|---|-----------------------|
| | <u>At Current Institution</u> | <u>In Total Years</u> |
| Over 5 years | 5 | 7 |
| 3 to 4 years | 4 | 6 |
| 1 to 2 years | 7 | 5 |
| Less than 1 year | 9 | 7 |

Fifteen financial aid directors report no experience in financial aid other than at the institution where they serve as chief administrator. On the average, junior college directors have three years' experience in financial aid.

Only two aid directors have not attended a financial aid workshop, computational school, USOE meeting, or a CSS Regional Meeting. Eighteen have attended meetings of FASFAA in the past two years and nine have attended annual conventions of SASFAA.

The majority are members of FASFAA, but less than half belong to SASFAA. Seven hold membership in the Florida Association of Public Junior Colleges and six are members of the American Personnel and Guidance Association. Thirteen are members of other professional associations.

Twelve junior college financial aid directors have been committee members, program participants, or officers of a professional association during the past two years.

In addition to their participation in meetings and membership in professional associations, the aid directors report that they stay informed about current events as outlined in Table XXVII.

Table XXVII

A RESUME OF PROFESSIONAL READING
BY JUNIOR COLLEGE AID DIRECTORS

| <u>Publication</u> | <u>Number of Aid Directors</u> |
|--|--------------------------------|
| <u>Higher Education and National Affairs</u> | 8 |
| <u>Chronicle of Higher Education</u> | 9 |
| <u>College Board Review</u> | 15 |
| <u>Financial Aid News</u> | 13 |
| Professional Journals | 20 |

Intra-Institutional Relationships

Financial aid directors at the public junior colleges report daily communications with faculty and other administrators. No director reports less than two or

three communications weekly, and 80 percent note these occur daily. Faculty and college administrators receive periodic reports and an annual report regarding the financial aid program prepared by the aid directors in sixteen junior colleges. The annual report is usually a summary of financial aid program activity during the fiscal year including funds available, awards, and recipients summarized by forms and categories of aid.

As a rule, no formal relationship exists between the admissions office and the financial aid office, but regular exchanges of information and close working relationships are reported.

No institutional research is being conducted by the aid offices in the public junior colleges. A limited number of surveys of available aid, numbers of students in need of financial assistance, and reasons for withdrawal from college are reported under way or completed.

Inter-Institutional Relationships

Table XXVIII shows the frequency of communication between the aid offices, high school personnel, and financial aid staff at other institutions. Approximately 65 percent of the aid offices report communication with secondary schools at least two or three times a month. Communication with other aid directors is somewhat less frequent, the number of times being two or three a year generally.

Table XXVIII

PUBLIC JUNIOR COLLEGE AID DIRECTORS'
FREQUENCY OF CORRESPONDENCE OR
TELEPHONE CONVERSATION

| <u>Frequency</u> | <u>With High Schools</u> | <u>With Other Aid Administrators</u> |
|----------------------|--------------------------|--|
| Daily | 1 | 0 |
| 2 or 3 times a week | 4 | 2 |
| 2 or 3 times a month | 11 | 9 |
| 2 or 3 times a year | 7 | 10 |
| Almost never | 1 | 3 |

Even though only four aid directors consult with other institutions regarding mutual candidates for aid, coordination of activity is evidenced in other areas as can be seen in Table XXIX.

Table XXIX

PUBLIC JUNIOR COLLEGE FINANCIAL AID DIRECTORS'
RELATIONSHIPS WITH FINANCIAL AID ADMINISTRATORS
AT OTHER FLORIDA INSTITUTIONS

| <u>Activity</u> | <u>Number of Directors</u> |
|--|----------------------------|
| Assistance in filing applications for federal aid | 14 |
| Uniform financial aid application procedures | 9 |
| Coordinated approach to the State Legislature | 7 |
| Common information distributed to Florida students | 6 |

Interaction among Florida aid directors is also revealed by the number of aid administrators personally known at the other institutions. Three aid directors know personally twenty-one or more aid directors at other institutions; four know from eleven to twenty; seven know from four to ten; five from one to three; and only one aid director reports that he does not know any other aid administrator personally.

Relationships with Non-Campus Agencies and Donors

Eighteen financial aid directors have some responsibility for the development of financial aid resources in the public junior colleges. This responsibility is primarily centered around relationships with non-campus groups in the locale served by the junior college.

All financial aid directors notify donors by letter regarding recipients of the sponsors' awards. The large majority of the institutions provide grade reports to the donors. Similarly, students usually are requested to write letters of appreciation to those providing the awards. This practice is encouraged by interview or written communication with the recipient.

Records and Fiscal Management

Seven financial aid directors disburse funds directly to students. Sixteen have no responsibility for the disbursement of funds other than authorizing the awards which have been assigned.

In the public junior colleges, aid directors are not usually responsible for the accounting of funds; however, most do maintain some fiscal records such as fund balances. The items below outline an analysis of the financial aid office record-keeping system in the public junior colleges. Numbers refer to the number of institutions.

1. Separate sets of records are maintained for

| | | |
|------------------------------|--------|------|
| (a) each student applicant | 22 YES | 2 NO |
| (b) every available aid fund | 21 YES | 3 NO |

2. A comprehensive history of financial aid action on each student from first application to graduation can be traced

| | |
|---------------------|----|
| (a) very easily | 11 |
| (b) satisfactorily | 6 |
| (c) with difficulty | 6 |
| (d) not at all | 1 |
| (e) not answered | 1 |

3. Fund files reveal current balances, charges against the account, donor information, candidate criteria, donor restrictions, and other pertinent data

| | |
|---------------------|----|
| (a) very easily | 11 |
| (b) satisfactorily | 9 |
| (c) with difficulty | 2 |
| (d) not at all | 2 |
| (e) not answered | 1 |

4. Records on applicants and funds are organized in such a manner permitting report preparation

| | |
|---------------------|----|
| (a) very easily | 7 |
| (b) satisfactorily | 11 |
| (c) with difficulty | 5 |
| (d) not at all | 1 |
| (e) not answered | 1 |

Nine junior college financial aid offices have no responsibility for athletic grants-in-aid. Twelve indicate some responsibility in conjunction with the financial aid committee or the athletic department. Only two report complete authority.

Seven aid offices are responsible for collection of loans and two share this responsibility with the business office. The other institutions report no responsibility for loan collection.

Twenty junior colleges attempt to determine the aid students receive from sources outside the institution. These institutions report about 3300 students

receiving over \$1,000,000. Nineteen institutions maintain records on veterans' educational benefits and fourteen regarding military survivors' benefits. Nineteen maintain records regarding vocational rehabilitation awards.

Fifteen colleges report a total of almost 1000 needy but admissible applicants for whom no money was available. Aid directors estimate that approximately \$500,000 additional would be required to meet aggregate need. One college simply indicates that more funds were needed. Five institutions either did not furnish this information or did not have it available. Four report adequate funds were available.

The following table indicates the percent of awards made to students by level of family income at the public junior colleges.

Table XXX

PUBLIC JUNIOR COLLEGE
AID RECIPIENTS BY FAMILY INCOME

Current Freshmen

| <u>Income Level</u> | <u>Percent of Awards</u> |
|---------------------|--------------------------|
| 0 - \$ 2,999 | 24 |
| 3,000 - 5,999 | 33 |
| 6,000 - 7,499 | 20 |
| 7,500 - 8,999 | 13 |
| 9,000 - 11,999 | 7 |
| 12,000 - 14,999 | 2 |
| Over 15,000 | 1 |

Enrolled Students

| | |
|-----------------|----|
| 0 - \$ 2,999 | 25 |
| 3,000 - 5,999 | 33 |
| 6,000 - 7,499 | 20 |
| 7,500 - 8,999 | 12 |
| 9,000 - 11,999 | 7 |
| 12,000 - 14,999 | 2 |
| Over 15,000 | 1 |

About 77 percent of both freshman and enrolled recipients come from families with incomes less than \$7,500, while approximately 57 percent of all recipients come from families with incomes of less than \$6,000.

Many of the junior colleges report little use of data processing services at this time. Only two institutions note any substantial use for financial aid administrative purposes. The same situation is true regarding use of data processing services for loan collections. Three institutions contract with outside agencies for billing services. Eight institutions hope to use data processing for financial aid administration within the next two years.

Training and Recruitment of Personnel

The financial aid directors at the public junior colleges make the following suggestions regarding the training and recruitment of financial aid personnel with the frequency of comment noted parenthetically.

- Increase salaries--financial aid salaries are too low in comparison with other college administrators (11)
- Employ and train more financial aid assistants, inaugurate university graduate programs directly related to financial aid administration, and increase the number of financial aid officers' workshops (8)
- Give the financial aid director more status--recognize the role and importance of the financial aid director in the institution (5)
- Remove additional responsibilities--convince appropriate officials that all colleges need a person whose primary role is financial aid (5)

Major Trends, Issues, or Potential Events that May Influence Post-High School Educational Planning and Financing in Florida as seen by Public Junior College Financial Aid Administrators

Junior college aid administrators polled and visited offer the following comments with the frequency parenthetically inserted.

Increased costs and increased enrollments together with the emphasis on the disadvantaged will require more aid funds (10)

Increases or decreases in federal or state support for student aid programs are vital (7)

Inflation and the national and Florida tax structures will have effects on money available for educational purposes (5)

GENERAL CONCLUSIONS

1. Financial aid committees generally are an asset to the financial aid programs at the public junior colleges.

Committees appear to be representative of faculty and administration but students are not included on the majority. Wide variation exists among the institutions in respect to the function of the committee. Authorities recommend that financial aid committees concern themselves primarily with policies and procedures. This is also the practice followed by most public institutions, but a significant number of committees at the public junior colleges in Florida devote over 50 percent of their time to the specific assignment of awards.

2. Centralization of financial aid administration at most junior colleges makes possible a more equitable distribution of available funds.

Some forms of assistance are administered by offices other than the student aid office at a few public junior colleges. The college's total financial aid program should be administered by one office in order to derive maximum and efficient use of available resources.

3. Almost all institutions award some scholarships without regard to need.

This tends to increase the number of needy students for whom no assistance is available.

4. A majority of the public junior colleges have financial aid brochures and provide space in the catalog for financial aid information.

From a review of printed materials, it appears that in some instances information does not adequately explain application procedures and student eligibility for awards.

5. Most of the junior colleges require candidates to submit a single application form for all kinds of financial aid thereby assuring each candidate consideration for all types of assistance. This practice provides a more equitable distribution and efficient management of funds.
6. There are aid application deadlines at most junior colleges, but accommodations are made for late candidates insofar as funds will permit.
7. Financial need analysis is performed by all junior colleges, but wide variation exists among institutions and to some extent from program to program within the same institution in the methods used for computing student need.

Need analysis is used more extensively for federal student aid programs than for institutional programs. Sixteen colleges use an external need analysis system while nine perform need analysis for applicants receiving federal program awards from information submitted by the parents directly to the institution. A significant minority of colleges do not employ need analysis procedures for institutional jobs or loans. Two do not perform need analysis for gift aid. Fundamental variations in need analysis procedures can result in inequitable treatment of candidates for financial aid.

8. Most of the colleges using the PCS of the CSS report that they review computations and make necessary adjustments on the FNAR for atypical or unusual circumstances.

9. Financial aid awards are generally determined by the recipients' need for financial assistance.

A number of scholarships are awarded without regard to need and some institutions place higher academic requirements for scholarship assistance than for loans or jobs. Forty percent of the institutions do not consider need in filling institutionally funded term-time jobs.

10. The practice of requiring all recipients to complete an aid application and confidential parents' financial statement annually results in a more equitable distribution of student assistance funds.
11. Most institutions treat transfer students who apply for aid on the same basis as other candidates.

Two colleges do not consider transfer applicants to be eligible for aid from institutional funds.

12. Financial aid applicants who seek consideration as self-supporting students receive inconsistent treatment from the public junior colleges.

Eleven institutions require a documented statement of non-support and three use the Student Confidential Statement (SCS) of the CSS. The remaining eleven use various other means.

13. The financial aid office has the first responsibility for determining specific awards at most of the junior colleges.

Some awards are assigned directly by the financial aid committee or other offices at a significant minority of the institutions.

14. Even though all institutions have established typical expense budgets for commuting students, a number of institutions fail to include adequate amounts for certain costs.

It appears from an analysis of the reported expense budgets that in many cases institutions have not made realistic allowance for the costs a student and family incur when the student resides at home. Eight institutions either make no allowance or no appreciable allowance for home maintenance of the commuting student.

15. A large majority of the public junior colleges package some of their awards, but most institutions package just a small portion of the offered aid.

About half of the institutions package less than one-third of their awards, while only five package more than 70 percent of the offered aid.

16. Most financial aid recipients are not given adequate information concerning their awards.

Written notification of awards is practiced by all institutions, and most include information on how the recipient will receive the proceeds of an award. Approximately one-half of the junior colleges provide no information concerning other available financial assistance for which the student may qualify. Some two-thirds of the colleges provide no information regarding renewal qualifications, institutional costs, estimated family contributions to the educational costs of the student, or the estimated need of the recipient.

17. Denied candidates for financial aid are usually notified by a letter which indicates why aid was not awarded.

One-third of the colleges do not provide any information regarding other sources of assistance that might be available to denied applicants.

18. Financial aid directors are assigned other major responsibilities at many of the junior colleges. Aid administration appears to be a secondary responsibility at eight institutions. This practice tends to have an adverse effect on financial aid program operations and management.

Aid directors listing responsibilities as dean of students, admission officer, and business officer devote less than one-half of their time to financial aid with one reporting as little as 5 percent. Those having counseling responsibilities are able to spend from 50 to 75 percent of their time with financial aid. The additional responsibility of placement does not appear to detract substantially from aid administration, since no director indicated any major portion of time spent on the placement function. Fifteen aid directors are assigned some responsibilities not related to financial aid.

19. While the collection of loans is the responsibility of the business office at most of the junior colleges, nine financial aid offices perform this function.
20. The financial aid offices at almost all institutions are understaffed professionally and clerically.

Eleven colleges report that there is no full-time financial aid director. Only two institutions appear to approach recommended levels of staffing. The lack of clerical workers is a critical limitation as generally no more than half the needed personnel are available.

21. Salaries paid to junior college student aid directors in Florida compare to the national median.

While the comparison is very close, Florida personnel appear to earn less than \$500 annually above a national median produced by the Study Staff by inflating 1966-67 data. However, the base national data do not make it clear whether chief administrative personnel who also direct financial aid are included in the 1966-67 survey. Such staff are excluded from the Florida salary median for junior college aid directors.

22. Most of the financial aid directors in the public junior colleges report a moderate level of participation in professional activities.

With the exception of two newly appointed administrators, all have participated in a computation school, financial aid workshop, or USOE meeting. Too few are members of FASFAA and SASFAA. Twelve have been program participants or officers in a professional association. Most state that they keep informed of developments in student aid by reading representative professional literature.

23. It appears that the financial aid directors at the public junior colleges have excellent rapport with the faculty and administration.

Daily communication with administrators and faculty is noted at 80 percent of the institutions. Two-thirds of the financial aid offices provide periodic reports regarding financial aid matters for distribution to the administration and faculty.

24. Many of the financial aid directors in the public junior colleges maintain regular communications with secondary schools and other aid administrators, but a significant number have only limited contact.

Approximately one-third of the aid directors are in communication with high school personnel only two or three times a year. One-half of the directors communicate with other aid administrators only two or three times a year.

25. The majority of financial aid directors have responsibilities for development of resources primarily in securing scholarship funds from local off-campus donors.

26. Good rapport is evidenced with off-campus donors of student assistance funds.

All directors report systematic notification of donors regarding scholarship recipients. Most institutions provide donors with periodic progress reports and encourage recipients to express their appreciation to donors.

27. Generally, financial aid directors are not responsible for the disbursement or accounting of funds, except that eight of the twenty-five reporting aid offices disburse funds directly to recipients.

28. While satisfactory records are maintained by a majority of financial aid offices, some report difficulty with this responsibility.

Two institutions do not keep records on each student applicant and three fail to do this for each aid fund. Seven listed difficulty in record keeping in one or more administrative areas.

29. Most junior colleges report that they are able to determine the financial aid students receive from outside sources.

30. In general, sufficient funds are not available to meet the needs of all applicants.

Sixteen institutions indicate additional funds were required. It was estimated that approximately \$500,000 would have been needed for 1000 aid candidates for whom no funds were available. Four junior colleges report sufficient funds were available.

31. The overwhelming majority of available financial aid funds are being used for needy students.

Almost 80 percent of all awards are made to students with family incomes of less than \$7500. Less than 10 percent of all awards are assigned to recipients with family incomes above \$9000.

32. Data processing services currently are not available to the financial aid office at most of the junior colleges.

Only two institutions report any substantial use of high speed data processing equipment.

33. Financial aid administrators at the junior colleges feel that increased salaries, the removal of additional responsibilities, the recognition of the role of the aid director, and continued training opportunities are key factors in the recruitment of financial aid personnel.

34. Emphasis on disadvantaged students, increasing costs, and expanding enrollments requiring more aid funds appear to the junior college financial aid directors to be the major factors which will influence post-high school educational planning and financing in Florida.

RECOMMENDATIONS FOR THE PUBLIC JUNIOR COLLEGES

1. Financial aid committees should devote themselves primarily to policy determination. Financial aid staff should be given the responsibility for the specific assignment of individual awards for eligible recipients.

2. Student representatives should be included on all financial aid committees.

Financial aid exists to meet the needs of worthy and deserving students, and they should be represented in the determination of policies and procedures which affect them.

3. The junior colleges should rapidly reduce the number of scholarships awarded without regard to the demonstrated need of the recipient.

Most of the junior colleges do not have adequate financial aid resources. Elimination of awards without regard to need could ultimately increase funds available for needy and admissible students.

4. All forms of student aid should be coordinated or administered by the financial aid director.

While a high degree of centralization exists in the student aid programs at the junior colleges, a considerable portion of term-time employment as well as some other types of financial aid are not administered by the financial aid office in several institutions. This is a special problem for junior colleges, since employment is used extensively as student aid.

5. The quality of information given to candidates for financial aid should be improved.

Brochures and catalogs should be reviewed for completeness with particular attention given to application procedures, deadlines, and award criteria.

6. A single need analysis system for all forms of aid should be adopted.

Considerable variation is noted in the means of assessing need for the different forms of aid at the same institution. The use of one need analysis procedure for all forms of aid an institution offers could insure more equitable treatment for all candidates. Further, sixteen junior colleges are using external need analysis systems at the present time. The adoption of a single external need analysis system common to all institutions would necessitate parents' filing only one confidential financial statement in cases where a student is applying to more than one institution, and would promote consistent and similar consideration of all prospective and enrolled students in the Florida public junior colleges.

7. In determining eligibility for assistance, priority should be given to the demonstrated need of all admissible candidates for aid.

Need is the dominant factor at most institutions, but higher academic requirements are placed on scholarships in some cases. Need is not always a consideration in assigning term-time jobs at 40 percent of the junior colleges.

8. Reasonably uniform means for determining the financial aid eligibility and need of self-supporting single and married applicants should be developed.

This is admittedly a most difficult task requiring careful individual judgment. The development of consistent guidelines, such as those set forth in the CWSP Manual, would provide more equitable consideration for self-supporting candidates for aid.

9. The typical expense budget for commuting students should include a realistic allowance for the cost to the family of the student living at home.

Studies by the CSS reveal that a family living at the moderate but adequate level will expend approximately \$900 in maintenance costs during a nine-month period for a student living at home.

10. Junior colleges should make better use of all forms of available aid by packaging awards to students.

Presently, almost all of the junior colleges package awards, but only five make any extensive use of this technique. The practice of combining two or more forms of aid to meet the need of recipients provides for increased equitability in the distribution of funds to recipients.

11. The information given to recipients of financial aid should be improved.

It was noted that a majority of the institutions did not communicate fully with recipients concerning the provisions of an award. The Study Staff recommends that institutions include the following information in the award letters:

- (a) How the recipient may qualify for renewal
- (b) Cancellation features of loans or obligated awards
- (c) Notification of other aid
- (d) An estimate of institutional costs
- (e) An estimate of the expected family contribution
- (f) The estimated need of the recipient

12. Information regarding other possible sources of assistance should be provided to all denied candidates.
13. It is strongly recommended that each public junior college have a full-time financial aid director.

This is essential to the development and implementation of a sound financial aid program. Financial aid directors should not be assigned other major administrative responsibilities, nor should the administration of the financial aid program be secondary to other responsibilities.

It appears that financial aid is subordinate to other administrative functions in eight colleges. Fifteen financial aid directors have been assigned other substantial responsibilities.

14. The financial aid staff should be brought up to the proposed minimum levels.

This will necessitate providing full-time financial aid directors at eleven institutions as well as the addition of clerical personnel at practically all institutions. Some of the problems noted in maintaining satisfactory records and performing adequate need analysis could be corrected in all probability if adequate staff were available.

15. The salaries of junior college financial aid directors should be made comparable to and competitive with those of other student personnel administrators with major institutional responsibilities.

A wide salary range exists. Some aid directors appear to receive adequate salaries while others appear to receive grossly inadequate compensation.

16. The involvement of financial aid directors in professional financial aid associations and other closely related organizations should be increased.

While most are members of FASFAA, less than half are members of SASFAA.

17. More effective relationships with aid administrators at other institutions is needed in a significant number of junior colleges. Regular communications should be maintained within the profession.

18. The responsibilities for loan collections, disbursement of funds, and accounting for funds should be transferred to the business office.

It is a generally accepted principle that these are business functions rather than student personnel responsibilities.

19. Record keeping systems must be improved in the financial aid offices of the public junior colleges.

While most junior college aid offices report maintaining at least minimally satisfactory record systems, some are encountering real difficulty with this responsibility. Additional clerical personnel probably would enable most institutions to improve financial aid record keeping procedures.

20. Additional funds for financial aid to students must be provided.

Steps should be taken to insure optimum student aid funding. The junior college system presents Florida with an outstanding set of post-high school educational opportunities which should be made available to every student with

the ability to benefit rather than the capacity to pay. To a certain degree, junior colleges provide an educational experience for a partially reduced expense when compared to some four-year institutions. On the other hand, a total typical annual cost of approximately \$1200 or more is an obstacle for too many worthy and deserving students. A fully adequate student financial assistance program with sufficient resources at each college must be achieved.

21. The Florida public junior colleges should adopt a uniform statement of policies, practices, and definitions for financial aid program operations and management.

The Study Staff experienced excellent cooperation from the public junior college student financial aid community. In our judgment, these administrators would respond well to the opportunity to develop standard program objectives and common procedures. The obvious improvements to administration as well as to services to the community are especially desirable and worth undertaking. Uniform data gathering and reporting appear to be valuable assets for individual institutions and systemwide planning and evaluation.

RECOMMENDATIONS FOR THE DEPARTMENT OF EDUCATION

In addition to providing separate lists of recommendations to the state universities, public junior colleges, and private colleges and universities, the Study Staff offers the following major recommendations to the Department of Education.

1. Every effort should be made to establish the Florida Student Scholarship and Loan Council as the responsible office for planning and implementing advancements in all aspects of student financial aid administration and programs in the State.

The Study Staff experience in Florida clearly attests to an exceptional climate of cooperation and mutual interest which suggests much real hope for fulfilling most if not all of the recommendations presented throughout this Study report.

As a means to this end, the professional staff of the Scholarship and Loan Council should work on a regular and systematic basis with an appropriate administrator designated by the Board of Regents and another designated by the Division of Community Colleges in order to coordinate and assist in the implementation of recommendations for improvements in all of the respective Study institutions. In addition, the private colleges and universities are vitally important to Florida and serve as a supportive third side of the State's higher education program. These institutions should consider the merit of a jointly appointed professional to work with those noted above.

2. A representative committee composed of financial aid directors should be appointed to serve in an advisory capacity to the Scholarship and Loan Council of the Department of Education.

Representation from the state universities, public junior colleges, and private colleges and universities should be included as well as representation by size and type of institution. It is of considerable value to the State as well as to the institutions that adequate liaison be maintained among all recognized groups and organizations interested in and responsible for the progress of higher education in Florida. An advisory financial aid committee would be a desirable means for implementation of any of the Study recommendations adopted as well as for future modification to and consultation about the needs of financial aid programs in the State.

3. The Florida Scholarship and Loan Council should secure adequate staff and resources to establish and maintain a comprehensive library of and depository for financial aid literature.

Procedures for the regular dissemination of pertinent data as well as the distribution of information about new and current trends in financial aid administration should be developed and implemented rapidly.

4. Assistance in the training of financial aid personnel must be arranged.

There exists in Florida a rather large number of new or relatively new financial aid personnel. Most of the aid directors have had no experience in financial aid prior to becoming directors. The need for basic training

and in-service training is clear. FASFAA is currently providing some leadership by holding area conferences and workshops. The Study Staff recommends that assistance be given FASFAA and that funds be made available for workshops under their supervision.

In addition, SASFAA recently has accepted full responsibility for the continuation of a five-year series of one-week long summer financial aid officers' workshops originally designed by the Southern Regional Office of the College Entrance Examination Board and cosponsored by that office, SASFAA, and regional colleges and universities. The Department of Education should explore the possibilities of subsidizing attendance of those financial aid directors who would benefit, but for whom institutional travel and registration funds are not available.

At the time this Report is submitted, full information is not available to the Study Staff, but one or two other workshops under the supervision of the Region IV Office of Education are scheduled for the summer. While individual support for invited participants is not critical in order to attend these federally subsidized programs, certain personal expenses including transportation could prevent participation by potential Florida registrants.

Student aid directors polled and visited commonly noted the probable need for an on-going educational program for aid personnel such as that which might be established at one of several Florida colleges or universities where regular graduate programs--or perhaps in-depth extension programs--in student personnel administration already exist. This matter deserves an early but careful consideration.

5. A program of continuing self-evaluation procedures utilizing an amended form of the Survey Instrument used in this Study together with a system of Financial Aid Visitors supervised by the Florida Association of Student Financial Aid Administrators should be organized and supported.

An objective self-evaluation program could identify problem areas on a regular basis and the implications of these problems for Florida could be determined. The opportunities for developing a concerted effort to improve financial aid operations and management in Florida were evidenced by the cooperation received by the Study Staff in their institutional visits and by the excellent response to the mailed survey instrument. Every effort should be made to capitalize on the high degree of professional concern and enthusiasm and on the cooperative spirit that exists among financial aid directors at all types of institutions in the State.

6. Where it is a responsibility of the State, salary levels of financial aid administrators must be thoroughly reviewed along with a concentrated effort to increase compensation where indicated.

Financial aid salaries should be made competitive with other key administrators in student personnel work. Therefore, it would seem desirable to determine how salaries paid to financial aid directors in Florida compare to other student personnel administrators in the State. The Study Staff is confident that reasonable compensation for professional student aid administrators would help to attract and hold competent personnel.

7. All public junior colleges should be provided with a full-time financial aid director.

There is mounting evidence that lack of money is the chief obstacle to an education beyond the high school. While student aid directors cannot by themselves overcome the inadequacies of financial aid resources, competent administrators who follow acceptable practices and procedures are able to widen the use of existing funds. No institution should fail to provide both prospective and enrolled students with the benefits of a thoroughly satisfactory financial aid program under the direction of a full-time professional.

THE FOUR MOST IMPORTANT RECOMMENDATIONS

A number of recommendations for improvements have been directed both to the Study institutions and to the Florida Department of Education. Since the recommendations to the state universities, public junior colleges, and private institutions are based on the findings and conclusions, they are generally presented in an order paralleling discussion in the text and have not been given an order of priority in the respective sections of previous chapters.

While it is the conviction of the Study Staff that all recommendations are of considerable importance to the improvement of institutional financial aid program operations, management, and organization in Florida, four command special attention because of their fundamental nature.

1. Full-time financial aid directors must be provided at all institutions.
2. The number of clerical personnel should be increased to the proposed minimum levels at all Study institutions.
3. Assistance in the training of financial aid personnel must be rendered.
4. Salaries of financial aid directors should be reviewed and increased where indicated in order to become competitive with the salaries paid other student personnel administrators.

Although this section of the Report has concentrated on the top priority recommendations, there are certain other points common in some degree to most of the Study institutions which merit inclusion in this summary. Among these recommendations, we note particularly that student financial aid administrators should:

1. improve the information provided to prospective applicants, financial aid recipients, and denied candidates;
2. reduce the number of scholarships awarded without regard to the demonstrated financial need of the recipient;
3. adopt consistent principles for administering applications from candidates seeking consideration as self-supporting students;
4. achieve greater equitability by utilizing a single external need analysis system for all aid applicants; and
5. develop a standard statement of financial aid program objectives, practices, and definitions.

There is another matter which warrants attention at a sufficient number of institutions for it to be included here. Although the Study Staff generally concludes that record keeping systems are satisfactory for the majority of the institutions surveyed and visited, some colleges should make every effort to improve various aspects of these procedures. At appropriate places in the text, we have referred to the lack of adequate clerical and data processing equipment support experienced by most of the Study institutions which partially explains the existence of problems with files, records, and reports. Nevertheless, every institution and system of colleges and universities increasingly rely upon certain data for important planning and evaluation purposes, and the student financial aid programs must meet their responsibilities to these vital functions.

A GUIDE FOR DEVELOPING AN IMPROVED
FINANCIAL AID PROGRAM

by James E. Ingle

- I. Philosophy and Purpose - The financial aid program at any institution must be based on sound financial aid principles and must be in keeping with institutional philosophy and purpose. In order to effect a sound program of financial assistance, the institution should develop such a philosophy and statement of purpose. (Reference: A Design for a Model College Financial Aid Office, pp 1-13; CSS Manual for Financial Aid Officers, pp 1-1 to 1-6.)
- II. Administrative Structure
- A. Within the Institution - The place of the Financial Aid Office within the administrative structure of the institution should be clearly defined. It is generally accepted as a part of Student Services or Student Affairs; however, it should be so structured in order to establish the best possible communication with higher administration and to effect the best service to students. A chart outlining the administrative structure and the aid office's relationship to it will prove helpful. (Reference: DMCFAO, pp 23-24; CSS Manual 1.9 - 1.10)
- B. The Financial Aid Committee
1. Its Role (Reference: DMCFAO, pp 24-25; CSS Manual, pp 1-4)
 2. Membership - Who is represented and to what extent?
 3. Meetings - When? - How often?
 4. The relationship of the Financial Aid Director to the Committee.
- C. How is Financial Aid Policy determined? By whom? Mechanics?
- D. The Administrative Structure of the Financial Aid Office
1. Staffing (Suggest this be developed on a needs basis rather than who is available)
 2. Responsibilities of staff (Director, Assistants, Secretarial, etc.)
(Reference: DMCFAO, pp. 25-26)
- E. Relationships with Other College Officials and Faculty - Establish means of communication and referral with other administrative offices and members of faculty. (Reference: CSS Manual, pp 1.4 to 1.5; DMCFAO, pp 28-34)
- III. Functions of the Financial Aid Office
(Reference: DMCFAO, pp 15-22)
- A. Centralization of Aid Resources - Central administration of all student aid programs offers advantages to both the students and to the institution. It is therefore desirable to develop procedures to implement central administration of all aid funds. (Reference: DMCFAO, pp 15-18; CSS Manual, pp 1.9 - 1.10)

1. Outline programs of aid and define procedures for central administration.
(All aid programs if possible)
2. Should programs of student aid exist for which the aid office is not responsible?
Outline and define procedures for coordination with these programs.

B. Administration of Financial Aid Resources - Sound, efficient, and effective procedures for the administration of aid funds must be developed. These should be generally included in the institution's philosophy and principles governing financial aid. Once this is established, the mechanics of day to day administration can be effected.

1. The Student Aid Application Form (Reference: CSS Manual, pp 1.7; DMCFAO, pp 39-40)
 - a. Designed to provide information needed in equitably and judiciously assigning awards.
 - b. Form should be kept as simple as possible.
 - c. Usually includes personal, academic, and financial data.
 - d. Advantageous to use a single multi-purpose form for the assignment of all kinds of aid.
 - e. Use of PCS or other central analysis for collection of financial data. May be used (1) in conjunction with application for admission or (2) in conjunction with the institution's aid application (to collect additional personal and academic data.)

The institution should develop its aid form keeping the above in mind and in keeping with institutional philosophy and purpose.

2. Distribution of Aid Applications - Procedures should be developed whereby:
 - a. Applications are readily accessible to all categories of applicants (pre-freshman, transfers, returning students, etc.)
 - b. Deadlines for submitting applications are clearly spelled out
 - c. Use of PCS or other central analysis form is clearly defined
 - d. Receipt of the aid application is acknowledged by the aid office
3. Establishing Application Dates or Periods - In order to effectively administer its programs of financial assistance, many institutions have found that it was necessary or desirable to establish application deadlines for entering students and application periods for returning students. Institutional size and policy will largely determine the desirability of application deadlines. A chief advantage is the ability to review all applications before finalizing awards. The chief disadvantage, perhaps, is the inability to assist deserving students after the deadline although accommodation can be made if funds remain.

If deadlines are established, they should be clearly defined and applications distributed well in advance of the deadline. (Reference: DMCFAO, p 40)

4. Student Expense Budgets - No institution can effectively meet the financial needs of students without establishing realistic student expense budgets. Most institutions will need to establish separate budgets for resident students, commuting students, and married students. In determining the student budget, the institution must determine the level at which its resources will permit the budget to be set - (high - average - low). It is generally accepted that the student budget should represent the cost to the student to attend school and live at the moderate or adequate level. Typically, student budgets should include:

- Tuition
- Other Fees
- Room and Board (or home maintenance)
- Books and Supplies
- Transportation (particularly for commuters)
- Lunches (for commuters)
- Miscellaneous Expenses (an allowance representing typical expenditure for laundry, cleaning, incidentals, spending money, etc.)
(Miscellaneous expenses would be included in home maintenance for commuters.)

Student budgets must also be flexible enough to accommodate unusual or atypical expenses.

5. Recipient Selection - Recipient selection will be determined by institutional policy, purpose of each aid resource, and sound financial aid practices. Institutions should develop systematic criteria for selection of recipients based on the foregoing:

(Reference: CSS Manual, 1.3, 1.5; DMCFAO, pp 39-43)

a. Institutional Policy

Who do we help? To what extent? Awards without reference to need?

b. The Resource

Restrictions - Limitations - Purpose or Concept Federal Regulations

c. Sound Financial Aid Practices

Based on need - Packaging Concept

6. Need Analysis - It is accepted sound financial aid practice to make a uniform and systematic evaluation of the financial need of all applicants. It is imperative that whatever system an institution chooses that it be systematic, equitable, fair, and based on sound data. It seems to me that such a system is a must. In developing or adopting a system of need analysis, the following should be considered:

- (1) What expectations do we have of parents?
- (2) What expectations do we have of students?
- (3) Is the system efficient in terms of staff time?

- (4) Is it fair and/or reasonable?
- (5) Is an external system advantageous? If so, how should it be utilized?
- (6) What is the purpose?

(Reference: DMCFAO, pp 40-43; CSS Manual, PP 1.3, 1.4-1.5)

7. Stipend Setting and Packaging Procedures

(Reference: CSS Manual, p 1.5)

- a. Institutional Policy - Who - How Much - Kinds (Limits)
- b. Federal Regulations
- c. Accepted sound practice is maximum award is estimated cost minus family contribution
- d. Are two or more forms of aid to be combined?
- e. In packaging aid, how do we determine the amounts of each?
- f. How much self-help (work or loan) is expected of the applicant?
- g. Policies regarding work
- h. Extent of indebtedness

8. Award Notifications - (Reference: CSS Manual, pp 1.3, 1.7-1.8) Institutions should develop systematic procedures for notifying applicants of awards. The award notification should include:

- a. An estimate of expected costs
- b. The expected contribution of the parents
- c. The expected contribution from the student's summer earnings
- d. The expected contribution from student's assets (savings, Social Security, Veterans benefits, etc.)
- e. Any other expected contributions
- f. The estimated need for assistance (costs minus contributions)
- g. Kinds of aid awarded and amount of each kind (A description of each program is desirable)
- h. Method of disbursement (cash or credit toward account, time of disbursement, etc.)
- i. Obligations incurred (loan repayment, work, etc.)
- j. Acknowledgements to be made
- k. Acceptance and rejection date

9. Disbursement of Funds to Students - This will largely depend on the individual institution. Funds may be disbursed by the Aid Office or may be authorized by the Aid Office with actual disbursement made by the Business Office. Either system dictates that clear operational procedures must be defined, implemented, and communicated.

10. Maintenance of Records - The Aid Office must design an efficient comprehensive records system to include applicants, aid awarded, aid funds. The system will be

related to the particular institution. It should be readily accessible (cumulatively and by each recipient), convenient, orderly, provide data in usable form for reports, research, and projections.

Desirable files would include:

- Recipient's Permanent Folder
- Summary Card for each Recipient
- Fund Ledger
- Record of Disbursement
- Work Record
- Necessary Records as Required for Federal Programs
- Necessary Records as Required for Institutional Funds

C. Communicating and Counseling with Students

1. Personal Contacts -
 - a. Regularly Scheduled Meetings
 - b. Individual Conferences
 - c. Printed Materials (brochures, hand-outs, catalogue, etc)
2. Prior to Admission to College
3. During College

D. Communication with Secondary Schools

1. School Visitation
2. Written Memorandums to Principals and Counselors
3. Brochures
4. College Catalogues
5. Professional Meetings

Communication should include:

1. Description of Aid Program
2. College costs
3. Application procedures
4. Eligibility criteria

E. Communication with Parents

F. Research and Evaluation

1. Evaluate the Institution's aid program
 - Effect on students
 - Is it meeting needs
 - Are institution funds used wisely
2. Gather data on applicants and student population
(sex, income, family size, academic progress)
3. Prepare necessary reports
 - Annual report to the Institution
 - Federal Reports
 - Reports to Donors

G. Development of Aid Resources - Generally, this is not a direct responsibility in most institutions. The Aid Officer has a responsibility to coordinate and work effectively with the institution's development officer (or such person as may have this responsibility) in:

1. Demonstrating needs for additional funds
2. Communicating with prospective donors and alumni when called upon
3. Guidelines for special funds

STUDIES OF STUDENT FINANCIAL AID
PROGRAMS AND NEEDS IN FLORIDA

VOLUME II

FEBRUARY 1970

SOUTHERN REGIONAL OFFICE
COLLEGE ENTRANCE EXAMINATION BOARD

TABLE OF CONTENTS

Section I:

| | |
|---------------|---|
| Chapter I: | Introduction |
| Chapter II: | The Financial Barrier to Higher Education |
| Chapter III: | The Procedure and Data Base for Aggregate Need Analysis |
| Chapter IV: | Financial Aid Needs in the State Universities |
| Chapter V: | Financial Aid Needs in the Junior College System |
| Chapter VI: | The Private Colleges and Universities |
| Chapter VII: | The State Universities Student Financial Aid Programs Alternatives and Costs |
| Chapter VIII: | Public Junior Colleges Student Financial Aid Programs Alternatives and Costs |
| Chapter IX: | Private Colleges and Universities Student Financial Aid Programs Alternatives and Costs |
| Chapter X: | Summary and Conclusions |

Section II:

| | |
|--------------|--|
| Chapter I: | Introduction |
| Chapter II: | The National Environment |
| Chapter III: | The Florida Environment |
| Chapter IV: | Toward an Optimum Program |
| Chapter V: | On Gaining Approval of Recommendations |

Appendices:

- A. Plan for the Conduct of Studies
- B. The Financial Barrier to Higher Education in Florida
- C. A Tabular Example of the Estimating Procedure Underlying the Need Estimates
- D. Financial Aid Study Tool (FAST)
- E. Personal Income Trends
- F. Projected Changes in the Income Distributions of Families of Students Enrolled in Public and Private Colleges, 1969-74
- G. The Rate of Growth of Student Expense Budgets
- H. Revised Estimates of Available Aid in General Category
- I. Florida Income Distributions and Projected Enrollment
- J-K. Model Student Aid Program Alternatives
- L. Probability of a High School Graduate Entering College
- M. Checklist
- N. Student Loans
- O. Index of Tables