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VARIATIONS IN THE RESPONSE OF BLACK AND WHITE STUDENTS IN THEIR RELATIONSHIP WITH THE FINANCIAL AID COUNSELOR

Anthony J. Bellia

In institutions of higher education throughout this country, recruitment of disadvantaged students, especially black students, is being emphasized. One has to realize that the majority of these students, once accepted into college, will depend solely on the college to help finance their education. The responsibility of assisting these students is normally the responsibility of the Office of Financial Aid to Students.

What follows is a summary of a research study that deals with the variations in the responses of black and white students in their relationships with the financial aid counselor. Complete charts indicating exact percentages for all thirty-nine questions asked of students are available on request.



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In reviewing the research concerning student perception of counselors in financial aid, there appears to be no study which compares the variation in receptivity on the part of the student to the financial aid counselor, based on ethnic background. Recently, the author had the opportunity to make just such a comparison.

While at the State University College at Buffalo, the Robert P. Anderson and Gordon V. Anderson instrument, "Development of an Instrument for Measuring Rapport" was revised with the thought in mind that precisely such a measurement would provide insight in dealing with students in regard to financial aid matters. A random sample of 85 black students of a total of 401 in a Special Academic Program at the college were chosen from students at the college for this purpose, and a random sample of 135 white students rounded out the total sample, to whom a questionnaire was given. Eighty-one of the black students and 133 of the white students returned the instrument.

The measurement scale used to measure counselor rapport was a thirty-nine item device with a range of from one through five, signifying frequencies from 'Always to Never' as indicators of student response.

This study reveals that, in general, the white students had a more positive reaction towards the Financial Aid Counselor than the black student. It also reveals that the negative reactions were stronger in the black students regarding their rapport with the Financial Aid Counselor. It should be pointed out that all the Financial Aid Counselors at the State University College at Buffalo are white. This writer is not indicating that this is necessarily the cause of the results, but it is only being stated in order to present a clearer picture of the Financial Aid Office personnel.

The results will be presented in two sections. They are: (1) the counseling climate, and (2) student satisfaction or dissatisfaction. In the original study, a third section was included called counselor comfort, but this will not be presented in this summary.

COUNSELING CLIMATE

The counseling climate was perceived more positively by the white students than the black students. Eighty-four percent of the white students indicated that they felt they were accepted as individuals and 69 percent of the black students also felt this way.

In response to whether the student felt more as a "case" than as an individual, 71 percent of the white students and 44 percent of the black students felt that they were not treated as a "case." Thirty-three percent of the black students indicated that they felt they were treated as a "case," and 15 percent of the white students also indicated this feeling. This area will have to be investigated to determine why so many students did not feel as though they were being treated as individuals.

In working with students in the area of financial assistance, it is very important that the student feel that he is being treated fairly. This is simply a *trust level*, but it is the key to success when a Financial Aid Counselor is working with all students. Fifty-eight percent of the black students responded that they trusted the Financial Aid counselors, and 21 percent did not trust him. Eighty-five percent of the white students trusted him, and 7 percent did not trust him. It is significant that 79 percent of the blacks trusted the counselor from 'occasionally to never.' This could be an indication that black students are not responding to the race of the counselor but to the individual counselor.

In this area of trust, it is not only important that the counselor is trusted by the student but that the student is honest with the counselor. This study reveals that 78 percent of the black students were open, honest, and genuine with the Financial Aid counselors. Four percent of the black students indicated they were not honest. Ninety percent of the white students were honest with the counselor while 30% indicated the opposite. The question of the honesty of the student has many implications. During the time of the study, the Financial Aid Office attempted to work with each student on an individual basis, and arrive at an equitable financial aid package. This study reveals that only 4% of the blacks indicated they were not honest, while 3% of the whites felt the same way. It would appear that since the student was counseled on an individual basis, he discussed his individual situation as it really existed. Is this assumption a naive one?

It should also be pointed out that 78% of the black students indicated that they were open and honest with the Financial Aid Counselor, and only 21% of the black students stated that they distrusted the counselor. Both responses would seem to indicate that there is a high reliability in the students' responses and that a good trust level did exist between the student and the counselor.

In this study, a series of questions were asked to determine how the students perceived their ability to talk with the Financial Aid Counselor. In the first category, labeled "Frustration With the Financial Aid Counselor," twenty-six percent of the black students indicated dissatisfaction compared with 14% of the white students.

The above indicated that there is a frustration on the part of the student towards the Financial Aid counselor for both white and black students. According to a College Entrance Examination Board publication entitled "New Approaches to Student Financial Aid" by Allan M. Cartter, Chairman, students indicated that they saw "the financial aid officer as the enemy. He has the money and I have to get it from him. I am defensive before the interview. The interview turns out to be an interrogation for the student. I imagine him as an ogre and I am afraid of him!"

The second category, indicating "Openness with the Financial Aid Counselor," revealed that both groups did not have to watch their statements to

the counselor. Eighty-four percent of the white students stated that they never felt the counselor would jump on them for saying the wrong thing, and 77% of the black students felt the same way.

The third classification, called "Personal Problems," indicated that forty-seven percent of each group would always discuss their innermost problems with the counselor. Thirty-one percent of the black students and 25% of the white students indicated that they would not discuss their innermost problems.

In general, the white students' evaluation of the counseling climate was more positive than the black students'. Seventy-six percent of the black students felt that the counselor was patient as did 83% of the white students. As far as the Financial Aid counselor being warm and sincere was concerned, 84% of the white students perceived this and 55% of the black students did the same. Seventy-six percent of the white students and 66% of the black students perceived that the counselor was a co-worker in solving their problems.

STUDENT SATISFACTION OR DISSATISFACTION

When a student discusses his financial aid situation, it is very important that he leave the session with a feeling that something constructive was done for him whether it be in the form of financial aid or in just listening to a problem. In this section, the student's perception of his satisfaction or dissatisfaction with the counselor will be discussed.

In the first category, dealing with confidence in the counselor, 81% of the white students had confidence whereas 60% of the black students also experienced this same feeling. Thirteen percent of the black students did not possess confidence in the counselor as did 5% of the white students. A person can have confidence in a counselor even if the answer is negative, as long as the reasons are clearly stated and the student is not given the "run-around."

The second category, which indicated whether or not the student was "secure in the relationship" with the financial aid counselor, revealed that 21% of the black students did not feel very secure in their relationship while 51% stated that they were secure. Seventy percent of the white students felt a sense of security with 9% stating they did not.

In the category which questioned whether or not the student felt a sense of satisfaction from the counseling session, seventy-two percent of the white students possessed a feeling of satisfaction with the counseling session as did 65% of the black students.

The area of communication between the counselor and student was the fourth category with 76% of the white students feeling that the Financial Aid Counselor's remarks made things clear as did 62% of the black students. The language used to explain financial aid was not confusing to 78% of the

white students and 59% of the black students. However, it is significant that 19% of the black students stated the language was confusing as did 77% of the white students.

The fifth category indicated whether or not students were grateful for the help. Eighty-six percent of the white students indicated that they were grateful for the counselor's help as did 69% of the black students. The sixth category showed that 70% of the black students and 77% of the white students felt comfortable in the counseling situation. The seventh category indicated that 78% of the black students and 88% of the white students respected the ability of the financial aid counselor.

CONCLUSIONS

This study has revealed pertinent data to help improve the effectiveness of the Financial Aid counselors with the white and especially the black student on this campus. It is time to analyze the areas in which there is a significant difference between the groups of students.

It is significant that throughout this study, the black students were on the average 14% less positive than the white students. The areas in which there were significant differences in rapport will now be discussed.

The black student during the individual counseling session did not feel as though he was accepted as an individual as much as the white students. The majority of students in the Special Academic Program during the academic year were given standard college budgets, but each student had the right to come in and discuss whether or not the financial aid awarded to him was sufficient. If the financial aid was insufficient according to new information received, the awards were usually increased, depending on availability of funds.

With this procedure in mind, only 44% of the black students felt that they were never treated like a "case." *The impression of being treated like a "case" and not as an individual has to be changed for all students if the Financial Aid Office is to work effectively as a counseling center, not just for the disbursement of funds.*

One fact which works against this likelihood is that the majority of financial aid offices throughout the country are not staffed properly, both in their professional and their clerical capacity. When a person is rushed to accomplish all the tasks given to him, counseling, in all honesty, cannot exist.

Financial Aid counselors working with Special Program Students may consider keeping the following points in mind:

. . . . the Financial Aid counselor has to communicate with the black student so he will understand what is happening in a manner that is encouraging to the student.

. . . . the student has to feel that he is being treated as an individual and not as a "case."

. . . . the student has to feel that the interview is not a routine, mechanical process.

. . . . the Financial Aid counselor has to be warm and sincere in all his dealings with the student.

. . . . it is also important that the student feel that the Financial Aid counselor is taking care in how he accomplishes his job.

. . . . the student has to feel secure in the counseling situation and develop confidence in the Financial Aid counselor.

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