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A Client-Centered Curriculum for an Institute for New Financial Aid Administrators

by Barry W. Simmons

Financial aid is still emerging as a profession; after all, there was no real need for aid administrators prior to the impact of students from the "baby-boom" going to college coupled with the launching of Sputnik in 1957. With the advent of the National Defense Education Act of 1958 and the later passage of the Higher Education Act of 1965, a demand began to rise for financial aid professionals. Prior to the dawning of such extensive government-sponsored financial aid programs, scholarships and loans were handled either by the college business manager, the dean, or in many instances, by the president out of his 'back-pocket.' Now, financial aid is a billion-dollar business (just as higher education is a business); therefore it must have competent and properly educated individuals to see that the monies are distributed as they should be. The aid office brings in so much money that the aid officer may, in fact, be the top fund-raiser at many institutions. Because of the tremendous impact financial aid can have on an institution, the financial aid administrator must be well educated (Fenske & Bowman, 1981).

Aid administrators come from a wide variety of backgrounds in both educational preparation and level. In a recent survey (Davis, 1983), slightly over half (50.1%) of all aid administrators surveyed held a master's degree. The entire distribution is as follows:

DEGREE	PER CENT
doctorate	4.8
master's	50.1
bachelor's	32.7
associate's	4.9
other	7.5

Since there is no academic discipline of financial aid, the academic preparation of aid administrators is, for all intents and purposes, formally nonexistent. A background in an area such as counseling, educational administration, business management, the social sciences, and math are common among financial aid practitioners. Other than a few programs designed at the master's level, there is no one preferred undergraduate or graduate degree program for aid administrators. What training there is, on a formal basis, takes place at short workshop sessions ranging from one day to one week.

"New persons in the profession are often overwhelmed by the mountains of paperwork and regulations and often overlook the positive benefits that occur as a result of their endeavors" (Clement & White, 1983). This discrepancy between perceived job satisfaction and what individuals think it should be is due, in part, to an incomplete perception of their role as aid administrators. This phenomenon would seem to be true of any profession still in its infancy. Infancy is referenced in terms of professionalism — the existence of a body of knowledge, proficient application, a responsive social role, self-regulation, and social legitimacy (Andrews, 1969).

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There is no doubt whatsoever that there are the beginnings of a body of knowledge for the administration of financial aid. However, therein lies the basic problem which the first part of this paper will address: current financial aid training and literature both, for the most part, deal only with highly technical "nuts and bolts" issues and practices. There is hardly any material on the human aspect of financial aid administration. But there is more than enough of regulations, laws, and manuals to begin the body of knowledge. The second, and concluding, part of this paper describes a client-centered curriculum for a brief (two or three-week) summer institute for beginning financial aid administrators.

Several years ago, the issue of proficient application was a matter greatly in the forefront throughout the financial aid world. The issue centered around "certification" and what part it should play in the administration of financial aid. The issue was dropped, however, primarily because of the legal issues it entailed. Here exists a neglected problem of deeper curricular concern. As noted above, there does exist the beginnings of a body of knowledge — regulations which comprise esoteric information and practices peculiar to the financial aid field. This mindset easily lends itself to improper curricular practices such as the employment of the "coverage model". The coverage model of curriculum encourages rote acquisition of details which may or may not be significant which leads more to training rather than to educating (Clark, 1983). In a profession, educational preparation stresses the interrelationships both within and without the body of knowledge rather than isolated facts. Not enough research has been conducted into the many interactions between financial aid regulations, educational policy development, enrollment implications, parent/alumni relations and student self-esteem. Thus, certification at this time would accomplish little more than to placate some in the field who are attempting to quantify something that cannot yet be quantified.

The one area of professionalism in which aid practitioners have had no problem in fostering is the existence of a social role. The modifier 'responsive' was intentionally omitted for it must first be defined so it can be determined if the word can properly be used in this context. Currently, two schools of thought seem to exist in the financial aid world: one which stresses stewardship of funds and sees aid administrators as enforcers of regulations, and the other school which attempts to coordinate and mesh both students and regulations from a humanistic vantage intended to result in the education of people, thus seeing the administrator as a facilitator. Both of these viewpoints have a perceived social responsibility. Those committed to stewardship are responsible to the bureaucracy and its standard operating procedures as an ends rather than a means. On the other hand, the remaining financial aid people, the facilitators, use bureaucracy as a means to reach an end. The end that these facilitators are attempting to reach is an electorate educated to some degree beyond the high school level regardless of social or economic status. Both the facilitators and the stewards are visible at all levels of local to national scope. Such divisiveness in philosophy does both internal and external harm to the cause. Not only is a divided house detrimental to the public perception of aid practitioners, it also reduces the effectiveness of job performance by siphoning off energy which could aid the student and applying it to the divisive battle. In addition, the neophyte professional becomes confused as to what his or her role is as an aid administrator. Before financial aid can become a true profession, agreement must be reached on its "raison d'etre".

Two concepts of professionalism remain to be discussed: self control and community sanction. Aid administrators cannot truly police themselves until there is a common and comprehensive body of knowledge upon which to base actions. As previously stated, knowledge is still insufficient to provide a standard. When there is no standard, there can be no real degree of self control.

Community sanction is closely related to social role. Social role and acceptance (and possibly more important, agreement upon goals) by the community are, in the final analysis, inseparable. In discussing the community, this refers not only to the educational world itself, but also to many external constituencies. Unfortunately, much of the external environment views the financial aid administrator as either an impediment or a necessary evil. The stewardship-oriented bureaucrats cause society to see post-secondary financial aid as a negative value with all of its forms, redtape, and many times, hassle. Just because of the actions of a few such bureaucrats, the whole field of financial aid, as perceived by the general public, engenders a negative impression. Again, this view casts aid as an end rather than a means; and the bottom line is that the student is short-changed. Generally speaking, those practitioners of stewardship are elitists (whether they recognize it or not) from this writer's point of view. Acceptance as a profession exists only in a negative direction as perceived by the community. Much needs to be done toward positive sanction.

Earlier, the notion was forwarded that what financial aid training does exist is much too narrow and restrictive; the phrase "nuts and bolts" was used. This type of training is perpetuated by most all financial aid practitioners, especially the "stewards," and is reflected in numerous surveys of financial aid administrators regarding training needs. Fenske and Bowman (1981) have provided a relatively thorough review of training needs and concerns. They note that a 1977-78 Kentucky survey resulted in the following rank order of training concerns: (1) Packaging Techniques, (2) Student Budgets, (3) Communications, (4) Compliance, and (5) Management Practices. In the same year, another study found that "Financial aid administrators in Tennessee exhibit the most critical need for training in the area of office management. Other areas of training need include student expense budgets, independent students and refund and repayment policy" (p. 28). A West Virginia survey revealed that needs analysis training was critical in addition to the above areas. In 1979, an Arizona study collected concerns about 19 different items of training concern. Only 3 of the 19 items were student-centered while the majority were programmatic in nature. Finally, a New York survey (Galvez and Olinsky, 1980), containing 27 training interests, resulted in only one (ranked sixth) of the top ten concerns addressing the student, whereas the remaining nine were 'nuts and bolts' issues. It is highly likely that the survey design influenced the outcome, but the important point here is that the design of the survey tool, produced by an association or state agency, reflects the mindset of many of those attempting to develop financial aid curricula; a mindset toward bureaucratic rather than human concerns.

Most training for aid administrators is either on the job, through a vendor-sponsored needs analysis workshop, or through a state or regional workshop. North Carolina has been a leader in the development of financial aid training with the release of their *Training Document* which this writer helped to produce. But alas, this publication is also too 'nuts and bolts.' The National Association of Student Financial Aid Administrators (NASFAA) has developed high quality comprehensive, self-directed learning materials for both professional and support staff. But a great deficiency exists because these materials have not been adapted for group training situations. As it stands, the NASFAA materials are inherently flawed simply because of the assumption that "If they're (topics) not important enough to be included at a workshop, they aren't important enough for me to study on my own!"

On-the-job training is probably the most frequently used method for preparing for the practice of financial aid administration (Peterson & Holmes, 1980). It does, however, present problems because for most people, on-the-job financial aid training is like walking into a dark room full of Jello and 'not being able to tell what you cannot grab!' Probably the most effective type of training is the internship where the novice can develop a mentor relationship. Unfortunately, this method is

seldom practical for the institution or the learner for most aid offices are small, one or two person operations.

An activity ripe for continuing educational opportunities is that of the state and/or regional conventions. (The national convention is also ripe but is not as broadly attended as state and regional meetings.) Normally, interest sessions consisting of forums, presentations, and lectures are offered concerning current topics. These sessions offer an opportunity to brush-up some old skills and even add new ones. But the scope of the topics tends to be very narrow and leans more to the practitioner rather than the client. Here again, a particular mindset emerges; there is more interest in the "nuts and bolts" presentations than those which are broader and more difficult to reduce to a numerical formula. If, perchance, there is large attendance at a human relations session, it is often viewed as entertainment rather than an educational opportunity. That many aid administrators are complacent or unaware of the importance of the client is another compelling reason why such client-centered sessions are unpopular. To add to earlier views of professionalism, constant awareness of those to be served must be present in no small amounts.

Types of training for financial aid administrators have been briefly discussed. A fault of much of the literature in financial aid, as with many emerging professions, is that the literature stops short; that is, it ends with being descriptive and fails to continue on, as would seem logical, to be prescriptive. The intent of the remainder of this paper is to be prescriptive toward the conceptual development of a financial aid curriculum. There is no one simple, concrete, quantifiable solution to the problem of learning about financial aid. First, however, we must view the problem in a comprehensive bent with the end product in mind. Some, primarily the stewards, view financial aid as money governed by rules and regulations available to some only if they fit into the right cubby-hole or fit precisely into a predefined model. On the other hand, this writer firmly believes that financial aid is for those who need it to further their education in order to strengthen the fabric of our nation in the spirit of Jeffersonian Democracy. This view does not imply that standards should be non-existent; financial need should be relative to the individual within broad limits. Currently, there are only two models of need and most all policy manuals are written so that, *de facto*, there is only one model of a student (at the cost of the non-traditional student). In reality, much of the legislation needs to be rewritten and policies revamped regarding student aid in order to make it easier for students, parents, and aid administrators to understand and appreciate. Meanwhile, much can be done without new legislation, revised regulations, or altered policies. Here reference is made to professional judgment. This term, or concept, is used throughout the regulations and manuals. Unfortunately, many aid administrators are hesitant to use this judgment for fear that their actions will be questioned and they will be unable to support themselves with a specific regulation that speaks to a specific situation. The training that most administrators have received has enabled them to find and quote regulations. They cannot take $1 + 1$ and make it equal 3, as is often necessary in the financial world when dealing with real people. Professional judgment is based on the ability to relate and synthesize and not on the ability to quote regulations verbatim. To introduce two terms not yet used in this paper, financial aid administrators perhaps need more breadth and less depth in their training.

It is necessary to firmly establish a mindset which will nurture a greater appreciation for curricular breadth. Almost all of the literature related to preparing to practice as a financial aid administrator terms this preparation as training rather than educating. Training is narrow while educating is much broader. Why should financial aid professionals be educated rather than trained? The aid officer has a great many responsibilities and functions. These include not only fundraising, ac-

counting for both revenues and expenditures and paper-pushing in general, but also (and more importantly) dealing with many aspects of human lives: Encouraging students and parents to apply for aid, counseling with families about their options, educating parents and students about the "do's and don'ts" of financial aid, dealing with the cashier's and accounting offices on student accounts receivable, advising a student on money management, and assisting a professor to understand why her/his best student cannot get a Pell Grant even though the student's grade point average is 4.0 on a 4.0 scale. The aid administrator is also concerned with helping a department chairperson set up a system for student assistants, working with high school guidance counselors in disseminating information to students and parents about financial aid, designing informational materials regarding financial aid and payment options, conducting both personal and academic counseling sessions with both students and also parents. The cost of the education to the student and parents can play a major role in the selection of an institution, so the financial aid administrator must also assist the admissions office in dealing with prospective students and their parents. Financial aid administrators must make public presentations, assist the chief executive officer of the institution to plan the budget and tuition rates, establish efficient methods of handling the paperwork of the office, develop forms and written materials, act as a manager of people, plan work flow and anticipate needs, conduct research on just what type of student is being served by financial aid and what effects proposed policy changes might cause and, above all, be an effective manager of herself/himself so all the preceding functions can be performed while still leaving time for innovation and program development. This listing is by no means exhaustive, but it does allow one to see the magnitude of duties that financial aid administrators must perform.

After reviewing the multifarious duties, responsibilities, and functions of a financial aid administrator, it is clear to see why the "nuts and bolts" training methodology has been criticized as insufficient. There should be an educating rather than a training cutting across the many disciplines of academia. One so educated would be able to perform well in dealing with a distraught parent and likewise with a balance sheet. The educational program and curriculum must be centered on the client rather than around the framework of the many different aid options. In a world that is becoming more specialized each day, the ability to deal with the human element will come to be in short supply but be highly regarded. Here is an opportunity for financial aid administrators to distinguish themselves as a profession.

Actually, there should be two programs of education for aid administrators: One designed for preservice persons and another for continuing inservice education. The "old hats" should not be forgotten, for "as new knowledge is discovered...and as procedures change...[the aid officer/ will have to learn in order to keep up" (Tough, 1971). The important thing to remember is that not only do technical procedures change, but, as more research is done into human development and interpersonal relationships that occur in a complex environment, new approaches will be developed to deal with people. Such inservice education could probably be incorporated into state, regional, and national conventions if all parties would make the necessary commitment of priority and resources. A great deal more can be said about inservice education but the primary thrust in this paper is to deal with preservice education.

Since financial aid administration is a relatively specialized field, and usually persons do not perceive it as a vocation until they find themselves in it, there is relatively little demand or need for a fully developed curriculum on the baccalaureate level. And, as noted earlier, programs have been established on the master's level. Because the field of knowledge is subject to rapid and constant change, and school is not in

full swing during the summer, it is best to offer financial aid educational programs in the setting of a summer institute. The entry level institute should be no less than two weeks but ideally would be three weeks in length. The setting should be residential at a large university, centrally located, with top-notch library facilities. As is the case with some existing summer programs, graduate credit should be offered for satisfactory participation in the program.

The general level objectives of this financial aid curriculum are:

1. To develop an understanding of human relations in an environment which accentuates a performance gap between haves and have-nots (knowledges and understandings).
2. To develop an appreciation of the dignity of individuals in contrast to the fallacy inherent to models and stereotypes (interests and appreciations).
3. To develop the understanding and skills necessary to effectively deal with the various educational and socioeconomic levels of the clients (practices and habits).
4. To develop an understanding and ability to manage complex situations so the above three objectives can be accomplished (knowledges and understandings, abilities and skills, interests and appreciations, and practices and habits).
5. To develop an understanding of and skill in practice of the rules, regulations, and other tools necessary to effectively administer financial aid programs (knowledges and understandings, abilities and skills).

These goals are relatively broad and far reaching. However, they are attainable, but not with proper curricular development alone. There must also exist a dedication to achieve the broader goal of an informed and educated electorate to make real and enhance the existence of democracy.

An ideal financial aid curriculum as envisioned here consists of four major concentrations: First, the client; second, the various aspects of the aid programs; third, management principles; and fourth, a synthesis of the three previous elements. The concentrations are listed in sequence order for one should "sequence skills used frequently first, so those skills that will be used most often are taught sooner, and less-used skills later" (Robinson, 1979, p. 84). The attention is on serving the client rather than on how we serve the client.

A Financial Aid Curriculum For Beginners

I. CLIENT CONCENTRATION

This concentration will develop skills, generalizations, and relationships vital to the accomplishment of general level objectives 1 and 2.

A. *Current and Projected Demographics* — an overview of the socioeconomic, educational, occupational, age, and sex makeup of the American society to enable the learner to acquire knowledge of the current societal structure and what trends are developing.

B. *Socioeconomic Culture and Psychology* — an overview of the attitudes and motivational factors present in various populations studied in Demographics (A above) to enable the learner to categorize, but not stereotype, individuals in order to recognize that people are diverse in many ways.

C. *Principles of Counseling* — a study of helping relationships, theories, and practices in higher education to assist the learner in adapting and developing counseling techniques.

D. *History of Aid to Higher Education* — a survey of the history of financial aid for postsecondary education, its effect on higher education itself, its effect on mobility within society, its effect on attitudes, and its effect on national policy in order to enable the learner to compare and analyze the various public and private efforts and motivations.

- E. *Effective Interpersonal Communications* — an intensive study and practice of listening and speaking skills on a personal, one-to-one level to enable the learner to apply such skills.

II. PROGRAM CONCENTRATION

This concentration will develop skills, understandings, and knowledge of principles vital to the achievement of general level objective 5.

- A. *Principles of Financial Need* — an in-depth study of the philosophy and underlying principles of financial need, including current issues on proficiency-based aid. This study will enable the learner to recognize and apply the various aspects of need based aid to practical situations.
- B. *Theory and Practice of Needs Analysis* — a study of the concept of family financial contributions, an introduction to formula rationale and computation, and a discussion of the basic tenets of building student expense budgets so that the learner can both explain and compute a needs analysis.
- C. *Contemporary Aid Program* — an in-depth 'coverage' of current federal, state, and similar local and institutional financial aid programs including an intensive study of rules, regulations, and manuals to enable the learner to acquire, identify, and recall pertinent program information; to identify the various levels of financial aid and how they might interact; and to integrate and design institutional aid programs.
- D. *Financial Aid Jargon* — an extensive study of the most commonly used terms and acronyms in financial aid administration to enable the learner to recognize, identify, recall, and compare financial aid terminology.

III. MANAGEMENT CONCENTRATION

This concentration will develop knowledge and proficiencies in management vital to the realization of general level objective 4.

- A. *Principles of Management* — a brief overview of the nature and principles of management dealing with bureaucracies, maximization, and decision-making processes to enable the learner to acquire a firm basis in the science of management.
- B. *Elementary Accounting* — an introductory level discussion of accounting techniques in order to enable the learner to acquire a knowledge of accounting concepts needed for the administration of financial aid programs.
- C. *Higher Education Administration* — a brief study of the designs, types, and theories of the administration of higher education institutions to enable the learner to recognize the role of financial aid in relation to the entire institution.
- D. *Office Systems* — an overview of office design and information flow theory designed to assist the learner to compare, analyze, and develop an efficient system for office procedures.
- E. *Computer Literacy* — a brief study of the principles of electronic data processing, systems design, and elementary programming to enable the learner to demonstrate a degree of computer competency and to recognize the possible applications for computers in financial aid administration.
- F. *Research and Evaluation* — an introduction to research and evaluation methods to enable the learner to recognize and apply research methods toward the more effective and efficient administration of financial aid.
- G. *Personnel Management* — a brief study of personnel administration principles as they relate to small, medium, and large office settings to enable the learner to distinguish, analyze, and resolve personnel problems.

IV. SYNTHESIS

This concentration will develop a synthesis of the three previous concentrations in order to accomplish general level objectives 3 and 4.

- A. *General Communications* — a review of earlier communications topics and an introduction to mass communications including public speaking, group discussion tactics, and effective written communication techniques including readability considerations. The learner will be able to compare, contrast, and apply methods of mass communication to more effectively exchange information and build public relations.
- B. *Organizational Behavior* — a brief study of organizations, their bureaucracies and procedures, the methods by which they interact with their internal and external environments, and the value of feedback and innovative thinking in order to prepare the learners to compare and analyze bureaucratic structures and control bureaucratic complexity through innovation.
- C. *Forms and Procedures Development* — a review of office systems and communications along with a study of current practices to enable the learner to distinguish between necessary and superfluous information and procedures.
- D. *Accountability* — an in-depth study of policy development, compliance issues, and the various reporting requirements designed to enable the learner to recognize common examples of noncompliance and to aid in the development of sound policies and procedures.
- E. *Application Evaluation and Packaging* — a study of the nuances of application evaluation and the philosophies of aid packaging methods to meet a student's financial need in order to enable the learner to recognize the different packaging needs of different students.
- F. *Financial Aid Research* — a review of research and evaluation methods directly applied to financial aid concerns such as determining costs of attendance, effectiveness of communications, and other topics crucial to the operational and planning aspects of the financial aid office to enable the learner to identify and apply such practices.
- G. *Student Rights and Responsibilities* — a review of regulations, policies, and practices concerning the rights and responsibilities of student aid recipients to enable the learner to recognize and develop procedures and practices to insure that student rights and responsibilities are protected and maintained.
- H. *The Horizon* — an overview of professionalism in financial aid, the future of financial aid, and other issues of current interest in order to enable the learner to identify, recognize, innovate, and lead in the formation of new policy and trends.

As stated earlier, this suggested curriculum is not the ultimate answer to the needs of financial aid education and training. It does, however, provide a springboard for discussion, research, and experimentation. Its development does not follow a precise cognitive/affective approach simply because this writer does not feel that the interdisciplinary approach concentrating on the client, rather than the practice, can be accomplished through such a strict procedure. And even though the concentrations and elements are sequenced, nothing here is meant to be set in stone save for the conceptual framework. I do not, however, believe that any of the content areas can be deleted; remember, this curriculum is one with the primary purpose of breadth while depth is only secondary. By the very nature of the practice of financial aid the preparation must be broad; and the heterogeneous background of its practitioners requires that any curriculum must be highly interdisciplinary and diverse, not only in content, but also in the level of sophistication.

Nothing in this paper is meant to be an indictment of practicing administrators. But the client's perception, not our perception, is that upon which we base our legitimacy as a profession. Many of us have been too busy (and rightfully so) keeping up with regulations and running understaffed offices. Few of us have had time to consider some of the concepts covered in this paper.

Financial aid cannot become a true profession until a comprehensive body of knowledge has been assembled. Most of the highly technical "nuts and bolts" knowledge exists in a neat package of rules, regulations, manuals, and procedures. But we really know little about the client and how to serve the client other than the rules and regulations. It is this writer's hope that this paper will spark increased attention to the study of the client-centered aspects of financial aid curriculum development so that both the client and the profession will be better served and the ultimate goals of financial aid can be brought to fruition.

As Belth (1977), an educational philosopher and epistemologist, has stated:

I know no possible way of teaching how to think by the use of formulas or by concise and abrupt shortcuts. I am convinced that anyone who pretends to make this possible is devoid of thought, and is committed to a peculiar doctrine that makes thinking unnecessary (p.xx).

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