

A STUDY OF STUDENT FINANCIAL AID
AT OKLAHOMA STATE UNIVERSITY

By

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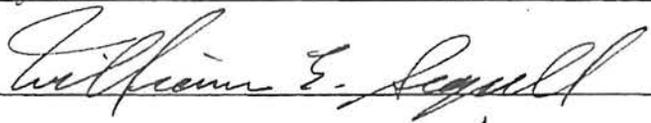
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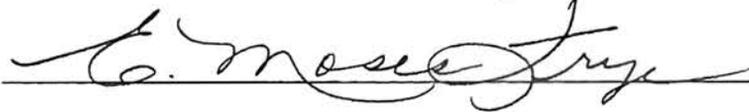
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CHAPTER I

INTRODUCTION

The provision of financial aid is the only effective means of making higher education possible for students from families with limited incomes.

Higher education and charity have always gone hand in hand, and no student in American higher education has ever paid the full cost of his or her education.

The costs of going to college are rising steadily. Many high school graduates will face grave difficulties in financing four or more years of college. These needy students must get some financial support from the institutions where they want to continue their educational programs.¹

The problem of student aid is not new and apparently it has always been a matter of concern both to the state and to institutions of higher education. The participation of states in student financial aid appears to be a recent development.²

Early programs of student financial aid were begun with money given to colleges by private individuals specifically to aid needy and worthy students. The purpose of student aid was to make a college education available to those individuals who could not themselves afford to pay the cost.³

Today the main aim of student financial aid is to

remove the financial barriers to education for students unable to pay the cost of their education expenses. Federal and state governments are very involved in developing student financial aid. Also, student financial aid programs now reflect a wide variety of individual, national and institutional concerns.

Student financial aid at Oklahoma State University has served all three purposes--individual, national, and institutional.

ENDNOTES

¹Oreon Keeslar, Introd., Financial Aids for Higher Education, (Dubuque, Iowa: Brown Company Publisher, 1971), p. viii.

²Norman Feingold, Scholarships, Fellowships and Loans, (Cambridge, Massachusetts: Bellman Publisher Company, 1962), p. 14.

³Gerald S. Coutinho, Perspectives on Financial Aid, (New York, 1975), p. 1.

CHAPTER II

REVIEW OF LITERATURE

Financial aid has been a part of the higher education scene in the United States since the earliest years of Harvard, the country's oldest college. The earliest financial aid was to institutions themselves, but over the years many aspects of higher education have changed including an increase in the number of students enrolled in public institutions, a decrease in proportion in private ones, and a shift from institutional aid to student aid.

The development of federal aid started with the Morrill Acts of 1862 and 1890 which were the first large-scale attempts made by the federal government in financing post-secondary education.

One important aspect throughout most of the history of federal aid to education was the fact that funds were granted directly to the states or to public institutions through the states. It was not until the 1930's that Washington began to grant direct assistance to individuals and institutions.¹ Since 1935 when the National Youth Administration created part-time employment aid to students attending colleges and universities during the depression, federal aid has been directed to support students rather

than just institutions.

The second major federal student aid program was the 1944 Serviceman's Readjustment Act, popularly known as the G. I. Bill. Under the provisions of this bill, at a cost of some 14.5 billion dollars, approximately 7.8 million World War II veterans were sent to school. The G. I. Bill was only the beginning of the vast expansion of federal financial support of postsecondary students. Social security benefits and also similar benefits were later extended to veterans of the Korean and Vietnam Wars.²

Another event in the history of student financial aid was the passage of the 1948 National Defense Education Act (NDEA) to meet the defense needs of the country by training adequate manpower. Federal appropriation in this case was over \$1 billion over a four-year period, and one aspect of that was providing loans to students in higher education under the name of National Defense Student Loan Program, which was retitled the National Direct Student Loan Program (NDSL). This was a program that provided long-term, low-interest loans to needy students and also to high academic ability students enrolled in math, foreign language, science and education.

Another program was the Educational Opportunity Grant Program (EOGP) in 1965. This program has been retitled the Supplemental Educational Opportunity Grant Program (SEOG).

The College Work-Study Program (CWS) came along through the Economic Opportunity Act of 1964. This program expanded

part-time employment opportunities for students who need such earnings to finance their post-secondary education. Institutions receive federal grants to create job opportunities for their eligible students either at the institution or in a public or private nonprofit organization.

The Basic Educational Opportunity Grant was another and more basic commitment in 1972. Under the broadly based federal program of Basic Educational Opportunity Grants, approximately half of all undergraduates now enrolled in all forms of postsecondary education are eligible for some amount of federal student grants.³ Also other grants and loan programs during the 60's and 70's included the Nursing Student Loan Program (NSLP) in 1964, the Health Profession Student Loan Program, and the National Vocational Student Loan Insurance (NVSLI) in 1965. Sucher says:

A 1974 college board survey of students enrolled in institutions of higher education revealed that nearly half of them qualified for financial aid, but didn't apply for it. Some underestimated their college costs. Some did not realize they were eligible. And many of them didn't know what to do.⁴

Student financial aid programs reflect a wide variety of individual, institutional, state, and national concerns.

Most financial aid programs focus on the student as an individual. The philosophical basis is to:

1. Remove the financial barriers to education for students unable to pay the cost.

2. Maintain a special commitment to students who would not ordinarily consider postsecondary education.

The twenty-year period between 1955 and 1975 was significant in the history of student financial assistance. This period was marked by a tremendous increase in the amount as well as the types of financial aid. This diversity of the methods of dispersion of funds, however, brought a lot of confusion for the students and their parents. Not only were there several deadline dates and different dates for announcing awards but there were also a number of methods for determining financial need. In May of 1974, to solve some of these problems, a National Task Force on Student Aid Problems chaired by Francis Keppel, Former Commissioner of Education in the Department of HEW, and including representatives from more than 27 educational associations and organizations, was formed. The group addressed the problems associated with the delivery system of federal, state, private, and institutional programs.

The task force focused on the information-receiving, application, and notification processes. Three working committees were appointed: a committee on need analysis, a committee on the common form, and a committee on coordination and management. Each included representatives from post-secondary institutions, state agencies, governmental agencies, and educational agencies and organizations.⁵

One contribution of the task force was to draw a distinction among ability to pay, determination of financial need and program eligibility.

The effort to establish a national standard began in

1971 and took four years. The result was the adoption of the "consensus model" or "Uniform Methodology" by the two major need analysis services--ACT (American College Testing) and CSS (College Scholarship Service) for processing, which began in the fall of 1975, of financial aid applications for the 1976-77 academic year. Although the input technologies used by these two systems (ACT, CSS) are different, the task force noted that a single form could be developed to accommodate both key-punch and mark-sense processing.

It is clear that a majority of students need financial aid. Few will have the personal or family resources to pay the bills for their college education outright. Colleges and universities make many efforts to keep costs down for the students, and in effect every student, even the wealthiest, receives indirect financial aid from his college.⁶

We can expect continual changes in the financial aid processes each year as a result of the shifting priorities of those in power and the political importance of financial aid. Today President Reagan's budget cut policy also has a strong impact on student aid. This policy for the arts and humanities is reduced by nearly a third. According to the Chronicle of Higher Education

Contending that too many middle- and upper-income students have been getting help from the federal government to pay their college bills, the Reagan Administration has proposed slashing the Department of Education by about a third in fiscal 1983.

College groups say hundreds of thousands of needy students will be unable to afford to continue their education if Congress approves the reductions

that the President proposed.⁷

The budget would cut federal aid available on the campuses by fifty percent for the academic year that began September 1983 when college costs will have risen another fifteen to twenty-five percent. This increase of student cost was true about Oklahoma State University's students, and this fall (1983) the students paid more tuition. About ninety-five percent of students at public black colleges are dependent on federal aid. Many would be forced to drop out if they face the federal aids cut.

As I view this subject, it is not a good policy to offer grants to those full-time students and reject applications of those needy students who are not full-time. Many students are really eligible and cannot afford to enroll as a full-time student. So, they lose their grants. Another factor which affects the needy students is the increase of tuition. For instance, this fall Oklahoma State University's tuition increased by ten percent for non-resident students. I wonder how a student who pays more tuition and does not have a grant is able to continue his or her study. In my opinion, the government must act as a resource for all students having ifnancial difficulties. Smith believes that

If higher education in America is to be democratic, increasing costs to the students must be accompanied by adequate provision for financial aid to competent but needy students.⁸

I believe each institution, after receiving federal and state funds, can select a policy about spending the

money. For instance, it is not necessary to give grants to only full-time students. With the special policy, part-time students can have grants too.

I believe student aid, particularly from the federal and state governments, has become an important source of institutional revenue. Much beyond its significance as a source of revenue, however, aid has a strong effect on the mission of an institution. The mission is to educate the people. If the university can support students with financial aid, that institution can keep these students enrolled.

Basically, the state student-assistance programs have different goals from the federal programs. Most state student-aid programs were created in the first place to support strong public and private institutions.

Federal programs generally give students only enough money to attend lower cost public institutions, while the states are generally flexible in allowing students to use state awards at either public or private institutions.⁹

For the following two reasons I think significant changes in state aid may occur as a result of shifts in federal aid.

1. States have differing levels of commitment to education. Those with a high level of education will probably not only continue the aid they have been providing but many actually increase it in order to make up to their citizens any aid loss from federal sources.

2. The economic conditions of the states will be a

factor. For instance, if a state has economic problems it becomes necessary to reduce state aid to education and financial aid to students.

I believe that federal and state governments should give a very high priority to the support of student aid from both public and private funds. State and federal governments must support the development of student financial aid as a primary educational goal.

The following data show how Reagan's student-aid proposals would affect the state of Oklahoma.¹⁰

<u>Pell Grants</u>		<u>Campus-based Programs</u>	
<u>Academic Year</u>	<u>Reagan Proposal</u>	<u>Academic Year</u>	<u>Reagan Proposal</u>
<u>1980-81</u>	<u>Academic Year</u>	<u>1980-81</u>	<u>Academic Year</u>
\$28,839,907	\$17,303,944	\$14,326,607	\$4,549,401

As shown in the data above, Pell Grants under the Reagan Proposal are just over half the 1980-81 amount, and Campus-based Programs are about one-third of those for the 1980-81 academic year. So, this aid cut has a strong impact on student dropout in Oklahoma colleges and universities. Thus, hundreds of thousands of needy students will be unable to afford to continue their educations. I believe these students should consider specialization in some technical area after high school instead of attending four-year colleges. This may happen in the future.

ENDNOTES

¹Brubacher and Rudy, Higher Education in Transition, (New York: Harper and Row, Publishers, 1974), pp. 227-233.

²Handbook for Financial Aid Administrators for 1980-81 Academic Year, p. 2.

³Adams Walter, "Colleges and Money: A Faculty Guide to Academic Economics," Chang Magazine and Educational Changes, 1976, pp. 45-47.

⁴Elizabeth Sucher, Guide to Financial Aid for Students and Parents, 1975, p. 3.

⁵Handbook for Financial Aid Administrators for 1980-81 Academic Year, p. 6.

⁶Harvard Student Agencies, Inc., Making It, 1973, p. 15.

⁷The Chronicle of Higher Education, February 17, 1982, p. 16.

⁸"Higher Education Groups Move on Reagan Cuts," Higher Education and National Affairs, Vol. 31, No. 5, February 19, 1982, p. 2.

⁹Margaret Smith, "Student Aid," Journal of Higher Education, VII (1936), p. 29.

¹⁰Ibid., p. 16.

CHAPTER III

DEPARTMENT OF FINANCIAL AIDS AT OKLAHOMA STATE UNIVERSITY

The Department of Financial Aids at Oklahoma State University was established in 1969. Since then it has grown drastically and has done a great job in developing a variety of student aid programs. Aids to students at OSU have been in four main categories.

1. Grants
2. Loans (long term, short term)
3. Scholarships
4. College Student Employment

All the following tables come from Department of Financial Aids summary reports with the fiscal year extending from July 1 to June 30 of the next year. The only exception is the year 1972 where the fiscal year ended May 31.

Grants

Grants at OSU have been in four different categories:

1. Basic Educational Opportunity Grants (BEOG)
2. Supplemental Educational Opportunity Grant Program (SEOG)

3. Law Enforcement Educational Program (LEEP)
4. Tuition Aid Grants (TAG)

Basic Educational Opportunity Grants (BEOG)

BEOG is a federal program that is need-based aid and the largest grant program. This program guarantees each student accepted for at least half-time enrollment at a postsecondary institution a grant that cannot exceed one-half the costs of education.¹

Beginning in 1983, an eligible student can receive a BEOG for 65 percent of his or her total education costs. Annual increases voted by Congress are the following maximums:

\$2,100 in 1982-83	up to 60 percent of total educational costs
\$2,300 in 1983-84	65 percent
\$2,500 in 1984-85	65 percent
\$2,600 in 1985-86	70 percent ²

BEOG was established at OSU in 1974 and was added to the only other grant program that existed at OSU under the title of Educational Opportunity Grant. Since 1975 it has become the largest grant program at OSU and has been increased drastically year after year. Table I shows the difference in the last seven years.

Supplemental Educational Opportunity Grant Program (SEOG)

This grant program is also a federal program which is

TABLE I
BEOG 1974 AND 1980³

Year	No. of Awardees	Total \$ Advanced	Average Grant \$
1974	250	66,734	267
1980	4,162	3,531,724	848

TABLE II
SEOG 1969 AND 1980⁴

Year	No. of Awardees	Total \$ Advanced	Average Grant \$
1969	618	267,575	433
1980	712	349,847	491

for low income students (need-based aid). It is also for eligible students enrolled on at least a half-time basis and in good standing. This program started at OSU since the establishment of the student financial aids department in 1969 in the name of the Educational Opportunity Grant. This program was the only grant program for four years. Table "I" shows the increase over the last 12 years.

As Walker says, the following shows SEOG description for the state of Oklahoma:

The minimum academic year award for 1981-82 was \$200; the maximum academic year award a student could receive for SEOG was \$2,000. Awards for the 1982-83 academic year (July 1, 1982 - June 30, 1983) will depend on program funding.⁵

As the name suggests, the SEOG is supplemental and, unlike the BEOG, it is administered by the schools. The amount which a student gets will be determined by the school's financial officer, and it may vary from school to school.⁶

Law Enforcement Education Program (LEEP)

This is also a federal grant and is not need-based aid. This grant started at OSU in 1975. Two types of financial aid in this program are available:

1. Loans up to \$2,200 per academic year for full-time students.
2. Grants up to \$250 per academic quarter or \$400 per semester for students currently employed as law enforcement officials studying full time or part time for degrees.⁷

Table III shows the rate of grants over a six-year period:

TABLE III
LEEP 1975 AND 1980⁸

Year	No. of Awardees	Total \$ Advanced	Average Grant \$
1975	63	9,505	151
1980	17	3,475	204

In this special grant, 1980 is the only year that the decrease of the grant is dramatic. But over the 1975-1979 period there has been a reasonable increase in the program.

Tuition Aid Grant

This is another grant program which started at OSU in 1975 and is also need-based aid. The increase over a six-year period is shown in Table IV.

The following shows TAG description for the state of Oklahoma:

Pays up to 75 percent of required fees up to a maximum of \$1,000 per academic year for the most needy students.⁹

Table V shows the total of grants (BEOG, SEOG, LEEP, and TAG) for twelve years: 1969-1980.

TABLE IV
TAG 1975 AND 1980¹⁰

Year	No. of Awardees	Total \$ Advanced	Average Grant \$
1975	192	17,936	93
1980	647	157,400	243

Loans (Short Term and Long Term)

Loan programs (both short term and long term) started at OSU in 1969 (the beginning days of the Department of Financial Aid). The largest loan program was the National Defense Student Loan up to 1972 (for a period of four years), after which this was retitled the National Direct Student Loan (NDSL). This federal loan is need-based and up to this point has been the largest loan program.

Loan limitations are \$2,500 for the first two years, \$5,000 for the bachelor's degree, or \$10,000 total for undergraduate and graduate or professional study. Repayment and interest do not begin until nine months after the completion of studies. The loan bears interest at the rate of 3%; repayment of principal may be extended over a ten-year period, except that the institution may require a repayment of no less than \$30 per month.¹¹

Other long-term loans, including those coming from

TABLE V

GRANTS (BEOG, SEOG, LEEP, TAG):
FISCAL YEAR TO JUNE 30, 1969-1980*

Year	Average Grant \$	Total \$ Advanced	No. of Awardees
1969	438	267,575	618
1970	572	303,505	560
1971	531	359,020	676
1972	538	339,578	631
1973	694	338,020	487
1974	356	264,585	744
1975	504	654,980	1,300
1976	746	1,654,998	2,218
1977	684	2,805,617	4,102
1978	716	2,949,821	4,117
1979	739	2,951,068	3,003
1980	729	4,042,446	5,538

*Department of Financial Aids, Summary Report, Fiscal Year to June 30, 1969-80.

private sources, currently existing at OSU are: Wentz (guaranteed and regular); Shepherd; Gibson, Benham; Oklahoma Student Loan; Guaranteed Bank Loan; Health Profession Student Loan.

Short term loans currently existing at OSU are: Maybe Loan, Allen Loan, Student Aid Loan, Wentz Foundation (emergency), and Small Loan funds.

Table VI shows the distribution of loans (both long term and short term) over the last twelve years, 1969-1980.

Scholarships

Scholarships have been from many different sources, but in the last two years (fiscal year to June 30, 1979 and 1980) it has come from two major sources: University and Wentz Service.

The scholarship program was established at OSU from the beginning of the Department of Financial Aid in 1969. They are in two categories: need-based aid and no-need-based aid. Scholarships have been from three sources: Regents, the OSU Foundation, and others including those coming from private sources.

Under Regents: Graduate, University, Regents Distinguished, President's Council, Alumni Development, Minority, Sophomore, Junior, University-Transfer, Senior, International Students, Special Presidential, and Ability Counts.

Under the OSU Foundation, Cash: Music Scholarships,

TABLE VI
 TOTAL LOANS (LONG TERM AND SHORT TERM)
 FISCAL YEAR TO JUNE 30, 1969-80*

Year	Average Grant \$	Total \$ Advanced	No. of Awardees
1969	293	1,420,214	4,810
1970	406	1,557,029	3,830
1971	380	1,375,079	3,612
1972	366	1,596,994	4,357
1973	410	2,034,590	4,953
1974	451	2,328,851	5,162
1975	426	2,436,956	5,715
1976	476	2,489,111	5,234
1977	450	2,614,195	5,802
1978	508	2,489,646	1,905
1979	32	3,750,156	4,798
1980	878	4,596,578	5,233

*Department of Financial Aids, Summary Report, Fiscal Year to June 30, 1969-80.

University, Regents, President's Council, Alumni Development, Special Presidential, and University Transfer.

Under Other: Rex Shively, Wentz Service, Schlumberger, Oliver and Susan Willham, Laverne Noyse.

Scholarships at Oklahoma State University have different levels (for freshmen, sophomores, juniors and seniors).

1. Freshman University Scholarship - basic amount is \$350 based on financial need; scholarship may be awarded up to \$550. Awards are applied toward the general fee at the rate of one-half each semester of the freshman year.

2. Sophomore University Scholarship - amount varies from \$350 to \$550, depending upon the financial need of the applicant. The award is for one year and is applied toward the general fee at the rate of one-half each semester.

3. Junior and Senior Scholarship - the same policy as for the sophomore university scholarship.¹²

Table VII shows the total of scholarships over the twelve-year period 1969-1980.

Student Employment

This program expanded part-time employment opportunities for students who needed such earnings to finance their post-secondary education. Institutions receive federal grants to create job opportunities for eligible students either at their institution or in a public or private non-profit organization.¹³

TABLE VII

TOTAL SCHOLARSHIPS (NEED-BASED AND NO-NEED-BASED AID) FISCAL YEAR TO JUNE 30, 1969-80*

Year	Average Grant \$	Total \$ Advanced	No. of Awardees
1969	325	145,416	448
1970	327	188,867	578
1971	316	195,441	618
1972	351	192,259	547
1973	331	266,392	623
1974	325	205,238	634
1975	294	233,562	794
1976	185	277,633	961
1977	267	438,174	1,637
1978	298	508,834	1,710
1979	504	1,465,843	2,908
1980	466	1,480,786	3,174

*Department of Financial Aid, Summary Report, Fiscal Year to June 30, 1969-80.

The OSU Work Study Program started in 1969. This is a federal program and is need-based aid.

In order to qualify, students must demonstrate financial need. Students work part-time for the institution while attending classes at least half-time. The pay rate is usually the minimum hourly wage, and during the summer or other vacation periods they can work on a full-time basis.

Table VIII shows the growth of student employment, college work study program, over the period of twelve years, 1969-1980.

Table IX shows the growth of total student financial aid in four categories (grants, loans, scholarships, and student employment) over the period of twelve years, 1969-1980.

TABLE VIII

STUDY EMPLOYMENT: COLLEGE WORK STUDY PROGRAM
(CWS) FISCAL YEAR TO JUNE 30, 1969-80

Year	Average Grant \$	Total \$ Advanced	No. of Awardees
1969	347	215,722	621
1970	408	263,610	946
1971	425	414,968	605
1972	603	386,391	641
1973	502	410,566	517
1974	518	292,092	539
1975	539	334,450	621
1976	455	405,863	893
1977	398	370,324	950
1978	501	460,179	918
1979	486	404,261	832
1980	620	570,612	919

*Department of Financial Aids, Summary Report, Fiscal Year to June 30, 1969-80.

TABLE IX

TOTAL STUDENT FINANCIAL AID (GRANTS, LOANS,
SCHOLARSHIPS, COLLEGE WORK STUDY)
FISCAL YEAR TO JUNE 30, 1969-80*

Year	Average Grant \$	Total \$ Advanced	No. of Awardees
1969	314	2,048,927	6,527
1970	412	2,313,011	5,614
1971	425	2,344,508	5,511
1972	408	2,515,222	6,176
1973	435	2,989,568	6,880
1974	437	3,090,766	7,079
1975	437	3,659,958	8,430
1976	519	4,827,605	9,306
1977	499	6,228,283	12,471
1978	550	6,408,480	11,650
1979	678	8,301,994	12,244
1980	719	10,690,422	14,864

*Department of Financial Aids, Summary Report, Fiscal Year to June 30, 1969-80.

ENDNOTES

¹The Federal Role in Postsecondary Education: Unfinished Business. A report of the Carnegie Council on Policy Studies in Higher Education.

²Leo L. Kornfeld, Gonnie McClung Siegel and William Laird Siegel, How to Beat the High Cost of Learning, (New York, 1981).

³Financial Aid Department, Summary Report, Fiscal Year to June 30, 1974-1980.

⁴Financial Aid Department, Summary Report, Fiscal Year to June 30, 1969 and 1980.

⁵Wilbur P. Walker, Financial Aid Directory, (State Capital, Oklahoma City, 1982), p. 19.

⁶The Student Guide, Five Federal Financial Aid Program, 1983-84, p. 7.

⁷Handbook for Financial Aid Administrators for 1980-81 Academic Year, p. 5.

⁸FAD. Summary Report, Fiscal Year June 30, 1975 and 1980.

⁹Department of Financial Aid. Summary Report, Fiscal Year to June 30, 1975 and 1980.

¹⁰Walker, p. 20.

¹¹Handbook for Financial Aid Administrators for 1980-81 Academic Year, p. 304.

¹²Walker, p. 65.

¹³The Federal Role in Postsecondary Education: Unfinished Business. A report of the Carnegie Council of Policy Studies in Higher Education, 1975, pp. 39-42.

CHAPTER IV

SOME THOUGHTS

As we know, one of the important factors in bringing more students on campus is the ability to offer more student aid. So, I believe the budgets for student aid should include adequate provision not only for direct costs for which the student is billed by the institution, but also for other necessary educational expenses, such as off-campus room and board, books and supplies, transportation, medical coverage, clothing, and the other personal expenses. As Moon says:

There are relatively few high school graduates with high motivation for college who fail to go to college because they lack money. These able young people who do not now go to college cannot be reached with a scholarship program which does not have a companion financial aid program will not be of much help to this group.¹

I believe that colleges and universities must increase their assistance to those needy students and never forget that the philosophy of student aid is to help someone, not using the term of financial aid as a tool for increasing the institutional enrollment.

I think if those institutions really want to reach low-income students, they shall make the program available to part-time students. But this financial aid must be

different for different types of students. The amount loaned should depend upon the individual and the type of education. For instance, if a student is studying engineering, he must get more financial loan than a student in history.

It is wrong to assume that commuting students do not need as much financial aid because they do not have the expenses normally associated with a residential campus. On the contrary, an increasing percentage of these students do not live at home with parents, must be self-supporting, and must provide for their own basic needs such as housing, food, clothing, transportation, and medical expenses.

New kinds of financial services must be developed which give attention not only to educational needs, but also to fundamental physical needs.²

I believe the office of financial aid must:

1. Act as a resource for all students' financial difficulties.
2. Be a student advocate as well as an institutional advocate.

Besides the above, I think a financial aid office should have strong public relations, such as:

1. Publicize financial aid programs in newspapers, local news media, community agencies and high schools.
2. Maintain open lines of communications with other college administrators, especially their financial aid

offices.

3. Communicate with banks and lending agencies concerning their participation in the student loan programs including informing lenders when students leave college.

4. Visit high schools to provide guidance and information.

Also, I think that an administrator in the financial office must develop himself or herself to be able to act like a professional in that area of any educational institution. I believe professional development consists of:

1. Visiting other financial aid offices.
2. Participating in professional financial aid organizations.
3. Taking advantage of professional training and workshop opportunities.

ENDNOTES

¹Rexford G. Moon, Student Financial Aid and National Purpose, 1962, p. 31.

²Howard L. Simmons, and Kenneth C. Kochev, "Student Services for a New Breed," Community and Junior College Journal, V. 45, No. 5, February 1975, pp. 23-26.

CHAPTER V

SUMMARY AND CONCLUSIONS

Student financial aid programs now reflect a wide variety of individual, national and institutional concerns.

Most current financial aid programs focus on the student as an individual. The attempts are:

1. To remove the financial barriers to education for those who are unable to pay.

2. To ease the financial burden for those who are more able to pay.

3. To enhance the freedom of choice students have to select the kind of postsecondary institution they prefer.

4. To manifest a special commitment to disadvantaged students.

Another chief goal of student aid programs has been to enhance the institution competitively, to use scholarship monies for recruiting purposes.

The twenty-year period between 1955 and 1975 was significant in the history of student financial assistance because of:

1. Increase in available student dollars--from an estimated \$96 million in 1955 to more than \$6.1 billion in 1975.

2. Growth in the number and variety of programs.

3. Increase in the number of applications.

4. Development of methods for determining financial need, based on different philosophical positions.

Student financial aid at Oklahoma State University since 1969 has served all three purposes--individual, national, and institutional. The increase over the twelve-year period shows a great amount of concern in these matters. Table X shows the total student financial aid in different categories (grant, scholarship, loan, and college work study) in 1969 and 1980 which is a good proof for its growth and importance.

TABLE X

COMPARISON OF TOTAL STUDENT FINANCIAL AIDS AT OSU
FISCAL YEAR TO JUNE 30, 1969 AND 1980

Year	Grants \$	Loans \$	Scholar- ships \$	CWS \$	Total \$
1969	267,575	1,420,214	145,416	215,722	2,048,927
1980	4,042,446	4,596,578	1,480,786	570,612	10,690,422

In comparing the growth of student aid programs with the growth of enrollment, it appears that student aid has grown much more rapidly, as does the special responsibility of the federal government after the post-sputnik era in the late 1950's. The federal government has the following special responsibilities:

1. To promote equality of opportunity in post-secondary education.
2. To promote scholarship and the advancement of knowledge through support of graduate education and research.
3. To attain a nationwide balance in opportunities to benefit from postsecondary education and from the advancement of knowledge through equalizing opportunity among the states.

The increase in total expenditures on the student aid programs has been largely fortuitous and unplanned. Expenditures on veterans' benefits, social security benefits, interest on insured loans, and defaults on insured loans are both open-ended and nondiscretionary, because they are determined by provisions of legislation and by the number of students who take advantage of the benefits as a matter of entitlement (for veteran and social security benefits).

Finally, in postsecondary education, as in the rest of the economy, the toll taken by inflation has accelerated in the last few years. This factor should always

the economy, the toll taken by inflation has accelerated in the last few years. This factor should always be kept in mind, otherwise, the total growth in the student aid expenditure appears larger than it has been in real terms.

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