



WHEN A Group Presentation ISN'T ENOUGH

Group presentations are an easy way to reach large groups of students and parents at one time (Kennedy, Oliverz and Tierney 2007). When group presentations are well done, they increase students' and families' knowledge of the financial aid process. In their finest forms, group presentations provide information and build students' and their families' confidence as they navigate the financial aid process. At the same time, group presentations are not enough to meet the needs of students with the most complicated financial aid situations. Unfortunately, students and families in difficult circumstances may continue to be the least appropriately served. In this article, we share findings related to group

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FINANCIAL AID ADVISING FOR LOW-INCOME URBAN COLLEGE-BOUND STUDENTS

Group presentations are the common ways to communicate information about financial aid to high school students. This article discusses the value of group presentation and suggests that additional techniques should supplement this approach, especially in the case of low-income urban college-bound students.

presentations on financial aid—related topics, focusing specifically on the questions that students and their parents asked at these meetings, when they asked them, and how presenters responded to the queries. An amalgamated version of observation notes might look like this:

November 2003, 2004, 2005, or 2006: The researcher attends a group presentation at school X, Y, and/or Z. An informed financial aid practitioner attempts to explain the entire financial aid application and decision-making process in about an hour. A few hand-outs summarize either a PowerPoint presentation or

notes written on a chalkboard. A Web site visit or short testimonial video may be used as part of the demonstration. At the end of the session, the presenter invites questions.

The question-and-answer period frequently begins with a few moments of silence. The college counselor may help get things started by posing a question of her own. Only rarely does the audience ask more than 4 or 5 questions. In response to a very specific question, for example, “What happens if my uncle has savings that he wants to give me? Do I have to put that on the FAFSA?” the presenter typically asks the student to see

her after the session because she needs more information. The answer to the question is not heard by the entire group.

When the session is over, the rush begins: Students, parents, and sometimes the college counselor create a line to the presenter, waiting to talk about their personal situations. Presenters know to expect the onslaught of individual questions and often plan 'about another half an hour' after the meeting to make sure these questions are answered. Students may plan to follow up after the session, but few actually do. The presenter is unlikely to return to the school until the following year.

The scenario described above is fairly typical of most financial aid group presentations: There is always a presenter, and there are usually handouts. (In most cases, the information provided is accurate and is intended to be useful.) The presentations are an extension of the current focus on using mass communication techniques, including social marketing (Mundel and Coles 2004) and large-scale informational events (Davis and Erisman 2006). Although these approaches are valuable, we suggest that while the process is crucial to informing outcomes (informational “blitzes” are helpful), it is not sufficient for low-income students as they navigate the financial aid process for the first time.

FINANCIAL AID APPLICATIONS WERE OUTCOME ORIENTED AND PROCESS DRIVEN

Past research on financial aid has been more outcome oriented than process driven (Tierney and Venegas in press). Researchers have continued to focus on the challenges that low-income student populations face in gaining access to college and financial aid. Low-income students face a number of potential barriers, including lack of adequate academic preparation (Perna 2007; Perna and Swail 2001), debt aversion (Burdman 2005; ECMC 2003), and lack of counselor support (McDonough and Calderone 2006). There is a clear relationship between financial aid knowledge and decision making about college choice (Perna 2007; St. John 1990, 2003, 2006; Wooden in press). The type of information a student has about financial aid has the power to positively or negatively impact his or her access to postsecondary education. Low-income, minority students frequently lack access to institutional and social resources that influence the type and amount of financial information they receive. Wooden (in press) suggests that high school counselors do not have enough information about specific financial aid requirements and processes to

give students individualized support. In particular, Latino students frequently have limited knowledge of financial aid opportunities (Tomas Rivera Policy Institute 2004) and processes (Venegas 2006). The Education Research Institute commissioned a set of papers that considered the ways in which financial aid information was communicated through a variety of settings, including college counselors (McDonough 2004) and college preparation programs (Tierney and Venegas 2004); the papers also examined student perceptions of financial aid (Long 2004; St. John 2004) as well as financial aid policy (Longanecker and Blanco 2004). An overarching theme is that many low-income, first-generation students and families struggle to understand and utilize financial aid information. Critiques of current delivery systems included a lack of attention to the particular issues confronted by low-income students and their families.

The financial aid application process is both outcome oriented and process driven. Our research design therefore utilized a cultural ecological lens to analyze financial aid research. This approach suggests there is “a set of cultural influences, resources, and expectations that affect students’ ability and drive to acquire financial aid” (Venegas 2006, page 1654). The model privileges the role of the home environment, the peer environment, the school environment, and the broader community environment (Tierney and Venegas 2005; Tierney and Venegas in press). Each of these spheres influences the way in which students access financial aid information as well as how they ultimately engage in the pursuit and securing of financial aid. In the case of group presentations and financial aid, it is possible to see how these multiple environs affect the resources and information that can be shared when presenters are informed. Not only do students and parents need to understand the financial aid process, but they also need to be able to put what they know into practice. The financial aid information they receive is not—certainly, it should not be—passive.

Data for this paper derive from two sources: First, data were gathered from participant observations and case studies during a three-year study of financial aid and access for low-income college students. Students attended large- and small-group financial aid sessions. Second, students and financial aid sessions were observed during a summer bridge program for high-achieving, low-income students. The same cohort of students was observed in both group and one-on-one financial aid meetings that were held during the summer program. These students were in the process of finalizing their financial aid packets. In each context, the content of the presentation was recorded. Of

equal importance was documenting how the session was structured as well as the response of attendees. Careful notes were taken of the questions that were asked and of the quality of the responses that were given.

DISCONNECTED QUESTIONS: “I HAVE A FRIEND WHO...”

The financial aid process requires specific information about family background, socioeconomic status, and multiple other individualized issues. Students in large-group sessions were found to be less likely to ask specific questions. Questions were more likely to be asked in an impersonal manner, or without a “process orientation.”

Some attendees asked questions in an impersonal manner because they either were trying to get information for a family member or were trying to conceal personal issues. For example, the question was asked, “I have a friend who has a parent who works on a cash-only basis. Can my friend still fill out the FAFSA?” Of course, there was a general answer to that question: yes. However, layers to this question could not be easily addressed in a large-group session. It might be possible for the presenter to obtain more detailed information about the situation if a parent was in the room and if he or she was willing to share. Yet the nature of the large-group session precluded parents and students from feeling comfortable asking more detailed questions.

Students who may have had specific questions about their situation were likely to pose more general questions posed in a group setting. A student who had a question about not turning in the financial aid form because his parents had not filed taxes the previous year asked instead, “Is the financial aid deadline a ‘real’ deadline?” The general answer to this question was both yes and no. All students should complete their financial aid forms so that they meet the set deadlines for state, federal, and institutional agency. Some presenters recommended that students submit the Free Application for Student Aid (FAFSA) on January 1—the first day the system was available. Other presenters focused more specifically on March 2 as the deadline. Students who attended community colleges were given yet another set of due dates and forms. Variations in the application process made it difficult to communicate consistent messages about specific deadlines, particularly given that students’ postsecondary plans varied greatly. Any of several answers to the question were correct given the differing status of students attending the session. Yet neither the student nor attendees in general received an answer appropriate to their individual situ-

ations. Thus, the general question followed by a general response proved insufficient.

Questions asked by students typically were closed ended—that is, the questions could be answered either yes or no. “Should I apply for scholarships?” The basic answer was yes: applying for scholarships will increase the breadth of opportunities to locate additional streams of financial aid. However, not every student was eligible for all kinds of scholarships. While presenters typically shared long lists of scholarships at large-group meetings, it would not be reasonable to expect them to identify a specific scholarship for which each student in the room might be eligible. Scholarships typically are awarded on the basis of a student’s grades, community service, and special talents. Although the question the student asked was answered in a general way, the underlying question may have been process oriented: “*How* or *where* do I apply for scholarship?” Basic information could have been shared, but there was no opportunity to share information about scholarships particular to each student in attendance.

The limitations of group presentations were real. It was not always possible to answer either the most detailed or more overarching financial aid questions. The numerous large-group sessions we observed concluded with long lines of students and parents waiting to ask specific questions. Large numbers of students left without asking any questions at all. Even though time was set aside for answering questions, the setting was not conducive to in-depth conversation. Even when families did get to ask a question, they were well aware of other families waiting in line behind them. And because the session was officially over, many people may have thought it would be impolite to ask questions for an extended period.

CONNECTED QUESTIONS: “I HAVE A QUESTION ABOUT MY FINANCIAL AID.”

When we observed students in smaller group presentations—usually attended by fewer than 20 people—we found that students and their families were more willing to ask detailed questions. Attendees asked specific questions that were connected to their individual situation—for example, “What is the difference between a loan and a grant, again?” or “What if (my son) needs to work while he goes to school? Will they take away his financial aid?” The questions represented a deeper level of understanding about the financial aid process, as well as a willingness to share more detailed, personal information. When the student asked for clarification of a loan versus a grant “again,” he implicitly admitted that he did not fully understand the differences. In

response, the presenter was able to query the group: “Who remembers the difference?” Given the meager show of hands, the presenter realized she needed to restate her description of a loan and a grant. Because the group was quite small, she also was able to ask which particular schools students were interested in attending and to focus her comments accordingly. In a larger group setting, there is not enough time to query each person in the group. Youths attending small-group sessions tended to have more homogeneous goals and financial situations than those attending larger group sessions. The more homogeneous the group, the better able the presenter is to target her comments.

Compared to the large group, the atmosphere of the small group was more comfortable and open. In another small-group presentation, a parent asked about her son needing to work to pay for school. The mother shared information about her family’s expectations and values. She was comfortable discussing options about when and where her son might choose to work and the relationship of such choice to his financial aid eligibility. Other parents were visibly interested in the presenter’s response. The question was important to parents and usually was asked by one who “stayed after” the large-group sessions. The presenter returned to a discussion of the federal and other work-study programs as part of his response to the question. He shared research demonstrating the positive impact of working on campus (as compared to off campus) on staying connected to and persisting through college. He affirmed the parent’s concern about her child’s work, not just as a source of income for her son as an individual, but also in meeting the needs of his family. The detailed information shared during the session allowed the presenter to give a specific response. Of equal importance, the family felt affirmed, and their particular circumstance was incorporated into the solution.

PRECISE QUESTIONS: “BASED ON MY FINANCIAL AID PACKAGE, DO YOU THINK I NEED TO WORK?”

Observing one-on-one financial aid discussions was the impetus for writing this article: Whereas the small-group session increased participants’ comfort level, one-on-one sessions allowed them to be vulnerable. In the large- and small-group sessions, some questions were never asked because they were perceived as “high risk.” Nevertheless, it was not uncommon for students from low-income backgrounds to share their tenuous living situations after the session was over in a one-on-one conversation with the presenter, if the practitioner was available to stay and discuss these concerns. Students discussed personal issues re-

lating to being undocumented; to being a dependent of the foster care system; to having a parent incarcerated. A few students lived independently while their parents worked in another state or in another country. These students all had financial aid options, but the specifics of their situations were too sensitive to be shared in a group setting. The pathways to financial aid for these student populations required a safe setting and careful planning.

Typically, special financial aid situations required individual attention over a longer period of time than the “typical” student seeking financial aid. One student and her counselor struggled with financial aid applications well past the deadline because they were unable to locate a parent (who struggled with a drug addiction) during the three-month FAFSA filing period. The counselor offered ongoing support and served as a liaison with the student’s intended postsecondary institution. This particular interaction went well beyond the scope of a group presentation, but the student likely would not have received the support she needed had group presentations been the only available option.

Students who were making final decisions about their financial aid packages also warranted individual attention. Such students typically had specific questions about their financial aid options; some were weighing two or more offers. Students who were the recipients of multiple scholarships commonly had questions about informing their intended postsecondary institution of the awards and determining how they might affect their financial aid. During individual interactions, we observed counselors coaching students on how to negotiate their financial aid offers.

Another frequently asked question related to moving financial aid from one institution to another. This was of particular importance to students who were planning to transfer from a community college or who had received a late offer of admission to a school that was their top choice. Again, advice was based on individual students’ unique financial aid situations and personal academic goals. In fact, individual meetings provided more than specific financial aid information: they amounted to informal training sessions in which students could begin to see themselves as advocates and owners of their own financial aid process. No longer were the students passive recipients of information.

CONCLUSION: MORE THAN A GROUP PRESENTATION

Group financial aid sessions help students learn basic facts about financial aid. However, students’ individual situations often are too complicated to be discussed and resolved either in or after a group session. Even students with more “typical” financial situations may have numer-

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ous follow-up questions. There are several implications for financial aid practitioners:

- **Link group presentations to one another.** Financial aid presentations should not be isolated events. For example, a school counselor-based presentation should link to local college and university presentations, which in turn should link to larger state and national financial efforts, such as Cash for College and College Goal Sunday. Each session should include interactions that go beyond the larger group presentations. The large group session is an effective first step in disseminating general information. Intermediate, smaller-group sessions are useful for similar groups as a transition from the larger group to the one-on-one sessions. For more delicate situations and as final decisions are made, students and their families will need opportunities to participate in one-on-one sessions with trained financial aid practitioners. Think about the timing of these sessions: 9th and 10th grade students benefit from larger “basic definition”-oriented financial aid sessions while 11th grade and first-semester 12th grade students could participate in smaller-group sessions according to the type of institution they plan to attend. Extending this model further, students graduating from high school would participate in individual counseling sessions during the FAFSA and state aid application periods, with the possibility of attending a follow-up meeting during the financial aid offer decision-making process.
- **Create group presentations that include an action-based outcome in addition to learning outcomes.** A number of important and short time-framed tasks could be completed within the context of a group presentation. For example, a presentation on the FAFSA for 11th and 12th grade students and their families could incorporate a Personal Identification Number or “PIN” set-up booth. A presentation on state-based financial aid could include verification of aid eligibility. (In California, this meant completing a form that required the applicant’s name, address, and grade point average so that at the end of the session, the information could be passed on to the school counselor for verification and electronic submission.) Providing structured opportunities for low-income students and their families to engage in these activities helped this population increase their useful knowledge of the financial aid process. Participating in action-oriented experiences was particularly beneficial for the many low-income students and families who were attempting the financial aid process for the first time.
- **Develop large-, small-, and individual interactions that promote agency in the financial aid process.** Presentations and meetings must provide accurate information in a culturally relevant way. But the most effective sessions also will include tips on how students and their families can become their own advocates in the financial aid process. For example, one presenter informed a medium-sized group of students that they could contact the financial aid office at their intended institution to ask specific questions. “It is okay to call to ask the financial aid office questions,” she said. The shift in interest in the room was audible. The response was similar when a presenter shared the toll-free hotline for FAFSA support and noted that “anyone can call with questions about the FAFSA. There is assistance in Spanish, and you can contact the office for an application without sharing your name or social security number.” These were important new messages for individuals without prior experience of the financial aid process.

Group presentations are valuable sources of information for all students, including low-income students. However, our findings suggest that large-group presentations should not be the only source of information—or even the primary source of information—for this student population. Environmental influences significantly affect the ability of low-income youths to advocate for themselves and to obtain vital information. The barriers they face require more than a single blitz of general information. If financial aid is a determining factor in whether low-income students enroll in college, then increased, specific attention to individual financial aid issues can serve to increase students’ understanding of the financial aid process and, by extension, their enrollment in college.

Group information sessions, well presented and incorporating useful take-home information, can increase students’ understanding of the financial aid process. Yet such large-scale efforts should not take the place of the one-on-one attention that many low-income, first-generation students need to carefully plan for their college education.

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