ABSTRACT
         A guide for colleges concerning institutional
financial aid services for adults is presented. Results of national
surveys on participation in adult education are provided to help
institutions design programs for adults. Nine characteristics of
adult students are described, along with implications for policies
and procedures of the financial aid office. Specific counseling
skills needed by financial aid counselors to work with adult learners
are also addressed. In addition to identifying innovative practices
that an institution might adopt to provide better financial aid
services to adult students, guidelines on financial aid resources for
adults are provided. Information is included on examining provision
statements, developing a compendium of special aid programs, keeping
current on aid programs, and employment as a form of aid. Advice is
provided on how to plan and run formative and summative evaluations
to assess financial aid programs for adult students. In the final
chapter, a case study of the College of New Rochelle includes tips on
how to plan, implement, and use a tuition aid survey. Appended is an
annotated bibliography indexed by 14 major categories. A Employee
Tuition Aid Program Questionnaire is included. (SW)

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Improving Financial Aid Services for Adults: A Program Guide

The College of New Rochelle
and
Office of Adult Learning Services

College Entrance Examination Board
New York
1983

The College Board is a nonprofit membership organization that provides tests and other educational services for students, schools, and colleges. The membership is composed of more than 2,500 colleges, schools, school systems, and education associations. Representatives of the members serve on the Board of Trustees and advisory councils and committees that consider the College Board's programs and participate in the determination of its policies and activities.

The Board's Office of Adult Learning Services (OALS) conducts research, publishes studies and books, sponsors training workshops, and offers programs to better serve adult learners. Most of its services help institutions in the recruitment of adult students, in the provision of financial aid services and information, and in career and education counseling.

The College of New Rochelle is an independent institution of higher education, founded in 1904 by the Ursuline Order. It holds its charter from the Board of Regents of the State of New York, and is accredited by the Middle States Association of Colleges and Secondary Schools. It is the college's mission to provide educational programs at both the baccalaureate and master's levels in a number of liberal arts, preprofessional, professional, and career fields.

The School of New Resources is one of the College of New Rochelle's four schools. It offers a nontraditional, baccalaureate-degree program in the general liberal arts, designed specifically for working and retired men and women in the New York metropolitan area. The school is nationally recognized as a leader in adult liberal-arts education, and received an award for excellence from the Adult Education Association in 1980.

The Financial Aid Office of the college, through its experience with the School of New Resources, has become a leader in the field of adult financial aid. Additional information and further enquiries about this publication should be addressed to: Ronald W. Pollack, Director, Office of Financial Aid, College of New Rochelle, Castle Place, New Rochelle, New York 10801.

Additional copies of this book may be ordered from College Board Publications, Box 886, New York, New York 10101. The price is $6.

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Foreword

Recent facts and experience have forced many educators, administrators and policy makers to begin facing the impending enrollment crisis that is confronting postsecondary institutions across the country. Enrollment predictions show that the traditional freshman class of 1995 will be nearly 25 percent smaller than the entering class of 1981. This expected decline in general enrollments has many admission directors carefully reexamining their current mixture of enrollees and altering their recruitment procedures to appeal more to adult students.

However, in order to provide access to these students institutions will have to address those factors that most often prevent these older students from pursuing postsecondary education.

For two decades national and regional studies have found that cost is a major barrier (time is frequently another one) to adults seeking to further their education. Efforts by the National University Continuing Education Association (NUCEA) and other national organizations have demonstrated that most adults entering college have serious career and academic objectives and that many have insufficient income. According to one national study, "What is clear from the available data is that adults from poorer families, and, even after holding income constant, black adults have the most concern about money. Even though financial aid programs have been targeted to these groups, at least among adult students, these programs have not served to alleviate financial concerns."

Financial assistance for adults going to college, generally is considered to have begun with the Serviceman's Readjustment Act of 1944, more popularly known as the G.I. Bill. While original estimates suggested that a limited number of returning servicemen would tap the benefits, by the mid-1950s more than two million veterans had used it. In 1958, after the launching of Sputnik, the National Defense Education Act created low interest loans for academically bright youth with financial need and provided graduate fellowships as well. The Great Society Era legislation was capped by the passage of the Higher Education Act (HEA) of 1965 which established Educational Opportunity Grants to allow access by all youth to higher education. The mold of helping only the brightest was broken with the passage of HEA, and major amendments to it in 1972 produced what is now

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known as the Pell Grant program which allows aid for both full- and half-time students. Still another outcome of those amendments was the redefinition of "eligible school," which enabled proprietary business and technical schools to participate in all Title IV student assistance programs for the first time.

While the federal commitment to student financial aid grew rapidly in the 1970s, most adults did not have access to financial aid because of legal and administrative barriers (for example, the need analysis formula treated income and costs of independent students more harshly than those of dependent students). A committee formed by the American Council on Education to examine financing of higher education for adult students concluded that "regardless of family income, adult part-time students on the whole are massively discriminated against in federal and state student and institutional aid programs, social security survivors' benefits, institutional tuition rates and financial aid programs, and income tax requirements."

Only a decade ago there were only four state need-based student aid programs open to part-time students, whereas by 1980 17 states had some kind of funding available. Thus, there has been a general recognition that part-time students have financial needs whether in traditional or nontraditional programs.

Additional help in financing postsecondary educational opportunities arrived with the enactment of the Middle Income Student Assistance Act of 1978, which removed the family income-limit for receiving federal subsidized loans and altered the need analysis formula slightly to make it more favorable for adult students. Along with this growing influx of federal dollars in student aid came research examining various financial aid schema suitable for the particular learning needs of adults. Various voucher or entitlement programs were proposed, both at state and national levels, although none received sufficient political support. Another group, educational brokers who serve as go-betweens for adult learners seeking learning resources, also became strong advocates for change in institutional, state, and federal programs financing students.

This growing number of advocates for adult students helped enact the Education Amendments of 1980, which removed many barriers to adult participation in student aid programs, including: the elimination of household equity in determining financial need, uniform assessment rates on assets and income of both independent and dependent students, and allowing students to be eligible for Pell Grant and Supplemental Educational Opportunity Grant funds until the first undergraduate baccalaureate degree is completed.

At the time that these changes were occurring, financial aid administrators were beginning seriously to address serving the growing nontraditional student population. For example, the Self-Supporting and Non-Traditional Student Committee of the National Association of Student Financial Aid Administrators stated, "We [financial aid administrators] must accept the challenge presented to us: a changing clientele with great diversity, a future with declining numbers of traditional-aged college

students, increasing numbers of older students with financial needs, and an emphasis on life-long learning as a primary mission of postsecondary education."

The Association subsequently even developed recommended guidelines for schools to use in awarding aid to part-time students. However, before financial aid administrators could make much progress on digesting changes in federal law and the "graying of the campus," the rules of financial eligibility were changed in Washington, D.C. The Omnibus Reconciliation Act of 1981 altered many of the recent reforms as part of a national budget-cutting effort. Currently, cuts in appropriation levels reduce the likelihood that federal campus-based aid will to any significant degree be used for adult students, even those studying half-time.

Statistics recently released from the National Center for Education show that adult enrollments are increasing and that one in every eight adults in the United States enrolled in an educational course last year. Of the 21 million adults who were enrolled, 56 percent of them were women seeking job advancement, and 84 percent reported footing the bill without outside help. Still, financial support seems to be a major factor in discouraging some from enrolling and others from taking more classes.

Therefore, the uncertainty over federal financial aid programs to students suggests an alternate approach to serve these students--new institutional efforts. While estimates vary, more than 15 million adult workers have some kind of tuition benefit program available through their employer. Currently, less than 5 percent of all eligible workers annually tap this opportunity. Why not survey the major employers in your institution's service area about tuition benefits and publicize and counsel prospective and current students on them? According to a study conducted by the Higher Education Research Institute in Los Angeles, adult students seeking information on financial aid tend to need more specific information in areas not germane to traditional students:

Once they [nontraditional students] decide they want more education (or are forced to make that decision by social or economic forces), the how, where, and when become immediate questions requiring detailed response from the institution.
Nontraditional students need to know about renewal policies, award limits, and possible changes in programs and eligibility at the beginning of their programs. They need to have information about the costs of support services such as child-care centers, health services, community housing, and so on...

Why not develop institutional fact sheets or brochures containing the kind of information adult students ask the financial aid office?

Improving Financial Aid Services for Adults: A Program Guide is a pioneering attempt to suggest institutional financial aid services for adult students. Not all the ideas found in this guide will be appropriate for any single institution. However, the array of ideas and techniques should allow any program serious about serving the financial aid needs of adult students to take one or more steps in providing better service to them.

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Certainly the financial aid office is not the only location on campus where the activities suggested in the guide should take place. If your campus has a career counseling center for adults, certain activities might be done through that office. The schools of general studies or of continuing education are also a likely area for cooperative efforts.

The point is that even in extremely stringent financial conditions there are services on financial aid to adult students which might make a difference in an institution's ability to attract students. Read the guide and make eclectic use of its valuable contents.

Dallas Martin
Executive Director
National Association of Student Financial Aid Administrators

Preface

This guide emerged from a project undertaken by the School of New Resources, The College of New Rochelle, and the Office of Adult Learning Services of the College Board, under a grant from the Fund for the Improvement of Postsecondary Education.

The goals of this project were:

o   To discover and provide information about often neglected work-related financial aid sources for adult full-time students.

o   To improve the training of full-time financial aid counselors so they may provide accurate information about neglected work-related financial aid sources and often-obscure financial aid requirements for the adult part-time student and so help the full-time working students to apply successfully for the different kinds of aid available to them.

o   To instill in the business affairs, financial aid, and bursar's staff a sensitivity to the social and psychological needs of adult, full-time working learners.

o   To provide students with estimates of any personal costs they may incur, and inform them of any financial aid for which they are eligible prior to any commitment to the college.

o   To increase the amount of financial aid and improve financial aid services sufficiently to increase the retention of the adult, full-time working student.

o   To evaluate, document, and prepare for dissemination to other postsecondary institutions the administrative and organizational procedures, suggested guidelines, and the information concerning available aid sources for full-time working adult students necessary to establish financial aid counseling services for this special population.

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This guide not only discusses the state of the art on financial aid services for adult learners, but also describes the highlights of the project. Seven chapters and an appendix address topics helpful to the planning and delivery of financial aid programs to this clientele.

Chapter I. Trends in Participation in Adult Education. Results of national surveys are provided to allow institutions to design programs for the adult clientele.

Chapter II. Characteristics of Adult Students and the Implications for Policies and Procedures of the Financial Aid Office. Nine characteristics of adult students are described and discussed with respect to what financial aid offices can do to facilitate adult access to postsecondary education.

Chapter III. Development of the Financial Aid Counselor: Specific Counseling Skills to Meet the Needs of the Adult Student. Specific counseling skills needed to work with adult learners are discussed.

Chapter IV. Ways to Improve Financial Aid Services for Adults. This chapter lists under appropriate categories innovative practices which an institution might adopt to provide better financial aid services to adult students.

Chapter V. A Counselor's Guide to Financial Aid Resources for Adults. This contains items on how to examine provision statements, developing a compendium of special aid programs, keeping current on aid programs, employment as a form of aid, and a counselor's bookshelf.

Chapter VI. Evaluating Financial Aid Services for Adults. This chapter discusses how to plan and run formative and summative evaluations to assess financial aid programs for adult students.

Chapter VII. How to Implement a Tuition Aid Survey: The College of New Rochelle Experience. This case study includes tips on how to plan, implement, and use a tuition aid survey.

Appendix: Selected Annotated Bibliography for Financial Aid Personnel Working with Adult Learners. Key items in the literature are annotated and indexed by 14 major categories for the benefit of financial aid personnel.

Acknowledgments

The College Board and the College of New Rochelle could not have completed this publication without the devoted efforts of many staff persons and consultants.

From the College of New Rochelle we would like to thank Thomas Rocco for the many ideas he contributed during the conception of the "Workers as Students" project, of which this guide is one result. We would also like to express our appreciation to the three individuals who served as assistant project director during the two-year period: Gloria Goldstein, who was crucial to the actualization of the survey and book in their early stages and instrumental in shaping the overall structure under which the project was conducted; Julie Northup, who provided extremely efficient day-to-day leadership for the project and the development of this guide; and Lea C. Braff, who has shepherded the guide through its final version as well as contributing to Chapter VII. The survey described in that chapter was conducted under the energetic and capable direction of Annidia Finaro, project assistant.

We would also like to acknowledge the contribution of the principal writers of the guide. Robert Purga, of the New York State Department of Education, contributed many of the ideas incorporated throughout the guide and specifically in Chapters III, IV, and V. Julie Davis Carran, New Rochelle's financial aid counselor, and Claire Smith, O.S.U., director of student advisement at New Rochelle's School of New Resources, wrote Chapters I and II. Lorna Doran contributed valuable background research.

From the College Board we are greatly indebted to Natala K. Wickstrom, vice president, Student Assistance Services, for her conceptual and editorial advice. We would also like to thank Elena K. Morris for managing the production of the guide and other aspects of the project, Deborah Kahane for her valuable assistance, and Livia Cabrera, who was responsible for typing the final manuscript.

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Finally, we are most grateful to Ronald H. Miller for his very able editing of the guide and his contribution of Chapter VI, one of the first comprehensive approaches to evaluating financial aid services.

Carol B. Aslanian   Ronald W. Pollack
Director   Director
Office of Adult Learning Services   Office of Financial Aid
The College Board   College of New Rochelle

I. Trends in Participation in Adult Education

The age of college students has shifted in the last decade. Today more than one-third of the student body in all colleges and universities is 25 years of age or older. By 1990, the National Center for Education Statistics (NCES) projects that this figure will rise to 47 percent. Women are primarily responsible for the growth in the college adult student population (see Table 1).

Generally, it is part-time learners in particular who are beyond the traditional college age. In 1981-82, according to NCES 41.5 percent of all students in college attend part time.

Many colleges and universities have come to realize that student financial aid is just as important to adult students with financial need as it is to traditional-aged students. However, "nationally, only one out of every five part-time students gets federal aid (and many of these are G.I.'s), whereas more than half of all 'traditional' full-time students receive some financial help."[1] Table 2 shows that only one-quarter of part-time students attending colleges are from family income levels below $12,000. Among full-time students, who are more likely to qualify for aid, more than one-third are from such families. Freshmen pay 37 percent of their college costs by public funding, generally federal and state financial aid, while only 18.4 percent of adult student expenses are covered by that source (see Table 3). It is not surprising, then, that adults who are not in college report that finances are the major barrier to their attendance.

Adult applicants may be eligible for financial aid that is rarely available to younger students, such as employer tuition benefit plans. While Table 3 does show that more than one-fourth of the resources for college costs for adults comes from employers and business and industry, national data reveal that fewer than 5 percent of all eligible to use such programs do so.

Three out of every five adults who took college courses in 1980-81 stated they were doing so for job-related reasons (see Table 4). Many were seeking higher education to advance in their current jobs, and some attended to gain knowledge and skills helpful in obtaining new employment. More adults attending four-year colleges sought training to advance in a job than their counterparts in two-year institutions.

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One of every five adults in postsecondary education is taking courses for personal or social reasons (see Table 4). These students are likely to include homemakers who seek a new challenge in their lives, older people who hope to keep on growing, and workers for whom learning is a good diversion. Another explanation for this population is that they see education as a way of coping with life transition problems, such as marriage, children growing up and leaving home, death of a spouse, or retirement.

The remaining adults in postsecondary education are seeking a general education or their American citizenship.

That the adult student enrolls in serious subjects can be seen by examining credit and noncredit participation data (see Table 5). Three out of every five adult students seeking a degree intends to major in business, health professions, or engineering subjects. More than one-third of noncredit enrollments are in those areas as well.

General social conditions are a factor in the increasing adult student presence in postsecondary education. Economic pressures in the 1970s led many married women to seek a second income for their families, and thus they returned to college to gain job skills. Rapid technological changes have already redefined the nature of work in some industries, and as this phenomenon continues more people will require new training and education. As people live longer and the retirement period lengthens, learning is likely to be sought as a social as well as an intellectual activity.

Thus colleges can expect the trends of increasing adult participation to continue. The financial aid office is but one part of a college or a university, yet it is one of the first contacts adults may have with the institution. Financial aid officers must examine trends in adult participation in the collegiate setting and plan programs and services which will be of benefit to this group.

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Table 1.   Percent Change in College Enrollment by Age Group, 1972 to 1980

Age Group	Male	Female
14 to 17 years old	-31.9	0.0
18 and 19 years old	+ 0.2	+ 19.1
20 and 21 years old	+ 6.4	+ 24.5
22 to 24 years old	+ 0.9	+ 90.0
25 to 29 years old	+ 0.5	+106.8
30 to 34 years old	+43.0	+195.0
35 years and over	+10.9	+ 91.8
Total	+ 4.0	+ 53.6

Source: U.S. Bureau of the Census.
         Current Population Reports, Series P-20, No. 362, May 1981.

Table 2.   Percentage of Persons Enrolled in College by
           Family Income and Attendance Status, October 1978

Family Income	Total (%)	Full-Time (%)	Part-Time (%)
0 to $7,499	18.1	21.5	11.9
$7,500 to $11,999	13.5	13.7	13.2
$12,000 to $19,999	25.1	21.6	31.4
$20,000 and over	43.4	43.3	43.5

Source: U.S. Bureau of the Census, unpublished data.

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Table 3. How Traditional Students and Adults in College Pay for Their Education, 1980-1981

Source of Payment	Traditional Students (%)	Adult Students (%)[1]
Self or family	50.0	62.1
Public funding	37.0	18.4
Business or industry	N.A.	14.7
Private organization	10.0	1.4
Other sources	2.0	3.0
Employer	N.A.	21.5[2]
Did not know	N.A.	0.3
Total[3]	99.0	99.9

[1]The percentages given are composite figures derived from the sources listed below.
[2]Is not included in the total since it is a duplication of previous categories.
[3]Totals do not add to 100% because of rounding.

Sources: The College Cost Book, 1981-82 (New York: The College Board, 1981, p. 6) and Participation in Adult Education: May 1981 (Washington: National Center for Education Statistics, U.S. Department of Education, unpublished tables, February 4, 1982).

Table 4.   Main Reason Adults Took Courses by Type of College,
           Year Ending May 1981

Reason	2-Year College (%)	4-Year College (%)	Total College (%)
Job-related reasons	52.9	66.8	60.0
To get new job	21.6	14.7	18.1
To advance in job	28.2	48.3	38.4
Other job-related reasons	3.1	3.8	3.5
Non-job related reasons	46.2	31.9	39.1
American citizenship	0.3	0.0	0.2
General education	16.9	16.4	16.7
Volunteer work	0.5	0.3	0.4
Personal or social	27.4	14.1	20.7
Other non-job related	1.1	1.1	1.1
Not reported	0.2	0.4	0.3
Total	99.3	99.1	99.4

Note: Totals do not equal 100% due to rounding.

Source: National Center for Education Statistics, Participation In Adult
        Education 1981, unpublished tables, (Washington, D.C.: U.S.
        Department of Education, December 17, 1981, pp. 85-86).

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Table 5. Adult College Student Participation by Subject Area

Subject Area	Credit (%)	Noncredit (%)
Business, management and related technologies	31.0	14.2
Health professions and related technologies	19.1	15.5
Engineering and related technologies	10.0	5.9
Social sciences	9.0	6.2
Education	8.0	5.5
Fine and applied arts	6.0	10.0
Humanities	6.0	6.4
Biological and environmental sciences	4.0	1.6
History, political science, public administration, and law enforcement	4.0	10.1
Mathematics and statistics	1.0	1.4
Physical sciences	1.0	1.0
Agriculture	1.0	2.3
Remedial and developmental activities	--	5.9
Home economics	--	7.1
Physical education and avocational instruction	--	7.9

Sources: Lewis C. Solomon, Joanne J. Gordon, and Nancy L. Ochsner, The Characteristics and Needs of Adults in Postsecondary Education (Draft. Los Angeles: Higher Education Research Institute, October 12, 1979) and Robert Calvert, Jr., "Survey of Noncredit Activities of Colleges and Universities for the Year Ending June 30, 1978" (Early Release. Washington, D.C.: National Center for Education Statistics, U.S. Department of Health, Education, and Welfare, August 6, 1979).

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NOTE

1. <u>Adult Learning in the Year 2000/Goals for Adult Learning Services in</u>
   <u>New York State</u>. Albany, New York: Adult Learning Services, The State
   Education Department, June 1981, p. 27.

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   <u>Students: October 1980 (Advance Report)</u>. Washington, D.C.: U.S.
   Department of Commerce, 1981.

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II. Characteristics of Adult Students and Their Implications for Policies and Procedures of the Financial Aid Office

From the trends data (see Chapter I) and literature in the adult education field there emerge nine characteristics of adult students which suggest activities or policy issues for financial aid offices. Each characteristic is described below and its implications are cited.

1. Financial concerns are immediate and pressing for most adult students. Many adults support themselves and are primary providers for their families as well. The majority have been motivated to attend college because of a situation that involves their work lives: loss of a job, hope of obtaining work after receiving funding from unemployment or social services, advancement in a current job, or the requirement of additional skills in a present job situation. Older adults' primary financial concern is different: they often live on a fixed income.

   College attendance compounds adults' financial problems because most adult students are not eligible for sufficient financial aid from federal, state, or institutional funds. Most are part-time learners, and as such are excluded from an equitable portion of aid. As independent students, many have nonliquid assets such as homes, that preclude their receipt of sufficient funds. Those who do get funding often need, or feel they need, more; their real circumstances may not be reflected in their documented information. For example, a man might be heavily in debt; or a woman's husband may not support her return to school, yet she must use his income information when applying for aid. A woman may claim only herself on her income tax returns in accordance with her divorce agreement, although her children live with her and she contributes more than half their support. In addition, financial aid packages for adults tend not to fund their extra educational expenses, although unavoidable child care and transportation costs are very real, as is the time lost from work by an hourly wage-earner.

   By far the most readily available source of help for adults is loans. Yet loans present additional burdens, both financial and emotional, for students know they must depend upon the education

they receive to help them produce sufficient future income to repay these loans.

o   Institutions need to adjust their own grant, scholarship, and loan programs to be as responsive as possible to their new clientele. Public monies must be distributed in equitable ways, or adult student populations will diminish along with younger student populations. New sources of aid must be identified and utilized.

o   Many adult students depend on government agencies whose benefits affect or interlock with financial aid. Counselors need access to information about veterans' benefits, welfare, and vocational rehabilitation agencies. They need to know, or know how to find out, when College Work-Study funds or Pell Grant refunds are considered income, or the cases in which students become ineligible for food stamps. Developing contact people in local agencies is essential to enable counselors to answer questions or refer students appropriately.

o   Beyond the limited funds over which the school has control are other sources of aid about which counselors must be knowledgable. If counselors know what directions to point students in, students can investigate on their own: veterans' educational benefits, community scholarship programs, companies with tuit reimbursement programs, or private grants from local and national sources. In times of diminishing public funds, access to private sources is essential. Students should be encouraged to use library and community resources to research alternative grants and scholarships and to follow through on their own, to help meet their financial needs.

o   Financial aid counselors should be aware of the means available for students to receive academic credit in ways that save tuition money, e.g., transfer of credit, equivalency exams, or credit for life experience. Knowing those in the college who are responsible for such matters will equip counselors to make appropriate referrals.

o   Administrators can keep counselors informed of pending legislation concerning changes in financial aid. Counselors, in their turn, need to help students understand their individual situations in the context of political events that shape them, and when advising students about limits or threat to their aid, encourage them to make their concerns known to legislators. Counselors can have addresses readily available, and can offer suggested form letters on specific issues.

2.   <u>Adult students are often full-time workers and parents as well, and thus have serious time pressures.</u> Going to school is not their primary activity as it is for many 18- to 22-year-olds. Their other commitments affect both the time and the attention they can give to school activities. They tend to feel the pressures of time acutely. Time and money pressures frequently vie for attention with educational considerations. Work and family must often take

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precedence over school matters. The large majority of adult learners go to school part time. They generally enroll in classes at nonconventional times. They spend considerably less time on campus than traditional-age students.

o   Most adult students take courses in the evenings or on weekends. Financial aid office hours must coincide with the class times of adults.

o   Financial aid services must be available at a location convenient to adult students' classes. The door should be open to students with quick questions or business to transact on their way to and from class.

o   Some programs include televised courses or independent work and often attract students who are homebound or those whose time or transportation problems interfere with traveling to campus. Procedures must be developed to handle by phone or mail the financial aid applications of those students who cannot get to the college.

o   The process of applying for financial aid needs to respect students' time pressures. Applications can be filled out in large group workshops, followed by individual counseling sessions, scheduled at the student's convenience. Enough counselors must be available in the workshops to answer individual questions and to review the applications. Support staff can help students with paperwork and with other aspects of the applications.

o   In order to ensure that the financial aid office is sufficiently staffed, particularly at registration times, clerical and support help can include well-trained college work-study students, students pursuing credits in peer counseling, and student interns. They can help students and aid counselors by answering general questions and doing routine paperwork, so that counselors can deal with more complicated or specialized issues. Close supervision and thorough training of these assistants is imperative.

o   Students need realistic information from financial aid staff about the time spans they can anticipate, e.g., a half-hour wait to see a counselor, eight weeks to get a loan check, two hours to register. Delays are inevitable at most institutions; being told ahead of time what to expect can help students plan realistically. Pressure on the office staff, generated by impatient students, is avoided as well.

o   Adult students do not have the information networks among themselves that students living on campus can build. Communication of financial aid information, such as the date to file applications, must be as direct as possible to ensure that it reaches adult students. Personal contacts or phone calls are ideal, but usually not feasible. Other possibilities include simple and straightforward mailings, announcements in classes, notices in students' mailboxes, and a section in a newsletter

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directed specifically to the adult student population. Posters
should be eye-catching and well-placed, but not the only source of
information; they may well be missed as students hurry to and from
the campus.

o Family or employment circumstances may lead adult students to
  allocate their resources for concerns other than college. They may
  need the counselor's help to plan payment or partial payment of
  school expenses. For example, a woman who has raised children and
  run a household may be unaccustomed to using family resources for
  her personal development.

o As other responsibilities demand their attention, adult students
  have a relatively high rate of stopping out and then returning to
  college. A carefully designed system within each institution
  should keep financial aid counselors aware of changes in a
  student's status, so that any student can be contacted if necessary
  about the impact on financial aid awards and obligations.

3. Compared with younger students, adult learners tend to be more
   self-directed, responsible, and motivated. In part, this is due to
   the voluntary nature of most adult learning. In addition, adults
   are generally accustomed to taking responsibility for their
   financial matters. All are experienced consumers; most have worked
   outside the home, earning and managing their own salaries. Those
   who have worked inside the home, as homemakers, are often capable
   budgeters. Those who have depended upon sources of public
   assistance have learned to follow through with complicated
   bureaucratic processes to ensure that funds are available to them.
   Now that they have decided to come to school, these students will
   expect, and can be relied upon, to accept responsibility for that
   choice and for attendant financial matters.

o Financial aid counselors' attitudes should reflect respect for the
  experience that adults bring with them and at the same time,
  without undermining their dignity, acknowledge inexperience in
  specific areas and provide needed support and information.

o Student and institutional responsibilities should be spelled out.
  Students must understand that the work required to file
  applications is ultimately their responsibility, as are any
  decisions involving loans or the reporting of information
  accurately and honestly on their grant applications. Counselors
  are responsible for giving clear, complete, and unbiased
  information, upon which the student then acts.

o It is essential that students have complete, updated information in
  order to proceed responsibly with financial aid matters.
  Counselors must be able and willing to explain the policies and
  procedures which relate to financial aid in general, and to their
  own institutions in particular. In addition, simple, clear,
  printed information should be available, to help students work
  independently through the complex procedures they face and to

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provide them with reference material. Chapter IV offers specific suggestions for the form and content of such materials.

o Learning to assume greater responsibility may mean students must assess alternative ways to use their financial resources. It may be appropriate for counselors to help students look at their total financial situations, rethinking how to allocate their resources to meet college costs. Students may be referred to consumer credit counselors.

o Students can be expected to fill out their financial aid applications themselves before reviewing them with a counselor.

o Students will expect the financial aid office to keep records accurately and to be able to retrieve information easily.

4. While financial aid counselors can expect adult students to be responsible, they cannot expect them to be knowledgeable or experienced about all matters relevant to financial aid. Students are bringing their adult experience to college and to the process of filing for financial aid, but they are bringing very different strengths to it. One student may have much experience in filling out forms, while another may be intimidated or confused by the forms but know a great deal about planning and budgeting his or her resources. Perhaps another has done record-keeping or light bookkeeping on a volunteer basis but has not worked outside the home or received a salary in thirty years.

Adult students who are in college for the first time, particularly first-generation college students, may be unfamiliar with college terminology and with the most basic vocabulary connected with financial aid. Unlike younger students, they have not had the resources of a guidance counselor or personal association with college-bound peers.

o College admissions procedures should include a requirement that all prospective students see a financial aid counselor before registration. Counselors can thus ensure that any student who may be eligible applies and is made familiar with financial aid procedures. For students ineligible for grants, the meeting is an opportunity to discuss options they might not have considered, such as tuition reimbursement or loans. The financial aid status of adult students should be monitored each semester prior to registration, and people whose circumstances might have changed should be urged to see a counselor.

o The counselor's first questions to a new student should be: "Have you been to college before? Have you had experience with financial aid?" The counselors needs to identify, and adapt to, a student's level of familiarity and experience if the student is to understand and learn from conversations with the counselor. Having identified a student as new and inexperienced, the counselor must be explicitly clear in ensuing discussions. It may be appropriate, for example, to identify the length of a semester or explain the

concept of credits in order for financial aid matters to be fully understood. Basic financial aid information is essential, such as the sources of aid and the differences between grants and loans.

o   Students must be told exactly what kinds of aid are available and what steps they must take to receive it. It is important for counselors to remember that students are encountering a process that looks to them far more complex and confusing than it does to the professionals, who themselves must constantly struggle to master changing rules, regulations, and procedures. Counselors should ask students explicitly what experience they have had in applying for financial aid or doing similar kinds of paperwork, and counselors must listen carefully to students to find out what aspects of the process are new or confusing for them. The range of information required will be wide, and counselors need to be attuned to the whole gamut. A student may need to calculate the long-term consequences of taking out a Guaranteed Student Loan, or to learn that one must leave a space between words in the blocked-off spaces of a Pell Grant application. Students need to be told to read the application instructions carefully.

o   Clear, step-by-step information must always be available and continually repeated to students to help them through the complicated process and to enable them to master it. Reminders of students' responsibilities are necessary, with clear directions about ways to meet them. Counselors are, in part, teachers of financial aid terminology, procedures, and responsibilities. Armed with proper information, students can act responsibly on financial aid matters.

o   Both the student and the institution need protection from the possible loss of funds that can result from the student's lack of experience. Office procedures must allow for careful monitoring and follow-up of financial aid applications. Deadlines for filing applications must be made very clear. After the student has filled them out they should be thoroughly checked by financial aid personnel together with the student. Regular follow-ups with rosters and office records can ensure that all students who file applications will receive the aid to which they are entitled. If a student needs to act further to secure aid, he or she can be contacted.

5. Adults who have been responsible for their livelihoods and finances usually feel a strong sense of privacy about their financial affairs. Some may have memories of teachers or counselors who shared their confidential information with other people. They may be revealing sensitive personal information with counselors as well. Students may have a concomitant fear that other students will learn of their situations.

o   The financial aid office needs a place for discussion with individual students which is private and separate, and students should be reassured that confidentiality is assumed and protected. The office staff must not discuss students' financial or personal

matters when other students are present. All staff members need to respect confidentiality outside the office. Counselors themselves should hold all matters in strictest confidence and communicate that sense of trustworthiness to the students.

6. <u>Adult students who first enter a college program often come with confusion about their relationships with authority and their abilities in the college setting.</u> Most of those returning after a significant length of time did not attend college after high school because they were not expected to; they were seen as incapable of college work or told that they were not "college material." Many followed a vocational or commercial course of study in high school. Some in fact never completed high school but later took equivalency examinations. Even those who did well in academic tracks in high school or in previous college experience often feel unsure about their abilities when many years have intervened since they attended school. Some fear that they are too old to be in school, especially if they are entering a program designed for younger students. Anxieties may be exacerbated by lack of support from family members, either because their attendance at college is seen as a sign of unwelcome independence from the family group, or because they are first-generation college students and their venture is not well understood or appreciated. Almost all adult students face simply the newness of a return to, or beginning in, college and, according to Aslanian and Brickell in <u>Americans in Transition</u>, most are likely to be coping with other major life changes as well, which motivated them to go to college. They are facing the uncertainties that go with the newness of both school and a change in their lives outside school.

o If the financial aid office is to be a place that welcomes adults, it must be geared to include them in all ways. Staff should be available who are specifically trained to help adult students. The wording of the college's own financial aid applications and brochures must be oriented to the adult student by the use of appropriate language. For example, questions about high school attended or parents' income should be prefaced with a clear explanation of the circumstances under which the question needs answering.

o Students' uncertainties about their own abilities, and their memories of past experiences in schools, will affect their responses to any institutional authority at college, including financial aid personnel. They may exhibit extreme passivity or aggression, or any number of other responses. Whatever their individual reactions, they are likely to be sensitive to their position of double dependency upon the institution, educationally and financially. Counselors and other financial aid staff need particularly to be sensitized to the problem of scapegoat hostility they may encounter. Counselors' goals are to help students feel sufficiently comfortable to give clear and honest information and to learn what they need to know about financial aid. Counselors must help students overcome their fear, hostility, or uncertainty so that they can focus on the process of applying for financial

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aid. When counselors can accept and effectively deal with a variety of responses and attitudes, time and energy will not be lost in testing or battling between students and counselors. Counselors should have the professional capacity to help students feel at ease in order to accomplish with accuracy and good spirit the work that needs to be done.

7. Adult students have personal considerations that are not directly financial--considerations which may come up during the counseling session, such as transportation, child care, or a suitable place to study.

o Counselors should be flexible about saving students extra trips when they have transportation problems. Students may want to complete the process of applying for financial aid in one step, even though additional information or signatures may be needed. When they have done what they can, counselors should be flexible about using the phones and mail to complete their communication and get the completed applications back.

o When possible, financial aid facilities should have a place nearby for a child to wait, attended by a college work-study student or other helper when no formal child care is available at the college.

o Counselors need to be sufficiently informed to guide students to appropriate community resources, such as libraries or service agencies, or to people within the college who can inform them about child care, study space, etc.

8. The lives of most adults who attend college are in flux, often in major ways. They may be preparing for work, or newly out of work, or leaving a marriage. Changes in their financial situations while they are in school are likely to reflect these transitions and to create new problems.

o College and university counseling services are usually divided into distinct functions--financial aid, personal, career and academic counseling are located in separate offices. But students' problems do not arise according to the categories that counseling offices have devised. A change in financial situation may be the result, for example, of a change within a marriage for which the student needs personal counseling. Or a job loss may be wisely followed by some career counseling. The need to leave school for a semester could affect one's financial aid status and call for a meeting with an academic counselor. Financial aid counselors need to know what resources are available in the college itself so that they can make appropriate referrals. School personnel outside the financial aid office should know what situations will affect financial aid, such as a change from full- to part-time status or academic difficulties that could lead to a reassessment of a student's aid package. The various counseling offices need a structured communication system so that the financial aid officer is assured of exchanging information with the other offices about situations that could alter a student's financial condition or aid package.

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9. <u>There is great diversity among the adults attending college, especially in urban areas: diversity in life situations, age, race, and ethnic backgrounds.</u> Counselors may work with homemakers, retirees, newly released prisoners, blue collar or white collar workers from a wide variety of occupations, welfare clients, widows, single parents, people coming to terms with physical disabilities, students recovering from mental illness or addictions to drugs or alcohol. There will be social, personal, and cultural differences between staff and many of the students with whom they will be working.

o   If counselors are to encourage open discussion of students' lives and financial situations, they must communicate their own acceptance of the diversity they encounter. Counselors must become aware of, and learn to ignore, their own prejudices and demonstrate acceptance when they meet behavior that is new to them or difficult for them to interpret.

o   Administrators must be responsive to the demographics of their institutions in hiring staff. There should be representation on the counseling staff and office personnel of people whose backgrounds reflect some familiarity with those of the students who use the financial aid office.

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III. Development of the Financial Aid Counselor: Specific Counseling Skills to Meet the Needs of the Adult Student

Financial aid offices often are the port of entry for adults seeking a college education. This provides an opportunity for financial aid counselors to pave the way for adult access to the institution.

From the perspective of the adult learner entering the financial aid office, exploring financial aid options is a stressful event. One student personnel professional describes this phenomenon in the following words:

> Adult learners seeking financial aid are venturing into a doubly dependent situation. Not only are they becoming dependent upon the institution's teaching resources; if adults take loans to finance schooling, they are fostering a new dependence upon future earnings. Going into debt for education requires somewhat greater faith in the uncertain market for one's labor than, say, going into debt to purchase property which produces an equity. In discussing the adult learner's use of loans, probably the most available form of aid to this group, the financial aid officer will need to be aware of these underlying issues of dependency, which may well present themselves in terms of the real investment outcomes of further schooling. Doubts about taking loans may also reveal the adult's uncertainty about succeeding as a college student, an issue that the financial aid counselor should be prepared to discuss in the course of assessing various aid options for adults.[1]

Generally, adult students require more counseling than do traditional ones.[2] Most adult students have not been in school for many years and are insecure in the role of a student. Adult students also do not have the network to discover routine aspects of student life.

For counselors to work effectively with adult learners they must have skills which allow them to meet the adult's need for information, personal support, planning, follow through, and awareness.[3] The National Center for Educational Brokering and Syracuse University have developed a listing of functions and competencies which counselors of adults need to have. While Table 1 was developed for educational brokering agencies,

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organizations which serve as go-between for adult learners and the vast array of learning resources, the components apply as well to financial aid counselors.

Financial aid counselors also may need to develop a knowledge base on adult development theory, adult learning, and career development theory to be effective in their positions.[4] In the area of adult development theory the important authors are Bernice Neugarten, Robert Havighurst, Daniel Levinson, and Roger Gould. Writings by Malcolm Knowles, Cyril Houle, K. Patricia Cross, and Ronald Gross will assist a counselor in gaining an understanding of adult learning. Career development theory is well laid out by Eli Ginzberg, John Holland, and Donald Super.

Table 1. Counselor Competencies, by Function for Serving Adult Learners

Informing the client.

Competencies: The counselor has the ability to...

o   Gather and organize information not already in existing systems that responds to individual or group needs.

o   Locate and utilize existing information systems and services, both formal and informal.

o   Identify accurately a client's informational needs.

o   Select, evaluate, and communicate relevant information to clients in a clear, useful manner.

Counseling

Competencies: The counselor has the ability to...

Establish rapport

o   Make initial contact with people in such a way as to put them at ease.

o   Structure the counseling relationship (establish time limits, frequency of contact, confidentiality, definition of services).

o   Create an environment of trust and safety (be nonevasive, accepting, honest, understanding).

Foster self-disclosure, awareness, self-understanding

o   Facilitate client's self-exploration through careful questioning and listening (recognize and legitimize client's feelings, ask open-ended questions).

o   Facilitate client's self-understanding through counselor's responses (give feedback to client on patterns of verbal and/or nonverbal behavior; paraphrasing).

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Identify problem and goals for counseling

o   Assist client to describe and order needs and concerns (ask clarifying questions, summarize responses).

o   Assist the client in selection of counseling goals (define problem for counseling).

Help in acquiring and considering information relevant to counseling goals

o   Assist the client to acquire and/or clarify information about self focused on counseling goals (use of appropriate techniques such as skills-identification exercises, values clarification, testing).

o   Assist client to acquire information about realities outside of self related to counseling goals (career characteristics, educational information).

Help in taking action

o   Assist client to consider alternative courses of action based on information acquired and considered.

o   Encourage client to make a decision.

o   Assist client to make a plan of action based on his or her decision.

o   Tutor client in the development of competencies needed to implement plan of action.

Work with groups

o   Identify/negotiate the common goals of group members.

o   Foster mutual trust and assist group members to seek and obtain peer support of their individual- and group-counseling goals.

o   Assist group members to identify and use information and resources from within and outside the group in pursuit of individual- and group-counseling goals.

Follow up

o   Implement follow-up activities: keep informed of client's status regarding counseling goals; provide further services; obtain feedback for the purpose of evaluating the counseling service.

Keep records

o   Keep records of counseling sessions and client progress, counseling outcomes, basic demographic data; use this information as required by client and agency needs.

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Referring

Competencies: The counselor has the ability to...

o . Identify and evaluate people who are responsive to client needs. .

o   Make referrals in a manner that communicates to the client a
    genuine response to his or her needs and takes into account his or
    her level of readiness.

o   Determine the nature and quality of services received by the client
    from referral sources.

Advocacy

Competencies: The counselor has the ability to...

o   Assess and be sensitive to the situations of individuals and/or
    groups which require advocacy.

o   Take action necessary to further the interest of individual clients.

o   Take action necessary to further the interests of population groups
    promoting financial aid eligibility for less-than-half-time
    students.

o   Assist individuals and groups in the development of self-advocacy
    skills (assertiveness training, public speaking, strategies for
    exerting influence).

Informing the public (outreach)

Competencies: The counselor has the ability to...

o   Use a variety of methods (surveys, meetings) in identifying
    community needs to which the service can respond.

o   Foster client awareness of needs he or she has but does not
    recognize, which are serviced by the agency.

o   Communicate, through individual and agency activities, the nature
    and scope of services offered.

Source: National Center for Educational Brokering, "Interim Report,
NCEB-SU Project on Adult Counselors' Selection, Training and Professional
Development" (Columbus, Ohio: National Center for Educational Brokering,
1980, pp. 28-30).

Two functions, informing the client and counseling, will be examined in
some detail to illustrate the skills needed to serve adult students seeking
financial assistance.

Information skills.

Adult students have several options to cut the time, and thus the costs, of obtaining a college education. They can take national or institutional examinations to show that they have learned college-level material in a subject area (this practice is called "credit by examination"). Adults, because of work and life experience, may be able to obtain credit for prior learning, which is usually done by some form of assessment at the institution they are attending. External and nontraditional degree programs allow flexibility in the use of transfer credits, credit by examination, credit for prior learning, and attendance status (full time, half time, or part time). A detailed explanation of these options is found in Paying For Your Education: A Guide For Adult Learners published by the College Board.

There are also a variety of programs for special groups of adults, such as people with low income, women, older adults, minorities, the disabled or handicapped, and those in the health professions (see the descriptions in Paying For Your Education). Many of the programs are not student financial aid per se but sources of funds that would help adults stretch resources so that they could go to college.

The counselor must familiarize himself/herself with these unusual options to best help individual adult students who require financial assistance. For example, in many cases the general counseling strategy may be to look at opportunities for saving time and cutting costs. For adults who are employed, release time or flextime provisions of their employers may also facilitate the students carrying a large enough credit load to qualify for federal and state financial aid. Adults with families may have a spouse and children currently attending college. Determining whether the adult would be eligible for financial aid might spell the difference for such a person going to college. Institutional and special aid programs often are for people with particular characteristics or circumstances. By knowing his or her requirements, a counselor can help an adult student find the funds to enter a program. Unfortunately, the counselor is likely to meet adults who will not be able to qualify for sufficient aid. Information on personal financial management strategies would be needed by the counselor to present alternatives to the adult.

The following case studies are designed to show how multiple sources of aid can be combined into a strategy for an adult to meet college costs. Cases are only illustrative, and do not exhaust all of the possibilities for aid. By utilizing these case studies and developing additional ones, the financial aid officer can increase the information skills of the counseling staff.

Case 1: John

John, age 39, is an unemployed, disabled veteran from the Vietnam War, whose wife is employed full time at a local firm. Their son, James, has been accepted as a full-time freshman at your college but would eventually like to enlist in the military. John also wants to study full time in an undergraduate business program to increase his chances for employment.

Specific aid strategies:

o   Cutting time and costs. If the institution has credit by
    examination and/or credit for prior learning policies, the
    counselor should check to see whether John had education or
    training in the military which has been evaluated for college
    credit by the American Council, on Education (ACE), took
    examinations through what is now called the Defense Activity for
    Non-Traditional Education Support (DANTES) when he was in the armed
    forces, has a background appropriate for taking credit by
    examination tests, and has a good chance of acquiring credit for
    prior learning. Have John consider external or special degree
    programs at your institution, particularly if his disability
    severely limits his movement.

o   Federal and state student aid. John may have problems
    demonstrating financial need since his spouse is employed, but do
    encourage him to apply. Check to see if he is considered a
    financial dependent for state and special student aid programs. If
    John has to borrow, explain how the federal loan programs work and
    how he may qualify under all three programs--GSL, ALAS, and PLUS.
    If John's son is receiving GSL money, examine total family
    indebtedness, and tell John that part of his son's loans will be
    repaid by the Department of Defense if he enlists. Suggest to John
    that he point out to prospective employers that he can be hired
    under the Targeted Jobs Tax Credit Program. If for any reason John
    has to be a part-time student, explain what this factor means for
    the loan repayment provisions.

o   Special aid sources. The G.I. Bill or veterans' disability
    benefits may cover the costs of college and the local Veterans
    Center or Veterans Affairs office may have additional information.
    Because John is disabled and is seeking education for employment
    purposes, the state office of vocational rehabilitation might be
    able to help. Check to see if John's wife has tuition benefits
    available through her employer which John and/or their son can also
    use. Suggest to John that he try to find work with an employer
    which has a tuition benefit plan.

o   Institutional aid. See if special transportation arrangements are
    available.
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Case 2: Jane

Jane is a divorced housewife with a large home but limited income. She has
a daughter, age 16, who is interested in college study, and a young son,
age 3. Jane would like to begin an undergraduate degree program and
continue until she completes a master's degree. However, Jane is unsure of
her skills, and she also feels she can only study part time because of
family responsibilities. She would like to gain some work experience or
find a part-time job to supplement her income.

Specific aid strategies:

o **Cutting time and costs.** Check with Jane to determine her work history and how widely she reads to determine the benefit, if any, in credit by examination programs and credit for prior learning. She will need as much advanced standing as possible if she is to maximize financial aid since some programs do have time limits.

o **Federal and state student aid.** Jane needs to be warned that federal need analysis formulas on assessment of assets and income for financially independent students with dependents may change substantially from year to year. If funds are available and Jane can demonstrate financial need, the College Work-Study Program would allow her to gain both work experience and aid for college study, perhaps even on a less-than-half-time basis. Whether or not Jane could study full time would have a major bearing on repayment options and deferrals in the three federal major loan programs for which Jane is eligible. To help Jane prepare for college level work and build her confidence, the counselor might suggest that she take noncredit, remedial courses which are aidable under federal and many state programs. Since her daughter is planning to go to college, the potential long-term family indebtedness should be examined. Are there state tax benefits for Jane to save money for her daughter's education or to finance her own education? Perhaps the daughter should begin now to plan for obtaining financial assistance to go to college.

o **Special aid sources.** Jane should start her search as soon as possible by contacting the nearest affiliate of Catalyst and other national, regional, or local women's organizations to find the programs for which she might qualify. Since Jane is a displaced homemaker, have her contact the local or regional office for that program and try to get training funds for her that way. Perhaps the availability of child care would allow Jane to study at least half time and thus qualify her for federal and state aid. If her income is below the cutoff, she might qualify for AFDC or WIN, both of which provide dollars for child care. Point out to Jane that even if she has to pay for child care, it is deductible on her federal income tax form if she itemizes her deductions. Again, provided that her income is below the cutoff, Jane may be able to find work under the Targeted Jobs Tax Credit law.

o **Financial planning.** Counsel Jane on other options which might be necessary if other aid efforts fail to generate enough dollars. These items would include remortgaging the house, borrowing on insurance policies, selling any stocks or bonds, and postponing college entrance until there are sufficient savings to support the effort.

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Case 3: Barbara

Barbara is a busy account executive at a local corporation with a middle-income salary and her own home. She is single and has no

dependents. She would like to take several noncredit or credit courses, without matriculating in a degree program, to sharpen her job skills. She feels that she can take one or two courses at most (e.g., six credit hours each semester) because of time constraints.

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Specific aid strategies:

o Federal_and state student aid. Barbara is eligible under GSL and
   ALAS, two federal loan programs, to borrow money for non-degree-
   credit courses if she takes at least six credit hours a semester.
   If her income is greater than $30,000, she will have to demonstrate
   financial need to borrow under GSL (under the 1981-82 formula, only
   income is considered in the need formula). If Barbara uses the
   ALAS program she will have to begin paying off the loan four months
   after receipt of the funds.

o Special aid sources. Employer tuition benefits could help Barbara,
   particularly if the company pays in advance of course completion.
   She could borrow under GSL and ALAS and pay off the loan with the
   reimbursement, if that is how her employer's plan works. Release
   time or flextime options, if available, can help Barbara go half
   time to qualify for financial aid. If she itemizes her income tax
   deductions, Barbara may be eligible to take a tax deduction for
   education to maintain or improve skills needed in one's current
   job. She may even deduct travel costs from the job to school, even
   if she does not itemize. Tuition costs might also be cut by state
   tax benefits.

o Institutional aid. Barbara should determine if special scholarship
   programs for women can help her out. If she does have tuition
   reimbursement benefits, Barbara can utilize a short-term loan to
   help solve cash flow problems. If the institution accepts credit
   cards as a form of payment for tuition, that can also lessen the
   cash flow burden. Barbara should also determine if there are any
   discounts for noncredit or credit courses which could affect the
   cost to her.

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Case 4: Bill

Bill, age 62, is close to retirement and would like to pursue some
noncredit avocational courses to acquire some new hobbies and skills. He
belongs to a pre-retirement club where he works. His wife is employed full
time by a state agency.

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Specific aid strategies:

o Special aid sources. Bill may qualify for free or reduced tuition
   for noncredit courses because of special policies for senior
   citizens. His own company's tuition benefits or his wife's may pay
   for noncredit study. State tax benefits might be available.

o Institutional aid. The institution may be able to negotiate a
   group discount for members of the pre-retirement club or even offer

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a family discount if Bill's wife also is interested in courses. If
the institution provides free or reduced cost transportation, some
costs are lessened.
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Counseling skills.

In a counseling situation, effective communication by all parties is
critical. Three ways to facilitate communication in financial aid
counseling are: ask appropriate and nonjudgmental questions, structure the
interview to maximize outcomes, and paraphrase content and seek feedback
from those being-assisted.

Many financial aid counseling situations deal with obtaining from the
student information to record on financial aid applications. Asking a
question such as, "Did you claim anyone else on your income taxes last
year?" avoids stress to the advisee who might react defensively to
questions such as "Are you married?" and "Have you children?" Often an
open-ended question by the counselor avoids placing students in situations
leading to defensiveness and resistance. So a counselor should ask, "Tell
me about your financial resources," rather than, "Can you pay for your
books?"

Structuring a counseling interview reduces ambiguity and waste of time
in a session. If possible, the counselor should let the student know how
much time is available for the appointment. Explaining the procedures to
be followed also allows the counselor to help the student effectively.

A counselor's ability to paraphrase a student's response and gain
instant feedback is important to provide effective support to students.
The skill enables the counselor to check a response to ensure that what the
student said was accurately picked up. Checking out the understanding of a
situation in this way gives the student an opportunity to prevent wrong
information from being included in financial aid applications.

Dealing with anger can be an important element of a financial aid
counseling session with an adult student. Anger, or hostility, is
frequently a mask for the underlying feelings of fear, insecurity,
apprehension, and anxiety so common in adults returning to school. The
financial aid counselor should attempt to become aware of manifestations of
anger in students and by a nondefensive attitude, help them to bring issues
out into the open so that the anger will lessen in its obtrusion into
current financial aid business.

If there has been past mishandling of a student's financial aid matters
and this has been stated by the student, the counselor should explain the
situation as it is understood, including any errors on the part of the
school as well as the responsibilities the student has. If a student's
anger seems justified, be sympathetic.

Anger is likely to arise because institutions and agencies are subject
to bureaucratic slowness and complication, and students' time pressures
often cause them to want to resolve issues quickly. Students who have been

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working in the business world may have trouble tolerating the bureaucratic problems of colleges and are more prone to anger over what seem like interminable delays. Those students who deal with social service bureaucracies may be accustomed to and anticipate inattentive treatment and thus approach the institution with a testy attitude.

The most effective way to deal with anger expressed by a student during a financial aid counseling session is to address it by name, enabling the student to bring the issues into the open, get them cleared, and establish a new agenda for the financial aid business at hand. Two examples are:

> "You seem to be angry about... Shall we look at that situation and try to clear the air?"

> "You're angry that you haven't gotten your refund yet. We need to figure out what is holding it up and see whether there is anything we can do to speed it up."

By addressing the anger in the open, the counselor often disarms the person and reduces the bad feelings existing between the student and the institution or arising from the student's prior unpleasant experiences with college. It is crucial to be attentive to expressions of anger that can be a barrier to adult participation in learning programs.

Regardless of the spectrum of knowledge and competencies required of financial aid counselors of adult students, one thing is certain. Continuous staff development training is required. Perhaps your institution has courses, workshops, or seminars on the adult learner which the financial aid counseling staff can take on an audit basis. Professional and local associations also are an avenue for instruction. To meet specific needs of the program, however, the best technique is in-service staff training. Sessions on a regular basis (once a month, for example) are best. Mutual efforts with local counseling agencies to share costs by having joint training sessions on common topics are worth exploring.

Only over time will a financial aid staff attain the knowledge and skills in working with the adult student population. The objective is to gain feedback from counselors and clients to determine the timing and specific training needed to improve the financial aid counseling function.

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IV. Ways to Improve
Financial Aid Services for Adults

Under seven headings this chapter lists 78 innovative practices which an institution might adopt to provide better financial aid services to adult students.

Suggestions range from changes of great significance to others requiring only minor adjustments. The list contains some ideas that are in conflict with others that are mentioned. Of course, each institution in light of its administrative policies and procedures will decide the relevance of these ideas. Some may be ripe for adoption now, others may need to wait until certain circumstances are ready.

Two checklists are included after the innovative practices section. Use them to insure proper content in adult student financial aid brochures and good distribution of your materials to potential and existing adult students.

TUITION AND FEES

1. Develop an equitable tuitional fee structure for part-time students.

2. Offer tuition discounts:

   o   Enable families to return to school at a discount if one member already is enrolled part time.

   o   Provide discounts on noncredit study for family members where a working member has enrolled in a degree program.

   o   Offer a discount to parents of undergraduates enrolled full time in degree programs.

   o   Give discounts on noncredit courses to the handicapped receiving vocational training under federal vocational rehabilitation programs.

   o   Reduce fees for large groups, such as 20 or more employees from the same company.

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o   Provide tuition discounts to students taking remedial work, by
     having the financial aid office provide a minimum support level of
     aid.

o   Offer reduced tuition for courses or classroom time which is
     underutilized.

3. Charge fees to employers and defer tuition of employees with tuition
aid benefits.

o   Charge the employer a training fee to instruct company staff in
     student financial aid procedures. Use the funds as a source of
     institutional scholarships for adults or to aid financially needy
     adults who do not qualify for federal student aid.

o   Similarly, charge the employer a training fee to establish study
     circles for employees, and use the funds for financially needy
     adult students.

o   For students being reimbursed by their employer, allow tuition
     deferral until the employee is paid.

4. Defer tuition payments when financial aid awards are delayed because of
processing. Example: The College of New Rochelle defers tuition for every
student, based on complete anticipated financial aid.

5. Let students pay tuition with credit cards. Include a form for payment
by credit card in the catalog.

6. Raise tuition and fees for all students and allocate some of the new
revenue for financially needy adults.

7. Assess fees structure. For example, charge private corporations larger
fees and provide fee waivers to financially needy students.

8. "Unbundle" fees charged to part-time students and allow them to
purchase the services they want.

9. Reduce or waive fees for special population groups by 20 percent or
more.

10. Allow installment payments on all services.

11. Promote gift certificates for learning. Example: Through the College
    of Continuing Studies at the State University of New York at Albany,
    anyone "can give a special kind of T.L.C. It's the Learning
    Certificate, a gift that lasts a lifetime. Available in amounts from
    $10 to $10,000 for partial or full payment for any noncredit course."

12. Waive or reduce parking fees for adult students.

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13. Establish special scholarships for adult learners.

    o   Develop alumni association scholarships.

    o   Create a talent search scholarship for adults who are pursuing a
        college degree for the first time. Example: Indiana University
        offers grants covering the cost of tuition to students who have
        been out of high school for at least four years and who have never
        attended college.

    o   Establish scholarships for adults who need remediation. Example:
        The Community College of the Finger Lakes offers a reading
        scholarship for low-income part-time students for courses in
        developmental reading, communication skills, and study skills.
        (Because of new changes in federal student aid, the program could
        be retargeted to adults who feel they need remediation but are not
        required by the institution to take remedial courses as part of a
        degree program, or simply retargeted to adults who receive limited
        federal student aid.)

    o   Sponsor a community-wide scholarship endowment or capital drive
        for adult students. Use some of the proceeds for emergency grant
        assistance.

    o   Create a scholarship fund within the adult student association for
        part-time students.

    o   Create a matching scholarship fund whereby the financial aid
        office matches an adult student's scholarship with institutional
        funds, provided that the student has the need.

    o   Establish an institutional scholarship fund with corporate
        dollars. Example: Tompkins-Cortland Community College receives
        tax-deductible donations from local corporations to establish
        scholarships for employees; the scholarships provide an incentive
        for employees to continue their education even though there are no
        formal tuition assistance benefits. Similar arrangements might be
        used to establish low-interest loans or special support services
        (e.g., transportation, child care) for adults.

14. Distribute institutional aid according to a need analysis formula that
    is more sensitive to the financial conditions of adults than are
    federal and state student aid need analysis systems (e.g., exclude
    equity in a house as a financial factor).

15. Use campus-based aid for adult students.

    o   Target campus-based aid where permissible to special adult
        populations who are forced to attend part time (e.g., displaced
        homemakers, single parents, people over 55, handicapped adults,
        adults who are first generation college students).

o   Limit campus-based aid for less-than-half-time students to tuition
    and fee expenses only, to stretch scarce dollars. Consider
    less-than-half-time aid as starter grants for first-time adult
    students or as emergency aid for adults who are forced to drop to
    less-than-half-time study because of family crises, or to adults
    who with reduced course loads will build confidence and gain
    successful experience in college.

o   Set aside a percentage of campus-based aid for all part-time
    students, including workers whose tuition aid plans do not cover
    full educational costs, such as meals, child care, and
    transportation.

16. Explore all types of loan arrangements for adult students.

o   For example, Beloit College has established "world obligation
    scholarships" which carry a moral, but not legal, commitment to
    repay the college. The eligibility criteria are based on academic
    merit, but could easily be based on financial need. The student,
    however, agrees to repay the college with tax deductible
    contributions that go into a revolving fund. The fund is expected
    to grow larger since many recipients continue giving long after
    they have paid their moral debt. Tax-deductible gifts from
    corporations also can be used to establish the revolving fund.

o   Establish a transition loan fund for adult students no longer
    eligible for low-interest federal loans. ∧

o   Revise financial aid packaging policies to cover the origination
    fee with other sources of aid, such as an institutional fund or
    loan program. Also utilize the fund or loan program to help
    students meet the higher interest rates under ALAS. For example,
    use institutional funds to pay for in-school interest subsidies on
    PLUS and ALAS.

o   Waive fees, including origination and administrative fees under
    federal loans, for poverty-level students whenever possible.

o   Provide short-term loans as emergency assistance to students.
    Examples: Kalamazoo College provides small, subsidized short-term
    emergency loans repayable at the end of the semester. The
    University of Akron provides short-term loans to graduate students
    for up to 60 percent of instructional and general service fees.
    No minimum credit load is required in order to be eligible.

.o Financial aid advances for students who have financial aid, but
    cannot wait for funds to be received by the college, are provided
    by the College of New Rochelle.

o   For working students who get reimbursed after successful course
    completion, establish a short-term loan program or tuition
    deferral plan.

o   Make special arrangements with private lenders for educational
    loans. For example, Columbia University has negotiated
    low-interest educational loans for students in the graduate school
    of business.

o   Work with local employers and unions to redesign private tuition
    aid programs to provide low-cost loans for adults who cannot
    afford high interest rates. Make the tuition aid program cover
    the origination fee and administrative allowances.

17. Work with employers and unions or tuition benefit plans.

o   Persuade employers to include employees entering college for the
    first time in any tuition benefit plan.

o   Assist employers in restructuring tuition aid plans to help
    employee groups not eligible for public student financial aid.

o   Show employers how to structure tuition aid plans for financially
    needy workers attending school part time.

o   Restructure institutional aid to complement tuition aid programs.

o   To reduce potential cash flow problems for employees, suggest that
    the employer or union pay colleges and universities directly or
    advance funds to workers.

o   Defer tuition payments for employee-reimbursement students. The
    College of New Rochelle defers tuition payments upon the student's
    presentation of documentation of employee reimbursement.

o   Encourage the employer or union to reimburse students by
    installments upon proof of satisfactory course progress.

o   Coordinate tuition aid and student aid application processes.

o   Use College Work-Study funds to place part-time students as
    financial aid counselors in worksites.

o   Survey local employers and unions to identify tuition aid
    programs, their specific provisions and the application and
    approval procedures, and whether family members are eligible.
    Example: The Hudson-Mohawk Association of Colleges and
    Universities publishes a directory of all employer tuition aid
    programs in that region of New York State. Special emphasis is
    given to aid for part-time students.

18. Encourage employers and unions, particularly those without employee
    tuition benefit plans, to introduce educational leave and
    leave-of-absence plans. If adopted, advise employees of the benefits
    of such plans and the relationship with student financial aid.

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19. Provide prospective adult students with on-the-spot estimates of their eligibility for aid. Example: Columbia-Greene Community College uses a desk-top calculator programmed to estimate financial aid eligibility for financially independent students. Newspaper advertisements encourage adults to drop in and receive a free estimate of their financial need—all within fifteen minutes.

Show expected financial aid on the student's tuition bill so that the amount of personal liability can be determined easily, as done by the College of New Rochelle.

SPECIAL PROGRAMS

20. Train personnel to provide better service to adult students.

   o   Train admissions and recruitment staff so that they provide financial aid information early in the process.

   o   Counselors should be taught how to approach financial aid from a broad perspective, including ways to cut cost through advanced credit, special sources of aid for adults (for example, tax breaks), and provisions in financial aid programs that affect adult students.

   o   Counselors should be taught how to help adults utilize state aid for study outside of the state, particularly for people who live in one state and commute to school in another.

   o   Training should allow counselors to develop an individual financial aid plan for each adult with specific steps to follow in order to maximize full consideration for student aid at the institution, and to help adults make the most of special sources of aid.

   o   Provide intensive training in counseling adult students about loans.

   o   Intensively train peer counselors, both on and off the campus, to help adults complete the application process.

   o   Hold joint training sessions for new financial aid counselors and the peer counselors who are at the worksite.

   o   Encourage the state association of financial aid administrators, the state scholarship commission, and the state education department to sponsor financial aid workshops for counselors of adults.

   o   Develop a consortium network of peer counselors by running joint training sessions for staff and the peer counselors from other community organizations that provide information and counseling services to adults. Also run joint training activities with educational brokering agencies and Educational Opportunity Centers.

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o   Work with employers and unions to develop peer financial aid
     counselors or to train current education information advisers in
     student financial aid. Examples: The National Institute of Work
     and Learning (NIWL) is pilot-testing a peer educational advisement
     and information network at three demonstration sites with the
     Communication Workers of America, the International Union of
     Operating Engineers, and two state employee unions in
     Connecticut. The NIWL model calls for the selection and training
     of several union members as "education information advisers"
     (EIAs). The International Ladies Garment Workers Union is also
     planning a "learner organizer" advisement system with financial
     training.

21. Develop and run noncredit courses.

o   Sponsor short, noncredit courses to help adults plan ahead for
     their college education or add the subject of financial aid to
     courses on career exploration. Topics to be covered would
     include: organizing for nontraditional forms of aid; developing a
     two-year individual financial aid plan with specific steps and
     times (for example, see Paying For Your Education: A Guide for
     Adult Learners, 2nd ed.); a review of the major federal and state
     student aid programs and how to combine aid from a variety of
     sources to meet financial need; how to develop an educational
     savings plan for adults and their family members; how parents can
     obtain financial aid for their children (freeing up discretionary
     income for their own education); and information about new routes
     to college credit (for example, credit by examination, assessments
     of prior learning).

o   Develop a course on family money management which includes a
     section on student financial aid and debt management.

o   Hold financial aid workshops over the summer or early fall for
     community organizations and associations serving displaced
     homemakers, adults who are about to retire, and employees in
     career transition, as well as for individual adults. Encourage
     early planning for financial aid as a step in career and life
     transitions.

o   Allow adults who are uncertain about their skills for college
     study to audit basic skills courses on a space-available basis or
     create special skills courses for them.

22. Work with the state association of financial aid administrators, the
     state scholarship commission, other postsecondary institutions in the
     area, and/or the state education department to develop early planning
     information for financially independent students.

23. Designate a specific person on the financial aid staff as the primary
     resource person for early financial aid planning.

24. Utilize study circles, a form of small group study, to discuss
     financial aid matters with adult students. Example: The New York

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State Study Circle Consortium consists of seven postsecondary institutions across the state, which serve as regional resource centers. Regional centers, along with their own sponsorship of circles, provide the technical assistance, facilitator training, study materials, outside resources, and ancillary services needed by these sponsoring groups.

o   Run study circles during the summer for prospective adult students. Whether the topic is broad, such as returning to college, or as specific as financial aid for adults, develop a study guide that includes financial aid information. Arrange for financial aid counselors to discuss financial options or train adult peer counselors as study circle instructional facilitators. Advertise the program in financial aid or admissions brochures and in newspapers.

o   Develop a study circle on personal financial management, with a section on the variety of financial options open.

o   Create a study circle with the title "Buy Smart" to help adults explore various educational programs and how to finance them.

o   Run study circles for employees at work sites. Develop a study guide that includes information about employer tuition benefits and how to obtain them.

o   Sponsor informal financial aid study circles throughout the community to help adults apply for aid and to discuss the many barriers in returning to school. Use trained financial aid peer counselors as expert members of the group to provide assistance and information on financial aid.

25. Develop special programs for employers and their workers.

o   Encourage employers to have their educational and training programs evaluated by the American Council on Education or your state education department.

o   Persuade employees uncertain of collegiate success to get their first taste of college-level work by taking those education and training programs of the company which have been evaluated as having college-level content.

o   Provide follow-up courses and programs to employer education and training efforts, tying in tuition benefits as well as student aid.

o   Make sure that employees are aware that GSL, ALAS, and PLUS can be used by adults who take credit courses even if they are not enrolled in a degree program, as long as they study on at least a half-time basis. Help qualified employees apply for the loans.

26. Provide auxiliary services for adult students.

   o   Provide child care services. Use senior citizen volunteers or
        students studying developmental psychology or parenting as aides.

   o   Run a shuttle bus to campus from convenient locations in the
        community accessible by public transportation. Where possible
        make use of existing transportation services provided by municipal
        departments and community organizations. Arrange for dial-a-ride
        service from the campus.

   o   Create an adult student ride board for people requiring
        transportation to campus on a regular basis.

                            PUBLICATIONS

27. Financial aid administrators, considering the role and mission of the
    institution and the needs of current and prospective students who are
    enrolled at least half-time, should develop and publish guidelines for
    awarding aid to less-than-half-time students as part of an overall
    review of institutional aid to part-time students. The guidelines
    should be incorporated into both the financial aid information to
    prospective students and the financial aid counseling process.

28. Work with your state association of financial aid administrators, state
    scholarship commission, or state higher education coordinating agency
    to purchase bulk quantities of materials or to develop a general
    publication with provision for institution-specific inserts. Include
    information about specific aid programs in such a way that it may be
    readily replaced when aid programs change. For example, the New Jersey
    State Scholarship Commission publishes a financial aid information
    folder with pockets to hold forms and institution-specific materials.
    The folder includes application forms, federal and state student aid
    brochures, telephone numbers and addresses for additional information,
    the State educational and financial aid hotline numbers. You might
    want to expand on this idea by inserting material on ways to save on
    expenses and services in your area.

29. For counselors, develop institution-specific support materials.

   o   A financial aid checklist outlining specific steps to follow in
        counseling adults about the application process.

   o   Counseling tips prepared by expert adult counselors.

   o.   Up-to-date changes in student aid provisions and how they affect
        special adult students.

30. Make an insert in your current aid brochures which lists major sources
    of aid for adults and which can hold supplemental information for
    part-time students and other adults.

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31. Develop a special financial aid guide for part-time learners.
Example: Boston College publishes a colorful brochure called What
Part-Time Students Should Know about Readily Available Financial Aid
Programs, which describes major federal and state student aid
provisions that affect part-time students, alternative sources of aid,
and helpful hints to remember in the financial aid process. A mail-in
coupon enables adults to request additional information or an
appointment with a financial aid adviser. The guide is a companion to
Going to College Part-Time: What Catalogues, Bulletins and Programs
Will Not Tell You. This brochure uses specific examples of adult
students to break the misperceptions that many adults have about
returning to college part-time. Six general points of advice tackle
major psychological barriers.

32. Develop supplementary financial aid information with state and local
organizations that sponsor financial aid programs of their own, to
coordinate sources of aid and outline steps to maximize the use of all
aid sources. Calendars should be developed with coordinated deadlines
and application procedures listed.

33. Develop a counselor/student newspaper on financial aid for adults.
Example: The student association at the State University of New York
at Farmingdale publishes "Financial Aid News" which provides up-to-date
financial aid information and news about the financial aid policies and
services of SUNY.

34. Develop financial aid posters with pictures or drawings of adult
students, or even bumper stickers, encouraging adults to look into
financial aid. Include phone numbers and places to write for more
information or to set up an appointment.

35. Publish a list of basic skills and noncredit remedial programs designed
for adults, and distribute it to groups and community counselors of
adults.

36. Create a commuter's guide to college, listing sources of
transportation, fares, information sources, and special discounts.

37. Circulate a publication on support services available to adults, such
as child care, transportation, health and medical care, and
psychological counseling. Two examples: The University of Maryland at
College Park has issued Second Wind, a handbook for returning students
which describes support services, along with the phone number of the
person or office to call for additional information on each service.
The University of Massachusetts at Amherst publishes If I Had Only
Known, designed to provide adults with current information on resources
at the institution.

38. Produce copies of remediation policy and procedures for assessing basic
skills of incoming adult students. Remediation activities are covered
by financial aid under federal and many state aid programs. The
document should also state whether students without a high school
diploma or equivalent can take college work, and if so, how they can do

it (some institutions allow students to receive a high school equivalency diploma by completing 24 hours of degree-credit work). State the institution's policy in all admissions and financial aid materials as well as in relevant catalogs.

39. Tailor financial aid publications to different segments of the adult market, such as returning women, employees, and senior citizens.

40. Review institutional aid forms and make sure that they are appropriate for older, as well as younger, students.

41. Use age-neutral wording and clearly indicate to adults what aid they are eligible for when revising current financial aid materials. Use examples, where appropriate, for part-time students, financially independent students, students with children, and so forth.

42. Utilize pictures or drawings of adult students in financial aid publications.

43. Include in all relevant institutional publications a coupon which can be mailed in to request additional information or a counseling appointment on financial aid.

44. Have currently enrolled adult students examine all publications that are in the draft stage for clarity and sensitivity to adult concerns. Adult student government groups are an excellent source for readers.

45. Put an evaluation or suggestion form in all financial aid brochures to encourage student feedback.

46. Work with local employers and unions to simplify forms and application procedures for tuition aid.

47. Identify other colleges or universities with model financial aid brochures for adult students. Explore the possibility of duplication, purchase, or permission to reproduce relevant material in your brochures.

48. Glean ideas on style, language, and tone, from successful financial aid publications for adults, such as Paying For Your Education: A Guide for Adult Learners.

DISSEMINATION

49. Send an initial letter to adult admission applicants alerting them to the possibility of aid. Follow-up with a congratulatory letter once the student is admitted--include a phone number and a mail-in coupon to set an appointment. Send a third letter when the application deadline for financial aid approaches.

50. Design a computer game leading adult students through the application process and simulating financial aid planning.

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51. Compile a mailing list of organizations and associations with phone numbers and contact persons. Notify key community organizations and counselors of changes in aid programs, through a newsletter or duplicated information sheet.

52. Place advertisements, articles, or public service announcements in newsletters of special groups, such as unions and senior citizens. For example, New England College has developed a newsletter called Pioneers providing information on Elderhostel, other special programs at the college, and some limited financial assistance. The Pioneers program itself seeks to integrate older and younger students into the college. The brochure is sent to all members of the American Association of Retired Persons.

53. Pool resources with other offices of the institution (admissions and continuing education are examples) and perhaps with other colleges as well to produce a supplement in local papers, specifically geared to part-time adult students and describing programs, admissions procedures, and financial aid. Also promote noncredit offerings in this publication.

54. Offer to write a regular column for the local newspaper on financial aid.

55. Notify newspapers of major changes in financial aid programs that affect adults and clearly indicate the impact on adult students. Use this as part of a broader effort to get local coverage on innovative ways that colleges are finding to serve adult and part-time student financial aid needs.

56. Distribute financial aid information to new arrivals in the community through Welcome Wagon.

57. Develop community outreach capabilities.

o   Designate a financial aid staff member as a community affairs specialist in charge of outreach.

o   Hire adult students with College Work-Study funds to call prospective and stop-out students at home and send them follow-up information (done by the College of New Rochelle).

o   Place peer counselors in off-campus branches, in worksites, at employment service centers, and other community locations to insure access for adults to your institution's programs. If resources do not permit full-time staffing, schedule visits at convenient hours.

o   Insure that counselors have necessary communication skills for special population groups (for example, the ability to interpret for the hearing-impaired). Designate a counselor as the key contact person for a special population group.

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o Hold a financial aid workshop for counselors and information specialists in the community to provide a basic understanding of the financial aid process and special resources for adults. Cover the most recent changes in federal and state student aid programs. Review institutional aid programs and policies. Also attend workshops conducted by other community organizations in order to build a network.

58. Hold "financial aid information days," or nights, or weekends.

o Run the program for prospective part-time and returning adult students at the local library or other convenient community locations. Distribute financial aid information and outline specific institutional policies and procedures.

o Hold the same event on campus, but call it a financial aid fair. Invite prospective students to tour the financial aid office, meet the staff, make appointments, and check their financial aid eligibility. Invite other state and community resources to utilize information booths or to make presentations.

o Set up financial aid booths in shopping malls.

59. Work with employers and unions to reach employees.

o Arrange information workshops and meetings with supervisors to encourage their involvement, since studies show that front-line supervisors play a major role in successful use of tuition aid plans. Acquaint them with the availability of student aid, and with the special financial aid services offered at your institution.

o Publicize tuition aid benefits and how they can be used in conjunction with public aid in union and employer newsletters. Include periodic updates on student aid changes.

o Invite employees who have used tuition aid in the past to make special presentations to fellow employees.

o Hold orientation meetings with new employees, employees who are ready to retire, and those seeking training to upgrade their skills, and invite spouses as well.

60. Conduct a city-wide campaign about adult education, including financial aid aspects, inviting deans of continuing education and leaders of the adult community to participate.

61. Develop a telephone information hotline.

o Work with your state association of colleges and universities to develop a hotline. Example: independent postsecondary institutions in New York State provide information through the Admissions, Referral and Information Center (ARIC)--information can be obtained over the phone or by written request.

o   Set aside a phone line in the financial aid office as a local
    financial aid hotline. Provide free counseling and assistance
    over the phone during evenings and weekends. Use aid counselors
    who are familiar with the needs of returning adults and the
    special aid provisions and sources available to them.

Q   Develop a dial-access information system with two- or three-minute
    recorded messages that provide answers to routine questions on
    financial aid for adults. Include information phone numbers and
    the opportunity to request an appointment.

62. Sponsor public service announcements on financial aid on television and
    radio, and use adult student testimonials as part of the script.

63. Work with the Public Broadcasting Corporation's Adult Learning Service
    to include financial aid information with television courses.

64. Develop a slide-tape or audio-visual presentation on the financial aid
    process at your institution, and lend it to other information providers
    and community groups. Place copies with posters advertising its
    availability in public libraries, community centers, high schools, and
    so forth, and on-campus at the financial aid and admissions offices,
    the continuing education office, and so forth.

65. Videotape an adult student, showing the broad steps that he or she took
    in organizing an individual financial aid campaign and the results.

66. Contact local banks to review loan policies for adults and to encourage
    them to include information for adults in their educational loan
    advertisements (including pictures or drawings).

67. Appear on community television programs with local employers and union
    members to discuss financial aid and private employer tuition benefits
    and how to take advantage of them.

STRETCHING SCARCE RESOURCES

68. Consolidate information efforts to reach adults.

o   Pool staff and financial resources across the institution of both
    degree credit and nondegree credit programs to more efficiently
    promote offerings and the availability of financial aid.

o   Form or join a consortium with other postsecondary institutions in
    the area. Example: In New York state the Hudson-Mohawk
    Association of Colleges and Universities sponsors a Guide To
    Part-Time College Study in the Hudson-Mohawk Region, which both
    lists special courses and includes information on financial aid
    for part-time students. Special institutional policies and
    contact sources at each institution are provided.

o   Communicate with all students who have pending or who have not
     brought in Pell Grant vouchers, asking them to see their
     counselors, and then follow up (done by the College)of New
     Rochelle).

69. Seek external funding.

    o   Develop a model financial aid information strategy and seek
         outside support to start it.

    o   Seek support from the nearest CETA prime sponsor for funds to
         develop a financial aid brochure for CETA and other clients.

70. Hold a campus-wide contest for the most creative financial aid guide
    for adult and part-time students. Waive tuition for a course as the
    prize for the winner and open the contest to students and staff alike.

71. Use students from the graphics or art departments to develop
    brochures. Use College Work-Study students to help provide both
    student input and to stretch available resources.

72. Work with your student government or adult student association to
    develop on a volunteer basis means of disseminating financial aid
    information.

73. Use volunteers, particularly senior citizens.

                            COUNSELING

74. When counseling adults, inform them that the way in which financial
    need is calculated can change annually and that eligibility for federal
    loans, as with other aid programs based on need, may change from one
    year to the next.

75. Alert adults that PLUS loans for their children in college may provide
    better family cash flows so funds can be available for the adult's own
    education.

76. Provide accurate counseling on loan consolidation programs and
    repayment burdens if adults have borrowed money for college from
    multiple sources.

77. Counsel adults considering college attendance to evaluate their current
    skills by taking an appropriate CLEP or CPEP examination.

78. Secure training materials and procedures for establishing a peer
    counseling network for financial aid from the United States Student
    Association in Washington, D.C.

79. Keep current on changes in financial aid programs.

    o   Assign to one or more people in the financial aid office
         responsibility for monitoring changes in financial aid programs
         and the expected impact on adult students.

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o   Create an information network with financial aid offices at other
      institutions and educational brokering agencies in your area.
      Divide the work of keeping current on major aid programs among the
      various staffs. Communicate by phone, mail, and occasional
      luncheon meetings. Use the network for referral, too.

o   Develop a common form for information on each aid program and
      update the records when changes are noticed. If possible,
      computerize the information.

o   Explore joint staff development and training activities to keep
      your staff up-to-date on current trends in the financial aid
      field, or arrange for staff attendance at sessions run at other
      agencies.

80. Compile a list of scholarships and grant sources from which current
    adult students have received assistance, and use this list in the
    counseling of other students.

81. Have counselors call students who have stopped-out for financial
    reasons and advise them of new financial aid conditions.

82. Assign to counselors the task of checking all financial aid forms of
    students who have applied for aid.

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CHECKLIST OF ITEMS FOR INCLUSION IN A BROCHURE ON FINANCIAL AID
FOR ADULT STUDENTS

I. The application process
   ___ which forms to use
   ___ how to obtain the forms and get help in filling them out
   ___ where and how to submit applications
   ___ financial aid calendar
   ___ application deadlines (earliest, preferred, and final)
   ___ financial aid checklist
   ___ students must re-apply each year to be considered for aid

II. Tuition and fees
   ___ basic rates (full-time, part-time, in-state, out-of-state,
       undergraduate, graduate, and so forth)
   ___ deferred tuition policies
   ___ whether students may charge tuition and other expenses with a
       credit card
   ___ space-available, tuition-free policies for special groups of
       adults
   ___ tuition discounts
   ___ fee waivers

III. Federal, state, institutional, and nontraditional financial aid
    programs
   ___ program name
   ___ program purpose
   ___ type of aid (grant, loan, employment)

   Eligibility provisions
   ___ definitions of less-than-half-time, half-time, and full-time
       students for purposes of financial aid
   ___ minimum credits required per year for eligibility
   ___ maximum number of years a student can receive financial aid
   ___ open to people without high school diploma or equivalent
   ___ open to students for noncredit remedial study (includes maximum
       number of years of eligibility)
   ___ open to half-time and/or less-than-half-time students
   ___ open to independent and/or dependent students
   ___ income minimum or maximum

   Need-based aid
   ___ how financial need is calculated
   ___ student expense budgets, particularly those for independent
       students (including allowances for child care and
       transportation, if any)
   ___ whether aid can cover living expenses and other indirect costs
       of education
   ___ minimum/maximum by program
   ___ range and average award for different types of independent,
       part-time students
   ___ prorating awards for part-time students

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_____maximum aid which can be gained from various loan programs by
status as an undergraduate or graduate student for any given
year and lifetime limits
_____maximum amount of combined aid from various loan programs
which can be borrowed each year and in aggregate at
undergraduate or graduate level

Loan repayment provisions
_____any origination fee or insurance premium
_____amount of interest for student to pay if taking out a new loan,
or amount for those who have borrowed previously
_____when interest payments begin
_____when payment on the principal will begin
_____deferment provisions
_____how to obtain a loan in the area
_____caution on multiple loans and repayment burden

Financial need analysis principles
_____different formulas for various programs result in different
amounts of financial need (formulas usually change yearly)
_____some adults may be financially independent for some programs
and financially dependent for others
_____loans may be used to cover the expected self-contribution
_____financial aid tends to neutralize cost (for example, the very
availability of financial aid may make it less expensive to
study on at least a half-time basis than to go less-than-half
time)
_____program statements are current as of publication date
_____special institutional aid programs are clearly described and
compared to federal and state offerings

IV. How and where to obtain additional information
_____names and phone numbers of financial aid administrators at the
institution
_____days and hours the financial aid office is open
_____location of the financial aid office (including directions on
how to get there)
_____public transit information is provided
_____child care services, if available
_____federal and state student aid addresses and phone numbers
_____mail-in coupon and phone number for arranging an appointment

V. Potential time- and cost-cutting activities
_____credit by examination policies for CLEP and other examinations
_____assessment for prior learning policies
_____non-collegiate sponsored instruction policies
_____transfer of credit policies
_____institutional nontraditional degree programs and policies

VI. Other items
_____pictures or drawings of adult students
_____mailing address of the institution
_____indicia for nonprofit bulk mailing use

DISTRIBUTION CHECKLIST

___Adult student associations

___Area vocational-technical institutions

___Banks and savings and loan associations

___CETA prime sponsors and CETA programs

___Child care centers

___Churches

___Civic organizations

___CLEP and CPEP examination directors

___Community career education counseling centers

___Continuing education directors of colleges

___Cooperative extension offices

___Educational brokering agencies

___Educational Opportunity Centers (EOCs)

___Elementary and high school community education and adult education

   program directors

___Employment service offices

___Government agencies

___Libraries (school and public)

___Local business and industry associations and individual employers

___Local community education advisory councils

___Local, state, and Congressional political officials

___Newspapers (daily and weekly)

___Organizations for ethnic and minority groups

___Parents of undergraduate students enrolled in the institution

___Radio stations (commercial, public, and student)

___Senior citizen centers and associations

___Social service information and referral sites

___Television stations (commercial, public, cable)

___Unions

___Veterans affairs offices and veterans centers

___Vocational rehabilitation offices

___Women's clubs and organizations

___Work Incentive (WIN) Program offices

___YMCAs and YWCAs

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V. A Counselor's Guide to Financial Resources for Adults

With the rapid change in provisions of all financial aid programs counselors must learn of changes when they occur, analyze their impact on adult student groups, and disseminate the information to students as quickly as possible. What is important is that counselors establish a routine manner to develop the necessary information.

How to Examine Provision Statements

Financial aid programs, regardless of funding source, have provision statements. From the perspective of adult students, the following items are critical:

o Definition of financial independence. The definition used is most critical in federal and state aid programs. It is possible for an adult to be deemed financially independent or self-supporting for federal student aid, and financially dependent for state aid. For financial aid purposes, a student is classified as dependent unless the strict definition of independent or self-supporting is met in all respects.

o Enrollment status. Federal, state, and some institutional aid programs require a student to take a certain minimum number of credit hours a term to be eligible for aid. The important categories of attendance are full time, half time, and part time. "Full time" generally refers to a student taking 12 or more credit hours a term; "half time" means that a student is taking at least six hours a term; and "part time" means a student taking less than a full-time load. Most state aid programs are open to only full-time students, while under the federal programs a person is eligible for aid if he or she takes at least six credit hours a term and, thus, goes half time.

o Award limits. Most aid programs make awards in a range between the minimum and maximum allowable. For example, in 1981-82, a student needed to qualify for an award of at least $200 to receive a Pell Grant. Loan programs have lifetime as well as annual limits.

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o Type of instruction permitted. Sometimes credit courses outside of
   a degree program and noncredit courses are permissible for
   recipients of student financial aid. For example, if credit or
   noncredit courses offered by an institution are considered essential
   preparation for degree-credit study (for example, remediation
   classes), aid may be available in the federal student aid programs.
   In 1981-82, GSL, PLUS, and ALAS regulations permitted a student to
   use the money on non-degree credit courses.

o Financial need. Various aid programs determine financial need--the
   difference between what it costs to study and what you are
   determined to be able to pay--in different ways. For example, for
   adult students a need analysis that assesses family assets will
   require a contribution from students with low income but substantial
   nonliquid assets, such as equity in a home. Different aid programs
   assess different amounts for income and assets for different types
   of financially independent students (for example, under the 1981-82
   formula for Pell Grants, single independent students were expected
   to contribute up to 75 percent of their discretionary income for
   their education, compared with a smaller percentage if the student
   is married, has dependents, or is financially dependent). Financial
   need is based on an authorized student budget. For an independent
   student items such as child care and living expenses are important,
   and a counselor should know whether these items are allowable in the
   various aid programs. Since different standards are used by various
   programs, it is quite likely that an adult student will demonstrate
   financial need for some programs while demonstrating no need for
   others. (For example, in 1981-82 financial need for a GSL is based
   on student income, while need for Pell Grants and the campus-based
   programs is determined on income and assets.)

o Interest rate and charges. Loan programs have varying interest
   rates, and some now have other charges to students as well, such as
   origination fees.

o Repayment. When a student receives a loan as part of a financial
   aid package, an obligation to repay the funds is initiated. Each
   loan program has different provisions on how many years can be taken
   to pay back the money and when the payments begin. Tuition
   reimbursement plans have provisions for what conditions the employee
   must meet to be reimbursed for tuition already paid.

o Deferment. Loan programs have different regulations about when a
   person can defer payment.

Figure 1, the Financial Aid Program Fact Sheet, is a model form for
recording information on program provisions.

Figure 1. Financial Aid Program Fact Sheet

Name of Program _____

Type of Aid: ___scholarship or grant   ___loan   ___employment
               ___tuition reimbursement ___other (specify)_____

Special eligibility requirements_____
_____
_____
_____

Definition of financial independence_____
_____
_____
_____
_____
_____

Enrollment status: ___full-time   ___half-time   ___less-than-half-time
                     ___other (specify)_____

Award limits_____
_____
_____
_____

Type of instruction permitted: ___degree credit   ___nondegree credit
                                 ___noncredit   ___other (specify)_____

Financial need_____
_____
_____
_____
_____

Interest rate and charges_____
_____
_____
_____

Repayment (including tuition reimbursement)_____
_____
_____
_____

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Deferment _____

_____

_____

_____

Application form: ___FAF   ___FFS   ___AFSA   ___PHEAA   ___SAAC
                    ___Institutional   ___Other (specify)_____

Deadlines _____

_____

For further information contact_____

_____

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Developing a Compendium of Special Aid Programs

Since locating special aid programs is more difficult than tracking federal and state financial aid programs, counselors must devise a plan for developing good, accurate information. Recommended activities include the following:

o Visit the school and local public libraries to browse through books on scholarships, grants, and other financial aid programs. Jot down the relevant publications and try to order copies for the financial aid office. In publications which list possible sources of aid, prepare a standard letter requesting information, and maintain a file of responses.

o Contact local community organizations such as the Elks Club, American Legion, Kiwanis, Rotary Club, women's clubs, and other civic, fraternal, or religious groups.

o Contact local business and industries, particularly those employing 100 or more people.

o Read the local newspapers every day, particularly personal finance columns, and business and finance magazines.

o Listen to radio stations which broadcast personal finance information.

o Ask counselors at educational brokering agencies and community organizations for leads.

o Check with the director of continuing education at your institution for aid information.

o Ask the State Education Department representatives what information they have about local aid programs.

Keeping Current on Aid Programs

To stay abreast of changes in financial aid programs, certain key publications should be read. The following listing, while not exhaustive, should enable any financial aid office to be current on financial aid provisions of federal programs:

o The Bulletin
  Office of the Deputy Assistant Secretary for Student Financial
  Assistance
  400 Maryland Avenue, S.W.
  ROB-3, Room 4682
  Washington, D.C.   20202

o The Chronicle of Higher Education
  1333 New Hampshire Avenue, N.W.
  Washington, D.C.   20036

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o The College Board Review
   Box 419
   Great Kills Station
   Staten Island, New York   10308

o CSS Bulletin
   College Scholarship Service
   The College Board
   888 Seventh Avenue
   New York, New York   10106

o The Federal Register
   Superintendent of Documents
   Government Printing Office
   Washington, D.C.   20402

o Higher Education and National Affairs.
   American Council on Education
   One Dupont Circle, N.W.
   Washington, D.C.   20036

o Higher Education Daily
   Capitol Publications, Inc.
   1300 North 17th Street
   Arlington, Virginia   22209

o NASFAA Federal Monitor and NASFAA Newsletter
   National Association of Student Financial Aid Administrators
   1776 Massachusetts Avenue, N.W., Suite 100
   Washington, D.C.   20036

o Newsletter for Financial Aid Administrators
   The American College Testing Program
   P.O. Box 168
   Iowa City, Iowa   52243

o Student Aid News
   Capitol Publications, Inc.
   1300 North 17th Street
   Arlington, Virginia   22209

o Update from Washington
   The College Board, Washington Office
   1717 Massachusetts Avenue, N.W.
   Washington, D.C.   20036

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The National Association of Student Financial Aid Administrators also has a national hotline, (202) 785-0451, which provides recorded messages weekly on proposed legislative or administrative changes in federal aid programs.

To stay current on state programs of financial aid, financial aid offices should do the following:

o   Get on the mailing list for all brochures and updates by state scholarship and loan agencies.

o   Read the newsletters and publications from regional and state financial aid officers associations.

o   Identify the state student aid hotline, and if one exists check with the staff periodically.

To keep track of special financial aid programs, the financial aid office might wish to subscribe to Scholarships, Fellowships, and Loans News Service and Counselors Information Services which is published by Bellman Publishing Company, P.O. Box 164, Arlington, Massachusetts 02174-0164.

Employment as a Form of Aid

Financial aid counselors are familiar with the College Work-Study Program as a form of aid for college students, but may not be aware that other types of employment assistance may be useful to low-income adults.

A most unusual program is called Targeted Jobs Tax Credits. Under this program, employers who hire people from one of seven categories (examples: economically disadvantaged Vietnam veterans 35 years of age or younger, recipients of Supplemental Security Income, and people referred by vocational rehabilitation agencies) may claim a tax credit equal to 50 percent or no more than $6,000 of a person's first-year wages and 25 percent of the same amount during the second year. Not only do adults in this program get on the payroll, they may also be eligible for tuition benefit programs offered by the employer. Vouchers are issued to eligible adults who then present them to potential employers. Once employed, the adult gives the employer the voucher and the tax credit is then granted. The local Job Service or CETA prime sponsor office has information on these programs in a booklet called An Instructional Handbook for the Targeted Jobs Tax Credit (TJTC) Program. The Internal Revenue Service has publication 906, Targeted Jobs Tax Credit and WIN Credit, available at local offices.

Keep in touch with your local Job Service and CETA prime sponsors for current information on employment programs which may help adults seeking to continue their education.

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Counselor's Bookshelf

For any financial aid counselor dealing with adult students, a bookshelf of resource materials will be helpful in informing people about specific opportunities. The following suggested list while not exhaustive is comprehensive of available assistance. Further items of interest may be found in the annotated bibliography.

The AFL-CIO Guide to Union Sponsored Scholarships, Awards and Student Financial Aid. 1982 edition, available free from Department of Education, AFL-CIO, 815 16th St., N.W., Washington, D.C. 20006. Free.

Career Development Opportunities for Native Americans. 1975 Bureau of Indian Affairs, Division of Postsecondary Education, 1951 Constitution Avenue, Washington, D.C. 20245. Free.

College Financial Aid and The Employee Tuition Benefit Programs of the Fortune 500 Companies, by Joseph O'Neill. Conference University Press, Box 24, Princeton, New Jersey 08540. $10.

Directory of Financial Aids for Women, by Gail Ann Schlachter, 1978. A listing of scholarships. Reference Service Press, 9023 Alcott Street, Suite 201, Los Angeles, California 90035. $15.95.

Directory of Special Programs for Minority Groups Members: Career Information Services, Employment Skills Banks, Financial Aid Sources, edited by Willis Johnson. 3rd edition, 1980, Garrett Park Press, Garrett Park, Maryland 20896. $19. prepaid, $20. billed.

Don't Miss Out: The Ambitious Student's Guide to Scholarships and Loans, by Robert Leider. 6th edition: 1981-83. Octameron Association, Inc., PO Box 3437, Alexandria, Virginia 22302. $2.50.

Educational Financial Aid Sources for Women, by the Clairol Loving Care Scholarship Program. Send stamped, self-addressed, business size envelope to Clairol Pamphlet, PO Box 14680, Baltimore, Maryland 21268.

Federal Financial Aid for Men and Women Resuming Their Education or Training. A guide for nontraditional students. FSAP, P.O. Box 84, Washington, D.C. 20044. Free.

Financial Aid: A Partial List of Resources for Women, 1981 edition. Project on the Status of Education and Women, Association of American Colleges, 1818 R Street, N.W., Washington, D.C. 20009. $2.50 (make check payable to AAC/PSEW).

Financial Aid for College Students: Sources of Information, 1981, updated biennially. American Chemical Society, Education Department, 1155 Sixteenth Street, N.W., Washington, D.C. 20036. First copy free.

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Financial Aid for Minorities in ..., edited by Michele Wilson. A series of eight booklets, specific fields of study are allied health, business, education, journalism/communication, law, science, medicine, and engineering. Garrett Park Press, Garrett Park, Maryland, 1980-81. $3. for each booklet, $20. for the set.

Graduate School Information Aids, 1981. American Chemical Society, Education Department, 1155 Sixteenth Street, N.W., Washington, D.C. 20036. First copy free.

Grants Register, 1981-83. 1980, updated biennially. St. Martin's Press, 175 Fifth Ave., NYC 10010. $32.50.

Information From HEATH/Closer Look Resource Center. HEATH, Box 1492, Washington, D.C. 20013. Free, three times a year.

Need a Lift? 1982, updated annually. The American Legion, PO Box 1055, Attention: Emblem Sales Division, Indianapolis, Indiana 46206. $1.

Paying For Your Education: A Guide for Adult Learners, 2nd edition, 1983. College Board Publication Orders, Box 886, New York, New York 10101. $7.95.

Selected List of Postsecondary Education Opportunities for Minorities and Women. 1981, updated annually. U.S. Government Printing Office, Washington, D.C. 20402, (#065-000-00118-7). $6.

The Student Guide: Five Federal Financial Aid Programs. Published annually. Federal Student Aid Programs, PO Box 84, Washington, D.C. 20044. Free.

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VI. Evaluating Financial Aid Services for Adults

To evaluate financial aid services for any student population, you must set objectives and have programs aimed to meet them. The evaluation of stated objectives and established programs should be an integral part of the operation of a financial aid office. The evaluation process can take two forms: summative and formative.

Summative evaluations appraise the results of the programs of the financial aid office and their impact on the lives of its clients. People and organizations outside the financial aid office are the primary audience for summative evaluations (for example, the vice president for student services, the president of the institution, the state education department, and the U.S. Department of Education).

Formative, or process, evaluation provides the financial aid officer with the opportunity to determine how well an activity is going while it is still going on, and allows feedback to occur in a fashion so timely that the activity can be improved before the time period (semester, year, or special time period) is over.

The evaluation process should be routine and inexpensive. The key to minimizing expense is to link evaluation to everyday activities and to your clients. Forms for use in the financial aid office for its normal work are the basis for many of the evaluation reports. By carefully developing forms for office activities, evaluation reports will be a matter of simple clerical work which can be performed without any unusual expertise.

To illustrate possible evaluation strategies for financial aid programs and services for both adult and other students, three activities will be described and discussed--aid distribution and packaging, information, and counseling. The examples do not exhaust all possibilities for evaluation and are meant to be suggestive in nature, since they cannot account for all factors which may be present in any specific situation.

For a more complete description of evaluation strategies in general see Chapter 8, "Evaluation," by Henry M. Brickell and Regina H. Paul, in Adult Access to Education and New Careers.

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Aid distribution and packaging

The financial aid office is responsible for distributing and packaging financial aid for all students at the institution. Initially, some baseline data should be prepared to compare with actual distribution and packaging patterns. Such data include analyses of student enrollment by attendance status, sex, family income, resident or commuter status, and academic major.

For any term or year, Table 1 can be prepared to examine the distribution of aid by any student characteristic (in this case student attendance status was chosen). Results can be analyzed with respect to whether the distribution of aid is meeting institutional objectives (for example, attracting more half-time students). Major differences in aid type might occur between the different student attendance options, and examination would allow an institution to determine the equity consequences of its decisions across all groups of students. Activities for the coming term could be changed, such as half-time students receiving at least 35 percent of their financial aid in the form of grants and scholarships next term, an increase from 25 percent the previous time period.

Table 1. Total Undergraduate Aid Distributed

Aid Type	Student Attendance Status (%)			
	Full-time	Half-time	Less-than-half-time	All students
Grants and scholarships (including Pell Grants)				
Loans (excluding GSLs not funded or administered by institution)				
Jobs				
Total	100%	100%	100%	100%

Source: Derived from The College Board Annual Survey of Colleges, 1982-83 (New York: The College Board, 19██).

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Who gets need-based aid from the institution is another question open to evaluation. In Table 2 the financial aid office can record the population who applied for aid, those judged to have financial need, those with need who are offered aid, and those offered aid by the proportion of total need the aid covers. By utilizing the appropriate student characteristics, the financial aid office can examine the results to check on equity to different student groups, as well as effective utilization of available need-based funds.

All student groups, particularly adult half-time learners, are interested in the packaging practices of the financial aid office, and Table 3 illustrates a way to display such information for evaluation purposes. Particularly with respect to adult students seeking financial aid, packaging of the 50-percent- and 25-percent-need groups should be closely monitored so that funds maximize adult access to institutional programs.

Periodically, the financial aid office should determine how students get the money to attend college, so that packaging and distribution policies and practices can be reexamined. To do this, a financial aid survey form can be distributed as part of the registration process and returned to the financial aid office for analysis. No student name or identification number would be required, thus insuring confidentiality of the information. Results can be reported in a form similar to Table 4.

Information Services

Financial aid offices do provide information on available aid sources and application forms for use by potential and existing students. Because the information function is so closely linked with institutional recruitment efforts, careful evaluation research might help the organization improve its efforts.

Table 2. Need-Based Aid by Undergraduate Student Attendance Status

Item	Student Attendance Status			
	Full-time	Half-time	Less-than-half-time	All students
Number applied for aid				
Number judged to have need				
Number of those judged to have need offered aid				
Number offered full amount needed				
Number offered 3/4 amount needed				
Number offered 1/2 amount needed				
Number offered 1/4 amount needed				
Number offered less than 1/4 amount needed				

Source: Derived from The College Board Annual Survey of Colleges, 1982-83 (New York: The College Board, 1981).

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Table 3. Average Financial Aid Package by Amount of Need and Attendance Status

Aid Category by Amount of Need	Student Attendance Status (%)			
	Full-time	Half-time	Less-than-half-time	All students
100% Need				
Grant				
Loan				
Jobs				
Unmet need				
Total	100%	100%	100%	100%
75% Need				
Grant				
Loan				
Jobs				
Unmet need				
Total	100%	100%	100%	100%
50% Need				
Grant				
Loan				
Jobs				
Unmet need				
Total	100%	100%	100%	100%
25% Need				
Grant				
Loan				
Jobs				
Unmet need				
Total	100%	100%	100%	100%

Table 3. (Cont.)

Aid Category by Amount of Need	Student Attendance Status (%)			
	Full-time	Half-time	Less-than-half-time	All students
Less than 25% Need				
Grant				
Loan				
Jobs				
Unmet need				
Total	100%	100%	100%	100%

Source: Derived from The College Board Annual Survey of Colleges, 1982-83
(New York: The College Board, 1981).

Table 4. Source of College Funds by Student Attendance Status

Source of Funds	Student Attendance Status (%)			
	Full-time	Half-time	Less-than-half-time	All students
Self or family				
Public funding				
Business or industry				
Private organizations				
Other sources				
Employer				
Do not know				
Total	100%	100%	100%	100%

Source: Derived from Participation in Adult Education: May 1981
(Washington, D.C.: National Center for Education Statistics,
U.S. Department of Education, February 4, 1982, unpublished
tables).

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Just asking clients about the services, however, does not necessarily
provide the best information for making decisions on future activities and
effectiveness of current efforts. One of the better ways to determine the
effectiveness of current activities is to survey non-users of the service
and contrast their responses to those who have used the service. By
contrasting the results of the two groups and controlling for differences,
the financial aid office can get much better information on its efforts.
Such a framework is nonequivalent control group design, in which the
"experimental" groups are clients of the financial aid office information
services and the "control" groups are people who have not used the
services. Table 5 suggests the type of information which should be elicited
from each group. Key points are financial aid opportunity choices which the
student knows (Pell grants and state scholarship programs). A list can be
prepared and given to each respondent to check off if he or she knows of
that source.

Suppose the director of financial aid wants to determine whether current
financial aid information services are helpful to part-time learners at the
institution. A check with the registrar's office reveals that there are
5,000 part-time students enrolled. The financial aid officer estimates than
2,500 part-time students know nothing about financial aid opportunities. By
the end of the next term, the director of financial aid would like to have
only 2,000 part-time students with no information about financial aid (in
other words, 20 percent of all part-time students who do not know about
financial aid will be informed in one semester about aid opportunities).
The office staff are informed that they will participate in a special study
examining financial aid information services for part-time students, and
they are then trained to handle the questionnaire and other follow-up steps
for the evaluation.

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Table 5. Information To Obtain from Control and Experimental Groups on Financial Aid Information

Item	Control Groups	Experimental Groups
Age	X	X
Attendance status	X	X
Enrollment status	X	X
Ethnic background	X	X
Family (or individual) income	X	X
How person discovered known sources of information	X	X
How person discovered financial aid office		X
Helpfulness of financial aid office		X
Known financial aid opportunity choices	X	X
Marital status	X	X
Number of aid sources contacted as a result of information supplied by the program		X
Occupation	X	X
Reasons for wanting to take advantage of financial aid opportunities	X	X
Sex	X	X
Sources of information used in locating financial aid opportunities	X	X
Subject interested in majoring in	X	X
Suggestions for program improvement	X	X

Source: Derived from Ronald H. Miller, "Evaluation of Programs Seeking To Assist Adult Learners in Home, School, and Career Transitions," Prevention in Human Services, 1 (1/2), Fall/Winter 1981, p. 111.

The registrar's office then provides names and addresses of all part-time students to the financial aid office, and a sample is selected as the control group. A survey form similar to the intake form for those students who utilize the information service is sent to the control group. Table 6 portrays one of the reports from the evaluation--the estimated number of people lacking information on financial aid opportunities. By taking the baseline figures (2,500 part-time students utilizing the financial aid office, and 2,500 not using it), the financial aid director can obtain an estimate of the number of people lacking information about financial aid. This procedure will confirm the extent of the information problem.

The next step would be to determine the actual difference in information between students using the program and those who are nonparticipants. This would be accomplished by taking the difference between the entering (or pretest) results on financial aid information for both the experimental and control groups and correcting the raw score for the fact that one group was random and the other was not. Results also would be obtained for the groups after a period of time and statistical analysis would indicate whether the differing results were strictly due to chance or to a program effect. The data would be reported as listed in Table 7.

Finally, the evaluation would obtain results on the estimated number of people with knowledge about the information program of the financial aid office. Part-time students who indicate they do not know about the program would be utilized to derive a total figure of people with no knowledge. By subtracting this number from the part-time student total (5,000 in our example), the number of people with knowledge of the financial aid office would be found. Table 8 shows the key part of the calculation--deriving the number of people with no information.

Table 6. Estimated Number of People Lacking Information on Financial Aid Opportunities

Group	Number with no information	Percent of sample	Baseline figure	Weighting	Estimated total
E_1					
E_2					
E_3					
Subtotal					
C_1					
C_2					
C_3					
Subtotal					
Total					

$E_{1, 2, 3}$: Experimental groups (Fall, Spring, Summer terms)

$C_{1, 2, 3}$: Control groups (Fall, Spring, Summer terms)

Source: Derived from Ronald H. Miller, "Evaluation of Programs Seeking to Assist Adult Learners in Home, School, and Career Transitions," Prevention in Human Services, 1 (1/2), Fall/Winter 1981, p. 113.

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Table 7. Mean Difference in Knowledge of Financial Aid Opportunities

Treatment groups compared	Attendance status	Corrected pretest difference	Posttest difference	F
E_1, C_1	Full-time			
	Half-time			
	Less-than-half-time			
E_2, C_2	Full-time			
	Half-time			
	Less-than-half-time			
E_3, C_3	Full-time			
	Half-time			
	Less-than-half-time			

Source: Derived from Ronald H. Miller, "Evaluation of Programs Seeking to Assist Adult Learners in Home, School, and Career Transitions," Prevention in Human Services, 1 (1/2), Fall/Winter 1981, p. 114.

Table 8. Estimated Number of People with Knowledge of Financial Aid Office

Estimated Group	Number with no information	Percent of sample	Baseline figure	Weighting	Estimated total
C_1					
C_2					
C_3					
Total					

Source: Derived from Ronald H. Miller, "Evaluation of Programs Seeking to Assist Adult Learners in Home, School, and Career Transitions," Prevention in Human Services, 1 (1/2), Fall/Winter 1981, p. 115.

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Counseling

To assess the impact on clients as a result of financial aid counseling, records must be kept on counselor activities and a brief survey given to clients. Table 9 suggests some of the items which should be examined. Applying for and obtaining aid or admission can be documented from standard office records, while the other items require a response from the client.

One of the more important outcomes from financial aid counseling would be a change in attitude or self-concept. Some sort of scale, one where the client can rank-order items from worse to much better (for example), is needed for each attitude or concept of interest. The average response on the scale is then reported for each item. Table 10 illustrates the reporting format. If your institution has an educational psychology program, you may be able to find graduate students who will construct a scale and items for your use.

While personal and life-situation changes from financial aid counseling are a subjective evaluation by the client, they nevertheless provide supporting data about important outcomes of the counseling program. Table 11 can be done for all student groups and might be particularly helpful for half-time learners, many of whom are older adults.

Finally, client utilization figures for services of the financial aid counseling staff should be maintained. Table 12 lists the most common kinds of services which may be offered.

Table 9. Impact on Clients from Financial Aid Counseling

Impact	Percentage
Client applied for financial aid	
Client obtained financial aid	
Client applied for admission and was accepted	
Client found financial aid counseling helpful in pursuing a career choice	
Client secured employment as a result of financial aid counseling	
Client took no action as a result of financial aid counseling	

Source: Derived from James M. Heffernan, Educational and Career Services For Adults (Lexington, Massachusetts: D.C. Heath and Company, 1981), pp. 131-136.

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Table 10.   Clients' Attitude and Self-Concept Changes from Financial Aid
            Counseling

Attitude and Self-Concept   Mean response[1]

Experience with financial aid office has
  changed clients' feeling about him/herself.

Financial aid office experience has affected
  clients' confidence in ability to make
  decisions.

Financial aid office experience has changed
  clients' confidence in ability to do well
  in school and in general.

Financial aid office experience has helped
  clients to reduce fears about returning
  to college.

Financial aid office experience has helped
  to ease clients' return to school.

[1]Mean responses on a five-point scale from 1= "worse" to 5= "much better."

Source: Derived from James M. Heffernan, Educational and Career Services
         For Adults (Lexington, Massachusetts: D.C. Heath and Company,
         1981), pp. 137-138.

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Table 11. Clients' Personal and Life-Situation Changes from Financial Aid
Counseling

Change	Percentage
Accomplishment of client goals	
All goals achieved	
Some goals achieved	
None, or had none	
Financial aid counseling has saved client emotional difficulties which otherwise would have been encountered.	
Financial aid counseling has saved client time.	
Financial aid counseling has saved client money.	
Financial aid counseling has helped client cut red tape.	

Source: Derived from James M. Heffernan, Educational and Career Services
For Adults (Lexington, Massachusetts: D.C. Heath and Company,
1981), pp. 136-137.

Table 12. Client Utilization of Counseling Services of Financial Aid
Office

Service	Percentage Utilized
Applying for aid	
Checking financial aid forms filled out for completeness and accuracy	
Counseling by appointment	
Cutting time and costs in obtaining higher education	
Drop-in counseling	
Exit counseling	
Federal and state student aid programs	
Financial aid information events/workshops	
Financial planning	
Institutional aid programs	
Loan counseling	
Publications of financial aid office	
Referral to other organizations and agencies	
Slide-tape presentation on financial aid	
Special aid sources counseling	
Telephone counseling	
Type of aid available counseling	

Source: Derived from Ronald W. Johnson and Geraldyne Frambs, "Financial
Aid Office: Counseling and Outreach," The Journal of Student
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VII. How to Implement
a Tuition Aid Survey:
The College of New Rochelle Experience

Introduction

Until very recently, domination of the area of financial aid by programs
which emanated from the federal level diverted most serious interest in
financial aid which originated privately. However, far-reaching changes,
stimulated by a declining economy and implemented by a new administration,
have drastically reduced the amount and types of public aid available, with
a consequent resurgence of attention paid to private sources of funding.

Private businesses and labor unions often provide educational benefits
for their employees, usually as part of a larger "benefits package"
including retirement and insurance provisions. The National Advisory
Council on Extension and Continuing Education has found that these benefits
represent a "major untapped source of private support for adult learners."
Much of this aid goes unused every year simply because people don't know
about it.

Supported by a grant from the Fund for the Improvement of Post-Secondary
Education, The College of New Rochelle embarked in 1981 on one of the most
comprehensive tuition aid surveys ever undertaken. The area canvassed was
that of Greater New York. In the course of conducting the survey, the
College of New Rochelle acquired some hard-won expertise, which we hope will
prove helpful to institutions planning to undertake a similar project.

To determine the best methods to develop and implement a survey, the
College of New Rochelle consulted several books. From Survey Research by
Backstrom and Hursh, we learned how to survey and how to write questions.
Survey Methods and Social Investigation by Moser and Kalton was particularly
helpful in its advice on mail questionnaires. Excellent advice on using
mailing lists was culled from Farlow's Publicizing and Promoting Programs.

This information was valuable when the initial direction was
determined. The College discovered that there are seven concerns to be
dealt with when planning a tuition aid survey.

1. Clear determination of the objectives of the study. It is not sufficient to state that the objective is to "examine the tuition aid policies of companies and unions." A better statement would be that the tuition aid survey is "to determine which workers in companies of a certain size are eligible for assistance, what kinds of courses the workers are allowed to take, and the type and timing of the tuition assistance available, so that adult working students seeking help from the financial aid office can be counseled to utilize the benefits available to them."

2. Precise definition of the population to be examined and the extent of survey coverage. For example, your institution might want to survey all organizations with 50 or more employees within a 35-mile radius of the campus.

3. Decisions concerning what resources are needed to do the study, or whether the size of the population must be adjusted to available funds. Cost estimates to obtain are:

   o mailing list costs

   o questionnaire development costs

   o questionnaire and cover letter printing costs

   o initial and return postage costs (estimate the number of pieces for the initial mailing, and decide the approximate size of any follow-up mailing before assessing postage charges, using a 5 to 10 percent return rate)

   o follow-up mail or telephone survey costs

There has not been enough experience in conducting tuition aid surveys to provide broad cost estimates; it must still be calculated on a case-by-case basis.

4. Selection of format and content of the questionnaire. It is best to use a printed, one-page form that contains easy-to-understand instructions and items. Possible respondents can be put off easily at this stage, so a clear, simple format is important.

5. Minimization of errors in the survey. Errors can crop up from the phrasing of questions, the editing or coding of data, and the methods used for analysis and tabulation of data. Pretesting with a small number of the sample should help to eliminate errors in the instruments.

6. Personnel required for the survey. Decisions must be made about employment of full-time or part-time workers, the procedures for training workers, and evaluation of worker performance.

7. Timing of the survey. Ideally, it should be organized in relation to the time when results are needed. Once the length of time required for the survey and for analysis of results is established, a work schedule to meet the deadline should be determined and continuously monitored.

Planning a tuition aid survey will not in itself solve unanticipated problems. However, the schema should allow greater control in dealing with changes as they occur.

In addressing these seven concerns, the College of New Rochelle immediately found four areas that needed preliminary clarification:

o   the size and population of the study

o   development of the pilot questionnaire

o   the pilot survey

o   revision of the questionnaire, based on feedback from the pilot respondents

Survey characteristics

Desired depth of information and geographic scope should be explored. The prohibitive cost of conducting a nationwide survey, the major usefulness to local students of a thorough survey in greater New York City, and the college's situation in a metropolitan area suggested that a regional study was appropriate for the College of New Rochelle. The five boroughs of New York City (Manhattan, Queens, the Bronx, Brooklyn, Staten Island) and Westchester County (the county just north of New York City, which includes New Rochelle) were the areas surveyed. We strongly recommend careful delineation of the geographic area, because the study will in any case be more involved than anticipated.

Most businesses in any metropolitan center are "small," that is, under $1 million profit annually, or with fewer than 50 workers. Such companies are likely to be run directly by the owner or owners, not unionized, staffed at least in part by family members, and highly informal. It is probable that such businesses will not offer tuition aid or other educational assistance to their employees.

It was therefore logical to focus on the larger employers. The figure of 50 employees was picked as the point of division between "large" and "small."

In addition, nonprofit institutions such as colleges and universities, foundations, and hospitals were included. Many of these did have tuition aid programs.

If we elect to repeat the study, our approach will be more stratified. The largest companies (1,000 or more employees) will be surveyed first. When that portion is satisfactorily concluded, smaller corporations (500-999 employees) will be queried, and so forth. This procedure will be followed only because of the very large target populations in a major metropolitan center, and it may not be suitable for smaller survey areas.

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Development of preliminary questionnaire

To help select a small population of major Westchester County employers to use as a pilot sample, the Westchester County Association offered information about its membership through its publication Major Employers in Westchester County. But before beginning the media outreach effort and the corporate sampling, a suitable instrument was required.

In this effort, the College asked the advice of the Educational and Cultural Fund of the Electrical Industry, the Conference of Small Private Colleges, the Conference Board (who had just completed a similar study), and the New York Chamber of Commerce and Industry. Each provided support by supplying copies of the instruments that they had used in recently conducted polls. The formats varied considerably. Using elements from each questionnaire, the College of New Rochelle developed an arrangement which was clear and readable, took only one page, and requested tuition aid information in some detail. (See Figure 1 for a copy of the preliminary corporate questionnaire.)

The Conference Board's "Survey of Company Personnel Practices," because it had been mailed to personnel departments, included the following definitions:

Non-exempt Non-office Personnel -- Includes only those employees who are covered by the provisions of the federal wage and hour laws. They may or may not be represented by a union; they may be paid on an hourly or salaried basis. Does not include first-line supervisors, floor managers or sales managers....

Non-exempt Office and Clerical Personnel -- Employees in clerical and technical jobs. Includes only those employees who are covered by the provisions of the federal wage and hour laws. They may or may not be represented by a union; they may be paid on an hourly or salaried basis. Does not include supervisors or project managers....

Exempt Personnel -- Employees in professional and technical positions, including first-line supervisors, other supervisors, floor managers, sales managers, and project managers. They are not covered by the provisions of the federal wage and hour laws and are generally paid on a salaried basis. They may or may not be represented by a union.

The College of New Rochelle's understanding of the difference between "exempt" and "nonexempt" was that nonexempt employees were paid overtime, and exempt employees were not. The use of these terms without explicit definition in the questionnaires created a source of major problems in this study. Although hospitals did understand these categories, it was erroneously assumed that the business personnel offices also would be aware of them.

Since the information was to be used by financial aid counselors, the following items seemed appropriate for inclusion:

o   name and address of company

o information about tuition aid plan, if any

o institutions and courses eligible for coverage

o dollar allowances permitted

o timing of payment or repayment

o additional requirements, if any

o additional areas covered (such as books or lab fees)

These items, together with elements from the sample questionnaires, were included in the pilot version of the instrument.

The pilot survey instrument revision

The preliminary version of the questionnaire was mailed to 119 companies whose names were provided through the cooperation of the Westchester County Association. Each employed 50 or more workers.

Two mailings were sent. The first was packaged as inexpensively as possible; the second was considerably more lavish. For the first mailing, bulk mail was utilized, return envelopes without postage were included, and the entire page (including letterhead) was offset. The second mailing used printed letters on letterhead stationery and included postage-paid return envelopes. The same text (Figure 5) was used in both letters. There was no significant difference in the number of responses.

In both cases, the Westchester County Association provided strong support and helped coordinate a media outreach effort which attempted to communicate the purposes and methods of the project to the local business community. It was hoped that the target group would as a result become more receptive to the idea of responding to the survey. Initial response rate to the pilot survey was about 19 percent, which is higher than usual, and this helped set anticipated response rates for the larger survey.

A telephone survey was conducted to elicit replies from companies that had not returned the form. In addition, feedback was requested from the addressees concerning the number, wording, and arrangement of the questions. These responses were used in refining the final version of the general business questionnaire (Figure 2). A separate instrument was devised to accommodate the special conditions found in hospitals and health-related facilities (Figure 3). To query trade unions about their tuition aid benefits, a third instrument was composed (Figure 4). The same pilot survey methods were used to structure all three.

Sources of problems

Up to this point (about six months into the time allotted by the grant), work had proceeded smoothly. But certain decisions taken at this juncture were to have a profound effect on the future course of the survey.

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The first difficulty arose from the quality of the mailing lists. It had been decided to poll only companies with 50 or more workers, because it was thought, correctly, that only those who were reasonably large would offer tuition aid. Therefore, these profile characteristics were presented to a major marketing service, and a mailing list guaranteed to consist of 8,746 such companies in the New York City area was purchased at a cost of approximately $1,000.

Because the marketing service used by the College of New Rochelle derives its list from credit-reporting activities, it was an inappropriate source of information about nonprofit organizations. Therefore, to draw up the smaller list for hospital and health-care facility mailings, Directory of the Greater New York Hospital Association 1981 and Northern Metropolitan Hospital Association 1980-81 Membership Directory (for Westchester-only institutions) were used. For the union survey, we used a publication of the New York State Department of Labor, Directory of Employee Organizations in New York State 1979. Information was also supplied by the Conference of Small Colleges and by a Fortune magazine survey. A total of 1,843 nonprofit organizations were selected.

When dealing with large numbers of target firms, it is best, if you have the funds, to find a good direct-mail business-list brokerage house. If your institution has access to a labor library, you will be able to determine who in your area can provide mailing lists; and a good reference tool is Standard Rate and Data Service, a compilation of mailing lists, which may help you to find an appropriate source but not to evaluate it. The core of the problem is determining which offer sound lists and which not, without first putting the list to the test. If you have access to resource people in your university or state who have previously conducted polls, ask for their opinions and advice about the companies offering this service.

In any case, the broker should be asked how long it has been since the list was "laundered"--i.e., tested in a mailing and then carefully corrected on the basis of returns. Even when this question is asked and a satisfactory answer given, trouble can still arise. The mailing list purchased by the College of New Rochelle had clearly not been laundered recently enough, in addition to falling short in other serious ways.

As a quick check of the mailing list, the College of New Rochelle used information from the New York office of the Bureau of the Census to determine the gross number of enterprises in our area with a labor force of 50 or more. Even so, despite similar numbers, the project was to discover that the list was painfully flawed.

It is difficult, however, to double-check the accuracy of such a list except by comparing totals, or by spot-checking, using another list of major companies from another source, to be sure that the largest ones are included. It is important that this attempt to verify the information be done before mailing, not afterwards. The Westchester County Association had provided such an independent list for the use of Westchester County in the pilot study, but there was no equivalent source for the five boroughs of New York City. (Since completion of the survey, ironically, a book The Metropolitan New York Job Bank, edited by Robert Lang Adams, which would

have been ideal for the purpose has been published.) The reliability of
marketing tools is not a measurement which most institutions are equipped to
make, and this is a considerable problem.

If the funds available dictate some alternative to a direct-mail
business list, there are other methods, although none as easy or efficient
as a mailing list on computer tape. (1) A business association or service
organization may have compiled similar lists of its own, which it would be
willing to sell or share. (2) County and city data books give raw data that
is more specific than the Bureau of the Census or the Bureau of Labor
Statistics can offer (although it is not the function of either bureau to
provide lists of names meeting certain specifications). (3) Fortune
magazine's ratings and compilations of nationally prominent companies may be
helpful. (4) Books like The Boston Job Bank or The Metropolitan New York
Job Bank are directed to a different audience with a different need, but may
nevertheless provide solid, up-to-date information. (5) Local or state
chambers of commerce may provide lists of their members and, in some
situations, quite elaborate and well-analyzed packets of data. (6) Your
state commerce department may help to provide similar information. (7)
Finally, there is the reference of last resort--city telephone directories.
To estimate costs of compilation of lists from such sources, multiply the
number of hours required times the salary of the researcher. Obviously, the
researcher's activity should be closely monitored to try to stay within
budget.

The list was the first of three central problems which would continue to
create difficulties for months. The second arose from the choice of
addressees, the chief executive officer of each firm. It was thought that
there the survey would receive maximum attention, and that if the highest
executive did not himself deal with the questionnaire, he would pass it on
to the personnel department with a personal endorsement. In fact only 20
percent were processed by the chief executive officer. Usually, as verified
by telephone follow-ups, the letter was ignored, misplaced in a "low
priority" pile, or passed on to the appropriate department. Therefore, it
would probably be best to obtain the name of the personnel officer or
benefits person of each company and to send the letters directly to him or
her.

The covering letter for the questionnaire (Figure 5) explained what the
survey hoped to accomplish and asked for the recipient's cooperation.
Although the address plates used by the mailing service did not match the
type face, resulting in a form-letter look, responses were apparently not
affected by this appearance. The expense of the addressing and mailing
service was $3,000.00 (about 30¢ per letter). Such services may be less
expensive outside of the New York area, but both inflation and the total
number of units affect the costs. Although such a service saves energy and
time and is a valuable tool, it should be weighed against intra-
institutional costs for producing the same thing, especially if College
Work-Study Program students are available. If your organization decides to
use a mailing service, it is wise to expect complications and budget extra
time into the schedule.

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If the questionnaires are sent via bulk mail, there is no way to monitor exactly when the letters are sent. Our mailing service sorted the questionnaires by zip code into separate mail bags, which saves postage. Check with the information officer at your local post office to discover exactly which rules apply to your case and how you may be able to reduce costs.

Follow-up problems

Even without benefit of a media outreach effort, the mailing elicited an unusually high rate of returns--about 10 percent--before follow-up. However, since the project had been conceived as a regionally comprehensive guide, the rate was seen as unacceptably low. A reminder letter was sent to non-respondents two months later (Figure 6). This was sent first class mail, rather than bulk, on the advice of a person with a great deal of experience in the area of direct mailings that the extra cost would be made up for in speed and assurance of delivery. Other changes included addressing the letters to "Chief Personnel Officer" and enclosing prepaid envelopes.

A second follow-up mailing was conducted, using the letter seen in Figure 7.

Finally, a telephone follow-up of the firms that had not replied was begun in November 1981, to determine the particulars of their tuition aid programs, if any.

This procedure turned up a variety of situations. Nine percent of the corporations queried, for example, had moved from the New York area and were therefore no longer of interest to this project. Although many companies (approximately 25 percent) were uninterested in the effort and in the information it was compiling, frequently answers were elicited from them. In some cases, there was outright antagonism. Facts were uncovered which indicated that about 10 percent did have a program but wished to keep it a secret because the opportunity for education benefits was not open to all workers. Employers with such arbitrary tuition aid were counted as having no program at all, since standard qualifications to receive benefits simply did not exist.

The third major problem concerned the training of student workers for the telephone follow-up. It is unfortunate that the full importance of sound training was not realized at this juncture, because inadequate instruction was to have serious consequences.

Although we gave individual instruction, supplemented by written directions, the results strongly suggest structured classes (Figure 8). The student/worker should have an opportunity to share questions and to role-play with the teacher/supervisor. This is the only way to guarantee a sufficient level of understanding of worker's own activity, its function in the project, and overall project structure. Otherwise, much of the effort of the follow-up workers is lost; they are too likely to accept what they are told without investigation, and they are at a loss as soon as an unexpected circumstance arises.

The problems combined

All of the above difficulties commingled in the course of the survey and follow-up; often one kind of problem compounded another.

For example, information obtained by telephone workers from hostile informants first revealed the shortcomings in what was found to be a very dubious list. Out-of-date or incorrect corporate names resulted in duplicate or triplicate listings, and therefore multiple questionnaires, which were understandably seen as harassment by the recipients. Not all of the major firms were included, and many firms with fewer than 50 workers were. Expensive ($570, exclusive of labor costs) telephone work uncovered embarrassing absurdities, such as inclusion of a delicatessen with a grand total of four employees.

The early decision to use the terms "exempt" and "nonexempt," in search of precision, led to a great deal of confusion. Even personnel offices often found them puzzling; and the telephone workers, asked to define these categories, certainly found them so. The follow-up staff's task was more wearing and complicated than realized at first. It was realized that organizing formal classwork would have ensured greater in-depth training, thereby improving telephone effectiveness.

Upon completion of the telephone procedure, the last part of the survey, student workers were asked to submit their reactions to the survey itself and to exemplify the pitfalls encountered. Some of the reactions of one student, quoted below, give a more personal flavor to the pattern of difficulties we found:

> There was a great amount of time wasted by lack of intra-company knowledge. Call-back efforts often were conducted in vain, even when a specific time to call back had been suggested and the suggestion followed, i.e., business persons did not think that responding to the queries was a high priority. ...There were...quite a few businesses listed that no longer function. (And)...there were an awful lot of...businesses that obviously would not offer such a program of tuition assistance...

Summary of key decision points

In reviewing the history of this project, it is clear that there are four areas in which it is necessary to be particularly aware of future problems that can arise: (1) the wording of questions on the form; (2) the quality of the lists of companies in the target group, (3) the choice of addressees in the target companies, and (4) the selection and thorough training of telephone follow-up staff. In all of these cases, difficulties arose despite efforts to foresee and avoid them. Only through constant vigilance can you hope to bypass each one, and avoid their later compoundings, so allow a margin of error in the original time estimate. It will be needed.

The costs of the survey are summarized in Table 1. The New York City area is of course unique because it has such a heavy concentration of corporations, which significantly influenced the project's focus on very

large companies. If your area is less densely populated, that fact would bear heavily on decisions about the best approach in your area. The price structure of marketing services leads us to believe that it is not cost-effective to conduct such a survey for fewer than 50 firms. Below this point, the information derived becomes prohibitively expensive.

The College of New Rochelle hopes that its effort will serve as a model to help establish similar projects. Since company and union tuition aid benefits compose one of the single most important untapped financial aid resources in this country today, gathering and disseminating these facts is more urgent than ever.

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Figure 1

The College of New Rochelle

The purpose of this questionnarie is to gather information about employer tuition aid programs. The College of New Rochelle will use the material gathered to advise individuals about financing their education.

Name of person completing form: _____

Title: _____ Tel. number: _____

Name of Company: _____

Location: _____
                City   State   Zip Code

Please circle the appropriate answers:

1. Does your company have an education benefit program for employees?   Yes   No
     If no, please stop here and return this form to the address below.

	Management		Non-exempt salaried employees		Hourly employees		Retired	
2. Which employees are eligible for company tuition benefits?	Yes	No	Yes	No	Yes	No	Yes	No
3. Is there a length of service requirement for eligibility?	Yes	No	Yes	No	Yes	No	Yes	No
4. For which kinds of courses are tuition benefits available?								
(a) Any type of course	Yes	No	Yes	No	Yes	No	Yes	No
(b) Courses related to duties in current or prospective job at company	Yes	No	Yes	No	Yes	No	Yes	No
5. Are tuition benefits available for:								
(a) Credit courses leading to undergraduate degree?	Yes	No	Yes	No	Yes	No	Yes	No
(b) Credit courses leading to graduate degree?	Yes	No	Yes	No	Yes	No	Yes	No
(c) Credit courses not necessarily leading to any degree?	Yes	No	Yes	No	Yes	No	Yes	No
6. Is there a yearly dollar limit on the education benefits each employee may receive? If "yes," please state amount.	Yes No $_____		Yes No $_____		Yes No $_____		Yes No $_____	
7. Is reimbursement dependent on:								
(a) Employee performance in course?	Yes	No	Yes	No	Yes	No	Yes	No
(b) Credit or non-credit study?	Yes	No	Yes	No	Yes	No	Yes	No
(c) Degree or non-degree study?	Yes	No	Yes	No	Yes	No	Yes	No
(d) Graduate or undergraduate level study?	Yes	No	Yes	No	Yes	No	Yes	No
8. Is there a course or credit load limit per term for each employee? If "yes," please state number of courses or credits allowed per term.	Yes No Cour___ Cr___		Yes No Cour___ Cr___		Yes No Cour___ Cr___		Yes No Cour___ Cr___	

Figure 1 (continued)

	Management		Non-exempt salaried employees		Hourly employees		Retired	
9. When does the company pay the tuition?								
(a) At the time employee enrolls in a course	Yes	No	Yes	No	Yes	No	Yes	No
(b) After completion of course	Yes	No	Yes	No	Yes	No	Yes	No
10. Are there any additional costs employer pays?								
(a) Registration fees	Yes	No	Yes	No	Yes	No	Yes	No
(b) Laboratory fees	Yes	No	Yes	No	Yes	No	Yes	No
(c) Books	Yes	No	Yes	No	Yes	No	Yes	No
(d) Other _____	Yes	No	Yes	No	Yes	No	Yes	No
11. Does the company have an application deadline for tuition benefits? If so, when? _____	Yes	No	Yes	No	Yes	No	Yes	No

12. Who should be contacted for further information on tuition benefits?

Name _____ Title _____

If available, please send us printed material describing your plan along with this completed questionnaire to:

College of New Rochelle
Office of Financial Aid
New Rochelle, New York   10801

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Figure 2

Employee Tuition Aid Program Questionnaire

The purpose of this questionnaire is to gather information about employer tuition aid programs. The College of New Rochelle will use the material gathered to advise individuals about financing their education. This activity is supported by a grant from the Fund for the Improvement of Postsecondary Education.

Name of person completing form: _____

Title _____ Tel. number _____

Name of Company _____

Location _____
Street   City   State   Zip

Please circle the appropriate answers:

1 Does your company have a tuition aid program for employees?   Yes   No
   If "no," please stop here and return this form to the address below

	Exempt salaried employees	Non-exempt salaried employees	Hourly employees	Retired
2. Which employees are eligible for company tuition aid plan?	Yes No	Yes No	Yes No	Yes No
3. Is there a length of service requirement for eligibility? If so, how many months?_____	Yes No	Yes No	Yes No	Yes No
4 For which kinds of courses is tuition aid available? a Any type of course	Yes No	Yes No	Yes No	Yes No
b. Courses related to duties in current or prospective job at company	Yes No	Yes No	Yes No	Yes No
5 Is tuition aid available for: a Credit courses leading to undergraduate degree?	Yes No	Yes No	Yes No	Yes No
b Credit courses leading to graduate degree?	Yes No	Yes No	Yes No	Yes No
c Credit courses not necessarily leading to any degree?	Yes No	Yes No	Yes No	Yes No
d Non-credit courses?	Yes No	Yes No	Yes No	Yes No
6. Is reimbursement dependent on employee performance in course?	Yes No	Yes No	Yes No	Yes No
7 Is there a yearly dollar limit on the tuition aid allowance each employee may receive? If "yes," please state amount	Yes No $_____	Yes No $_____	Yes No $_____	Yes No $_____
8 Is there a course or credit load limit per term for each employee? If "yes," please state number of courses or credits allowed per term	Yes No Cour____ Cr____	Yes No Cour____ Cr____	Yes No Cour____ Cr____	Yes No Cour____ Cr____
9 When does the company pay the tuition? a At the time employee enrolls in a course	Yes No	Yes No	Yes No	Yes No
b After completion of course	Yes No	Yes No	Yes No	Yes No
10 Are there any additional costs covered by tuition aid? a Registration fee	Yes No	Yes No	Yes No	Yes No
b. Laboratory fees	Yes No	Yes No	Yes No	Yes No
c Books	Yes No	Yes No	Yes No	Yes No
d Other_____				
11 Does the company have an application deadline for tuition aid? If so, when?_____	Yes No	Yes No	Yes No	Yes No

12 Who should be contacted for further information on tuition aid?

Name_____ Title_____

If available, please send us printed material describing your plan
along with this completed questionnaire to:

College of New Rochelle
Office of Financial Aid
New Rochelle, New York 10801

Cosponsored by The College Board

Figure 3

Health Care Institutions Tuition Aid Program Questionnaire

The purpose of this questionnaire is to gather information about hospital tuition aid programs. The College of New Rochelle will use the material gathered to advise individuals about financing their education. This activity is supported by a grant from the Fund for the Improvement of Postsecondary Education

Name of person completing form: _____

Title: _____ Tel. number: _____

Name of Hospital: _____

Location _____
Street   City   State   Zip

Please circle the appropriate answers:

1. Does your hospital have a tuition aid program for employees?   Yes   No
   If "no," please stop here and return this form to the address below.

	Institutional management	Non-union personnel	Union personnel	Nursing
2. Which employees are eligible for hospital tuition aid plan?	Yes No	Yes No	Yes No	Yes No
3. Is there any length of service requirement for eligibility? if so, how many months? _____	Yes No	Yes No	Yes No	Yes No
4. For which kinds of courses is tuition aid available?				
a. Any type of course	Yes No	Yes No	Yes No	Yes No
b. Courses related to duties in current or prospective job at hospital	Yes No	Yes No	Yes No	Yes No
5. Is tuition aid available for:				
a. Credit courses leading to undergraduate degree?	Yes No	Yes No	Yes No	Yes No
b. Credit courses leading to graduate degree?	Yes No	Yes No	Yes No	Yes No
c. Credit courses not necessarily leading to any degree?	Yes No	Yes No	Yes No	Yes No
d. Non-credit courses?	Yes No	Yes No	Yes No	Yes No
e. Courses for licensing or accreditation?	Yes No	Yes No	Yes No	Yes No
f. Courses for professional/technical continuing education?	Yes No	Yes No	Yes No	Yes No
6. Is reimbursement dependent on employee performance in course?	Yes No	Yes No	Yes No	Yes No
7. Is there a yearly dollar limit on the tuition aid allowance each employee may receive? If "yes," please state amount.	Yes No $_____	Yes No $_____	Yes No $_____	Yes No $_____
8. Is there a course or credit load limit per term for each employee? If "yes," please state number of courses or credits allowed per term.	Yes No Cour_____ Cr_____	Yes No Cour_____ Cr_____	Yes No Cour_____ Cr_____	Yes No Cour_____ Cr_____
9. When does the hospital pay the tuition?				
a. At the time employee enrolls in a course	Yes No	Yes No	Yes No	Yes No
b. After completion of course	Yes No	Yes No	Yes No	Yes No
10. Are there any additional costs covered by tuition aid?				
a. Registration fee	Yes No	Yes No	Yes No	Yes No
b. Laboratory fees	Yes No	Yes No	Yes No	Yes No
c. Books	Yes No	Yes No	Yes No	Yes No
d. Other_____				
11. Does the hospital have an application deadline for tuition aid? If so, when? _____	Yes No	Yes No	Yes No	Yes No

12. Who should be contacted for further information on tuition aid?

Name_____ Title_____

If available, please send us printed material describing your plan along with this completed questionnaire to:

College of New Rochelle
Office of Financial Aid
New Rochelle, New York 10801

Cosponsored by The College Board

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Figure 4

Union Tuition Aid Program Questionnaire

The purpose of this questionnaire is to gather information about union tuition aid programs. The College of New Rochelle will use the material gathered to advise individuals about financing their education. This activity is supported by a grant from the Fund for the Improvement of Postsecondary Education

Name of person completing form: _____

Title _____ Tel. number _____

Name of Union _____

Location _____
      Street   City   State   Zip

Please circle the appropriate answers:

1. Does your union have a tuition aid program for union members?   Yes   No
   If "no," please stop here and return this form to the address below.

	Active members	Retired members
2. Which members are eligible for union tuition aid plan?	Yes No	Yes No
3. Is there any length of service requirement for eligibility? if so, how many months? _____	Yes No	Yes No
4. For which kinds of courses is tuition aid available? a. Any type of course	Yes No	Yes No
b. Courses related to duties in current or prospective job	Yes No	Yes No
5. Is tuition aid available for a. Credit courses leading to undergraduate degree?	Yes No	Yes No
b. Credit courses leading to graduate degree?	Yes No	Yes No
c. Credit courses not necessarily leading to any degree?	Yes No	Yes No
d. Non-credit courses?	Yes No	Yes No
e. Courses for licensing or accreditation?	Yes No	Yes No
f. Courses for professional/technical continuing education?	Yes No	Yes No
6. Is reimbursement dependent on performance in course?	Yes No	Yes No
7. Is there a yearly dollar limit on the tuition aid allowance each member may receive? If "yes," please state amount.	Yes No $_____	Yes No $_____
8. Is there a course or credit load limit per term for each member? If "yes," please state number of courses or credits allowed per term.	Yes No Cour_____ Cr_____	Yes No Cour_____ Cr_____
9. When does the union pay the tuition? a. At the time union member enrolls in a course	Yes No	Yes No
b. After completion of course	Yes No	Yes No
10. Are there any additional costs covered by the union? a. Registration fee	Yes No	Yes No
b. Laboratory fees	Yes No	Yes No
c. Books	Yes No	Yes No
d. Other_____		
11. Does the union have an application deadline for tuition aid? If so, when? _____	Yes No	Yes No

12. Who should be contacted for further information on tuition aid?
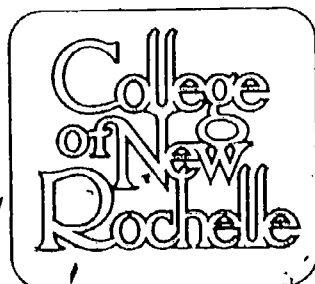
    Name_____ Title_____

If available, please send us printed material describing your plan along with this completed questionnaire to:

College of New Rochelle
Office of Financial Aid
New Rochelle, New York 10801

Cosponsored by The College Board

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Figure 5

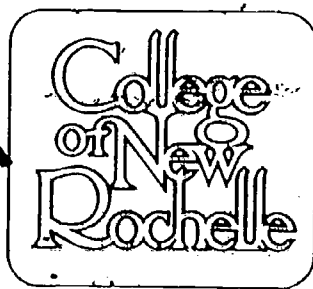**College of New Rochelle**

Office of the President

Millions of working adults are returning to college. Many of them need financial aid. While counselors customarily provide information about college and government sources of aid, they frequently lack knowledge of assistance from health care institutions available to employees who are current or potential students.

The College of New Rochelle in collaboration with The College Entrance Examination Board has received a federal grant to perfect a financial aid counseling program for full-time working adult college students. The New York Chamber of Commerce and Industry and The Westchester County Association are cooperating with the research phase of the project.

We need your help. Please complete the enclosed short questionnaire and return it to the College in the self-addressed envelope with any tuition-aid program policy statement. If we do not hear from you in three weeks, we will follow-up this request by phone. Thank you for your cooperation. We believe that this grant will be useful to your workers in the future.

Enclosure
DAK/af

Figure 6

College of New Rochelle

Office of Financial Aid

The College of New Rochelle, in collaboration with the College Board, has received a federal grant to collect, publish, and distribute information about employer tuition aid programs in New York City and Westchester County.

The New York Chamber of Commerce and Industry and the Westchester County Association have assisted in the development of this project.

This is our second request for information about your institution's tuition aid program. Responses have been received from nearly 1000 employers since our first mailing in July. We are pleased to recognize these employers for the efforts they are making on behalf of their employees and believe that it would be of benefit to you and to your current and potential employees to be included.
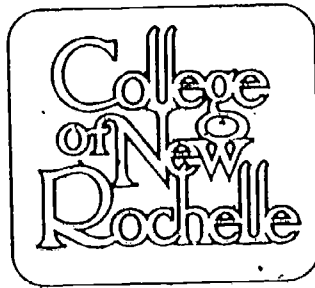
The enclosed short questionnaire has been designed to enable you and your counterparts in other health care institutions to transmit, quickly and uniformly, information about your tuition aid programs. A manual containing information gathered in this questionnaire survey will be used by financial aid counselors in the Tri-State area who are responsible for advising adults about financing their education.

If you do not want to be overlooked in this publication, please complete the questionnaire and return it to me today in the enclosed envelope, along with any tuition aid program policy statements available. In appreciation for your participation, we will gladly send you a copy of the manual at your request.

Sincerely,

Director of Financial Aid

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Figure 7

College of New Rochelle

Office of Financial Aid .

The College of New Rochelle, in collaboration with the College Board, has received a federal grant to collect, publish, and distribute information about employer tuition aid programs in New York City and Westchester County.

The New York Chamber of Commerce and Industry and the Westchester County Association have assisted in the development of this project.

Responses have been received from over 4500 organizations since our first mailings in mid-July. We are pleased to recognize these organizations for the efforts they are making on behalf of their employees and believe that it would be of benefit to you and to your current and potential employees to be included.

The enclosed short questionnaire has been designed to enable you to transmit, quickly and uniformly, information about your tuition aid programs. A manual containing information gathered in this questionnaire survey will be used by financial aid counselors in the Tri-State area who are responsible for advising adults about financing their education.

We would like for publication to be as comprehensive as possible. Please help us complete the questionnaire and return it to me today in the enclosed stamped, self-addressed envelope, along with any tuition aid program policy statements available. As the funding for our project is limited, we will remove your firm's name from our publication should you choose not to respond. In appreciation for your participation, we will gladly send you a copy of the manual at your request.

Sincerely,

Director of Financial Aid

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DIRECTIONS FOR TELEPHONE FOLLOW-UP
EMPLOYEE TUITION AID PROGRAM QUESTIONNAIRE SURVEY

You will be given a blank questionnaire form for each employer, giving the
telephone number, address, and, in some cases, the name of the Director of
Personnel.

Begin the conversation as instructed on the "telephone procedure" sheet. When
you have the proper person:

1. Ask to confirm the name of the employer, address (complete, including
   street, city, state, zip), and telephone number.

2. Ask if their institution has a tuition aid program for employees. If not,
   thank them and conclude the interview.

3. If yes, ask if there is a difference in the benefits for different types
   of employees: exempt salaried (means they are not paid overtime);
   non-exempt salaried (means they receive a salary but are paid overtime;
   hourly (paid hourly wages); and retired.
   If there is no difference, ask which type of employees they have, and
   which are eligible for tuition aid, circle the proper column, and then ask
   questions only once.
   If there is a difference, you will need to ask the questions once for each
   category of personnel employed there.

4. Be sure to secure the name, title, and telephone extension of the proper
   contact person as well as of the person completing the questionnaire, in
   case we have questions.

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Figure 8 (continued)

TELEPHONE PROCEDURE
HEALTH CARE INSTITUTIONS SURVEY

"Hello. Would you please connect me with the Personnel Department

"Hello. Would you please connect me with the person in charge of employee,
tuiion assistance?" (Hint: it might be the director of Personnel, to whom we
sent the survey; benefits person; assistant director.)

"Hi. My name is _____ . I am calling on behalf of
the _____ . We have a federal grant to collect information about
employee tuition assistance programs. A questionnaire was sent to you in
early October asking you to describe yours.- Did you receive it?

(If the answer is yes.) "Have you had a chance to complete the form and return
it?" (If the answer is yes or no.) "I would like to quickly ask you some
questions about the program now if I could. We are trying to meet deadlines
and getting the information is very important to us." (If they are reluctant,
thank them. If they cooperate, get the information on sheet.)

(If the answer is no.) "Perhaps the mailing went to the wrong address. I'd
like to ask you some questions about the program now if I could. We are
trying to meet deadlines and getting the information now is very important to
us." (If they are reluctant to give information over the phone, ask if they
would like to be sent another questionnaire, and get proper address. If they
will cooperate, get the information on the sheet.)

(If they ask what the information is used for.) The information will be used
by financial aid counselors in the Tri-State area who are responsible for ;
advising adults about financing their education. Many of our adult students
at _____ , for example, could not have attended college without
assistance from their employers. If you'd like, we can put you on a mailing
list to receive a copy of the manual. We've received responses from over 1000
organizations so far.

(If they have more specific questions.) "I'm sorry, I can't help you. I'm
only helping the project by placing the phone calls. However, I can give you
the name of someone you could contact."

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Table 1. Approximate Costs of the Tuition Aid Survey

Survey Stage	Mailing List	Mailing Service	Enclosure/ Envelopes	Postage	Telephone	Student Salaries	Totals
West-chester pilot survey (100 st)			$ 20	(1st cls) $ 20			$ 40
Initial Mailings (10,589 st)	$1,000	$1,600	2,800	(bulk mail) 625			6,025
Follow-up Mailing (9,622 st)		1,500	2,540	(1st cls) 2,175*			6,215
Second Follow-up (8,500 st)			2,250	(1st cls) 1,980*		1,250	5,480
Telephone follow-up period (7,500 calls)			250	(1st cls)	$570	2,850	3,690
Totals	$1,000	$3,100	$7,860	$4,820	$570	$4,100	$21,450

*of the total postage, $250 and $280, respectively, have been allotted for return.

Publishing and printing costs are not included in this table because there are so many variables in the printing process, which can affect your expenditures dramatically. Also, administrative and supervisory costs are not included because of the variance which can exist.

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REFERENCES

Backstrom, Charles A., and Hursh, Gerald D., Survey Research. Evanston, Illinois: Northwestern University Press, 1963.

Farlow, Helen, Publicizing and Promoting Programs. New York: McGraw-Hill, 1979.

Moser, C.A., and Kalton, G.J., Survey Methods and Social Investigation, second edition. New York: Basic Books, 1972.

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Appendix: Selected Annotated Bibliography for Financial Aid Personnel Working with Adult Learners

Numbers in parentheses at the end of each entry indicate that it is relevant to one or more of the following fourteen categories:

1. Adult learners: characteristics

2. Adult learners: guides for financial aid

3. Adult learners: trends

4. Adult learners: motivations

5. Adult learners: 'statistics

6. Affective guidelines for counselors

7. Counseling training

8. Survey procedures

9. Tuition aid sources: federal

10. Tuition aid sources: local

11. Tuition aid sources: health/hospital

12. Tuition aid sources: private

13. Tuition aid sources: state

14. Tuition aid sources: union

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Adams, Jerry, ed., The Scholarship Booklet for Undergraduates. Orland, Ind.: Education Unlimited, 1981.

A booklet for undergraduates that provides information on where, rather than how, to apply for scholarships. Although it includes many scholarships which never come to the attention of the average student, many addresses are out-of-date. Divided first by field of study, and then by state. (9-14)

The Adult Learner: Current Issues in Higher Education. Washington, D.C.: American Association for Higher Education, 1978.

Collection of essays by leading researchers of adult learning; topics include the anticipated benefits of learning and life stages in adult development. (1, 3, 4)

AFL-CIO Guide to Union Sponsored Scholarships, Awards and Student Financial Aid 1981-82. Washington, D.C.: AFL-CIO Department of Education, 1981.

A guide to scholarships available through unions. (14)

Akey, Denise, ed., Encyclopedia of Associations (Vol. 1, 16th ed.). Detroit: Gale Research Company, 1981.

The only comprehensive source of detailed information concerning nonprofit American organizations of national scope. Includes essential information on more than 15,300 trade associations, professional societies, labor unions, and other types of groups consisting of voluntary members. Primarily, a basic guide to information on specific subjects. (10, 12)

Anderson, R.E., and G.G. Darkenwald, Participation and Persistence in American Adult Education. New York: College Entrance Examination Board, 1979.

Reviews interrelationships of key factors such as age, race, and economic level, as they affect adult participation in organized learning. (1, 8)

Anderson, R.E., and E.S. Kasl, The Costs and Financing of Adult Education and Training. Lexington, Mass.: D.C. Heath and Co., 1982.

Compares the costs and financing of different types of adult education programs at schools, postsecondary institutions and community-based organizations. Helps institutions assess the actual costs of delivering programs. (3, 8)

Apps, Jerold W., The Adult Learner on Campus: A Guide for Instructors and Administrators. Chicago: Follett Publishing Co., 1981.

Good discussion of the adult learner's characteristics and needs, and of the best ways for postsecondary institutions to deal with him/her. The book's perceived audience is that of college administrators. (1-7)

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Arbeiter, Solomon, Loans for Adult Learners: A Postsecondary Education Perspective. New York: College Entrance Examination Board, 1978. Duplicated copy available from The College Board, Office of Adult Learning Services.

   Provides a brief overview of the various types of loan programs available or potentially available to adults. (2)

Arbeiter, Solomon, et al., 40 Million Adults in Career Transition. New York: College Entrance Examination Board, 1978.

   Outlines how postsecondary institutions can expand counseling and information services to home-based adults. (1, 6)

Aslanian, Carol B., and Henry M. Brickell, Americans in Transition: Life Changes as Reasons for Adult Learning. New York: College Entrance Examination Board, 1980.

   Describes and discusses the results of a 2-year national survey of 2,000 Americans aged 25 and older to determine their learning history and patterns. The survey shows that the majority of learners study some subjects because of changes in their lives. Part I outlines the study, including descriptions and explanations of adult learning; Part II discusses implications, including those for counseling center staffs and public policy makers. (1,3,4,5,6,7,8)

Ayers, K. Michael, ed., Need a Lift? To Educational Opportunities, Careers, Loans, Scholarships or Employment. Indianapolis, Ind.: American Legion Education Program, Americanism and Children & Youth Division, 1981.

   Handbook from the American Legion which attempts to reference all sources of aid except those at a local level and to highlight aid to children of deceased and disabled veterans. Provides sections about vocational and military postsecondary training, which is unusual and useful. Touches only lightly on federal programs which are well-documented elsewhere. This publication appears to accomplish what it sets out to do. (9, 11-14)

Bear, John, Bear's Guide to Non-Traditional College Degrees, 7th Edition. Mendocino, Calif.: Bear's Guides, 1979.

   Guide to nontraditional degree programs. (10-12)

Bear, John Bjorn, Alternative Guide to College Degrees and Non-Traditional Higher Education. New York: Stonesong Press, 1980.

   Guide to nontraditional degree programs. (2, 9-14)

Best, F., and B. Stern, <u>Lifetime Distribution of Education, Work and Leisure.</u>
Washington, D.C.: Institute for Educational Leadership, Postsecondary
Convening Authority, 1976.

> Describes a new approach to work and learning and describes policy
> options for financing the approach.   (2, 12)

Billson, Janet Mancini, and Margaret Brooks Terry, "Counseling Strategies
for First-Generation Students.". Presentation and notes from New England
Conference on Educational and Occupational Counseling for Adults,
December, 1981. Copies are available by writing to Dr. Janet Mancini
Billson, Sociology Department, Rhode Island College, Providence, R.I.
02908.

> Presentation which dealt with the problems of and their possible
> solutions for first-generation college students. Special emphasis
> on such students who are welfare mothers. Needs analysis and an
> analysis of the reasons why these problems have not been
> addressed.   (1, 2, 3, 4, 6, 7, 10)

Bishop, J., and J. VanDyk, "Can Adults Be Reached on College?" <u>Journal of
Higher Education</u> 48 (1, 1977): .39-62.

> Describes price-responsiveness of adult learners to changes in the
> cost of education.   (1, 3)

Bowen, H.R., <u>Adult Learning, Higher Education and the Economics of Unused
Capacity.</u> New York: College Entrance Examination Board, 1980.

> Discusses adult learning as a policy option for managing the
> decline in the 18-22 year old student population.   (3)

Bowen, H.R., <u>Investment in Learning: The Individual and Social Value of
American Higher Education.</u> San Francisco: Jossey-Bass, 1977.

> Reviews the broad economic and social arguments for public
> financing of education, including many that justify public
> investment in adult learning.   (1, 9-14)

Bowen, H.R., <u>The Cost of Higher Education: How Much Do Colleges and
Universities Spend Per Student and How Much Should They Spend?</u> San
Francisco: Jossey-Bass, 1980.

> Reviews the wide divergence in educational costs among
> postsecondary institutions.   (2)

Bowman, James, and William VanDusen, <u>Determination of the Financial Needs of
Adult Part-time Students in Postsecondary Education</u>, 2 vols. Princeton,
N.J.: Educational Testing Service, 1978.

> One of the most in-depth discussions of financial aid barriers to
> adult participation in federal student aid programs; special focus
> on need analysis formulas.   (2, 9, 13)

Breneman, David, and Susan Nelson, <u>Financing Community Colleges: An Economic Perspective</u>. Washington, D.C.: The Brookings Institution, 1981.

    Includes a discussion on financing part-time students through student aid programs, in addition to a broad range of student issues. (10, 9, 13)

Burke, Yvonne B., "Financial Aids for Postsecondary Education: An Update." <u>The Journal of Student Financial Aid</u> 5. (March 1975): 32-49.

    An overview of the various sources of financial aid available through the federal and state governments, private organizations, and colleges and universities. Emphasizes the right to and availability of funds for all potential students. Includes information on financial assistance for minorities and for students interested in particular fields, such as nursing and law enforcement (9-14)

Byrd, Linda E., and Carol J. Smith, <u>Selected List of Postsecondary Education Opportunities for Minorities and Women</u>. Washington, D.C.: United States Government Printing Office, 1980.

    Provides specific information for minorities and women on loans, scholarships, fellowships, and careers in 14 selected fields of study, from architecture to health and medicine to theology. Also included is a description of general education opportunities exclusively for women; American Indians; and educational opportunities with the U.S. military. The last section discusses six federal financial aid programs. (9, 10, 12)

<u>Career Development Opportunities for Native Americans</u>. Washington, D.C.: Bureau of Indian Affairs, Division of Postsecondary Education, 1975.

    Guide covering scholarships, grants, and special educational programs for students who are at least one quarter Native American. (2, 9)

The Carnegie Council on Policy Studies, <u>Next Steps for the 1980's in Student Financial Aid</u>. San Francisco: Jossey-Bass, 1979.

    Provides specific recommendations for tailoring federal student aid programs to meet the changing needs of the 1980s; includes a historical overview with a chapter on aiding adults, part-time and independent students. (2, 3, 9)

Case, Joe P., <u>Measuring Students' Ability to Pay</u>. New York: College Entrance Examination Board, 1977.

    Outlines basic issues in determining student financial need. (9-14)

Charner, Ivan, Workers and Education: Tapping Tuition Aid Benefits.
    Washington, D.C.: National Institute for Work and Learning, 1979.

        Prepared for presentation at the American Educational Research
        Association Meetings in 1979, this paper discusses in brief the
        National Manpower Institute's Project on Worker Education and
        Training Policies; examines possible reasons for low utilization by
        workers of available tuition aid, and raises for discussion such
        questions as how public policy can allow for increased options to
        workers for further education. (4, 5, 12, 14)

Charner, Ivan, "Motivating Adult Learning Through Planned Change."
    Bulletin 6, 7 (September 1981).

        Reviews two projects on increasing employer tuition benefit usage
        by adult workers, being conducted by NIWL: A Workplace Degree
        Program and a Tuition Aid Service. (12)

Charner, Ivan, Kathleen Knox, Allen E. LeBel, Herbert A. Levine, Lawrence J.
    Russell, and Jane E. Shore, An Untapped Resource: Negotiated
    Tuition-Aid in the Private Sector. Washington, D.C.: National Manpower
    Institute, May 1978.

        A study conducted by the National Manpower Institute under contract
        to NIE, this report describes the varied tuition aid plans
        available to workers through unions and business and the reason why
        these programs are minimally utilized by workers. Its purpose is
        to suggest ways to remove the obstacles that limit the number of
        workers who take advantage of tuition aid. It concentrates on the
        low rate at which blue-collar workers utilize tuition aid, and one
        of its policy recommendations is to provide to society in general a
        better understanding of unions and management . Program
        recommendations call for information about available tuition aid
        being more accessible to workers and that counselors be available
        to workers to discuss their educational goals and the barriers to
        them. (4, 5, 6, 8, 14)

Charner, Ivan, et al., An Untapped Resource: Negotiated Tuition-Aid in the
    Private Sector, Technical Appendix. Washington, D.C.: National
    Manpower Institute, May 1978.

        A detailed, technical description of the surveys and responses of
        company and union officials and workers as well as a report of site
        visits, and other information related to the report on Negotiated
        Tuition Aid in the Private Sector. (4, 5, 8, 14)

Chickering, Arthur W., et al., The Modern American College: Responding to the New Realities of Diverse Students and a Changing Society. San Francisco: Jossey-Bass, 1981.

An especially comprehensive and fascinating book which discusses today's students and their needs through developmental changes in the life cycle, including ego development, humanitarian concern, and capacity for intimacy. The special needs of women, blacks and other minorities, and adult learners are delineated. The implications for curriculums as a result of concentrating on developmental cycles of the student are presented by experts in fourteen disciplines. And, finally, the impact of the life-cycle focus on the institution, its teachers, services and administration, is discussed by student personnel professionals and academic administrators. (1, 3, 4, 5, 6, 7)

Christian, Mary T., and Ruth N. Swann, Financial Aid for Minorities in Education. Garret Park Press, 1980.

One of a series by Garrett Park Press, this booklet describes the various types of employment in the field of education, as well as occupational forecasts as related to minorities. Other sections include listings of general scholarships, loans, and grants as well as special scholarships for minorities seeking a career in education. There is also information on financial aid programs at postsecondary institutions, a listing of education associations, and some basic guides to help the student expedite his financial aid plan. (9, 10, 12, 13, 14)

Chronicle Student Aid Annual: Revised for 1979-80. Moravia, N.Y.: Chronicle Guidance Publications, 1979.

Attempts to be a comprehensive guide to all financial aid. To a great degree, it succeeds. However, by the nature of such a publication, students should double-check addresses and sources to be sure they are up-to-date. (9-14)

Chudwin, Caryl, and Rita Durrant, College after 30: A Handbook for Adult Students. Chicago: Contemporary Books, 1981.

A guide to entering college as an adult written by two women who have done so themselves. The book is divided into five sections: Gearing Up for College, Financial Aid, College Relationships, Facing Problems, and Study Skills—How to Study and Get Good Grades. Each has its own selective bibliography. As well as addressing such basic issues as financial aid and choosing a college, this very practical book also discusses the special problems of both male and female returning students, sexual harassment, and anxiety. Also included are excerpts of interviews with adults who have "re-entered." (1, 2, 4, 9, 10, 12, 13)

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Clairol Loving Care Scholarship Program, <u>Educational Financial Aid Sources
for Women</u>. Baltimore, Md.: Clairol, Inc., 1982.

> Short guide to federal and private financial aid for women only.
> (9, 12)

Cofield, Lois S., and Ruth N. Swann, <u>Financial Aid for Minorities In Allied
Health</u>, Garrett Park: Garrett Park Press, 1980.

> Another of the series of booklets produced by Garrett Park Press
> designed to help the minority student "hone in" on the financial
> aid available in his or her particular field of study. Describes
> the various occupations open in the allied health field, average
> salary, approximate number of yearly openings, and employment
> prospects. It also lists in detail the financial aid available for
> minority students in this field. It is particularly helpful to
> those who may not have had exposure to financial aid terms and
> sources or to the range of opportunities in this field. (9, 10,
> 11, 12, 13)

<u>The College Cost Book, 1980-81</u>. New York: College Entrance Examination
Board, 1980.

> A comprehensive, step-by-step manual to paying for college.
> Includes information on choosing a college, estimating expenses,
> financial aid programs, how and when to apply. Also included is a
> glossary of terms that describe college programs, admissions
> procedures and financial aid policies, and an appendix listing
> student expenses at 3,200 postsecondary institutions. Because
> financial aid information changes so quickly, this book is updated
> annually. (9-14)

College Entrance Examination Board and the Coalition of Postsecondary
Research Interests, <u>Lifelong Learning During Adulthood: An Agenda for
Research</u>. New York: College Entrance Examination Board, 1978.

> Provides an overview of current research and describes a framework
> for future research on lifelong learning. (8, 31)

Cox, Claire, <u>How to Beat the High Cost of College</u>. New York: Dial Press,
1971.

> A book that offers hope to all students--especially those who have
> given up the idea of college because of the high cost--and advice
> on how best to take advantage of the myriad of scholarships, loans,
> and other forms of financial aid available. In addition, the book
> offers advice to parents on ways to save for their children's
> education in advance. Also provided is detailed information on how
> to obtain an education and career training and still cut costs via
> options such as the junior college, education available through the
> armed forces, jobs for students, work-study programs, the
> "scholarship-job-loan package," and evening, correspondence, and TV
> study. (9-14)

Cross, K. Patricia, Adults as Learners: Increasing Participation and Facilitating Learning. San Francisco: Jossey-Bass, 1981.

Based on the premise that lifelong learning is a must in our rapidly changing society, the purpose of this book is to aid educators in understanding this new population of adult learners and meeting their needs. Four questions are discussed: who participates in adult learning, why they participate--or why they don't, and the means by which they learn or want to learn. Cross presents two explanatory models for understanding adult learners: their motivations for participation in learning and the interactions between them and their circumstances. Differences between children and adults as learners are discussed, as are the infinite possibilities for learning within and outside an organized structure. Cross also addresses the question of how society can best prepare children to assume the role of lifelong learners. (1, 3, 4, 5, 8).

Cross, K. Patricia, Beyond the Open Door: New Students to Higher Education. San Francisco: Jossey-Bass, 1971.

An in-depth look at the growing number and needs of nontraditional students in the late 1960's. (1, 3)

Cross, K. Patricia, "A Critical Review of State and National Studies of the Needs and Interests of Adult Learners." From Conference Report, Adult Learning Needs and the Demand for Lifelong Learning, Charles B. Stalford, ed. Washington, D.C.: U.S. Department of Health, Education, and Welfare, National Institute of Education, November 1978.

Based on more than 30 major state and national studies conducted since 1969 on the needs and interests of the adult learner, this paper discusses the topic in terms of participation notes by subgroups, age, ethnic minorities, sex, educational attainment, regional variations, and barriers which preclude adults pursuing learning activities. This paper calls for much more intensive research in this area. An appendix includes a bibliography of state and national studies reviewed. (1, 2, 3, 4, 9, 13, 10)

Cross, K. Patricia, The Missing Link: Connecting Adult Learners to Learning Resources. New York: College Entrance Examination Board, 1978.

Reviews the information and counseling needs of adults, with implications for the development of Education Information Centers. (6, 7)

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Cross, K. Patricia, and Ami, Zusman, "The Needs of Nontraditional Learners and the Response of Nontraditional Programs." In An Evaluative Look at Nontraditional Postsecondary Education, Charles B. Stalford, ed. Washington, D.C.: U.S. Department of Health, Education, and Welfare, National Institute of Education, September 1979.

> Papers prepared in 1977 by the Center for Research and Development in Higher Education of the University of California, Berkeley. A discussion of the needs of nontraditional learners, more commonly referred to as adult part-time learners, and how these needs are being met by nontraditional education programs. The paper includes a profile of learner needs and information on accessibility of education for nontraditional students. Three appendixes give detailed information on surveys in this area. (1, 3, 4, 5, 8)

Cross, Wilbur, and Carol Floria, You Are Never Too Old to Learn. Hightstown, N.J.: McGraw-Hill Book Co., 1978.

> Covers the wide variety of learning opportunities and financing options for adults over age 60. (1, 2, 9-14)

Davis, Jerry S., and William D. Van Dusen, Guide to the Literature of Student Financial Aid. New York: College Entrance Examination Board, 1978.

> A comprehensive guide, divided into seven major categories each preceded by a description of its focus and contents: Sources of Program Information; History, Philosophy and Purpose of Aid; Financial Aid Administration as a Profession; Federal and State Issues and Problems in Student Aid; Financial Aid and Financing Postsecondary Education; and Research on Financial Aid. The majority of sources listed were published after 1969. (9-14)

Denker, Joel, Successful Adult Workers' Education Programs. Washington, D.C.: Labor Education Advisory Services, 1982.

> Topic Paper No. 4 commissioned by the Labor Education Advisory Services. On the assumption that a broader spectrum of education needs to be made available to the rank and file in unions, this paper describes successful efforts by unions and colleges working together to provide such education to union members. Among the projects included are Wayne State University's University Studies/Weekend College and the plan of District 1199 (a national organization of hospital workers) for upward mobility for its low income, minority membership in New York City. (4, 14)

Dickmeyer, Nathan, John Wessels, and Sharon L. Coldren, Institutionally Funded Student Financial Aid. Washington, D.C.: American Council on Education, 1981.

> Describes, and raises questions about, institutionally funded student financial aid in relation to institutional policy issues, equal educational opportunity, selective recruitment of students,

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institutional vitality, student work programs and tuition remissions, and federal policy issues. There is an appendix which gives brief descriptions of federal student aid programs. (9)

Edry, Carol, and Rosalyn Gerstein, New York Edition: The Women's Yellow Pages: Original Sourcebook for Women. New York: St. Martin's Press, 1978.

> An across-the-board source book for women, dealing with such issues as employment, education, money, health, consumer rights, counseling, the law, rape and self-defense, women's groups, children, and the older woman. The section on education deals briefly with re-entering school as an adult, discrimination encountered by women students, and a general discussion of how to plan and fund education. Under the section on the older woman, there is some discussion of special educational programs, as well as financial assistance, available to the woman over 60. (2, 4, 9-14)

Equity of Access: Continuing Education and the Part-time Student. Washington, D.C.: National Advisory Council on Extension and Continuing Education, 1975.

> Excellent overview of how and why to expand federal student aid eligibility for adult students. (9)

Federal Student Aid Programs, The Student Guide: Five Federal Financial Aid Programs. Washington, D.C.: Federal Student Aid Programs, U.S. Department of Education. Annual.

> Listing for federal sources of aid; focus is on undergraduate study. (9)

Feingold, S. Norman, and Marie Feingold, Scholarships, Fellowships, and Loans, Vol. 6. Arlington, Mass.: Bellman Publishing Co., 1977.

> Descriptions of hundreds of sources of aid offered by private and public organizations, stating the subject area, eligibility, level of assistance, application requirements, and information on how to apply. (9-14)

Financial Aid: A Partial List of Resources for Women. Washington, D.C.: Project on the Status and Education of Women of the Association of American Colleges, 1981.

> A pamphlet guide to financial aid for women students, with special emphasis on the needs of older women, returning students, minority women, and those in training programs. Selected bibliography, lists of selected grants and scholarships and of government programs. (9, 11, 12, 13)

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Financial Aid for College Students: Sources of Information. Washington, D.C.: Education Department of the American Chemical Society, 1981.

    Listing of federal and private sources of aid. (9, 12)

Finn, C.E., Jr., Scholars, Dollars and Bureaucrats. Washington, D.C.: Brookings Institution, 1978.

    Reviews federal student aid programs from an economic perspective. (9)

Forrest, Aubrey, Assessing Prior Learning: A CAEL Student Guide. Columbia, Md.: CAEL Publications, 1980.

    Information about assessment of life experience for the adult learner. (2, 12)

The Foundation Center, The Foundation Directory, 7th edition. New York: Columbia University Press, 1979.

    Basic directory giving purposes and activities of major private foundations, brief grant application information, and total amount given in grants. Can be searched by a computer. (10, 12)

Fraser, Bryna Shore, The Structure of Adult Learning, Education, and Training Opportunity in the United States. Washington, D.C.: Worker Education and Training Policies Project, National Institute for Work and Learning, funded by the National Institute of Education, U.S. Department of Education, 1980.

    A survey of organized adult learning activities including those in elementary and secondary schools, postsecondary schools, private industry and business, government, labor organizations, community organizations, and through correspondence instruction. The paper states that more research is needed, especially in the private sector, about education and training opportunities available—and about how well they are meeting the needs of the adult learner. (1, 3, 4, 5, 8, 12, 14)

French, Julia, Education and Training for Middle-Aged and Older Workers: Policy Issues and Options. Washington, D.C.: National Institute for Work and Learning, 1980.

    Outlines a broad array of policy options for providing and financing education for older workers. (2, 9-14)

Froomkin, J., Needed: A New Federal Policy for Higher Education. Policy Paper 6. Washington, D.C.: Institute for Educational Leadership, George Washington University, 1978.

    Reviews the implications of changing demographics on the federal policy and finance of higher education in the 1980's. (2, 9)

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Galford, J.B., Rich or Poor a College Scholarship is Possible: A Guide to
     Scholarships without Financial Need. Livingston, N.J.: Ellen Roberts
     Press, 1980.

          A hopeful guide to possible means of obtaining scholarships, well
          known and obscure, whatever one's financial status. Included is
          information on scholarships through the armed forces, businesses,
          community organizations, and a scholarship matching fund. Also
          included are suggestions for cutting costs through obtaining credit
          by examination or through cooperative education, which enables a
          student to work in his field of study, obtaining credit as well as
          payment. (9-14)

Gladieux, Lawrence, "What Has Congress Wrought?" Change (October 1980):
     25-31.

          Outlines the impact of the 1980 amendments to the Higher Education
          Act. (9)

Gladieux, Lawrence, et al., The Guaranteed Student Loan Program: Options for
     Controlling Federal Costs While Preserving Needed Credit for College.
     Study by the Washington Office of the College Board. Washington, D.C.:
     College Entrance Examination Board, 1981.

          A discussion paper outlining a number of cost-saving options for
          GSL and their impact. (8).

Goldstein, H., Training and Education by Industry. Washington, D.C.:
     National Institute for Work and Learning, 1980.

          Provides a comprehensive overview of the type and amount of
          education provided to adult workers by business and industry in the
          United States. (12)

Graduate School Information Aids. Washington, D.C.: Education Department
     of the American Chemical Society, 1981.

          Listing of federal and private sources of graduate school aid.
          (9, 12)

Grants Register, 1981-83. New York: St. Martin's Press, 1980.

          Scholarships and fellowships at all levels of graduate study.
          Specific awards included for refugees, war veterans, minorities,
          and students in unexpected financial difficulties. (10, 12, 13)

Gray, Eileen, Everywoman's Guide to College. Millbrae, Calif.: Les
     Femmes Publishing, 1975.

          Encourages women to pursue a college education to change the
          direction of their lives. Practical advice on the common problems
          women face when they decide to go back to college. Includes a
          section on financial aid and special programs for returning women.
          Also includes an occupation outlook for women college graduates
          through the 1980's. (1, 2, 4, 9-13)

Guide to the Evaluation of Educational Experiences in the Armed Services,
1980 Edition. Washington, D.C.: American Council on Education, 1980.

A guide to evaluation of non-collegiate-sponsored instruction in
the military. (12, 2)

Guide to Undergraduate External Degree Programs in the United States.
Washington, D.C.: American Council on Education, 1980. Obtainable by
writing Publication Sales, Section 0061, Suite 30, One Dupont Circle,
N.W., Washington, D.C. 20036. $10.50.

Gives information about external degree programs offered by
specific institutions. (2, 12, 13)

Haponski, William C., and Charles E. McCabe, Back to School: The College
Guide for Adults. Princeton, New Jersey: Peterson's Guides, 1982.

Offers comprehensive guidance, from overcoming initial fears to
graduation. Profiles of successful adult students are provided
along with several appendixes on financial aid and sources for
further information on college, bibliographies of guides to
colleges and career information, and a glossary of terms. (1, 2,
4, 9-14)

Harvard Student Agencies, Making It: A Guide to Student Finances, 1978.
New York: E.P. Dutton, 1978. Available directly from Harvard Student
Agencies, Inc., 4 Holyoke Street, Cambridge, Mass. 02138

Practical reference for the high school senior seeking financial
assistance. Excellent chapter on where to go for loans, grants,
and scholarships; information on how to earn money while in college
and during the summer and advice on setting up a student-run
business. (2, 9-14)

Hawes, Gene R., and David M. Brownstone, How to Get the Money to Pay for
College. New York: David McKay Co., 1978.

Reviews student aid programs and the application procedures prior
to the Middle Income Student Assistance Act and 1980 Amendments to
Higher Education Act. (9-14)

Heffernan, James M., Educational and Career Services for Adults. Lexington,
Mass.: Lexington Books, D.C. Heath and Co., 1981.

Detailed discussion of the ideas and practices of the new
"educational brokers," to the end of persuading more sponsors to
accept these concepts. Approached from all angles. (1, 3-7)

Hesburgh, Theodore M., Paul A. Miller, and Clifton R. Wharton, Jr., <u>Patterns</u>
<u>for Lifelong Learning</u>. San Francisco: Jossey-Bass, 1973.

"A Report of Explorations Supported by the W.K. Kellogg
Foundation," this book is divided into three sections--Continuing
Education and the Future; Universities and the Learning Society;
and The Lifelong University--all of which examine the varied ways
by which learning systems can be built into the institution as part
of a lifelong process of education. (3, 4)

Hilton, William J., "Financing the Adult Collegian." <u>Bulletin,</u> Vol. 4,
No. 1, National Center for Educational Brokering, (January, 1979).

Provides a comprehensive overview to the barriers to adult
participation in financial aid. (2)

Holloway, Clayton G., and Ruth N. Swann, <u>Financial Aid for Minorities in</u>
<u>Engineering</u>. Garrett Park, Md.: Garrett Park Press, 1981.

Another in the series of booklets published by Garrett Park Press.
Contains descriptions of the varied occupations within the field,
occupational forecasts, lists of scholarships, fellowships, and
grants available to all students as well as those established for
minority group members. Also included are lists of engineering
associations and additional informational sources on the
profession. (9, 10, 12, 13)

Houle, C.O., <u>Continuing Learning in the Professions</u>. San Francisco, Calif.:
Jossey-Bass, 1980.

Provides a comprehensive overview of continuing education in the
professions, including the status of mandated continuing
education. (3)

<u>How to Choose: A Consumer's Guide to Colleges for the Adult Learner</u>.
Columbia, Md.: CAEL Publications, 1980. Available by writing to CAEL
Publications, Lakefront North, Suite 300, Columbia, Maryland 21044.
(10, 12, 13)

A good guide for the adult learner.

Human Resources Network, <u>User's Guide to Funding Resources: How to Get the</u>
<u>Money for Education, Fellowships, and Scholarships</u>. Radnor, Pa.:
Chilton Book Co., 1975.

Guide written from a humanistic standpoint about financial aid.
Unfortunately, rather out of date. (9, 10, 12, 13)

Hunter, Joan H., <u>Guide to Independent Study Through Correspondence</u>
<u>Instruction, 1980-82</u>. Edison, N.J.: Peterson's Guides, 1981.

Guide to correspondence study. (2)

Information from HEATH/Closer Look Resource Center. Washington, D.C.:
    HEATH. Three times a year.

        Newsletter for the handicapped which talks about help from federal
        and private sources. (9,12)

Jawin, Ann J., A Women's Guide to Career Preparation: Scholarships, Grants,
    and Loans. Garden City, N.Y.: Anchor Press/Doubleday, 1979.

        A popularly written book for women, which focuses more than usual
        on monies which do not require repayment. (9-13)

Johnson, Willis L., ed., Directory of Special Programs for Minority Group
    Members: Career Information Services, Employment Skills Banks,
    Financial Aid Sources, 3rd ed. Garrett Park, Md.: Garrett Park Press,
    1980.

        Covers the areas of general assistance programs, federal economic,
        and training programs, and university awards. Organized by state,
        an exhaustive source. (9-14)

Kesslar, Oreon, Financial Aids for Higher Education, 81-82 Catalog. Dubuque,
    Ia.: William C. Brown, 1981.

        Comprehensive guide to scholarships, loans, contests, and
        diversified financial assistance programs. Clear and thorough,
        with a cross-reference index of more than 3,400 programs. (2, 9-14)

Knowles, M.S., The Adult Learner: A Neglected Species, 2nd ed. Houston:
    Gulf, 1978.

Kohl, Kenneth A., and Irene C. Kohl, Financing College Education. New York:
    Harper & Row, 1980.

        Explains how the student can obtain scholarships, grants, and
        loans--based on the 1980 higher education laws. While providing
        information on federal, state, and private sources of financial
        assistance, the book gives detailed information on aid available
        for veterans and the children of veterans. There are also sections
        which provide financial assistance information for the displaced
        homemaker, scholarship information for young women, Boy Scouts and
        Girl Scouts, and ROTC members. There is advice on filling out
        forms, working with financial aid offices, and possible
        difficulties encoutered by the student whose parents are divorced.
        (4, 9-14)

Kornfeld, Leo L., Gonnie McClung Siegel, and William Laird, How to Beat the
    High Cost of Learning. New York: Rawson, Wade, 1981.

        Well-written guide which attempts to deal with all sources of
        financial aid and does a surprisingly good job of it. Highly
        recommended. Good discussions of the pros and cons of each type.
        (9-13)

Kurzig, Carol M., Foundation Grants to Individuals. New York: Foundation
    Center, 1979.

    A comprehensive guide on foundation grants available to the
    individual, compiled and published by the Foundation Center. The
    following sections are included: undergraduate and graduate
    scholarships; fellowships; residencies, internships and in-kind
    services; grants for foreign individuals; loans; general welfare
    and medical assistance; awards, prizes and grants through
    nominations; company-sponsored foundations and employee funds;
    grants--purpose and eligibility unspecified. Each listing provides
    name and address of foundation; name and title of person to whom
    inquiries and applications should be addressed; financial data on
    the foundation and its grants; application information; and a
    description of the foundation's general and program objectives;
    eligibility requirements; and terms and conditions of grant. (12)

Lawton, Leslie L., and Ruth N. Swann, Financial Aid for Minorities in Mass
    Communications. Garrett Park, Md.: Garrett Park Press, 1981.

    Another booklet in the series by Garrett Park Press. Describes
    employment opportunities in the field, occupation outlook, a list
    of general scholarship, fellowship and grant programs, and a list
    of special scholarships for minority group members in the field.
    Also describes financial aid programs offered in colleges
    throughout the country, lists mass communications associations, and
    defines the language of financial aid. (9, 10, 12, 13)

Learning Opportunities for Older Persons. Washington, D.C.: Institute of
    Lifetime Learning, American Association of Retired Persons, 1979.
    Available free of charge by writing the Institute at 1909 K Street,
    N.W., Washington, D.C. 20049.

    Pamphlet describes the types of learning opportunities available to
    older adults, and where to go for futher information. (2, 3)

Leider, Robert, The A's and B's Merit Scholarships: A Guide to Current
    Programs. Alexandria, Va.: Octameron, 1980.

    Describes federal, state, and private scholarships awarded on the
    basis of student academic merit. (2, 9, 10, 12, 13)

Leider, Robert, Your Own Financial Aid Factory: The Guide to Locating
    College Money, 2nd ed. rev. Alexandria, Va.: Octameron, 1980.

    Subtitled "The Most Comprehensive Guide to Locating Your Full Share
    of the College Money Market," this book lives up to its claim by
    providing information not only on types of scholarships, grants,
    awards and loans available, but also by listing contact names and
    addresses in the states and the Federal government so that a
    student can verify or obtain further information. Emphasizing that
    there was $14 billion of college aid available in 1980, the author

shows how the student can discover what aid is available for the general student population, for minorities, for women, for the older student, etc. There is also information on financial assistance for certain career fields, tuition assistance provided by employers, and how to calculate BEOG. The author explains in some detail the rapid changes taking place in the field. (9-14)

Leider, Robert, Don't Miss Out: The Ambitious Student's Guide to Scholarships and Loans, Sixth Edition 1981-83. Alexandria, Va.: Octameron, 1981.

A short, but basic, reference for scholarships and loans. Good depth and well written. Worth it for the chapter entitled "What People Won't Try!" alone.

Lenz, Elinor, and Marjorie Hansen Shaevitz, So You Want to Go Back to School. New York: McGraw-Hill Book Co., 1977.

Designed to aid the adult entering or re-entering college, this book discusses why both men and women are returning to school (midlife crisis, career change, etc.) and gives detailed information on planning the return and coping with the realities of being a student with job and/or family responsibilities. There is also very detailed information on admissions tests for undergraduate and graduate school and advice on test-taking, writing papers and scheduling study time. Appendixes on financing a college education, college terminology, and a list of regional associations and professional agencies. (1, 2, 3, 4, 5, 9, 10, 12, 13)

Lever, William E., How to Obtain Money for College. New York: Arco Publishing Co., 1978.

Reviews federal and state student aid programs with advice on how to search and apply for aid. Written for students in general, prior to MISSA and the 1980 Amendments to Higher Education Act. (2, 9, 13)

Making It Count: A Report on a Project to Provide Better Financial Aid Information to Students. New York: College Entrance Examination Board, 1976.

A report on a project conducted for FIPSE by CSS, with an advisory committee of representatives from the postsecondary institutions and one student. Addresses the question of an information gap between student understanding of costs and availability of aid, demonstrates that such a gap exists, and discusses how this gap be narrowed. The institutions participating in the study present some of the improved financial aid materials that were developed for students during the course of the study. The University of Massachusetts at Amherst concentrated its study efforts on the financial aid needs of the nontraditional learner. (9, 10, 12, 13)

Marquis Academic Media, Annual Register of Grant Support, 1981-82, 15th
    ed. Chicago: Marquis Academic Media, 1981.

        Standard reference text on nonrepayable financial support.
        Includes programs of government agencies, public and private
        foundations, corporations, community trusts, unions, educational
        and professional associations, and special interest organizations.
        Covers a broad spectrum of interests. (9-14)

McIntyre, Valeria, Wherever You Learned It: A Directory of Opportunities
    for Educational Credit, Ruth Cargo, ed. 5 vols. Columbia, Md.: CAEL
    Publications, 1980.

        A guide to receiving credit for noncollegiate-sponsored instruction
        in New York State. (2, 12)

Mendelsohn, Pam, Happier by Degrees: A College Re-entry Guide for Women.
    New York: E. P. Dutton, 1980.

        A comprehensive guide for women returning to school. Includes
        information on admissions, financial aid, personal and family
        adjustments, child care, development of good study habits, services
        for re-entry students, nontraditional study options, career choice,
        and finding a job. One of the highlights of the book is a series
        of interviews with women discussing the motivations for and
        challenges encountered in returning to school. Among the
        appendixes is "A Selected Listing of Financial Aid Sources for
        Women." (1, 2, 3, 9-14)

Miller, Ronald H., ed., Providing Access for Adults to Alternative College
    Programs. Metuchen, N.J.: Scarecrow Press, 1981.

        This is the first of a projected 5-volume series on developing and
        implementing alternative college degree programs for adults. (1, 3)

Momeni, Jamshid, Adult Participation in Education: Past Trends and Some
    Projections for the 1980's. Washington, D.C.: Worker Education and
    Training Policies Project, National Institute for Work and Learning,
    funded by the National Institute of Education, U.S. Department of
    Education, 1980.

        This policy research monograph sponsored by the National Institute
        for Work and Learning presents past trends and 1980s projections on
        adult participation in formal, organized education. It discusses
        these trends and projections in terms of age, race, sex, level of
        education, and annual income. It concludes that adult
        participation in education will grow at the present slow pace of
        1.5 percent a year, unless educational institutions, the government
        and industry initiate a wider range of programs available to
        adults. Further implications of these projections show that there
        will continue to be inequities because of race, previous
        educational attainment and economic status. (3, 4, 5, 8)

Momeni, Jamshid, Workers and Education: Tuition Aid Plans. Washington, D.C.: National Institute for Work and Learning, 1980.

A paper presented at the Sociological Research Symposium, Richmond, Virginia, February 14-16, 1980, based on an in-depth study conducted by the National Institute for Work and Learning. Discusses research on tuition available to union workers, with the finding that certain factors together determine a worker's participation or, more to the point, lack of participation. (1, 4, 5, 8, 12, 14)

National Center for Educational Brokering, "An Important Client Group: Displaced Homemakers." Bulletin, Vol. 4, No. 4 (May/June, 1979).

An overview of the information and counseling needs of displaced homemakers. (1, 6)

National Guide to Educational Credit for Training Programs, 1980 Edition. Washington, D.C.: American Council on Education, 1980.

A guide to receiving credit for non-collegiate-sponsored instruction outside of New York State. (2, 12)

Nemeth, Priscilla, Special Educational Needs of Minorities and Women. Washington, D.C.: Labor Education Advisory Services, 1982.

Topic Paper No. 3 in a series commissioned by the Labor Education Advisory Services program. This paper particularly focuses on the inequalities in educational opportunity encountered by women adult workers and black adult workers. The paper recommends that to rectify this inequality, there must be successful assessment of each individual's needs, with the realization that the long history of inequality has caused certain social attitudes that must also be overcome. There is also a good list of questions for a worker to consider when deciding to pursue a college education. (4)

New York City Central Labor Council, AFL/CIO, Commitment to Education. New York: AFL/CIO, undated.

Detailed descriptions of scholarships awarded by local union affiliates. Clearly organized. Union membership usually, but not always, required. (14)

O'Keefe, M., The Adult, Education, and Public Policy. Cambridge, Mass.: Aspen Institute for Humanistic Studies, 1977.

One of the first comprehensive reviews of federal higher education policy from the perspective of serving adults. (3, 9)

O'Neill, Joseph P., College Financial Aid and the Employee Tuition Benefit
Programs of the Fortune 500 Companies. Princeton, N.J.: Conference
University Press, 1981.

   Describes two projects funded by FIPSE, one called "Unbundling,"
   which questions the equity of credit-hour pricing for adult
   students, and the other examining ways of handling tuition deferral
   and installment programs for working adults. A listing is included
   of "Programs for Financing Part-Time Students: Colleges by
   State." Also included is a survey of the Fortune 500 Companies'
   tuition aid programs for employees (361 companies completed the
   questionnaire). Workers indicated that the two most significant
   institutional barriers to utilization of tuition aid are that it
   often is restricted to job-related courses, and that employees are
   reimbursed only on completion of the course. (4, 5, 12, 14)

Opportunities for Prior Learning Credit. Columbia, Maryland: CAEL
   Publications, 1980.

   A national directory of over 274 programs that assess and award
   college credit for non-collegiate acquired learning. (12)

Peterson, Richard E., et al., Lifelong Learning in America: An
   Overview of Current Practices, Available Resources, and Future
   Prospects. San Francisco: Jossey-Bass, 1979.

   Contains comprehensive information on current learning practices,
   descriptions of adult learners, federal, state and local programs
   and policies with regard to lifelong learning, as well as a review
   of the information resources available and a discussion of the
   future of lifelong learning in this country. (1-14)

Paying for Your Education: A Guide for Adult Learners. 2nd ed., New York:
   College Entrance Examination Board, 1983.

   A pocket guide that answers questions about financial aid,
   discusses government and private sources of financial aid, and
   helps students determine their financial aid plan. (2, 9, 10, 11,
   12, 13, 14).

Pitchell, R.J., Financing Part-time Students: The New Majority in Post-
   secondary Education. Washington, D.C.: American Association of Higher
   Education, 1974.

   Describes the growing numbers of part-time students and the
   implications for federal student aid programs, from the perspective
   of the early 1970s. (1, 3)

Portman, David N., The Universities and the Public: A History of Adult
   Higher Education in the United States. Chicago: Nelson-Hall, 1978.

   Just what it says. Taking the very long view. (1, 3)

Rogers, Anne, and Jane Shore, <u>Making Tuition Aid Work for You: An Action Guide for Managers and Educators</u>. Washington, D.C.: National Institute for Work and Learning, 1980.

> Outlines the elements of a sound tuition-aid plan and describes how to initiate and enhance the use of tuition aid. (12)

Scaringi, Louis T., and Joyce W. Scaringi, <u>A Guide to Money for College</u>. Bowie, Md.: The Anchorage, 1979.

> Detailed information of over 300 financial assistance programs available for the undergraduate student. Divided into three sections: federal programs, nonfederal programs, and state programs. (9-14)

Schaefer, Dennis P., <u>Overcoming Barriers to Workers' Education</u>. Washington, D.C.: Labor Education Advisory Services, 1982.

> Topic Paper No. 2 commissioned by Labor Education Advisory Services, this booklet describes the very difficult obstacles adults face when attempting to further their education. Beginning with a case study, the paper discusses the problems of information, time, money, family, and stereotyping the prospective student encounters as well as describing situations within these areas that would be unique to other workers who want to be students, too. It suggests how the union can help its workers in all these areas, and especially by providing access to an objective advisor who is also a colleague. (1, 4, 14)

Schlachter, Gail Ann, <u>Directory of Financial Aids for Women</u>. Los Angeles, California: Reference Service Press, 1978.

> A listing of scholarships, fellowships, loans, grants, internships, awards, and prizes for women; over 600 of them. Also includes women's credit unions, state educational benefits, and a bibliography of general financial aid directories. (2, 9-14)

Schmelter, Harvey, <u>Linking the Worker to Postsecondary Education: A Manual for Training Study Organizers In America</u>. New York: College Entrance Examination Board, 1980.

> A step-by-step guide to training study organizers in business and industry. (8, 12, 10, 11, 14)

Schmelter, Harvey B., ed., <u>Adult Access to Education and New Careers: A Handbook For Action</u>. New York: College Entrance Examination Board, 1980.

> A guide for universities which sets forth models of adult career centers, arranged clearly in the form of collected articles. The emphasis in this book has been on the article entitled "Staff," by Marilyn D. Jacobson, in which she deals with the requirements, recruitment, development, and appraisal of the staff of such a center. (6, 7)

Sexton, Robert, <u>Barriers to the Older Student: The Limits of Federal Financial Aid Benefits</u>. Washington, D.C.: National Institute for Work and Learning, 1980.

> Outlines the federal aid program barriers to adult participation prior to the 1980 amendments. (8)

Shapiro, Sonya, Research collected and work formulated as Project Director of FIPSE grant, College of New Rochelle, 1981.

> Unpublished manual for a series of projected workshops for professional staff regarding adult learners. Topics to be covered included a review of new legislature, barriers to financial aid, improving counseling skills, and needs analysis. (1-7, 9-14)

Shriberg, Arthur, ed., <u>Providing Student Services for the Adult Learner</u>. New Directions for Student Services, No. 11. San Francisco: Jossey-Bass, 1980.

> Discusses the new profile of the adult student population from the point of view of the university. Offers recruitment and servicing advice. This book has special emphasis on the article "Assisting the Adult Learner in 'Settling-In'" by Robert D. Cohen. (1, 3-7)

Smith, Gregory B., <u>Types of Workers' Education Benefits</u>. Washington, D.C.: Labor Education Advisory Services, 1982.

> Topic Paper No. 5 commissioned by the Labor Education Advisory Services. This report discusses the six major types of negotiated education benefits, apprenticeship programs, on the job training, tuition aid plans, educational leave and leave of absence plans, scholarship plans, and loan plans. The report focuses on the latter four, and studied these benefits through the plans of unions in the industries of manufacturing, services, transportation and utilities, and construction. (4, 14)

<u>Special Programs for Minorities and Women in Higher Education</u>. New York: Council for Financial Aid to Education, 1978.

> Nonprofit CAEL, largely supported by the corporate community, informally surveyed 108 organizations about such special programs. A worthy effort, but at least one foundation cited has had its funds terminated. (10-13)

Staford, C.B., ed., <u>An Evaluative Look at Non-Traditional Postsecondary Education</u>. Washington, D.C.: National Institute of Education, 1979.

> Reviews a number of evaluative studies; provides a comparative overview of the needs of adult learners and the effectiveness of nontraditional programs in meeting these needs. (1, 3)

Stampen, J., The Financing of Public Higher Education: Low Tuition, Student
    Aid and the Federal Government. Washington, D.C.: American Association
    for Higher Education, 1980.

        Reviews and evaluates the economic and political perspectives on
        federal student aid and low tuition.   (9)

Standing Committee on Library Education, Financial Assistance for Library
    Education. Chicago: American Library Association, 1980.

        Handbook of all kinds of aid for library science students in the
        U.S. and Canada. Wide ranging and informative. (9-14)

Student Guide to Portfolio Development. Columbia, Md.: CAEL Publications,
    1980.

        Information about assessment of life experience by the adult
        learner. (1, 3)

Suchar, Elizabeth, et al., Student Expenses at Postsecondary Institutions,
    1981-82. New York: College Entrance Examination Board, 1981.

        Reviews student expense budget construction and compiles expenses
        at specific institutions in the United States. Brief discussion of
        expenses of self-supporting students. (1, 2)

Szczypkowski, Ronald B., A Guide to Understanding the Adult Learner, Draft
    II. New York: College Entrance Examination Board, 1974.

        Prepared for the Office of Library Independent Study and Guidance
        Projects, College Entrance Examination Board. A comprehensive
        study of the adult learner. Discusses the nature, motivations, and
        developmental changes in the adult learner, including physical
        changes during adulthood and their effect on learning. A special
        section is devoted to the librarian as a facilitator of adult
        learning and another to a self-diagnostic checklist to be used by
        those working with adult learners. Appendixes include material
        geared toward the librarian as counselor to the adult learner. (1,
        3, 4, 5, 6, 7, 8)

350 Ways Colleges are Serving Adult Learners. New York: College Entrance
    Examination Board, 1979.

        Designed for colleges and universities seeking increases in their
        adult population and innovative ways to provide better services to
        them. This booklet, compiled through a telephone survey of
        approximately 50 institutions of higher learning throughout the
        country, literally lists 350 suggestions now in practice. They
        range in category from assessing needs to evaluating programs and
        practices, and in recommendation from offering retirement education
        to businesses to providing counseling and psychological services on
        evenings and weekends for adult part-time students. (7; also some
        suggestions relating to 9-14)

Tough, A., *Why Adults Learn: A Study of the Major Reasons for Beginning and Continuing a Learning Project*. Monograph in Adult Education, No. 3. Toronto: Ontario Institute for Studies in Education, 1971.

> Describes independent, formal learning projects of adults. (1)

U.S. Department of Commerce, Bureau of the Census, *School Enrollment--Social and Economic Characteristics of Students: October 1979*. Current Population Reports, Population Characteristics, Series P-20, No. 360. Washington, D.C.: Government Printing Office, 1979.

> A solid source for original data about school enrollment.

U.S. Department of Commerce, Bureau of the Census, *School Enrollment--Social and Economic Characteristics of Students: October 1980 (Advance Report)*. Current Population Reports, Population Characteristics, Series P-20, No. 362. Washington, D.C.: Government Printing Office, 1980.

> Again, a solid source for original data about school enrollment. (5)

U.S. Department of Education, *Federal Financing Aid for Men and Women Resuming Their Education or Training*. Washington, D.C.: Government Printing Office, 1981.

> Describes major federal aid programs from the perspective of the adult student. (9)

U.S. Department of Health, Education, and Welfare, Education Division, The Fund for the Improvement of Postsecondary Education, *Lifelong Learning and Public Policy*. Report prepared by the Lifelong Learning Project, February 1978. Washington, D.C.: Government Printing Office, 1978.

> A more general discussion than is usual from a government publication. It concerns possible future directions of adult education and, due to the change of administrations, is now mainly of historical interest. (3, 5)

U.S. Department of Labor, Bureau of Labor Statistics, *Back to School at 35 and Over, October 1978*. Special Labor Force Report 227. Washington, D.C.: Government Printing Office, 1978.

> The original, and best, source of data and statistics about this subject. (5)

Wehrle, Howard F., and Ruth N. Swann, *Financial Aid for Minorities in Business*. Garrett Park, Md.: Garrett Park Press, 1980.

> Another in the series of booklets by Garrett Park Press, this surveys the field of business, including marketing, management and computer careers, in terms of positions available and occupational forecast. There is a section on general scholarships, fellowships

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and grants and a section on special scholarships for minorities. There is a general listing of financial aid programs at postsecondary institutions as well as a listing specific to Native Americans. Also included is a listing of professional organizations, and recommendations as to how the student can best expedite his or her financial aid plan. (9, 10, 12, 13)

Westervelt, E.M., Barriers to Women's Participation in Postsecondary Education. Washington, D.C.: National Center for Education Statistics, U.S. Government Printing Office, 1975.

A review of the literature on barriers to women's participation in postsecondary education. (1)

White, Sharon F., and Ruth N. Swann, Financial Aid for Minorities in Science. Garrett Park, Md.: Garrett Park Press, 1980.

Another in the series, this booklet includes position descriptions, employment outlook, listings of scholarships, fellowships and grants for the general population and those specific to minorities in the field of science. There is also a listing of financial aid programs offered at postsecondary institutions, a listing of associations in the field, and some guidelines on how a student can best expedite his or her financial aid plan. (9, 10, 12, 13)

Wilder, Denise, Issues in Education and Training for Working Women. Washington, D.C.: National Institute of Work and Learning, 1980.

Reviews a wide range of issues in providing postcompulsory education for working women. (1, 3)

Windham, D.M., N.D. Kurland, and F.H. Levinsohn, eds., "Financing the Learning Society." School Review, Vol. 86, No. 3 (May 1978).

Covers a broad range of policy issues in financing adult learning, including adjustments in federal student aid programs to remove barriers to adult participation prior to MISAA and 1980 Amendments. (1, 9-14)

Women's Educational Equity Communications Network, Educational Financial Aid for Women: An Information Packet. San Francisco: Far West Laboratory for Educational Research and Development, undated.

Includes the AAC Project on the Status and Education of Women paper on "Financial Aid: A Partial List of Resources," information on U.S. Office of Education aid programs and athletic scholarships, a listing of additional publications on student financial aid for women, and advice on ways to finance an education. (2, 9-14)

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