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Organizational Stress in Financial Aid Offices (II): How to Apply the Tourniquet

by
Ted Krug
and
Steven Levy

For each of the 11 most critical sources of organizational stress in Financial Aid Offices (reported in the Spring 1988 issue of this *Journal*), a variety of countermeasures are described and discussed. Countermeasures were identified by focus groups comprising personnel from all employer segments in California, and all job classifications typical of Financial Aid Offices.

Introduction

High levels of stress among Financial Aid Office (FAO) personnel were reported in a previous article (Krug and Levy, 1988). Consequences of excessive stress levels for both employees and employers were also noted:

According to a spokesperson for the Cornell University Medical College, stress has been called "one of the most debilitating medical and social problems in the U.S. today" (Everly and Girdano, 1980). In particular, Scacapan (1987) showed that stress lowers morale, lowers tolerance for frustration, and impairs performance. Karasek, *et al* (1982) linked stress to purposely doing inferior work, spreading rumors, stealing from employers, and purposely damaging equipment. "Burnout," the condition in which a person's ability to cope has been totally exhausted is often the final result of unrelieved, severe stress (Golembiewski, *et al*, 1986).

The legal implications of these medical consequences are clearly reflected in major metropolitan newspapers where attorneys advertise their services to individuals considering work-related stress claims against their employers. Everly and Girdano (1980) claim that the cost of stress to American industry has been estimated to exceed \$20 billion annually (in 1979 dollars). According to Anthony Osbalt, legal counsel for the California State (Workers' Compensation) Fund, stress-related claims have now surpassed back injuries as the most common workers compensation claim by employees in the public sector (Personal communication, 7/12/87). Moreover, even employers who have not paid large monetary claims experience dollar losses because stress severely undermines job performance. Ultimately, the institution suffers the greatest loss because of the deleterious effect of stress on employees. Employers will continue to pay large sums of money unless organizations learn to diagnose and treat stressful situations before they are summoned to court (Ivancevich, *et al*, 1985).

These predictable consequences of stress — combined with high levels of stress in FAOs (Krug and Levy, 1988) — demonstrate the importance of a proactive stress-reduction strategy. Before a strategy can be developed, however, sources of FAO

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TABLE #1 (cont'd)
OVERALL CHRONIC STRESSORS

<i>QUESTIONNAIRE ITEM</i>	<i>CHRONIC STRESS SCORE</i>
15a. Explaining to an applicant a rule or regulation which seems unfair and/or senseless.	8.7
15b. Doing repetitive tasks	8.7
17. Having to wait for information when a computer system is not working.	8.6
18. Not being able to take vacation time during the busiest times of the year.	7.9
19a. Putting in overtime during the busiest times of the year.	7.7
19b. Having to talk with so many applicants that there is not enough time to spend sufficient time with each one.	7.7
19c. Having to apply regulations when the regulations conflict with one another.	7.7
22. Experiencing a conflict between wanting to help a student and applying regulations impartially.	7.5
23. Giving an applicant "bad news"; for example, that (s)he is not eligible for aid or must repay funds.	7.4
24a. Talking with an applicant's parent, who is upset.	7.3
24b. Coping with changes in management personnel or philosophy.	7.3
24c. Getting no feedback about your work.	7.3
27a. Getting necessary information from other offices on campus.	6.9
27b. Getting conflicting information from two supervisors.	6.9
29. Wanting training which is not available.	6.7
30a. Not having priorities set by management.	6.4
30b. Having impractical demands made of you; for example, being asked to participate in an extra work assignment when you are already working overtime.	6.4
32a. Coping with the unwritten rule that quantity counts more than quality; for example, "don't spend too much time with any one student.	6.3
32b. Being evaluated by someone who is not aware of all the tasks involved in your job.	6.3
34. Being misled by management; for example, having your input solicited for a decision that has really already been made.	6.1
35. Reviewing the work of others in your office for errors.	5.7
36a. Adapting to the use of personal computers or terminals.	5.1
36b. Being subjected to pressure from outside the office; for example, from an administrator, athletic coach or faculty member.	5.1
38. Having your work audited.	5.0
39. Coping with an unwritten rule that promoting the image of the office is more important than helping applicants.	3.4

Methodology

Five focus-group sessions were conducted over a period of 5 months in order to identify feasible and effective CMs for the 11 most critical stressors. Participants represented all of the post-secondary education segments in California: California State University (CSU), community colleges, independents (4 year private non-profit schools), proprietary schools, and the University of California (UC). All job classifications typical of FAOs were also represented: clerical, technician, advisor/

Ability to explain the most complex elements of the financial aid system to students, and to assist families in applying for various financial aid programs.

Good professional judgment. Of course, gauging this quality in candidates for any type of job is difficult. One approach would be to pose several hypothetical problems with no clear-cut solutions during the selection interview. Speaking with former employers (references) may also be helpful in assessing professional judgment and other qualities.

3. Since temporaries are hired to help with peak workloads, little or no training time is likely to be available. Hence, they must be "up to speed" when they begin employment. This requirement makes some recruitment sources more attractive than others. Sources include:

a. Temporary help agencies.

b. State employment offices.

c. Other Financial Aid Offices. Despite the heavy workloads at all Financial Aid Offices, the times of peak workloads vary and some employees may be interested in "moonlighting" at other offices.

d. Consulting services developed by financial aid employees aside from their full-time positions.

e. Recent financial aid employees who might be interested in part-time work. People in this category would include those who have retired, returned to school, or recently begun parenting. "Job sharing," in which two experienced employees split the responsibilities of one position, may appeal to some of these people. It may also have special appeal for employers, since it is a means of retaining or gaining experienced personnel without having to provide extra training.

B. Utilize "protected time blocks." Banks, credit unions, and other financial institutions commonly use some version of this CM. During protected time, employees are shielded from distractions (such as telephone calls or visits from colleagues) so that they can concentrate on work projects. In addition, protected time provides a break from the frenetic pace of office work and an opportunity for psychological rejuvenation.

"Semi-protected time," in which employees are only partially shielded from distractions may also be useful. For example, telephone calls may be answered by recorded messages during specified mornings or afternoons of the week.

Being shielded or partially shielded from distraction can be especially beneficial for clericals and technicians whose discretionary time is relatively limited. For other reasons, higher-level personnel (*e.g.* directors) may also find that distraction-free or distraction-limited blocks of time can enhance performance.

While protected time can be established as a matter of policy, it can also be a by-product of "flexitime," which is discussed below.

C. Utilize "flexitime." Flexitime permits designated employees to decide (within limits) when they will arrive at work and when they will leave. For example, an employee might work 10 hours per day for 4 days of the week. Less obvious formats may be suggested to the manager who solicits employee input. For example, a part-time student might arrive an hour early and leave an hour late, taking off two hours during the day for a class.

In specifying the latitude permitted under flexitime, the manager will implicitly be determining the amount of "core time" (*i.e.*, the hours when all employees are present). Hence, in granting flexitime requests, the manager must consider not only the benefits for the individual, but also the impact upon the entire staff and upon the work process. Other factors which should be considered include:

reduces frequent shifting, and thereby decreases the amount of time required to accomplish a complex task. "Need analysis" and "verification" are examples of tasks which could be combined in a single time block.

Although this CM can be quite effective when used in moderation, excessive use can be detrimental. Like excessive shifting, insufficient variety in an employee's workload also causes fatigue and stress. Four hours is suggested as a maximum length of time for working on one type of task, or very similar tasks. Of course, input from employees can be quite useful in determining an optimal length of time in the context of a particular FAO.

F. Provide better training. One of the major goals of training should be to reduce ambiguity, insofar as possible, in employees' understanding of specific office procedures, as well as federal and state regulations. At the same time, employees should be assured that ambiguity is inherent in many procedures and regulations, and that management expects only careful interpretation, not omniscience.

Training can be viewed in terms of two components. In-house training must assure detailed familiarity with specific requirements and office procedures unique to the home campus. Other critical training needs can be met by external sources, including:

1. National, state, and regional organizations.
2. U.S. Department of Education.
3. Major application processors such as the College Scholarship Service or the American College Testing Service.

G. Hire freshman work-study students. In contrast to upper-level students, freshmen are more likely to continue employment for 4 years or more. Naturally, as they acquire greater financial-aid expertise, their value to the office increases. In addition, less time is needed to train new hires. Still, many will leave in less than 4 years for a variety of reasons beyond management's control (*e.g.*, poor grades, or too many demands on their time outside of the office).

To some extent, management can influence them to remain by acknowledging the value of their contributions to the office. For 17 or 18 year old students with no substantial work experience, in an environment quite novel to them, positive feedback can significantly affect retention.

Another means of increasing the retention rate is to consider — and investigate — the academic records of candidates. Candidates likely to remain for 4 years range from merit scholarship winners to academically marginal students.

Winners of merit scholarships are a particularly good recruitment source: not only are they more likely to remain in school, but they are also likely to have a sense of gratitude and/or indebtedness toward the Financial Aid Office. More generally, a strong high school record usually portends a successful college career of 4 or more years.

However, low grades do not necessarily portend lack of collegiate success. For example, a high school student who held a full-time job because of economic necessity — and still managed to graduate — may be intellectually superior to many other candidates. In addition, s/he may display an advanced level of maturity and responsibility. "Special services programs" may yield a number of splendid candidates whose relatively poor grades mask their true abilities.

To a lesser extent, the rationale for hiring freshmen also applies to community colleges, which may be able to retain them for 2 years instead of 1. If the student/employee should later transfer to a local 4-year college, it may even be possible for the community college FAO to retain them for more than 2 years by mutual agreement through a work-study contract with the 4-year institution; former

numerous voluntary activities both on and off campus. Yet — as stressed by focus group participants — it is extremely important to the morale of the employees that they see themselves and their office as the director's #1 priority.

F. Use the most experienced students to answer basic questions.

G. In large offices, establish an intake counselor position (rotating daily among counselors). The intake counselor meets with students to assure that all necessary forms and documents (*e.g.*, students' tax returns, parents' tax returns, verification worksheets) are in order. No single employee should remain in this role for too long, since s/he would soon lose touch with changes in the application process.

**STRESSOR #3:
MEETING NUMEROUS DEADLINES**

COUNTERMEASURES (CM):

A. Plan ahead. According to focus group participants, the sheer number of deadlines is only one element of this stressor. A more important element is the clustering of financial aid deadlines within limited time periods. Insofar as it is possible to meet some of the deadlines ahead of schedule, thus spreading them over a longer time frame, this stressor can be substantially mitigated. Many directors in the focus groups commented on the importance of planning calendars as an aid to accomplishing this goal.

B. Analyze each job description/position to assure that the collection of tasks performed are consistent with one another. This CM is especially important as new financial aid programs are added (*e.g.*, tuition futures, new scholarships, Pell electronic process), and existing job descriptions revised.

C. When filling positions which require meeting numerous deadlines, consider carefully the match between the position and the candidate. Hopefully, reliable information would be available to permit considering, among other factors: quality of the candidate's performance on comparable tasks, and demonstrated level of tolerance for deadline pressure.

**STRESSOR #4a:
EXPERIENCING A CONFLICT BETWEEN DOING HIGH-QUALITY WORK
AND GETTING THE WORK DONE ON TIME**

COUNTERMEASURES (CM):

A. The director should help staff to recognize that "quality saves time in the long run." For this CM to be effective, employees must internalize the message and not simply view it as a slogan. The message should be frequently reinforced in many different ways. Ways of reinforcing the message include:

1. Compliment employees on particularly high quality work, both privately and publicly.
2. Discuss the importance of high-quality work at meetings, and solicit input from

4. Producing public-service spots for radio and television stations, on campus and off.
5. Mailing reminders to students who are already in the financial aid system, and to the Guidance Offices of local high schools.
6. Providing financial aid workshops for students and parents, including the following critical advice for expediting financial-aid services:
 - a. Apply early.
 - b. Provide accurate and complete information on the application.
 - c. Respond quickly to any FAO requests for supplemental information.

**STRESSOR #4b:
BEING BEHIND SCHEDULE AND TRYING TO CATCH UP**

COUNTERMEASURES (CM):

A. Make time to plan and prioritize; implement procedures to reduce the "catch up" syndrome. Ironically, lack of planning and prioritizing creates a vicious circle in which time available for planning and prioritizing becomes increasingly scarce, and falling behind schedule becomes virtually certain. To manage Stressor #5, employees must recognize that planning/prioritizing is not a discretionary task: it is, instead, a critically important task which should take priority over most others. As new and always-urgent demands arise, they must be assigned an appropriate priority within existing work plans. In addition to being developed and refined, of course, work plans must also be conscientiously implemented if they are to serve their intended purpose.

For FAO management, effective annual planning takes into account the cyclical nature of basic financial aid tasks. Tasks with lower priorities and tasks which are less time-bound can then be scheduled accordingly.

B. Insofar as possible, eliminate redundancy (e.g., performing 100% verification) from the financial aid delivery system.

C. "Lend a hand" during peak workload periods. Aside from the tangible assistance, participating alongside other employees demonstrates the director's commitment to the goals of the office, as well as empathy with employees. The symbolism of participating with employees in the heavy workload should not be underestimated. In the long run, it may contribute more to office morale and productivity than the tangible assistance.

**STRESSOR #6:
FEELING THAT YOUR OFFICE WORKS UNDER MORE DIFFICULT
CONDITIONS THAN OTHER OFFICES ON CAMPUS, BUT OTHER OFFICES
ARE NOT AWARE OF THIS**

COUNTERMEASURES (CM):

A. Enhance the professional self-esteem of subordinate employees. Means of enhancing professional self-esteem include:

1. Praise employees, privately and publicly, when appropriate. (At the same time,

**STRESSOR #7:
KEEPING UP WITH CHANGES IN REGULATIONS**

COUNTERMEASURES (CM):

A. Join and participate in state, regional, and national financial aid professional associations.

B. Subscribe to the NASFAA "PEN."

C. Encourage all professional and technical staff to read new regulations; conduct meetings to discuss their interpretation. Approaches the director might use to maximize the effectiveness of the discussion include:

1. Summarize and offer interpretation of the new regulation(s).
2. Describe several hypothetical scenarios and discuss how employees would apply new regulations.
3. Provide a series of hypothetical scenarios, and ask employees to suggest as many reasonable ways as possible of applying new regulations; conduct an open discussion of the assets and liabilities of each suggestion; and finally, ask employees to decide which one would be best.
4. Provide at least a brief period of time for employees to discuss their suggestions in the absence of the director. (The director's presence may inhibit some employees from asking questions for fear of seeming foolish.)
5. Hold a brief follow-up meeting a day or two after the primary meeting. Given the extra time to mull over the discussion, employees may discover new questions which merit further discussion.

**STRESSOR #8:
BEING UNABLE TO SET PRIORITIES BECAUSE THERE IS SO MUCH
TO DO ALL AT ONCE**

COUNTERMEASURES (CM):

A. Management must set priorities and clearly delineate what is expected and when it must be completed.

B. Solicit adequate feedback from employees to assure that management requests are not unreasonable.

C. Management must provide additional resources when necessary to complete critical tasks.

D. Supervisors should not expect employees to meet performance standards which they themselves could not meet. This sentiment was endorsed by a number of focus group participants, and implies that some supervisors are perceived to have unreasonable expectations. This perception may be supported by facts in some cases, and not supported in others. However, it is not the facts but the *perception* of the facts which directly affects morale, stress, turnover, and other pertinent indices.

In addressing this (potential) issue, the director's first step would be to find out whether or not a perception of unreasonable expectations actually exists. Because

changed. Thus, to avoid a perception of capriciousness, it is important to explain the reasons for initiating work changes.

While soliciting feedback and explaining the reasons for changing a work assignment may seem to be no more than common sense, the importance of these practices is worth elaborating for at least two reasons: (1) in practice, under the pressure of heavy workloads and tight deadlines, they may be neglected; and (2) many focus group participants do, in fact, believe these practices are often neglected — and this neglect is a significant source of stress for them.

C. Use an effective management style to relieve the stress caused by constant changes. Naturally, each supervisor must use a style which is both comfortable as well as effective. In reviewing one's own style for possible areas of improvement, however, it may be worth considering the supervisory characteristics which focus group participants felt were the most desirable and tended to reduce stress; trustworthiness; knowledgeability; sensitivity; approachability; openness; decisiveness.

Predictably, changes in regulations which are beyond the control of the director, will occur during the processing cycle. When these changes do occur, the response from the FAO staff and the amount of stress caused by the changes will be directly affected by the director/staff relationship. One of the more important characteristics of effective management style is the ability to buffer the staff from regulatory turbulence as best as possible, and to minimize the amount of associated stress.

**STRESSOR #10a:
NOT GETTING INFORMATION FROM MANAGEMENT
IN A TIMELY MANNER**

COUNTERMEASURES (CM):

A. Management must develop a systematic process which captures all information affecting employees' work assignments, and which assures that the appropriate employees receive the information promptly. Some suggestions for implementing this CM are:

1. Use a standard pre-printed routing slip which lists all FAO staff and requires initials from each employee to confirm that the attached material (*e.g.*, office memoranda, regulations, procedural changes) was indeed reviewed. While use of routing slips will not assure a thorough or even cursory review by every employee, it will at least assure that the information has been brought to the attention of all employees, and it will provide a psychological nudge to read the material which the employee claims in writing to have reviewed.

2. Insofar as possible, provide reference materials to all appropriate employees for their personal use. Examples of such reference materials would include institutional verification procedures, professional judgment guidelines, need analysis procedures, *etc.*

3. Contemporary FAO managers must skim or read massive amounts of printed matter, do so in a timely manner, and identify those documents or points of information which must be promptly circulated, and those employees who must be in the loop. In this process, it is critical for the manager to recognize the chain of events that may occur from taking one action or another, or taking no action at all. Yet it is also important for the manager to form a habit of reading an item once only (in most cases) before acting upon it, rather than reading it and setting it aside for later

and to lessen the stress of the staff.

Summary/Conclusions

Based on 245 responses from a research questionnaire (a 61% return rate), 39 critical FAO stressors were identified in a previous study. The present study utilized 5 focus group sessions comprising FAO personnel from over 40 institutions to identify countermeasures for the 11 most critical FAO stressors. Participants represented all California post-secondary segments and all typical FAO job classifications.

Prudent use of these recommended countermeasures will help the FAO manager to abate organizational stressors in the office. Extrapolating from stress research reports about jobs similar to those in financial aid work, reduction of excessive stress levels can be expected to have a number of highly desirable effects. Employees are likely to perceive greater supportiveness from management, for instance, as well as increased control over their work environment. Moreover, the results of stress reduction are likely to be discernable in bottom-line indices of organizational health such as productivity, amount of error-free work, absenteeism and turnover.

Sources of stress are not limited to an employee's work life, however; additional sources of stress lie within his/her personal life. Thus, even if the most critical organizational stressors were neutralized, residual stress would still prevent some employees from performing at their full potential. Yet stress from non-work-related sources can impede performance just as surely as stress from work-related sources.

Hence, CMs directed at organizational stressors are necessary but may not be sufficient to reduce stress to a fully acceptable level. FAOs may have to sponsor workshops on stress management, from time to time, to help employees develop their personal coping skills. These workshops often utilize methods such as biofeedback, meditation, and instruction in proper diet/exercise, among others. Instructors for workshops can often be found among the institution's faculty. But whether the workshop instructor is drawn from campus faculty or elsewhere, it is imperative to conduct reference checks with previous sponsors.

Management can largely negate the issue of employee stress by implementing effective countermeasures and by providing, in addition, instruction in the development of personal coping skills. When no longer excessively stressed, employees are likely to enjoy a fuller measure of satisfaction in both their personal and work lives. And management benefits as well: the FAO is likely to regain the enthusiasm and productivity of employees who are committed to their goals and performing at full potential.

End Notes

1. The questionnaire utilized in the previous study, designed specifically to measure stress levels in FAOs, is available upon request. To receive a copy, send a stamped (65 cents postage), self-addressed manilla envelope (8 & 1/2" by 11") to the first author.

2. Descriptions of additional countermeasure suggestions or discussions of experiences with any of the countermeasures described above, mailed to the first author, would be very much appreciated.

3. Partial funding for this study was provided by the California Association of Student Financial Aid Administrators.