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ABSTRACT

A study was undertaken at Macomb Community College (MCC), in Michigan, to review the effectiveness of the college's financial aid department. Data were gathered from a search of the literature related to financial aid services and a review of comments and findings from MCC alumni and financial aid surveys. In addition, surveys were conducted of financial aid officers at 15 Michigan community colleges and 4 peer institutions in other states, of 1,488 students who applied for financial aid in 1994-95, and of 96 non-financial aid administrators at MCC. Study findings included the following: (1) while the literature review found little information on financial aid service, what existed stressed the importance of a polite staff, keeping administrators informed, creating student materials, and assessing satisfaction frequently; (2) respondents to previous MCC surveys showed concern with availability, processing, qualifications, and service attitudes; (3) based on responses from 10 colleges in the survey of state and peer institutions, MCC had a lower percentage of students receiving aid than the other institutions, at approximately 20%; (4) based on responses from 35% of the financial aid applicants surveyed, applicants were slightly more than "satisfied" with courtesy, hours, knowledge, overall service, efficiency, and processing at the financial aid office; and (5) results from the survey of MCC administrators (56% response rate) indicated that few had attended financial aid workshops and more respondents reported seeing or receiving any of several types of publicity about financial aid at Macomb. Most commonly remembered was publicity in the MCC student newspapers. Least common were direct mailings or brochures. The three survey instruments are appended. Contains 25 references. (TGI)

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Macomb
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MACOMB COMMUNITY COLLEGE

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FINANCIAL AID AS A SERVICE: A REVIEW OF OPERATIONS

Introduction

The Director of Enrollment Services requested help from the Department of Research & Evaluation in reviewing the Department of Financial Aid as a service-provider to students at Macomb Community College. The impetus for this request was the 1994 A-B-C Survey at Macomb (an institutional effectiveness survey) as well as MCC's self study for its forthcoming North Central Accreditation review.

Several types of evaluation were addressed:

1. A review of the literature about financial aid services;
2. An analysis of alumni comments about financial aid;
3. A review of prior studies about financial aid at MCC;
4. A study of the financial aid process at other community colleges within the State of Michigan and several of Macomb's peer institutions in other states;
5. A random survey of the 6,000 or so students who applied for financial aid for the 1994-95 school year;
6. A survey of Macomb Community College managers.

The results of parts two and three were combined into one report (Part 2).

1. LITERATURE SEARCH

Information about financial aid operations in colleges is sparse in the published literature. An extensive search of ERIC revealed many documents from a governmental and/or funding point of view but only two from a service perspective, and they were more than ten years old. Hughes (1990) mentioned a survey used at San Francisco State University, but did not include a citation for a published work of that study.

A request over the Internet/COMCOLL.LIST and FINAID.LIST produced additional information.

Information about "The Office of Scholarships and Student Financial Aid" was presented by University of Delaware (Newark, Delaware) based on its "1979-80 Program Review: Administrative Units and Service Units."

The Delaware report provided goals/objectives and purposes for the Financial Aid Office (FAO) in a program and service review. The first two purposes of the Scholarship and Financial Aid Programs were especially pertinent:

1. To provide access to the University of Delaware.
2. To provide retention in the University of Delaware.

Although they were time consuming, UD found "verbal presentations to groups of students, parents, counselors, or others . . . a very good way to communicate the program directly."

The report cited the need for ready answers to such questions as the number of students who receive what kind of aid, the number who apply, from what class, from what income category, and what kinds of packages were awarded. They identified a frequent problem:

...the student does not submit the SER [Student Eligibility Report, necessary in Delaware] to the institution on a timely basis, thereby forcing the institution to re-award students through a complete re-analysis of data and a re-printing of award notification.

The Delaware report also addressed, among other things, personnel turnover in the FAO, the extent that users/clients/consumers of the unit's functions have been asked to evaluate those functions, and what other campus units interacted with the FAO.

The FAO office itself at UD had a very stable staff for three years prior to the report. At the time their report was written, they had had one retirement and three promotional transfers which

resulted in over-extension of remaining staff. Lack of adequate staff was seen as an impairment to achieving success in all functions.

Some of the other campus units mentioned in the Delaware study were the Office of Admissions, Office of the Treasurer, Office of Accounts Receivable, the Counseling Center, and the Development Office. Certainly, MCC's FAO has similar interactions. The Delaware report cited use of student evaluations, but they were an attachment to the original report and not reproduced in the ERIC document. The report also mentioned numerous federal and state agencies and auditors, both governmental and college.

Finally, Delaware University Office of Financial Aid

believes more financial aid information needs to be shared with the University Community regarding the purpose and service of the Financial Aid Office. Financial aid has emerged as a critical factor influencing the student's decision to go to college and to be retained in college; as a result, financial aid is a critical factor in providing stability for the student enrollment.

Pennell and Hurst (1982), after extensive research, found no published surveys on the subject of student perceptions of financial aid office service. After their literature review, they developed and conducted a survey among

a random sample of students enrolled at the University [of Oklahoma] [UO] during the 1980 Fall semester. The questions elicited student perceptions on four major areas of concern to the Financial Aid Office: staff/student interpersonal relations, procedures in awarding aid, accessibility of staff, and student knowledge of specific programs.

Respondents were "asked to evaluate services provided by the Financial Aid Office based either on their own personal experience...or on information they had heard from fellow students if they had used no services."

Pennell and Hurst found several differences in subgroups. For example, students who attended only that university gave higher ratings than students who transferred to the university. Full-time students gave more favorable ratings than did part-time students; underclass [freshmen and sophomores] evaluations were higher than upperclass [juniors and seniors]. Fewer differences appeared when analyzed according to marital status or age. The lowest evaluations related to the quality of information provided by the office and the disbursement procedures.

Underclassmen were more knowledgeable than upperclassmen. The authors concluded this might be indicative of information

available in the high schools or from other students who lived in University housing. (Freshmen are required to live on campus.)

The authors suggested several ways to correct what was perceived as insufficient information about financial aid options and operations such as regularly scheduled information sessions, direct mailings, and a complete analysis of all financial aid literature with annual dissemination to "insure students are receiving clear, timely, and understandable information about aid programs and the aid process."

What Pennell and Hurst discovered about subgroups, especially part-time and older students ("non-traditional"), might be more applicable to MCC's population. These groups were generally more dissatisfied than others with FAO services.

The majority of these students live off-campus, have larger student cost budgets than on-campus students and, in many cases have increased expenses due to the size of their household and transportation costs and child care. The... evaluation... is more complex due to the need for institutional validation of information....

One final aspect of the UO study had to do with receptionists in the FAO.

If the first contact [with FAO] is unsatisfactory, the student may receive the impression that the aid office is unresponsive.... However, if the receptionist is courteous and helpful, the entire office benefits because students will more likely approach any future contacts with the office with a positive attitude....

Pennell and Hurst concluded, nearly 15 years ago, that it is "especially important for students to know what programs are available . . . and how their eligibility . . . is determined. . . . Aid offices must disseminate this information and attempt to insure that students fully understand the financial aid process."

Other writers and publications addressed financial aid from different perspectives.

In its Strategic Plan 1994-1999, the Pima Community College states its intent to "develop a **strategic academic plan which will promote student success** [emphasis in original] through . . . Improvement of student development services, including . . . financial aid. . . ." Furthermore, in order "to achieve the mission and strategic directions, the College will nurture an **organizational climate** [emphasis in original] which delivers services in a user-friendly manner [emphasis added].

In its Mission Statement Evaluation, under Student Services (page 21), Pima expects students to rate "services good or excellent" on a questionnaire designed to assess student services by a random sample of users on which the average rating will be "mostly satisfactory" or higher with results to be collected and compiled annually by May of each fiscal year. So Pima has plans to evaluate service levels and is anticipating a higher level of service from the service providers, including financial aid, at the College.

St. John and Starkey (1994) found, in a study of cost and persistence, that "1) Traditional college-age community college students are highly responsive to tuition charges; and 2) available grant dollars are not sufficient to mitigate the negative influence of tuition on persistence."

While we are not examining persistence per se, social and financial background are considered variables in persistence studies; these also have major impacts for financial aid applicants. In community colleges, 19% of students are from low income families and 33% from lower-middle-income families compared to 14% and 26%, respectively, in public four-year institutions (St. John, Oescher, and Andrieu, 1992, cited in St. John and Starkey, 1994). It stands to reason, then, that community colleges would/should have a higher proportion of financial aid applicants for whom available aid might be the reason for enrolling or not.

Thomas G. Mortenson (1988), in his study of "Attitudes of Americans Toward Borrowing to Finance Educational Expenses 1959-1983," found that, consistently, financing education was the third most acceptable reason to borrow money--preceded by cars and illness [emphasis added]. This finding cut across income lines, although men were more willing to borrow money for education than women--not too surprising given the "burden" our society still places on men to support the family and the increasing need to have an education to do so.

Younger Americans were more willing than older to borrow for educational expenditures: 90% of those under 25 approved compared to less than 60% for those 65 and over. By occupation, those who were likely to have education beyond high school (professionals and others) were more disposed to borrow for education; laborers were least likely to agree, but even in this group, 75% thought it was OK.

There were some differences by race. Blacks and whites were more favorable toward borrowing, Hispanics least favorable. These were the only three races referred to in most of the text and accompanying charts. No ethnic groups were mentioned in the study. However, in a separate table, 89.5% of Asians were identified as most favorable toward borrowing for education but

that is the only mention of Asians.

Mortenson then interpreted these findings as they related to financial aid, saying:

College attendance costs have increased faster than grant aid available to lowest income aid applicants, requiring such students to seek out alternative aid sources to finance the shortfall. . . . Yet during the same period of time, the maximum Pell Grant for which poverty level Pell applicants could qualify . . . [left] a shortfall of \$3,200 at public community colleges. . . . Most alternative aid sources have not increased to make up for the lack of growth in the Pell Grant Program.

Rees Hughes (1990) studied "The Financial Aid Experience of Ethnic Students." He addresses among other issues, the difficulty of completing the aid forms in a bilingual household. Furthermore, citing another study, Hughes says that

predominantly white financial aid staffs may be less effective with students from non-white backgrounds. Research suggests that black students, for example, feel less positive, less trusting, and less comfortable with faculty and staff than do white students at predominantly white institutions. . . . Therefore, non-white students, who may feel less comfortable contacting available financial aid resources, may also be less likely to utilize the FAO staff and less likely to be satisfied with their aid experience.

Hughes compared "white and non-white" responses to a 20-item questionnaire which was mailed to 710 financial aid recipients, with equal numbers of white and non-white students. The survey was based partly on Pennell and Hurst's research at University of Oklahoma. A significant difference was found between white respondents and non-white respondents in getting an appointment with a Financial Aid Counselor (non-whites felt they had greater difficulty than whites).

Hughes also separated responses of students representing various ethnic groups. This revealed lower satisfaction levels (although insignificant) for Native Americans; Chicanos were most satisfied with significantly higher levels of satisfaction, along with Whites, on six items: reasonableness of the aid package, understandability of award letters, getting appointments with counselors, receptionists making them feel comfortable, knowledgeable and helpful receptionists, and overall satisfaction.

Statistically significant differences existed between Native American and Asian students, Native Americans and Black, and Native American and Hispanic respondents. Contrary to the

research cited by Mortenson, "Students from different ethnic groups did not have difficulty completing forms and indicated a high level of satisfaction with FAO counselors."

In the most recent study, Lee and Mastrangelo (1994) examined financial aid services in terms of the Americans with Disabilities Act (ADA). Their report was a self evaluation of services, etc., at Lakeland Community College (Mentor, Ohio). In it they state, the

Financial Aid Office is exploring ways of guiding certain disabled students through the maze of complex forms dispersed from this office. Financial Aid, too, may need to share a TDD [telephone device for the deaf] . . . as more deaf students communicate with a TDD. . . . A TDD with printer creates a record from which Financial Aid can respond to the student via the mail . . . after researching an issue.

Further, they cite a need for special counseling from Financial Aid to assess continuing grant eligibility because disabled students tend to drop courses more frequently.

The Internet request generated a contact with Michael Alexander, a former student aid director currently working as a consultant. Alexander, in "The Ideal Financial Aid Office," enumerated 36 suggestions for improving financial aid services. Some of them were common-sense approaches; others required administrative/college-wide policy approaches. However, he mentioned at least one idea which was mentioned by both the Oklahoma report and the Delaware report: namely, improve and expand financial aid publications, brochures, and letters.

He also suggested, along the lines of informing and involving other administrators, that a campus-wide financial aid advisory committee be formed consisting of faculty, administrators, staff and students along with providing complete analyses and reports of key aspects of aid operations for internal planning purposes as well as for "lobbying" for more resources. He encouraged a "point of service" instrument (questionnaire) to promote feedback.

Lastly, Alexander suggested some creative approaches to handling appeals, new campus-specific policies which might be sensitive to high-need students, "limited service" during peak processing times, lists of "work-study [students] by major," and a VIP program for students which would include special benefits and, thus, encourage them to read FA information.

In an earlier article¹, Alexander discussed "office attitude: the general theme or philosophy that drives your financial aid [operation]. . . ." He encouraged student aid administrators to use their professional judgment where circumstances or procedures were not clearly black and white. Section 479A of the Higher Education Act of 1986, as amended, allows this judgment: "Nothing in this title shall be interpreted as limiting the authority of the financial aid administrator, on the basis of adequate documentation, to make adjustments on a case-by-case basis to the cost of attendance or the data required. . . ."

Earl Dowling, Director of Student Financial Aid at Iowa State University provided some in-house results of point-of-service surveys at ISU. A half-sheet, brightly colored questionnaire, inquiring about staff courtesy, promptness of service, overall service and day/time of visit resulted in 308 completed forms in Fall 1994 and 91 in Spring 1995. Although the research was not published, it did provide qualitative evidence about their operation.

Fred M. Carter, Student Loan Market Development at US Bank in Seattle, Washington, indicated (via Internet) that "Most of the research of the 'service' provided by financial aid offices are internal documents. . . ."

In his previous experience as a financial aid director, Carter described how the typical wait in the financial aid line had been cut from about 2 hours to 7 minutes at the busiest times. Because there are often two offices which interact with financial aid students, he says, "Of course the evaluation in 1987 [when he arrived at the institution] was bad but to my surprise and frustration instead of praise in 1990 there was merely improvement noted." While his office had the shortest line, there was only one of five windows in the business area devoted to financial aid recipients. When Mr. Carter questioned the controller's office why they had only one window for financial aid when 80% of the students received aid, the response was that it [financial aid] was too complicated.

Carter also mentioned a college-wide contact with students who did not return. "Often the reason given was either a financial crisis or the financial aid office." He reviewed student files and found that "nearly all of the students had either never applied for financial aid or had never indicated any crisis." In follow-up contacts with these students, however, he discovered that "financial problems" is one of the most socially acceptable reasons for withdrawing from college.

¹"Use Professional Judgment to Adopt a Yes! Attitude," Student Aid TRANSCRIPT, Fall 1990/Winter 1991.

Norma J. Campbell (University of Minnesota at Duluth) described how they recently opened a Customer Service office with three full-time counselors and a part-time graduate student as well as support staff. They have cut waiting time from over an hour to about four minutes. She reported 23,654 telephone or in-person contacts in a 9-month period, about half of what MCC staff experienced in a similar time frame.

Two other people (Griggs and Strickland) communicated their experiences with survey instruments and results of the surveys. Griggs said the survey at College of Charleston was "administered to a representative sample of then current applicants on the financial aid database." Inability to get through on the telephone was their number one problem.

Strickland conducted service evaluations of the FAO every other year by pulling every third file and submitting a questionnaire. He found the results beneficial in obtaining funds to improve services.

Summary

In summary, little information is available in the formal literature on financial aid service. What is available indicates the importance of:

- * having a positive attitude and polite staff;
- * keeping administrators and staff throughout the college informed;
- * having or creating and reviewing information items for the students;
- * regularly seeking the opinions of students/parents about FA services; and
- * keeping in mind that other areas can and do have an impact on financial aid operations, often without our knowledge and often unintentionally.

2. ALUMNI PERCEPTIONS AND PREVIOUS STUDIES

Verbatim Comments

For an assessment project (#94-093 - Verbatim Comments on Selected Topics, MCC Follow-Up Studies, 1989-1994), comments from five years of surveys conducted by Research & Evaluation (Grad 1, Grad 3, Grad 5, Non-Returning Student, and Employer Follow-Up) were analyzed according to content and grouped into five categories. Comments from MCC alumni about Financial Aid were found in the "Services" section of that report.

The remarks were in response to the statement included on all follow-up surveys, "We would appreciate any comments regarding how the College could improve the courses you have completed or the services you have received."

Overall, statements about financial aid services were few, but they focused on issues addressed in the literature discussed in Part 1. Mainly, alumni addressed **availability of aid, the process for getting financial aid, qualifications for financial aid, and staff service/attitude**. However, the majority of comments addressed the first three issues. Both positive and negative comments were included.

Primarily, students felt there wasn't enough aid available or it was too restricted or they received contradictory information. While the restrictions and/or availability of funds are often beyond the control of the institution, the level of service at that institution is controllable.

For example, one respondent indicated that MCC's Financial Aid Office was better organized than another institution's. Another person candidly stated "poor service" while others felt more staff were needed.

Nine other project files in Research & Evaluation were consulted for information concerning Financial Aid. Only four, however, contained any relevant information, and these are discussed below.

Who Pays the Students' Tuition? (#90-040)

Although this particular survey began as a separate project, the questions were ultimately included in the ACT Student Opinion Survey discussed below; so, data are reported in that section. Employer reimbursement was the main focus of this project.

Student Opinion Survey (#90-060)

The ACT Student Opinion (Quality of Life Task Force) Survey was conducted in February and March, 1990. Comparisons are made, where appropriate, to an earlier survey conducted in 1987. It should be noted, however, that the 1987 survey was conducted in the fall semester while the 1990 study was conducted in the spring semester. This will account for some differences in data.

According to respondents to both Student Opinion Surveys (SOS), the percentage of students at Macomb receiving financial aid is quite low compared to the norm² for all two-year colleges. (This point will also be discussed in Part 3 of the Financial Aid Study.) The report indicates that 13% of MCC students in 1987 received financial aid; in 1990, 19% did. The norm for all two-year colleges, nation-wide in 1989, was 47%. However, the norm for two-year colleges having a population greater than 10,000 is considerably lower: 32%.

Several explanations for the variance between MCC and other two-year colleges could be inferred from the data. The majority of MCC students are part-time students, and the lower number of credits would have an effect on their eligibility for financial aid. The reverse could also be true: if a student is taking courses without regard to a degree plan, he/she may have too many credits to qualify for financial aid at MCC.

In 1987, 75% indicated they were part-time compared to 70% in 1990. The norm for schools with more than 10,000 students is 37%. In fact, the ability to work while attending school was a determinant in attending MCC: 59% of respondents work 30 hours or more per week.

Of those who responded to the 1990 SOS survey, about one-third indicated their employers pay some or all of their educational costs. While technically third-party payment is a type of financial aid, it does not fall under MCC's formal description of financial aid, nor is it administered by the Financial Aid Office. However, employer payment/reimbursement could be a factor in determining the need for other types of financial aid.

Twenty-two percent indicated their employers would pay for studies that are related to their job; eight percent said job-relationship was not necessary. Employers would pay only tuition for 12% of respondents, tuition and fees (10%), tuition, fees, books (5%) and payment for tuition, fees, books and supplies was

²Norms were based on 47,573 completed student surveys from 131 2-year colleges which administered the Student Opinion Survey from January 1, 1986 to December 31, 1988. Of those, 8,779 were from students attending colleges with enrollment greater than 10,000 students.

reported by 2%.

Twenty-two percent said their employers would pay 100% of their tuition and 13% said employers would pay for some portion less than 100%, ranging from less than 50% to 90%.

Another section of the survey asked students to rate each of 20 college programs and services, one of which was Financial Aid. In 1987, 18% reported using the Financial Aid Office with a mean satisfaction rating of 3.67 on a scale of 1 (very dissatisfied) to 5 (very satisfied). A norm was not indicated.

In 1990, 18% again reported using the FAO with a mean satisfaction of 3.62 on the same scale. That year, the norm for schools of more than 10,000 students was a mean of 3.76 with 34% usage. MCC's ratings declined five percentage points while the norm was somewhat higher.

Nearly two-thirds of the respondents said that, if the college wanted to reach the students with important information, e.g., about financial aid opportunities, it should use direct mail to the students' homes.

Finally, in response to the question, "Among the following offices and services, which one's hours of operation would you most like to see extended?" the financial aid office was sixth in a list of eight items both in 1987 and 1990. While this could be interpreted to mean the hours are sufficient, it can also be seen to mean that the hours are sufficient for those who use the FAO or that those who don't use the Office placed it lower in the general list of priorities.

In subsequent questions, the student satisfaction rating of financial aid information, prior to their enrollment, was lower than the overall 3.62. In 1987, respondents gave financial aid information a mean rating of 3.25 based on the 5-point scale noted above; however, in 1990, ratings increased to 3.67. In 1990, the norm rating for two-year colleges with more than 10,000 enrolled was 3.45; the national norm for all two-year colleges was 3.67. These ratings seem to reinforce the ideas presented in Part 1 of this study about keeping students informed about availability and processing of financial aid.

It should be noted, however, that respondents gave similar ratings to students' say in policy, use of student fees, campus safety and security, and MCC student government. Also, financial aid was one of the most underused services in comparison with those at other large two-year colleges.

A-B-C Student Survey (#91-066 and #94-016)

The survey was first conducted in Spring 1992 among a random

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sample of 2,000 MCC students who were either currently enrolled or who had been enrolled in Fall 91 and who had completed at least eight credit hours at MCC. More than 900 students responded. It was repeated in Spring 1994 with 604 respondents.

Several facets of financial aid were explored in both surveys. First, students were asked to indicate how often they used a particular service (in this case, financial aid). In 1992, ten percent responded that they used financial aid services often while 77% said they never used FA. The remaining 13% said sometimes or didn't answer. In 1994, the responses were slightly different.

Breakdowns by gender, campus, and time of class for both surveys are shown in Table 1.

Table 1. USE OF FINANCIAL AID SERVICES

| | All | Male | Fem | SC ³ | CC ⁴ | AM | PM |
|-------------|-----|------|-----|-----------------|-----------------|-----|-----|
| 1992 | | | | | | | |
| Often | 10% | 7% | 11% | 9% | 11% | 12% | 8% |
| Never | 77% | 82% | 74% | 78% | 74% | 71% | 82% |
| 1994 | | | | | | | |
| Often | 9% | 4% | 11% | 8% | 10% | 12% | 6% |
| Never | 72% | 78% | 69% | 75% | 70% | 69% | 75% |

In another section, students were asked to rate courtesy, efficiency, and service of various areas. Mean ratings for the FAO, by gender, campus, and time, are presented below. The scale was equivalent to grades: A=5, B=4, C=3, D=2, E=1. In all cases, financial aid received C+ or better.

³South Campus

⁴Center Campus

Table 2. RATING OF FINANCIAL AID SERVICES

| | O'all | Male | Fem | SC | CC | AM | PM |
|-------------|-------|------|------|------|------|------|------|
| 1992 | | | | | | | |
| Fin Aid Ofc | 3.79 | 3.70 | 3.38 | 3.92 | 3.67 | 3.88 | 3.65 |
| Courtesy | 4.02 | 3.92 | 4.07 | 4.11 | 3.95 | 4.09 | 3.90 |
| Efficiency | 3.68 | 3.58 | 3.71 | 3.82 | 3.51 | 3.73 | 3.54 |
| Service | 3.69 | 3.59 | 3.73 | 3.82 | 3.56 | 3.83 | 3.52 |
| 1994 | | | | | | | |
| Fin Aid Ofc | | | | | | | |
| Courtesy | 3.90 | 3.78 | 3.94 | 3.97 | 3.77 | 4.02 | 3.72 |
| Efficiency | 3.66 | 3.69 | 3.66 | 3.63 | 3.76 | 3.89 | 3.38 |
| Service | 3.59 | 3.50 | 3.60 | 3.55 | 3.63 | 3.77 | 3.40 |

When data were cut by age, the greatest number of frequent FA users were between 23-39 (coincidentally, the majority of adult learners which the College is presently emphasizing). Means did not vary greatly by age from the ones presented above--C+ or better. Younger students (<18) rated courtesy higher than other ages, and younger students also felt the service satisfied their expectations. Comparative data by age are presented in Tables 3 and 4.

Table 3. USE OF FINANCIAL AID OFFICE BY AGE

| | All | <18 | 19-22 | 23-29 | 30-39 | 40-61 ⁵ |
|-------------|-----|-----|-------|-------|-------|--------------------|
| 1992 | | | | | | |
| Often | 10% | 4% | 8% | 12% | 13% | 6% |
| Never | 77% | 89% | 77% | 73% | 75% | 84% |
| 1994 | | | | | | |
| Often | 9% | 16% | 8% | 24% | 9% | <1% |
| Never | 83% | 52% | 73% | 65% | 73% | 80% |

⁵No student 62 or older reported using financial aid.

Table 4. MEAN RATINGS FOR FINANCIAL AID SERVICES BY AGE

| | All | <18 | 19-22 | 23-29 | 30-39 | 40-61 |
|-------------|------|------|-------|-------|-------|-------|
| 1992 | | | | | | |
| FA Ofc | 3.79 | 3.72 | 3.79 | 3.58 | 3.96 | 3.97 |
| Courtesy | 4.02 | 4.40 | 4.03 | 3.85 | 4.12 | 4.18 |
| Efficiency | 3.68 | 3.40 | 3.57 | 3.45 | 3.89 | 4.04 |
| Service | 3.69 | 4.00 | 3.68 | 3.43 | 3.85 | 3.92 |
| 1994 | | | | | | |
| FA Ofc | 3.71 | 4.50 | 3.57 | 3.83 | 3.76 | 3.84 |
| Courtesy | 3.90 | 4.25 | 3.80 | 3.77 | 3.79 | 4.07 |
| Efficiency | 3.66 | 4.75 | 3.55 | 3.69 | 3.64 | 3.87 |
| Service | 3.59 | 4.50 | 3.69 | 3.66 | 3.72 | 3.60 |

Under **Demographics**, student respondents were asked for information about financial aid sources. Generally, results are unsurprising; however, the consistency of responses between 1992 and 1994 is.

The most common sources of funding for education were parents or employers. Males and females equally reported parents' contribution, but a greater percentage of males than females reported an employer contribution or reimbursement.

Additional, "other" reasons comprised a large percentage in both surveys, but unfortunately, respondents were not asked to identify the other source. As expected, parental support declined as age increased.

Conversely, spousal support increased with age. Likewise, employer provision increased with age. Scholarships remained fairly constant with the highest percentage of scholarship students being 18 years old or less.

The proportion of recipients of state and federal aid ranged from 4% (18 or less) to 13% (23-29 and 30-39) in 1992. In 1994, 25% of those 18 or less received state or federal aid while 9% of those 40-61 did. Veterans' benefits were highest among 23-29 year olds at 7% in 1992 and in 1994.

Breakdowns by gender, campus, AM students and PM students are shown in Table 5. Age cuts are shown in Table 6. Differences may be due to rounding.

Table 5. SOURCES OF FINANCIAL AID

| | O'All | M | F | SC | CC | AM | PM |
|---------------|-------|-----|-----|-----|-----|-----|-----|
| 1992 | | | | | | | |
| Parents | 25% | 25% | 25% | 25% | 23% | 35% | 15% |
| Spouse | 12 | 1 | 18 | 8 | 19 | 15 | 9 |
| Employer | 24 | 27 | 22 | 26 | 19 | 13 | 35 |
| Scholarships | 2 | 2 | 3 | 3 | 2 | 5 | <1 |
| State/Fed Aid | 11 | 8 | 13 | 10 | 13 | 16 | 7 |
| VA Benefits | 2 | 6 | <1 | 2 | 3 | 3 | 2 |
| Other | 30 | 31 | 30 | 30 | 32 | 31 | 30 |
| 1994 | | | | | | | |
| Parents | 25% | 9% | 16% | 15% | 10% | 17% | 7% |
| Spouse | 10 | 0 | 10 | 5 | 5 | 6 | 4 |
| Employer | 24 | 11 | 13 | 17 | 7 | 6 | 17 |
| Scholarships | 2 | <1 | 1 | <1 | 1 | 1 | <1 |
| State/Fed Aid | 13 | 2 | 10 | 7 | 6 | 9 | 4 |
| VA Benefits | 3 | 2 | <1 | 2 | 1 | 1 | 2 |
| Other | 29 | 11 | 18 | 17 | 11 | 12 | 17 |

Table 6. SOURCES OF FINANCIAL AID BY AGE

| | O'All | <18 | 19-22 | 23-29 | 30-39 | 40-61 |
|---------------|-------|-----|-------|-------|-------|-------|
| 1992 | | | | | | |
| Parents | 24% | 61% | 58% | 14% | 4% | 0% |
| Spouse | 12 | 0 | 2 | 11 | 20 | 23 |
| Employer | 24 | 4 | 12 | 28 | 29 | 38 |
| Scholarships | 2 | 7 | 4 | <1 | 2 | 2 |
| State/Fed Aid | 11 | 4 | 10 | 13 | 13 | 9 |
| VA Benefits | 2 | 0 | 1 | 7 | 2 | 0 |
| Other | 30 | 21 | 28 | 35 | 30 | 28 |
| 1994 | | | | | | |
| Parents | 25% | 83% | 60% | 14% | 5% | 2 |
| Spouse | 10 | 0 | 2 | 8 | 18 | 19 |
| Employer | 24 | 17 | 16 | 23 | 31 | 35 |
| Scholarships | 2 | 0 | 3 | 1 | 1 | 1 |
| State/Fed Aid | 13 | 25 | 10 | 16 | 14 | 9 |
| VA Benefits | 3 | 0 | 1 | 7 | 4 | 1 |
| Other | 29 | 8 | 27 | 37 | 29 | 30 |

Summary

Student comments seem to confirm what is shown in the literature. They are concerned with availability, processing, qualifications, and service attitude.

The percentage of MCC students receiving financial aid is low compared to national measures. While about 20% of MCC students most recently receive aid, between 32% and 47% of students at two year institutions nationwide receive aid.

Parents pay the greatest portion of younger students' educational expenses. Most scholarship recipients are traditional age students who attend morning classes. Employer benefits are highest among older students as are veterans' benefits.

3. DATA FROM OTHER COLLEGES

Methodology

Based on categories of data provided by Macomb's Financial Aid Office, a one-page survey (see Appendix A) was designed to gather comparable data from other community colleges, especially within Michigan. These surveys were mailed to 15 Michigan community colleges, primarily in the Detroit Metropolitan Area, and four community colleges outside Michigan which are considered peer institutions because of similar size, location, and/or multi-campus governance. A cover letter signed by the Director of Enrollment Services accompanied each of two mailings.

The institutions and their locations included:

Michigan institutions

Oakland Community College⁶ (Auburn Hills)
Henry Ford Community College (Dearborn)
Mott Community College (Flint)
Washtenaw Community College (Ann Arbor)
Schoolcraft Community College (Livonia)
Wayne County Community College (Detroit)
St. Clair County Community College (Port Huron)
Monroe County Community College (Monroe)
Jackson Community College (Jackson)
Delta Community College (University Center, near Midland)
Grand Rapids Community College (Grand Rapids, formerly
Grand Rapids Junior College)
Kalamazoo Valley Community College (Kalamazoo)
Muskegon Community College (Muskegon)
Lansing Community College⁷ (Lansing)

Peer institutions (in addition to OCC and LCC)

Miami-Dade Community College (Miami, FL)
College of DuPage (DuPage, IL)
Cuyahoga Community College (Cuyahoga, OH)
Northern Virginia Community College⁸ (Annandale, VA)

A copy of the questionnaire is attached as Appendix A.

Ten colleges responded for a 59% response rate. With the

⁶Also considered a peer institution to MCC.

⁷Also considered a peer institution to MCC.

⁸Northern Virginia Community College is a state wide system comprised of five campuses, as opposed to a community college district like Michigan has.

exception of one anonymous response, a college official provided the data. Titles of respondents included:

Director of (Student) Financial Aid
Assistant Financial Aid Director
Assistant Vice President for Student Services
Coordinator of Student Benefits

Finally, some data received from the National Postsecondary Student Aid Study: Estimates of Student Financial Aid 1992-93 (U. S. Department of Education, NCES 95-746) are included as they pertain to two-year colleges. Information on more than 78,000 students enrolled during the 1992-93 school year was gathered from about 1,100 postsecondary institutions. Data are based on institutional records, computer-assisted telephone interviews of students, and telephone interviews with a subsample of their parents. Public, 2-year schools had an unweighted response rate of 73.6%. With weighting, the effective response was 79.3% or about 8,096 students from two-year institutions.

Nationally, according to the above study, the average amount of aid received by students at two-year colleges was about \$2,200--a figure based on 2.2 million aided undergraduates enrolled at public 2-year institutions. However, nearly all the financial aid offices reporting to the MCC survey have averages below this level. Furthermore, nearly one of every four undergraduates (two- and four-year institutions, both public and private) "received some non-federal aid--from either state, institutions, or employers, averaging about \$2,550."⁹

At public, two-year institutions, about 27% of students receive some type of financial aid. By source, 20% receive federal aid, 5% institutional aid, and 7% some type of state aid. This averages out to awards of \$2,088 overall; \$2,213 in federal aid; \$844 in institutional aid; and \$728 in state aid.

About 24% of two-year college students receive grants, 6% - loans, and 1.5% - work-study awards. These figures equate to an average of \$1,376 in grants, \$2,541 in loans, and \$1,522 in work-study.

Federal aid (19.6%, average \$2,213) is broken down thus: 16% grants (\$1,375), 6% loans (\$2,578), and 1% work-study (\$1,360). Non-federal grants and loans (14.8%, average \$889) are somewhat the same: 13% grants (\$812), and .5% loans (\$1,189).

The following figures illustrate some relevant comparisons of the data resulting from our survey of other financial aid administrators. Missing columns indicate comparable data were

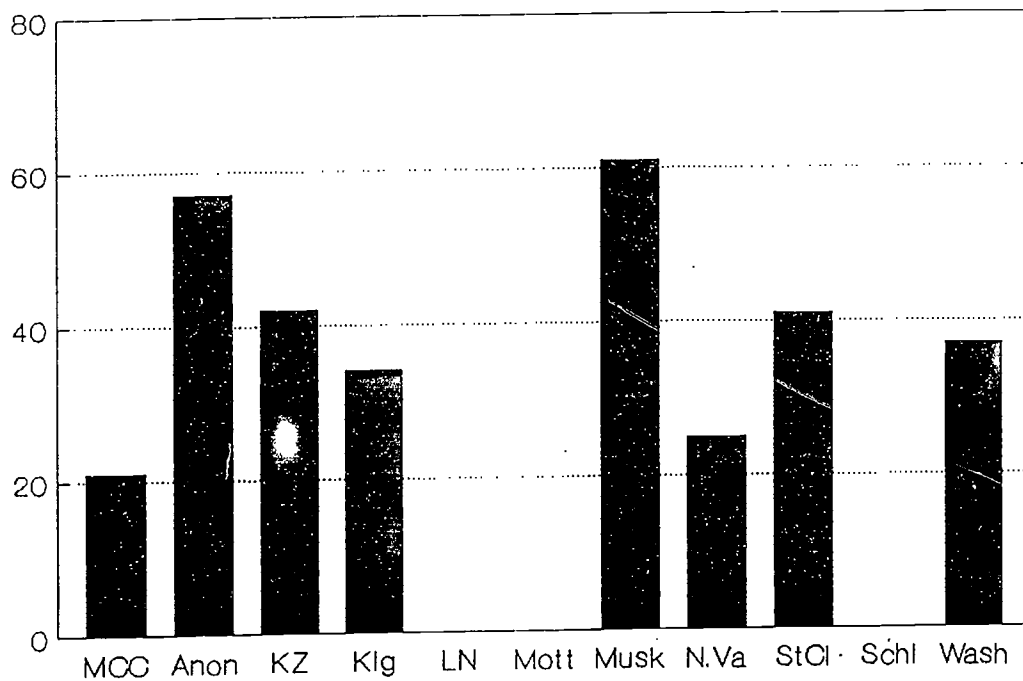
⁹"Highlights," p. v.

not available.

Figure 1 shows that Macomb Community College has a lower percentage of students applying for financial aid than other schools. About 20% of the Fall '93 students applied for aid compared to 22% at Northern Virginia and 60% at Muskegon.

Figure 1.

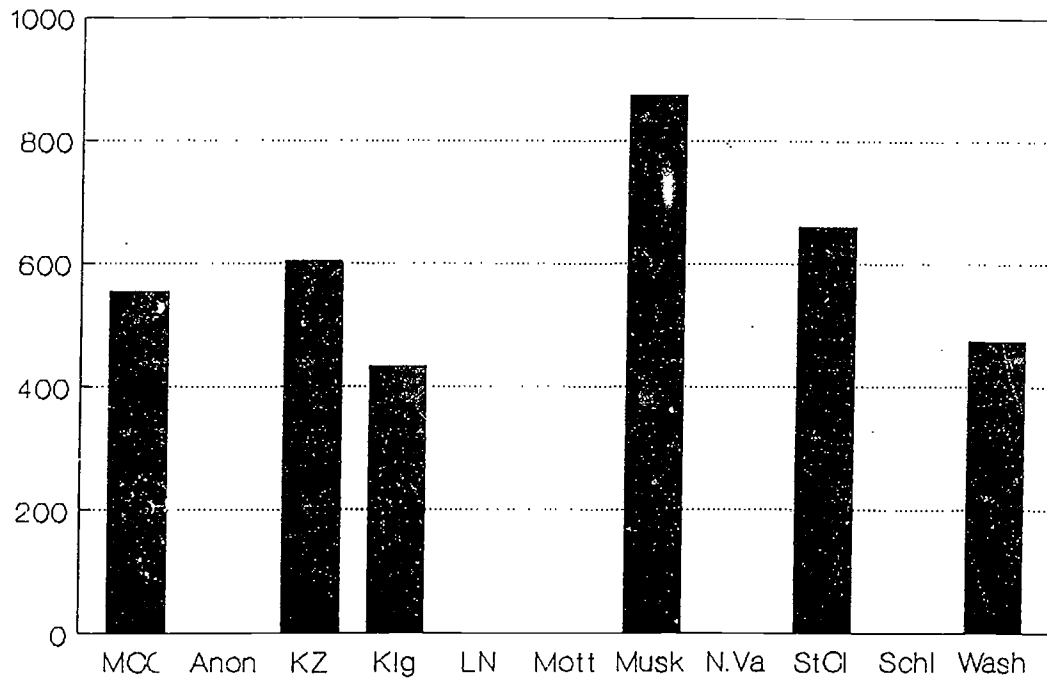
% of Headcount Applying for Aid



However, when we compare the ratio of FA staff (full-time equivalent) to FA applicants, MCC is right in the middle with one staff member for about 550 applications. Washtenaw has the lowest ratio, and Muskegon the highest.

Figure 2.

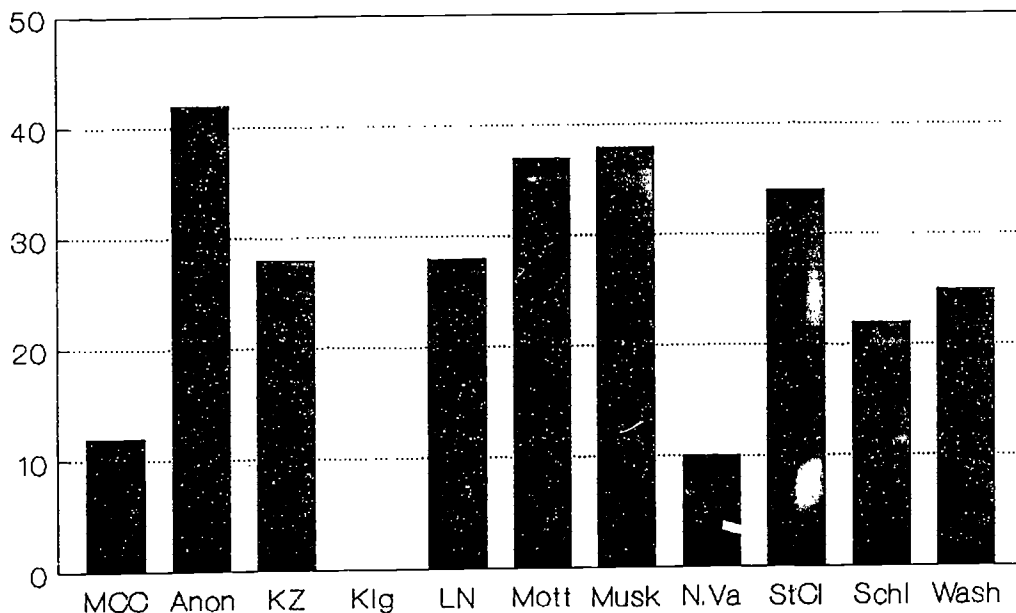
Ratio of 1 FTE Staff:FA Appl



Northern Virginia has the lowest percentage of headcount receiving aid (Figure 3), but MCC is second lowest. Possible explanations are the large number of part-time students at Macomb and the number of students who receive employer-reimbursement. As cited in Part 2 of this study, about 75% are part-time students, and 24% receive assistance from their employers. Another possibility is lack of information by the students about requirements for part-time students to receive aid.

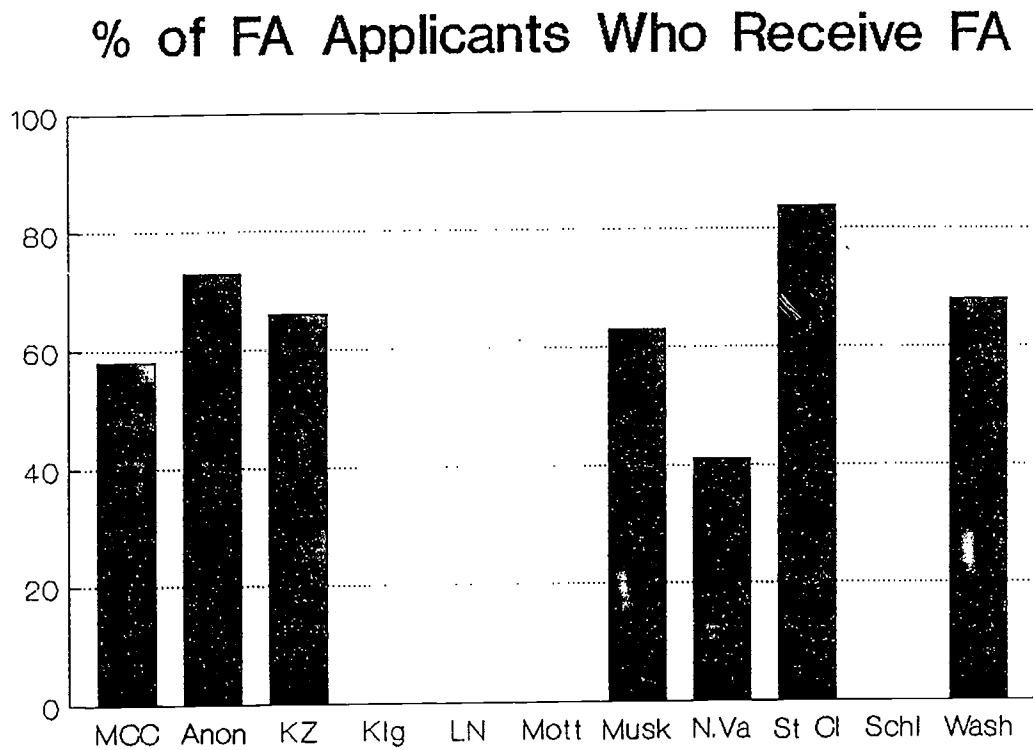
Figure 3.

% Headcount Receiving Aid Fall 1993



However, MCC has a large percentage of financial aid applicants who actually receive aid--about 60%, (mid-range compared to 40% for Northern Virginia and 85% for St. Clair County Community College.)

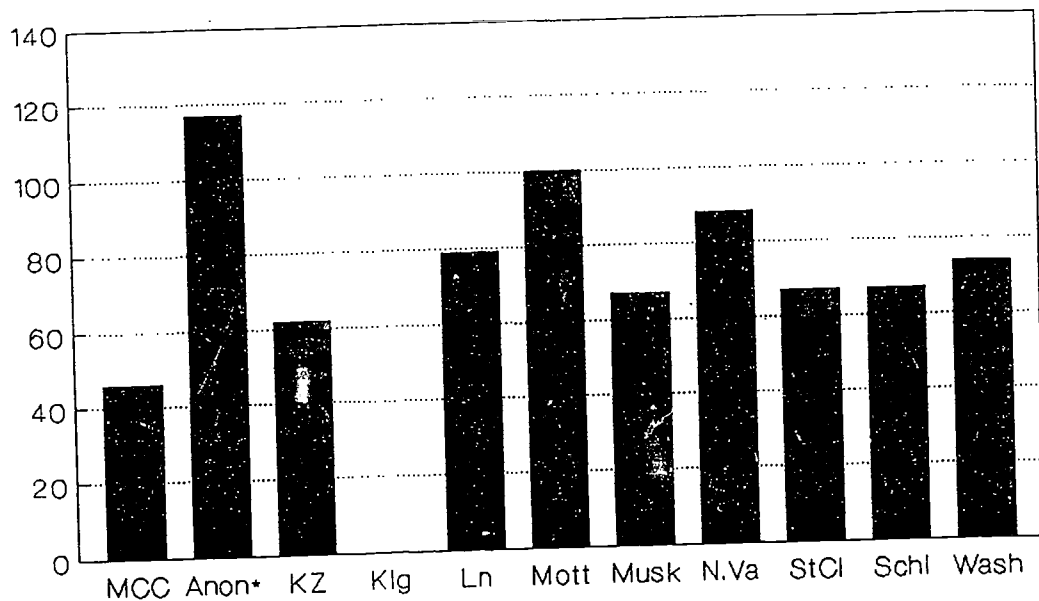
Figure 4.



Pell recipients are fewer at MCC than at other schools responding to the survey as shown in Figure 5.

Figure 5.

% of Recipients Who Receive Pell Grants Fall 1993



*Apparent error in data reported

MCC is in the middle ranges of Pell monies that are disbursed through the Financial Aid Office. Lansing and Mott disburse the most Pell grants and Muskegon the least.

Figure 6.

Pell Money Disbursed

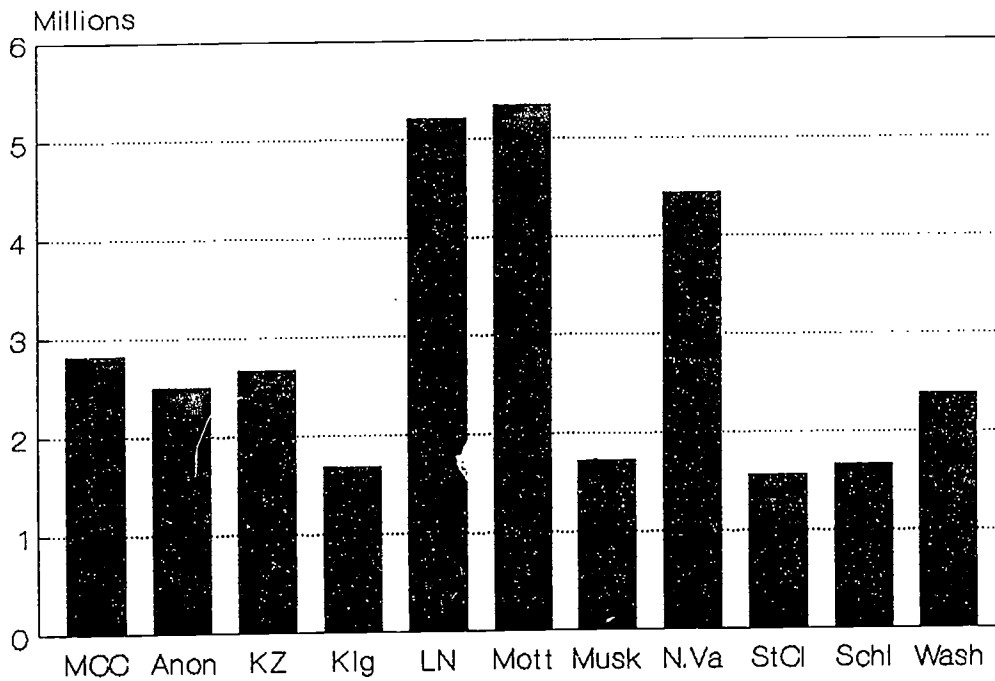
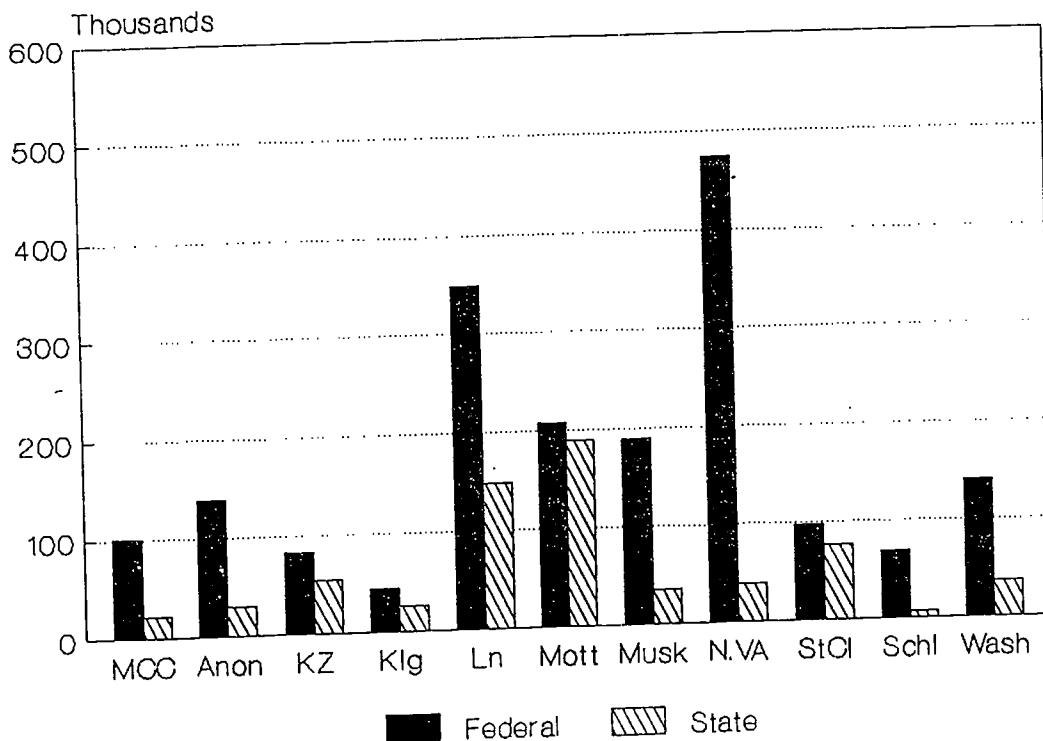


Figure 7 shows a comparison of federal and state college work study program funds. Macomb is low in both areas, but more than half of the institutions reporting awarded less than \$150,000 each in federal work-study, and more than 3/4 awarded far less in state work-study money.

Figure 7.

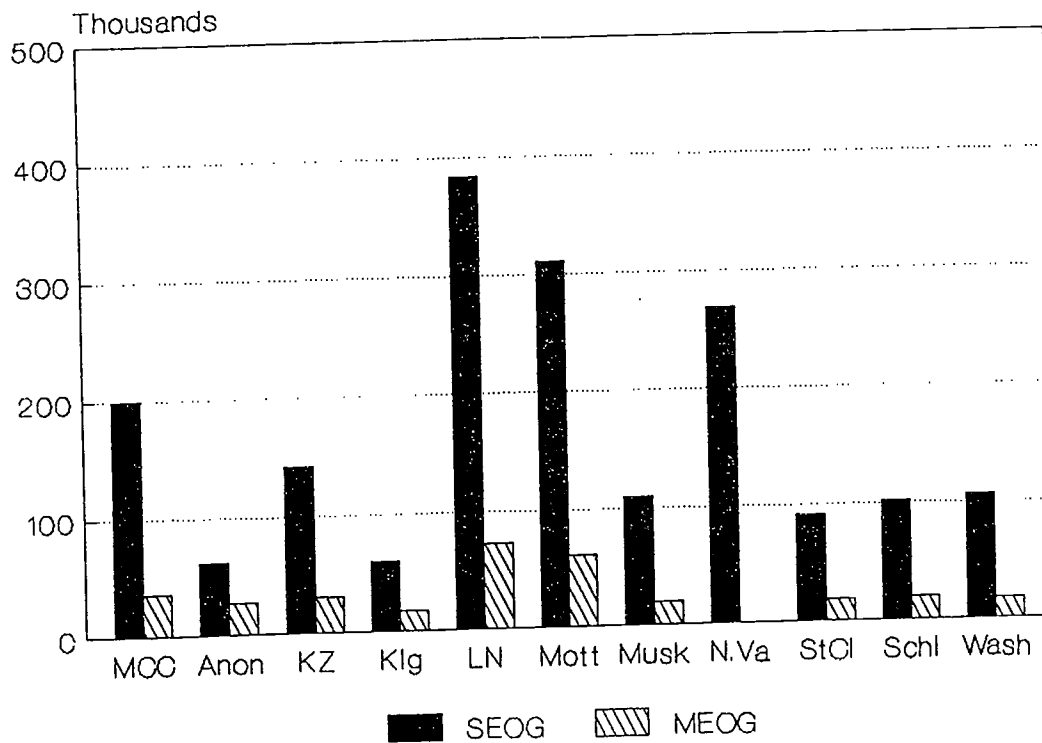
Comparison of CWSP Fed/State \$



While every respondent reported awarding less than \$100,000 in Michigan Educational Opportunity Grants (MEOG), Macomb fared better compared to other institutions in the amount of Supplementary Educational Opportunity Grants (SEOG) it awarded: right at \$200,000 compared to about \$60,000 (Anonymous and Kellogg) and nearly \$400,000 for Lansing.

Figure 8.

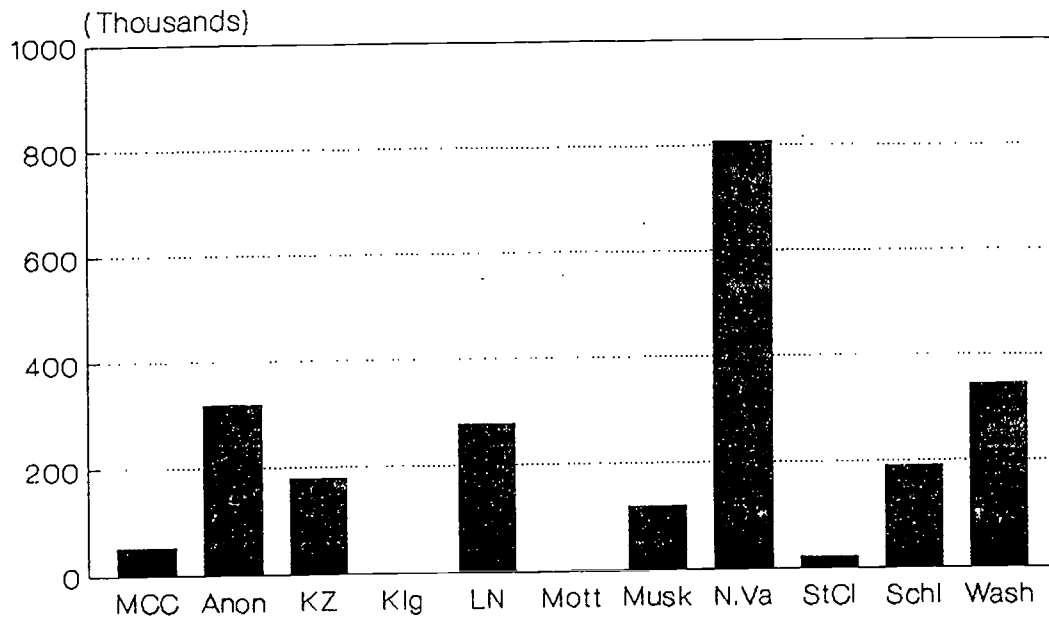
SEOG/MEOG Comparison



Macomb Community College has one of the lowest budget allocations for institutional grants. Only St. Clair CCC is lower. But Mott and Kellogg did not report on this item; it could be presumed they do not have a budget for this type of award.

Figure 9.

Institutional Grant Comparison (Budgeted Grant Money)



Finally, in terms of total financial aid disbursed, Macomb is well within the range of approximately \$2 million to more than \$8 million reported by all respondents.

Figure 10.

Total Financial Aid Disbursed (In millions)

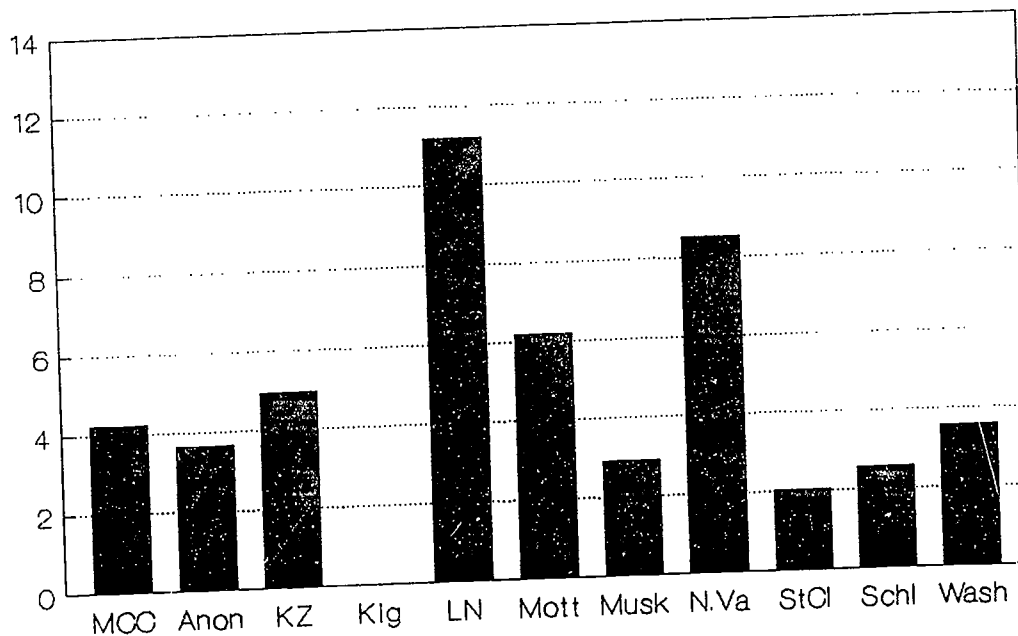


Table 7, summarizing all of the data, including Macomb's, is presented below. The following items should be noted by the reader regarding Table 7.

1. Northern Virginia CC did not provide Fall 93 headcount. The number was obtained for Fall 91 from the Directory of Post Secondary Institutions, published by the U.S. Department of Education.
2. Fall 93 enrollment for Washtenaw Community College was obtained from R&E project #93-081, Michigan Community College [Fall Semester] Enrollment.
3. Fall 93 enrollment for Kellogg CC was obtained from the 1994-95 Michigan Financial Aid Handbook.
4. An approximate average award for Kellogg CC was obtained by dividing total funds by number of applicants (the number of recipients was not provided).
5. An average award for Northern Virginia was calculated by dividing total amount awarded by the number of recipients.
6. Full-time equivalency (FTE) was calculated using 20 hours as a basis for part-time employees and 37.5 hours as a basis for full-time employees.

Table 7 is presented on the next page.

TABLE 8. COMPARISON OF FINANCIAL AID STATISTICS AT MCC TO OTHER COMMUNITY COLLEGES

| Characteristic | Macomb | Anony | KZ Val | Kellogg | Lansing* | Mott Muskegon | N.VA | St. Cl | Schlcrft | Wash |
|-------------------------------|---------|---------|---------|---------|----------|---------------|---------|---------|----------|---------|
| # Full-time staff | 6+1 vac | N/A | 7 | 4 | 10 | 5 | N/A | 3 | 3 | 7 |
| # Part-time staff | 7 | N/A | 1 vac | 0 | 15 | 5 | N/A | 0 | 1 | 2 |
| FTE Staff | 10 | N/A | 7 | 4 | 18 | 8 | N/A | 3 | 3 | 8 |
| # Apps | 5548 | 2014 | 4245 | 1761 | N/A | N/A | 8847 | 1982 | N/A | 3800 |
| # stu rec award | 3237 | 1470 | 2806 | N/A | 5096 | 4000 | 3638 | 1670 | 2150 | 2600 |
| Tot \$ awarded | 4231040 | 3660459 | 4928405 | N/A | 11204511 | 6235696 | 8511749 | 2022672 | 2589673 | 3600000 |
| Avg award/stu | 1307 | 2490 | 1756 | 1093 | 2200 | 1601 | 2340 | 1211 | 1200 | 1384 |
| # Pell grants | 2545 | 1722 | 2137 | 1306 | 4030 | 3985 | 3194 | 1327 | 1450 | 1916 |
| \$ Pell disbursed | 2816516 | 2503016 | 2662022 | 1678152 | 5209693 | 5343074 | 4439335 | 1556483 | 1663821 | 2386000 |
| \$ Perkins disbursed | 628624 | none | 38143 | 71619 | 68574 | none | 584739 | none | 1000 | none |
| \$ SEOG | 200170 | 62058 | 141053 | 59616 | 384040 | 310797 | 268127 | 91024 | 101523 | 106214 |
| \$ CWSP Fed | 101682 | 139058 | 82950 | 44114 | 349395 | 207787 | 475195 | 98092 | 68967 | 140000 |
| \$ CWSP state | 22134 | 29900 | 54562 | 2655 | 148509 | 189748 | 40000 | 76278 | 6995 | 37000 |
| \$ Adult PT grant | 77411 | 36500 | 41843 | 27103 | 103225 | 123597 | 71840 | 35335 | 30936 | 57000 |
| \$ MEOG state | 36445 | 27925 | 30528 | 18056 | 72540 | 60693 | N/A | 19224 | 19838 | 18000 |
| \$ Instit grant/ line item | 52430 | 319624 | 178984 | N/A | 278441 | none | 806000 | 19794 | 192000 | 345000 |
| Undup head | 26814 | 3502 | 10202 | 5203 | 18482 | 10877 | 35194 | 4849 | 9819 | 10331 |
| count F93 | 1321 | 100 | N/A | N/A | N/A | N/A | N/A | 122 | 219 | 1200 |
| # incomplete apps | 540 | 300 | N/A | N/A | N/A | N/A | N/A | 103 | 219 | N/A |
| # apps w/o need | 85 | 200 | N/A | N/A | N/A | N/A | N/A | 183 | 219 | N/A |
| # apps but no \$ | | | | | | | | | | |

4. MCC FINANCIAL AID APPLICANT SURVEY

Experience of other colleges/universities

Because of the limited information about financial aid services available in the general literature, the project director requested information from subscribers to COMMCOLL.LIST and FINAID.LIST about their experiences with evaluations of Financial Aid as a service. (See Part 1, June 30, 1995). Several responses included comments about student surveys and/or evaluations as well as samples of those instruments, which are discussed below.

Arapahoe Community College¹⁰ Arapahoe conducts an institutional Graduating Student Survey, a joint effort of several units in the college, which asks students to indicate their satisfaction level with several areas in the College, one of which is Financial Aid/Veterans Office: availability of advisors, quality of information, manner of assistance. Students also were able to indicate whether they were unaware of the service or had never visited/used the service. Standard demographic data were also gathered.

College of Charleston¹¹ The College of Charleston conducted a study of the Office of Financial Assistance with the help of the BA 320 Marketing Research class for the 1993 Spring Semester. The goal was to perform an assessment of the perceived effectiveness of the Office of Financial Assistance.

Several of the questions were similar to those on the MCC survey. In a tally of responses to the question, "In what ways would you recommend the [FAO] be changed to better meet your individual needs?", fifteen students--the greatest number of respondents to this question--wanted the FAO to "Publicize more information of financial aid and scholarships." Between two and four respondents listed any other answer. (The desire for more information was also indicated in the published literature.)

Iowa State University¹² ISU has a hot-pink "point of service" sheet soliciting student opinions of the FAO. It asks about

¹⁰E-Mail communication, June 8, 1995 and Sept. 8, 1995, with Peggy Cole, Asst. Coordinator of College Accountability. Hard copies received via U.S. Postal Service.

¹¹E-mail communication with Don Griggs, Director of Office of Financial Aid and Scholarships. Hard copy received via U. S. Postal Service.

¹²E-mail, June 12, 1995, with Earl E. Dowling, Director, Office of Student Financial Aid. Hard copies received via U.S. Postal Service.

staff courtesy, promptness, and overall service as well as time of day and day of week at which FAO services were requested. They found more students were served between 10 a.m. and noon (39%) on Wednesdays (25%) and Mondays (24%). Three-fourths of those students gave outstanding ratings to staff courtesy, 63% rated promptness outstanding, and 63% rated overall service outstanding.

University of Minnesota at Duluth¹³ This institution has established a Customer Service office with three full-time counselors and one support staff. Students sign in, and waiting time has been reduced from over an hour to an average of four minutes. From August 1994 through mid-May 1995, they logged 13,278 in-person visits and more than 10,000 phone calls compared to 28,418 calls and 18,368 visits at MCC from March '94 through December '94¹⁴.

University of Texas at Dallas¹⁵ UT-Dallas conducts a study every other year by pulling every third financial aid file and sending that student a questionnaire. They have found the information very helpful in justifying funding requests for improved services.

Western Wyoming Community College¹⁶ Robbie deLeur, Director of Financial Aid at Western Wyoming Community College, reported that WWCC has surveyed students for two years, using a stratified random sample of financial aid recipients. Sixteen criteria were grouped into five subject areas, which defined the desired status of their financial aid program from a recipient's perspective. The areas were:

1. Adequate funding distributed fairly
2. Assistance in understanding forms and processes
3. Processing the student's file
4. Courtesy, helpfulness, accuracy and confidentiality of staff
5. Assistance in obtaining the maximum amount of aid, meeting emergency needs, budgeting and dealing with other agencies

¹³E-mail communication June 14, 1995 from Norma J. Campbell, UM-Duluth.

¹⁴Numbers provided by Karen Rexin, Manager of Financial Aid, Macomb Community College.

¹⁵E-mail communication June 13, 1995 from Joe Strickland, Financial Aid Administrator.

¹⁶E-mail communication, June 14, 1995 from Robbie DeLeur, Director of Financial Aid.

None of the foregoing information was formally published. Two other studies which were published, the **University of Delaware** and the **University of Oklahoma** inquiries on financial aid, were discussed in Part 1 of this project, "Literature Review."

Methodology

The MCC survey was mailed in mid-June to a computer-generated random sample of 1,488 names from among the 6,000 applicants for financial aid for the school year 1994-95. The questionnaire is attached as Appendix B. A second mailing to non-respondents was sent about three weeks later. Slightly more than 500 applicants answered the survey for a response rate of 35%.

Completed questionnaires were sent to a contract firm for data entry. Printouts were generated by the senior research analyst, and analyzed by the project director. Results are presented below.

Results

Location/Program. If generalizations could be made from survey respondents to the population of financial aid recipients at Macomb, most of them live in the southern part of the County and are in occupational programs.

More than one-third--38%--of the respondents had Macomb County ZIP codes from south of 14 Mile Road, a figure slightly greater than the 34.7% enrolled from those communities for the Fall '95 semester¹⁷ but eight percentage points lower than need-based awards to recipients in those communities for 1993-94¹⁸. Nearly 10% of the respondents lived in Wayne County.

More than 70% of respondents have indicated an occupational or technical program.

Documentation/Information/Awards. More than 90% of respondents indicated that they had, indeed, submitted all requested documents, and 81% said they received enough information.

About 75% of respondents actually received a financial aid award. Four percent said they were denied because there was "no need," three percent were "not eligible," and slightly more than one

¹⁷From Fall '95 Semester Enrollment Report (Demographic Extract Tape), unpublished at the time of this report.

¹⁸Financial Aid database records reported in R&E Project 94-056, "Macomb County Students Awarded Financial Aid 1993-94;" numbers (in the report) represent the number of students who were informed that financial aid was available to them. Some chose not to accept the awards.

percent said "no funds were available." Another one percent admitted they applied too late, and 12% indicated "other" reasons.

Contact. About 73% of respondents indicated they had both telephone and personal contact with the FAO. Nearly 8% had only phone contact, and 19% had only personal contact.

Ratings. The questionnaire asked respondents to indicate their level of satisfaction with the FAO. The scale was five points with 1 = very dissatisfied and 5 = extremely satisfied. The ratings are presented in Table 8 in descending order by overall mean score. Mean scores by phone users, in-person users, and users of both methods are also indicated.

Telephone users were significantly less satisfied than in-person visitors. That means their perceptions were more different than one would expect by chance alone. The particular areas were

- *knowledgeability of staff,
- *efficiency of staff,
- *satisfaction of the student's expectations,
- *office hours of the FAO, and
- *overall level of satisfaction.

Areas with statistically significant differences are indicated by "*" in both Table 8 and Table 9.

TABLE 9. MEAN RATINGS OF FAO SERVICE

| Variable | O'all | Phone | In Person | Both |
|-----------------------------|-------|-------|-----------|------|
| Courtesy of employees | 3.72 | 3.54 | 3.75 | 3.74 |
| Hours for FAO | 3.70 | 3.43* | 3.83* | 3.71 |
| Knowledge of employees | 3.66 | 3.34* | 3.79* | 3.67 |
| Overall service | 3.52 | 3.21* | 3.58* | 3.55 |
| Satisfaction of expectation | 3.40 | 2.82* | 3.51* | 3.43 |
| Efficiency of service | 3.37 | 3.14* | 3.54* | 3.37 |
| Processing of application | 3.10 | 2.92 | 3.25 | 3.10 |

In the last section, respondents were asked to indicate their level of agreement with 13 statements about Financial Aid Operations. The rating scale was four points with 1 = strongly disagree and 4 = strongly agree. Mean scores, in descending order of overall rating, are presented in Table 10.

As noted above, telephone users were significantly less satisfied than other users. Areas in which the telephone and in-person users gave statistically different responses were:

- *the applicant's need being based on realistic budget;
- *the adequacy of financial aid received;
- *information in award letters being adequate and understandable;
- *adequate assistance for questions about the forms;
- *explanation of loan procedures;
- *helpfulness and courtesy of people at the [reception] desk;
- *feeling of ease with FAO staff; and
- *fairness of staff in evaluating need.

TABLE 9. MEAN RATINGS OF AGREEMENT WITH FAO SERVICES

| | O'all | Phone | In Person | Both |
|--|-------|-------|-----------|------|
| Adequate info on rights/responsibilities | 3.20 | 2.97* | 3.20 | 3.20 |
| Info was adequate/understandable | 3.17 | 2.90* | 3.30 | 3.17 |
| Other staff courteous, helpful | 3.17 | 3.07 | 3.28 | 3.17 |
| Sign-in desk staff courteous/helpful | 3.15 | 3.04* | 3.35 | 3.15 |
| Staff well informed/updated | 3.10 | 2.94 | 3.17 | 3.09 |
| Received adequate aid | 3.09 | 2.76 | 3.18 | 3.09 |
| Need based on realistic budget | 3.07 | 2.89* | 3.31 | 3.07 |
| Evaluations of need were objective | 3.03 | 2.73 | 3.04 | 3.03 |
| FAO fair in evaluating my need | 3.02 | 2.56* | 3.16 | 3.02 |
| Adequate assistance on forms | 3.01 | 2.78* | 3.06 | 3.01 |
| At ease meeting FA staff | 3.01 | 2.81* | 3.24 | 3.01 |
| Application handled efficiently | 2.87 | 2.83 | 3.10 | 2.87 |
| Adequate info on loans, repayment | 2.80 | 2.97* | 3.20 | 2.80 |

Comments. Respondents were asked to explain why they did not submit all requested documents. The most common explanation was no indication from staff that a certain document was needed or that the document had been overlooked by staff. In addition, several students cited repeated requests for information that had already been submitted. Some students had difficulty understanding the forms, and whether help was not available or not requested, the student did not return/complete the form.

Respondents were also asked about the sufficiency of up-front information so their expectations about financial aid were realistic. More than 2/3 of the people who said they did not receive enough information and who explained why, missed such information as deadlines, income caps, forms needed, types of financial aid, running back and forth for information they were not told they needed, etc.

Finally, the survey offered respondents the opportunity to comment about improving services in the FAO. Respondents made profuse comments in their suggestions for improvement. These comments-- 21 pages worth--concerned personnel issues (positive and negative); the telephone--need for more lines, more staff, better attitudes; an office at Center Campus; better/more

information in general; less duplication of effort with regard to forms, information that has already been provided; and timeliness of processing, checks, computer data entry, etc.

No other comments reveal the level of frustration apparent in those from respondents who indicate having made multiple trips to submit documentation that was not requested at the initial application or inquiry, or to submit information that had already been submitted (in some cases, multiple times) but had been misplaced, misfiled, or lost.

Summary

Colleges which responded to E-Mail requests for information about financial aid operations as a service and which have conducted student surveys asked many questions similar to, if not identical to, those on the MCC survey. However, with the exception of the College of Charleston and Iowa State University, specific data were not generally provided by the correspondents.

It appears that most financial aid recipients at MCC are enrolled in technical or occupational programs. More than 1/3 of them reside in the southern part of Macomb County (below 14 Mile Road).

Respondents indicated they submitted all necessary documents, and 75% of them actually received financial aid. Nearly 3/4 used both telephone and in-person visits to process and follow up on their applications. Although they represented only 8% of the respondents, those who used only telephone were significantly less pleased than those who used in-person visits or both types of contact.

On a scale of 1 - 5 (1=very dissatisfied, 5=extremely satisfied) respondents were slightly more than "satisfied" with courtesy, hours, knowledge, overall service, satisfaction of expectations, efficiency, and processing (mean range 3.10 - 3.72).

On a scale of 1 - 4 (1=strongly disagree and 4=strongly agree), users presented a mean range of 2.80 (adequacy of information on loans and repayment terms) to 3.20 (adequacy of information about rights and responsibilities as financial aid recipient).

Written comments from respondents indicated frustration at being asked repeatedly for documents that had already been provided. Respondents indicated that insufficient information had been provided up-front about deadlines, income caps, various types of financial aid, and the kinds of information needed from the applicant.

Suggestions for improving service operations in the FAO included adding phone lines and staff, providing staff training, improving

attitudes of staff, adding an office at Center Campus. and
improving timeliness of processing, checks, computer data entry.

5. ADMINISTRATORS' AND MANAGERS' SURVEY

Methodology

Close to 100 administrators and supervisory-technical personnel at Macomb Community College have been identified by the President's Office as "managers," which means they are a core group for distribution of information on MCC's policies and procedures. To insure a greater response rate from this group, the survey was planned for one mailing in order to be anonymous (as opposed to confidential where the Department of Research & Evaluation tracks respondents by name for multiple mailings but where names and other identifying data are not revealed). The survey was distributed through internal College mail.

A copy of the questionnaire is attached as Appendix C.

Response rate

Of 96 managers, 54 returned the survey for a response rate of 56% (which is high for this group and for one mailing). However, answers to the first 10 questions were provided by fewer than 10 respondents. The remaining questions drew many more responses.

Results

Eight managers indicated they had attended a financial aid workshop. Besides Macomb, other colleges identified were Lansing Community College and the University of Pennsylvania, as well as a local (unnamed) high school.

Three managers indicated they or their child(ren) were able to complete the Free Application for Federal Student Aid (FAFSA) without assistance from the Financial Aid Office, and three said they were unable to do so. While one person said it was very easy to get assistance, two said it took some time, and one never did get assistance.

The next section of the survey asked respondents to indicate their **degree of satisfaction** with the Financial Aid Office. Ratings were based on the following five-point scale:

- 5 extremely satisfied
- 4 very satisfied
- 3 satisfied
- 2 somewhat dissatisfied
- 1 very dissatisfied

It is probable, judging from the small number of responses, that these questions were answered only by those managers who had

children applying for financial aid, and may not reflect their experience solely with MCC. However, the mean scores were much lower than those from the survey of actual applicants at MCC (see Table 9). Results are shown in Table 10, but the responses are too few to be representative of the entire population.

Table 10. RATINGS OF FINANCIAL AID OFFICE (Mean scores)

| Variable | Mean Score | N Resp |
|--------------------------------------|------------|--------|
| Courtesy of employees in FAO | 2.75 | 4 |
| Knowledge of employees about process | 2.50 | 4 |
| Processing time of applications | 1.50 | 4 |
| Efficiency of FAO service | 2.00 | 4 |
| Satisfaction of expectations | 2.00 | 4 |
| Office hours for FAO | 2.25 | 4 |
| Overall service in FAO | 2.50 | 4 |

Respondents were then asked to recall if they had seen or received any of several **types of publicity** about financial aid at MCC. Results are presented in Table 12.

Table 12. RECOLLECTIONS ABOUT FINANCIAL AID INFORMATION AT MCC

| Variable | N yes | % yes |
|-------------------------------------|-------|-------|
| Publicity in MCC student newspapers | 16 | 29.6% |
| Postings about financial aid | 13 | 24.1 |
| Where? On South Campus | 4 | 7.4 |
| On Center Campus | 4 | 7.4 |
| Unidentified campus | 1 | 1.9 |
| Direct mailing or brochure | 8 | 14.8 |
| Brochures/notices inter-office | 14 | 25.9 |
| Information on E-Mail | 13 | 24.1 |

The next section of the questionnaire attempted to identify staff **familiarity with selected aspects of financial aid**. Seven elements were listed, with multiple choices for answers. The series began with question 13 and is reproduced below, with corresponding answers, in chronological order. **Appropriate (correct) responses appear in boldface.**¹⁹ Numbers indicate the number of responses. Comments follow each set of question and answers.

¹⁹Source: MCC Financial Aid Handbook, 1995-96, and discussions with the manager of the Financial Aid Office.

13. Please check those items which you think enter into a student cost budget to determine eligibility for, and amount of, student financial aid.

| | | | |
|-------------------|------------------------|--------------|-----------|
| 47 Tuition | 46 Books | 31 Housing | 20 Meals |
| 27 Transportation | 30 Supplies other than | 16 Clothing | 9 Med exp |
| 3 Dental exp | books | 22 Childcare | 36 Fees |

Supplies would be included in book estimates. The FA handbook refers to "maintenance expenses," which includes housing and meals off campus and "personal expenses" which would include clothing, on-campus meals, and perhaps minor medical or dental expenses.

14. Please check those items which you believe to be considered "financial aid" and which are handled through the Financial Aid Office.

| | | |
|-------------------------|-------------------------|-----------------------|
| 51 Pell Grants | 29 Merit scholarships | 44 Need-based |
| 36 Guaranteed stu loans | 26 VA benefits | scholarships |
| 17 Tuition waivers | 31 Perkins grants | 10 Third party payers |
| 40 College work-study | 25 Institutional grants | 10 Health care grants |
| | | 15 Adult P-T grants |

MCC no longer participates in the Stafford guaranteed student loan program. The FAO serves as processing agent for **scholarships**, but there are very few scholarships where the FAO makes the actual determination of award. For example, a faculty scholarship would be awarded by a faculty committee; FAO would process the paperwork so the check could be issued and sent to the recipient.

Tuition waivers are handled either through the Cashier's Office (American Indian) or the Human Resources Department (employees and their dependents). Senior citizen waivers are also handled through the Cashier's Office.

VA benefits are handled through the Veteran's Service Office on campus, while **third-party payers** (employers paying directly to MCC as opposed to reimbursing an employee) are handled by Financial Services.

Certain health care grants are available through the state but are not handled through the Financial Aid Office. In addition, certain community service opportunities are available with state or federal funding.

Supplemental Education Opportunity Grants (SEOG, a federal program) and Michigan Education Opportunity Grants (MEOG, a state program) are also processed through the Financial Aid Office.

Macomb Community College has a budgeted amount for **institutional grants**. In 1993-94, more than \$50,000 was disbursed.

15. What are the academic requirements to be eligible for financial aid? (Check all that apply.)

| | | |
|---------------------|------------------------|------------------------|
| 26 certain GPA | 29 minimum # of hours | 4 below maximum # hrs |
| 39 admission to MCC | 29 progress → deg/cert | 14 high school diploma |

Students receiving financial aid must maintain a grade point average of 2.0 or better. They must carry a minimum number of hours, depending on the aid awarded, but must also be below a minimum number of earned credits. For example, in some instances a student must be below 93 earned credits--mostly for state or federal aid. In other instances, for campus-based aid, the maximum is set at 62 hours. These would differ at a four-year institution.

A high school diploma is not necessary for admission to Macomb, but according to federal guidelines, an applicant for financial aid must have a diploma or GED. However, the data on student educational level are self-reported and no proof is required. Diplomas are required for selected admission programs, and a student without a diploma who wants to apply for financial aid must complete a series of tests in the Learning Center.

16. How many applicants for financial aid would you estimate MCC serves each year through the Financial Aid Office?

| | | |
|---------------|----------------|--------------------|
| 8 500-1,000 | 12 1,001-2,000 | 5 2,001-3,000 |
| 7 3,001-4,000 | 8 4,001-5,000 | 10 more than 5,000 |

In recent years, (1991-92, 1992-93, 1993-94), the Financial Aid Office at Macomb has processed more than 5,000 applications for financial aid. For the last 9 months of 1994, processing involved nearly 47,000 telephone or in-person contacts.

17. How many students at MCC actually receive financial aid?

| | | |
|---------------|----------------|-------------------|
| 18 500-1,000 | 14 1,001-2,000 | 9 2,001-3,000 |
| 2 3,001-4,000 | 3 4,001-5,000 | 3 more than 5,000 |

For the same period, between 3,060 and 3,500 students have received some type of financial aid while attending Macomb. In addition, there were 85 students in 1993-94 who applied but for whom no aid was available, and 249 who demonstrated financial need but who were ineligible for various reasons (poor grades, too many hours, etc.)

18. How much aid does the Financial Aid Office at Macomb disburse each year?

| | | | |
|----|-----------------|----|----------------------|
| 14 | \$500K-\$750K | 10 | \$750K - \$1 million |
| 11 | \$1-\$3 million | 6 | \$3-\$5 million |
| 1 | >\$5 million | | |

In 1993-94, the Financial Aid Office awarded and disbursed \$4,231,040. This figure is somewhat lower than the previous year's.

19. Do MCC counselors provide financial aid information?

| | |
|----|-----|
| 21 | Yes |
| 23 | No |

Counselors at MCC do not provide financial aid information, per se. They may indicate aid is/might be available, or might suggest scholarships to apply for, but overall, financial aid information is handled by the Financial Aid Office. At some institutions, counselors work directly in or for the Financial Aid Office.

The foregoing responses clearly corroborate the literature findings that the Financial Aid Office needs to keep College staff informed. One-third of those responding indicated they would be willing to critique literature designed to inform students, staff, and/or the public.

Lastly, respondents indicated the type of contact they had had with the Financial Aid Office. Mainly, managers reported telephone contact (63%); 44% reported in-person contact while 22% said they had mail contact with the FAO. Nearly a quarter of respondents reported they had no contact with the FAO, and three reported E-mail communication.

Summary

Few managers reported having attended a financial aid workshop at MCC or elsewhere. Half of those who did (or their children) were able to complete the FAFSA without assistance; the other half could not.

Only four respondents rated their degrees of satisfaction with the FAO, but the means were all below satisfactory. However, it was not clear whether their level of dissatisfaction was with all FAOs with which they had contact or specifically with Macomb.

More respondents reported seeing or receiving any of several types of publicity about financial aid at Macomb. Most commonly remembered was publicity in the MCC student newspapers. Least common were direct mailings or brochures.

In some ways, managers were fairly well informed about what enters into a student cost budget to determine eligibility and what constitutes financial aid at MCC. They were less certain about academic requirements and generally had little idea about the number of applications, actual awards, or how much aid is disbursed by Macomb's Financial Aid Office. The latter findings corroborate the literature insofar as that literature reports that financial aid offices need to work at keeping college staff and community informed about options, results, etc.

Nearly 2/3 of respondents indicated phone contact with the FAO, and 44% said they had in-person contact. More than 20% reported mail contact while about 25% said they had no contact with FAO.

On a very positive note, one-third of the respondents said they would be willing to critique literature designed to inform students, staff, and/or the public about financial aid at Macomb Community College.

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APPENDIX A
COLLEGE SURVEY

FINANCIAL AID SURVEY

Department of Research & Evaluation

Name of School

Name/title of official completing survey

Provide data for 1993-94 school year. Return by June 15, 1995.

1. Number of applications _____
2. Number of students receiving awards _____
3. Total amount awarded & disbursed _____
4. Average award per student _____
5. Number of Pell Grants (included in total) _____
6. Amount of Pell disbursed (incl. in total) _____
7. Amount of Perkins loans disbursed _____
8. Supplemental Educational Opportunity Grants (SEOG - Federal) disbursed _____
9. College Work Study Program (Federal) disbursed _____
10. College Work Study Program (State) disbursed (or similar fund in your state) _____
11. Adult Part-Time Grant - State (or similar type of fund in your state) _____
12. Michigan Educational Opportunity Grants (or similar fund in your state) _____
13. Institutional grants (line item) _____
14. Unduplicated student head count for Fall Semester 1993 _____
15. Number of incomplete applications _____
16. Number of applicants who had no need _____
17. Number of applicants for whom you had no \$ _____

APPENDIX B
STUDENT SURVEY

SURVEY OF FINANCIAL AID SERVICES

Dept. of Research & Evaluation

1. Did you submit all requested documents? Yes ___ No ___
2. If not, please explain. _____

3. Did you receive enough information up front so that your expectations about financial aid were realistic? Yes ___ No ___
4. If not, please explain. _____

5. Did you actually receive financial aid? Yes ___ No ___
6. If not, please indicate the reason you were given.
 - ___ no need
 - ___ not eligible (e.g., low GPA; too many hrs. earned)
 - ___ no funds available
 - ___ applied too late
 - ___ other
7. What type of contact did you have with the financial aid office?
 - ___ telephone
 - ___ in person
 - ___ both

Using the scale below, please indicate your degree of satisfaction with the Financial Aid Office (FAO) by circling the appropriate number.

- 5 = extremely satisfied
- 4 = very satisfied
- 3 = satisfied
- 2 = somewhat dissatisfied
- 1 = very dissatisfied

| | | | | | | |
|-----|--|---|---|---|---|---|
| 8. | The courtesy of employees in the FAO | 5 | 4 | 3 | 2 | 1 |
| 9. | The knowledge of employees about the aid process | 5 | 4 | 3 | 2 | 1 |
| 10. | Processing time of applications | 5 | 4 | 3 | 2 | 1 |
| 11. | Efficiency of FAO service | 5 | 4 | 3 | 2 | 1 |
| 12. | Satisfaction of your expectations | 5 | 4 | 3 | 2 | 1 |
| 13. | Overall service in the FAO | 5 | 4 | 3 | 2 | 1 |
| 14. | Office hours for Financial Aid Office | 5 | 4 | 3 | 2 | 1 |

-over-

Using the scale below, please indicate your agreement with the following statements.

- 4 = strongly agree (SA)
- 3 = agree (A)
- 2 = disagree (D)
- 1 = strongly disagree (SD)
- 8 = does not apply (DNA)

| | SA | A | D | SD | DNA |
|--|----|---|---|----|-----|
| 15. Financial aid staff seemed well informed with up-to-date knowledge about federal and state policies and procedures. | 4 | 3 | 2 | 1 | 8 |
| 16. The Financial Aid Office evaluations of my financial needs and awards were objective. | 4 | 3 | 2 | 1 | 8 |
| 17. I believe my need for financial aid was based on a realistic expense budget. | 4 | 3 | 2 | 1 | 8 |
| 18. The financial aid package I received was adequate to meet my basic financial needs. | 4 | 3 | 2 | 1 | 8 |
| 19. Information in my award letter(s) regarding academic requirements, terms of loan, etc., was adequate and understandable. | 4 | 3 | 2 | 1 | 8 |
| 20. I received adequate information about my rights and responsibilities as a recipient of financial aid. | 4 | 3 | 2 | 1 | 8 |
| 21. Adequate assistance was available to answer questions about the forms. | 4 | 3 | 2 | 1 | 8 |
| 22. My application and/or records were handled efficiently and were readily available. | 4 | 3 | 2 | 1 | 8 |
| 23. Financial aid staff adequately explained the loan procedures, including interest rates and terms of repayment. | 4 | 3 | 2 | 1 | 8 |
| 24. The person(s) at the sign-in desk in the Financial Aid Office were courteous and helpful. | 4 | 3 | 2 | 1 | 8 |
| 25. The other staff in the Financial Aid Office were courteous and helpful. | 4 | 3 | 2 | 1 | 8 |
| 26. I always felt at ease when meeting with Financial Aid staff. | 4 | 3 | 2 | 1 | 8 |
| 27. Financial aid staff seemed fair in their evaluation of my financial need. | 4 | 3 | 2 | 1 | 8 |

We would appreciate any comments regarding how the Financial Aid Office could improve its services to Macomb Community College students.

APPENDIX C
MANAGER SURVEY

**THE FINANCIAL AID OFFICE -
MCC MANAGERS SURVEY**

Dept. of Research & Evaluation

1. Have you ever attended a financial aid workshop with/for your child(ren) within the last three years?

Yes _____ Go to Q. 2
No _____ Go to Q. 12
2. If other than MCC, please identify the institution. _____
3. Were you (or your child) able to complete the Free Application for Federal Student Aid (FAFSA) without assistance from the Financial Aid Office (FAO)?

Yes _____
No _____
4. If you needed assistance from the FAO, how easily was it obtained?

Very easily _____
Took some time _____
Couldn't get it _____

Using the scale below, please indicate your degree of satisfaction with the Financial Aid Office (FAO) by circling the appropriate number.

- 5 = extremely satisfied (ES)
4 = very satisfied (VS)
3 = satisfied (S)
2 = somewhat dissatisfied (SD)
1 = very dissatisfied (VD)

| | ES | VS | S | SD | VD |
|---|----|----|---|----|----|
| 5. The courtesy of employees in the FAO | 5 | 4 | 3 | 2 | 1 |
| 6. The knowledge of employees about the aid process | 5 | 4 | 3 | 2 | 1 |
| 7. Processing time of applications | 5 | 4 | 3 | 2 | 1 |
| 8. Efficiency of FAO service | 5 | 4 | 3 | 2 | 1 |
| 9. Satisfaction of your expectations | 5 | 4 | 3 | 2 | 1 |
| 10. Office hours for Financial Aid Office | 5 | 4 | 3 | 2 | 1 |
| 11. Overall service in the FAO | 5 | 4 | 3 | 2 | 1 |

12. Do you recall seeing or receiving any of the following items about financial aid at MCC?
(Check all that apply.)

- ___ publicity in the MCC student newspapers
___ postings about financial aid on bulletin boards throughout the college

If so, where on campus? _____

- ___ a direct mailing or brochure from the MCC Financial Aid office
___ brochures or notices through inter-office mail
___ information on E-Mail, Internet, etc.