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GRADUATE COLLEGE

AN INVESTIGATION OF STUDENT FINANCIAL AID PROGRAMS IN COLLEGES AND UNIVERSITIES WITH SPECIAL REFERENCE TO THE LEW WENTZ FOUNDATION OF THE UNIVERSITY OF OKLAHOMA

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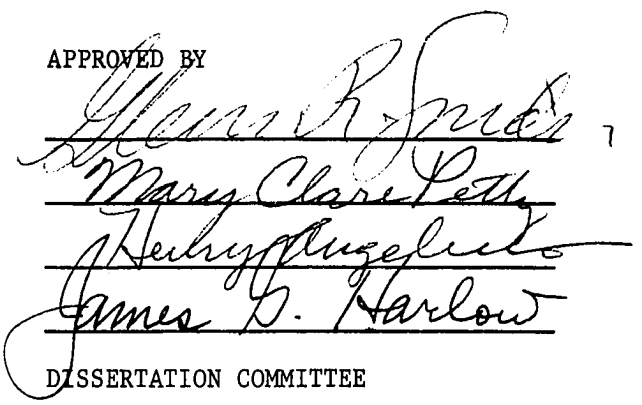
CHARLES ROBERT GALBRAITH

Norman, Oklahoma

1966

AN INVESTIGATION OF STUDENT FINANCIAL AID PROGRAMS IN COLLEGES AND UNIVERSITIES WITH SPECIAL REFERENCE TO THE LEW WENTZ FOUNDATION OF THE UNIVERSITY OF OKLAHOMA

APPROVED BY



DISSERTATION COMMITTEE

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This study would not have been possible without the cooperation and assistance of several groups and many individuals. The writer is deeply grateful to those whose interest, encouragement, aid, and support have made possible the completion of the study.

Members of the Midwest Association of Student Financial Aid Administrators and of the Southwest Association of Student Financial Aid Administrators made suggestions and furnished items that were included in the questionnaire used in the study. Appreciation is expressed to the financial aid directors of the 150 colleges and universities who participated in the study for their valuable assistance in completing the question-letter and questionnaire used to elicit information required for the study.

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The writer's wife, Alura C. Galbraith, and his family have been the source of his inspiration during the course of his doctoral program and of this study. Eternal gratitude is expressed to them by the writer for their encouragement and assistance.

DEDICATION

This dissertation is dedicated to Mr. Emil Rudolph Kraettli, to recognize and express gratitude for the many years of dedicated service that he has given to the Lew Wentz Foundation and the University of Oklahoma. Mr. Kraettli served as Secretary of the Lew Wentz Foundation from the establishment of the trust in 1926 until December, 1964. Since that time he has served as Secretary Emeritus of the Foundation.

This quiet, friendly, and modest man played many roles in his service to the Lew Wentz Foundation and to the thousands of students of the University of Oklahoma who benefited from the loan program. To the students he was a friend, confidant, and financial advisor. To the Foundation he was a conscientious accountant, a trusted counselor, and a responsible collector.

During most of the years of the operation of the Foundation, Mr. Kraettli was responsible for all phases of the loan program. His sincere interest in students and his careful stewardship of the funds of the Foundation made an invaluable contribution to the outstanding success of the Lew Wentz Foundation of the University of Oklahoma.

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AN INVESTIGATION OF STUDENT FINANCIAL AID PROGRAMS IN COLLEGES AND UNIVERSITIES WITH SPECIAL REFERENCE TO THE LEW WENTZ FOUNDATION OF THE UNIVERSITY OF OKLAHOMA

CHAPTER I

THE PROBLEM

Background of the Study

Institutions of higher learning in the United States have had student financial aid programs almost from the founding of the first college at Harvard in 1636. Radcliffe lists a scholarship given by Lady Anne Mowlson of London, England, in 1643, as the first scholarship in an American college.[1] Since that time student aid programs have been developed for almost every conceivable purpose. With the help of specialized student aid programs, institutions have developed reputations for having fine orchestras, winning athletic teams, colorful bands, student bodies with broad sectional or even international representation, and in some cases for being outstanding centers of learning.

Rudolph wrote that the first student financial aid programs were usually financed by the colleges themselves for the general purposes of helping a few indigent students attend so officials of the colleges could

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[1] Ella B. Radcliffe, Scholarships and Fellowships, U.S. Department of the Interior, Office of Education Bulletin 1931, No. 15 (Washington, D.C.: U.S. Government Printing Office, 1932), p. 1.

shield themselves from the charge that they existed only for the affluent class and to attract enough students to justify the operation of the college.[2] Some institutions still use their financial aid programs in the same selfish vein. However, the ideal purpose for which student financial aid programs exist is to aid needy and deserving students and thus, to promote equality of educational opportunity.

> Equal educational opportunity for all persons, to the maximum of their individual abilities and without regard to economic status, race, creed, color, sex, national origin, or ancestry is a major goal of American democracy. Only an informed, thoughtful, tolerant people can maintain and develop a free society.
>
> Equal opportunity for education does not mean equal or identical education for all individuals. It means, rather, that education at all levels shall be available equally to every qualified person.[3]

We have made great progress in achieving equality of educational opportunity in terms of elementary and secondary school programs. However, even at those levels recent studies have shown that almost one-half of those who enroll in grade one fail to graduate from grade twelve. The picture is even less optimistic at the collegiate level where, despite brugeoning enrollments, there are still hundreds of thousands of young men and women of college age who could profit from additional education who have never enrolled.

Many examples including major addresses and legislative programs of a majority of our Presidents could be used to illustrate the degree of interest that our leaders have shown for higher education. However, most

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[2] Frederick Rudolph, "Who Paid the Bills?" Harvard Educational Review, Spring 1961, p. 144.

[3] Higher Education for American Democracy, Vol. II, Equalizing and Expanding Individual Opportunity, Report of the President's Commission on Higher Education (Washington, D.C.: U.S. Government Printing Office, 1947), p. 3.

of those who advocated programs to encourage more high school graduates to attend college have either neglected to push for enactment of appropriate legislation or have failed to take specific steps to put their programs in effect.

For many years authors tried to explain the failure of our efforts to encourage a larger percentage of our brighter young people to attempt higher education in terms of the nature of control of our colleges. The traditional or classical curriculums of our institutions were also blamed. However, with the passing of time student enrollment patterns changed until a majority of the students in institutions of higher education were enrolled in institutions under public control, and there was no significant increase in the percentage of students from lower socio-economic groups attending college. Furthermore, the splintering of the traditional curriculum by the twin blows of the enactment of the Morrill Act in 1862 and the introduction of the elective system at Harvard in 1869 also failed to attract a much larger per cent of students from lower income families. In fact, it was not until institutions began to develop sizable student aid programs that any significant number of students from lower income families began to attend college. Therefore, it would appear that financial consideration has been at least as important as any other factor in determining who will go to college throughout the history of our nation.

In 1869 on the occasion of his inauguration as President of Harvard College, Charles W. Eliot said:

> Every year many young men enter this College without any resources whatever, they never go away for lack of money. More than twenty thousand dollars a year is now devoted to aiding students of narrow means to compass their education, besides all the remitted fees and numerous private benefactions. These latter are unfailing. Taken in connection with the proceeds of the funds applicable to the aid of

> poor students, they enable the Corporation to say that no good student need ever stay away from Cambridge or leave college simply because he is poor.[4]

This statement was made by the chief officer of an institution that was a clear exception to the rule. Most colleges were not well endowed or supported and their officers had to be more concerned with sustaining the institution than with helping poor boys to attend. However, other institutions began to espouse the same claim. Soon a regular place was reserved in most college catalogs for the statement "ample funds are available on our campus to help students finance their college educations. No one need feel that he cannot attend our institution due to lack of funds." In a vast majority of cases until enactment of the National Defense Education Act of 1958 these statements were much more likely to be fiction than fact.

Programs of student financial aid are usually divided into three general categories: (1) Gifts (awards, fellowships, grants, and scholarships); (2) Student Loans; and (3) Student Employment. Prior to the enactment of the National Defense Education Act in 1958, many colleges and universities were unable to secure adequate student financial aid funds for scholarships and loans and were thus forced to supplement their meager resources in these areas with a heavy serving of student employment for their financially needy students. The University of Oklahoma was spared this largely as the result of the beneficence of one man and the foundation which was established in his name.

The Lew Wentz Foundation of the University of Oklahoma became a

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[4]Richard Hofstader and Wilson Smith (eds.), American Higher Education, A Documentary History, Vol. II (Chicago: The University of Chicago Press, 1961), pp. 612-13.

part of the student financial aid program of the University in September, 1926, when Lew H. Wentz, a wealthy oil man and philanthropist of Ponca City, Oklahoma, gave $50,000 to the University to establish a fund from which loans could be made to worthy and deserving students. From this relatively modest beginning as a student loan fund, the Lew Wentz Foundation, through additional cash gifts from Wentz and twenty per cent of the residue of his estate following his death, has become a loan fund from which over $500,000 in long term student loans are made each year, and from which over $500,000 in service scholarships have been granted to students of the University.

Need for the Study

Student financial aid, although long a part of the services furnished by institutions of higher education to their students is relatively new as an important specialty of student personnel work. In its new role, the office of financial aid on most campuses has already made a noticeable impact. Green wrote:

> It is about time for more colleges and universities to realize that the effectiveness of the financial aids program can determine who attends that institution just as much as the quality of instruction or educational philosophy of the school.[5]

President John F. Kennedy expressed the concern of a national leader that inadequate finances might prevent a youngster from attempting college level study when he delivered his "State of the Union" message of 1962.

If this nation is to grow in wisdom and strength, then every able

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[5]Ronald K. Green, "Assessment of Student Financial Needs: The Rationale and Purpose," The Journal of College Student Personnel, IV, No. 1 (October, 1962), p. 16.

> high school graduate should have the opportunity to develop his talents. Yet, nearly half lack either the funds or facilities to attend college. Enrollments are going to double in our colleges in the short space of ten years. The annual cost per student is skyrocketing to astronomical levels, now averaging $1,650 a year, although almost half of our families earn less than $5,000. They cannot afford such costs, but this nation cannot afford to maintain its military power and neglect its brain power.[6]

Wahlquist and Thornton expressed almost the same thoughts in this manner:

> Student aid is an important complement to the total national effort to provide higher education for all qualified youth. A high percentage of the most competent high school graduates do not enter college in the United States; many of those who do not attend college would like to do so but feel they cannot afford the costs. Moreover, many of the students who drop out do so for financial reasons, and many work full time while in school. Consequently, student financial aid is a matter of importance not only to those students who must depend on it if they are to continue their education, but to the nation as well, since trained intelligence is the foundation of national well being.[7]

Although a number of new books describing the general area of student financial aid have been published in recent years, the field is almost devoid of descriptions of individual programs. Most institutions have developed their financial aid programs on the basis of thinking from within the institution to fit the situation of the individual college or university. It is important that the best aspects of financial aid programs on college campuses be shared with officials of other institutions so that administrators can better aid students in financing their college educations.

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[6] U.S., President (Kennedy), State of the Union Adress, Washington, D.C., January 11, 1962, 87th Congress, 2nd Session, 1962, House Document 251, (Washington: U.S. Government Printing Office, 1962), p. 6.

[7] John T. Wahlquist and James W. Thornton, Jr., State Colleges and Universities (Washington, D.C.: The Center for Applied Research in Education, Inc., 1964), p. 73.

Statement of the Problem

The purpose of this study was to investigate certain characteristics of student financial aid programs in American colleges and universities with special reference to the history and critical analysis of the Lew Wentz Foundation of the University of Oklahoma.

More specifically it was intended to: (1) Discover principles and practices of student financial aid programs with an emphasis on service or work scholarship programs; (2) Identify major innovations, trends, and problems in the area of student financial aid; (3) Develop a history of the Lew Wentz Foundation of the University of Oklahoma; (4) Describe and critically analyze the programs of the Lew Wentz Foundation in relationship to principles and practices identified in the literature as desirable; (5) Determine implications of the programs of the Lew Wentz Foundation for the development of similar programs elsewhere in the nation; (6) Analyze the impact of the programs of Title IV of the Higher Education Act of 1965 and other Federal Government participation in the area of student financial aid as perceived by financial aid administrators.

Definition of Terms

Award: A student aid in the scholarship category. Usually given as a reward for excellence rather than on the basis of need.

Centralization: The practice of bringing the administrative responsibility for all student aid programs on a given campus under the control of one office. The expected result of centralization is more efficient and effective administration for the institution and more equal and objective treatment for students.

Fellowship: An award to a graduate student to aid him with educational expenses. A fellowship does not require repayment in cash or in service. Outstanding academic ability is usually required.

Financial Need: The amount remaining after all reasonable financial resources available to the student have been subtracted from the total cost of attending a given college for one year.

Foundation: Unless otherwise indicated this term is intended as an abbreviation for the Lew Wentz Foundation of the University of Oklahoma.

Packaging: The practice of combining financial aid funds from a number of sources to meet the financial need of the student-applicant. The practice usually requires coordination of aid programs and allows financial aid officers to individualize the aid that is granted.

Scholarship: Funds advanced to a student because of special promise. No service or cash repayment is required. A degree of financial need is sometimes required, but some honor for academic achievement is a primary purpose for awarding the funds.

Service-Loan Scholarship: A form of financial aid whereby funds are advanced as a loan, but repayment of the loan is cancelled upon fulfillment of a specified service assignment either before or after graduation.

Service Scholarship: An award of funds which carries both a reward for special academic achievement or promise and payment for fulfillment of a service commitment. Service scholarships are on a somewhat higher plane than a work scholarship because the service commitment is associated with the student's major field or area of interest. Thus, the student attains some academic or professional growth from the assignment.

Student Financial Aid: Any form of financial assistance that enables a youngster to attend an institution of higher education. The aid may be furnished by the institution itself or from any outside source. The generally recognized forms of student financial aid are: (1) Gifts (awards, fellowships, grants, and scholarships): (2) Student loans; and (3) Employment or job opportunity.

Student Loan (Emergency): A short term loan to a college student. This type loan is usually designed to meet an emergency situation connected with educational or related costs where constant financial need does not exist. Repayment is usually required within the same academic year.

Student Loan (Long Term): An advance of financial credit or funds to a college student for educational and related costs. Repayment is required, but usually not until student status has been discontinued. Interest rates and other terms are usually better than for a conventional loan.

Trustee: Unless otherwise indicated this term is intended as an abbreviation for Trustee of the Lew Wentz Foundation of the University of Oklahoma.

Work Scholarship: In many cases institutions mislabel student employment as a work scholarship. The work scholarship involves student employment, but other considerations such as higher pay or different pay procedures are usually included.

Major Assumptions

The following assumptions were made in conducting this study: (1) That those charged with the management of the various programs of the Lew Wentz Foundation at the University of Oklahoma could better supervise

the programs for which they are responsible if a detailed description of each program, the philosophy and purposes for which each program was established, and the rules of the Trustees for the conduct of each program were presented in a written form to serve as a guideline for administration. (2) That directors and committees who are responsible for student financial aid programs at other institutions could profit from the description and analysis of a large financial aid program which has proved successful at the University of Oklahoma. (3) That those responsible for student financial aid programs at other colleges and universities would be willing to provide truthful information about their opinions concerning the participation of the Federal Government in the area of student financial aid and about federal programs of student aid which have been developed. (4) That those who are responsible for student financial aid at other institutions would be willing to furnish accurate information about student aid programs in operation at their institutions. And (5) That those who are now responsible for the operation of student aid programs are likely to influence new programs of student financial aid which are to be developed at their college or university in the future.

Procedure

This study included an investigation and analysis of available related literature. The review of literature was completed by a perusal of books concerning the area of student financial aid; by a check of major periodicals relating to student personnel work; by an investigation of the U. S. Government Printing Office and U. S Office of Education Bulletins; and by an examination of the Dissertation Abstracts sections on Education (Higher Education and Administration), History, and Economics.

The results are reported in Chapter II.

A question-letter was sent to 150 colleges and universities in an attempt to determine whether certain features of the Lew Wentz Foundation were unique, and to discover interesting and/or unique programs in existence elsewhere. All of the institutions contacted in the study were reported to have substantial student financial aid programs by the 1964 edition of American Universities and Colleges. At least one institution was selected from each state in the United States. Institutions were selected which would provide a variety of different sizes, regulatory boards, and sources of financial support.

Because of the impact federal programs are having in the area and because of the size of the student aid programs in Title IV of the Higher Education Act of 1965, it was decided that a major contribution of this study should be a determination of the attitudes and opinions of student financial aid officers concerning: (1) Federal participation in the student financial aid area; (2) Specific programs of Title IV of the Higher Education Act; and (3) The impact that Items one and two would have on institutional student aid programs. Accordingly, a questionnaire was devised to discover these attitudes and distributed to the representatives of the same colleges and universities to whom the earlier mentioned question-letter was sent.

The questionnaire was developed from questions and discussions concerning federal programs of student financial aid at the meeting of the Midwest Association of Student Financial Aid Administrators at Columbus, Ohio in November, 1965, and at the meeting of the Southwest Association of Student Financial Aid Administrators at Hot Springs, Arkansas in

December, 1965. The questionnaire was divided into three major sections. Questions in Section I related to federal participation in the general area of student financial aid. Section II contained questions about each of the programs of Title IV of the Higher Education Act of 1965. Questions in Section III pertained to future direction for institutional or private programs of student financial aid.

The question-letter and the questionnaire are included in the Appendix. The various parts of the questionnaire and the tabulation of opinions expressed are included as Tables 1 through 5 of Chapter V. A list of the institutions contacted in the study is also included in the Appendix.

Organization of the Study

This study is organized into six chapters. Chapter I contains the introductory material which provides the outline for the paper. Chapter II is a review of the literature associated with student financial aid. Chapter III is a description of the major innovations that are changing or have changed the area of student financial aid. A part of Chapter III is also concerned with a presentation of problems that continue to distress student financial aid administrators with a related description of trends which seem to be developing in the area that could prove to be solutions to the problems. Chapter IV presents the history and analysis of the programs of the Lew Wentz Foundation of the University of Oklahoma. Chapter V describes the question-letter and questionnaire studies that were conducted. The results of the studies and an analysis of the information gained are also included in the chapter. Chapter VI is devoted to a summary of the problem; statements concerning findings from the study;

conclusions reached as the results of the findings; and recommendations for future action and study.

CHAPTER II

REVIEW OF THE LITERATURE

A considerable amount of literature now exists concerning the general area of student financial aid. A great majority of the literature did not exist before 1950, and the real influence that programs of student aid could have on attracting students to higher education was not generally recognized until studies by Axt,[1] Rivlin,[2] and others revealed that almost one-half of the students attending colleges and universities during the 1946-47 academic year were receiving support from one or the other of the two "GI Bills" (Public Law 16 and Public Law 346) for veterans of World War II.

The overwhelming success of the World War II GI Bills and the same relative success of the smaller Korean GI Bill coupled with the reports and recommendations of the President's Commission on Higher Education published in December, 1947, provided the yeast for the ferment that resulted in the development of the student financial aid area as an important specialty in student personnel work. These same factors helped to convince many responsible people who could influence national policy that

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[1] Richard G. Axt, The Federal Government and Financing Higher Education (New York: Columbia University Press, 1952), p. 126.

[2] Alice M. Rivlin, The Role of the Federal Government in Financing Higher Education (Washington, D.C.: The Brooking Institution, 1961), p. 67.

the Federal Government should do more to aid education and that other programs of direct student aid could make a significant contribution to the equality of educational opportunity. The results of such convictions are now written as the law of the land in the form of the National Defense Education Act of 1958 and Title IV of the Higher Education Act of 1965.

When Eells and Hollis edited their annotated bibliography of student financial aid in higher education in 1961, they noted the rapid increase in the literature related to the financial aid area.

> When the U. S. Office of Education four years ago published a bibliography on scholarships and fellowships for college students, it included only 121 significant titles covering a 30 year period, and almost a quarter of these were unpublished doctor's dissertations and master's theses. By way of contrast, the present bibliography, which is by no means complete, contains 451 titles, none of them unpublished theses; and 95 percent of them appeared in 1955 or later years.[3]

A director of student financial aid or a person performing that function under a similar or related title is a regular part of the administrative fabric of most large institutions of higher education. However, this has not long been true. Lloyd-Jones and Smith described the typical pattern by which institutions administered student financial aid prior to about 1960 in this manner, "There is an administrative office handling loans, one handling fellowships and scholarships, and another handling placement in part-time positions."[4]

Pollard and Sharpe wrote that the award of student aid was

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[3]Walter C. Eells and Ernest V. Hollis (eds.), Student Financial Aid in Higher Education, U.S. Department of Health, Education, and Welfare, Office of Education Bulletin 1961, No. 3 (Washington, D.C.: U.S. Government Printing Office, 1960), p. 2.

[4]Esther McDonald Lloyd-Jones and Margaret R. Smith, A Student Personnel Program for Higher Education (New York: McGraw-Hill, 1938), p. 149.

typically even more decentralized:

> Administrative practices differ widely among institutions, but centralized administration is the exception rather than the rule. In general, each unit of the institution awards aid to students under its jurisdiction: in universities the graduate school assigns its own scholarships, grants-in-aid, and loans, while the colleges make similar awards to their undergraduates. Within each unit itself the allocation of aid is further decentralized.[5]

In some institutions the actual picture concerning the administration of student financial aid programs has not yet changed significantly from the one described by Pollard and Sharpe. On May 2, 1966 Dr. Philip Tripp, Research Specialist, U. S. Office of Education commented on this in an address to the Arkansas Needs Analysis Workshop Group at Little Rock when he said:

> Based on the information we have gathered from our recent study of the College Work-Study Program and the impressions I have gained from participating in several of these workshops, it is my belief that those who are working with student financial aid programs are conscientious about what they are doing; that they are anxious to gain new information; and that they want to gain insights into how they can do a better job of helping students. However, I am also impressed by the diverse administrative patterns that exist in the various types of institutions. Very few institutions seem to have made any attempt to copy or even learn about the better administrative practices that exist in neighboring institutions. In my opinion, more workshops and other communication of this type should be established.
>
> I am also amazed at the differences that exist in the training, background, preparation, and experience that personnel, who are administering student aid programs and making vital decisions that will affect the future of the programs they control and the institution they serve, have for making such decisions. At one end of the continuum we find the trained, professional administrator with a background in student personnel work and counseling and guidance experience with a number of years of experience in student financial aid. This professional has an office staffed by trained personnel with an adequate clerical-secretarial staff. The procedures in this operation are compatible with what the literature of the area says is good practice and the students on that campus who need financial aid are being helped. In institutions at the other end of the scale the same important decisions are being made by a clerk or secretary in the business

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[5] Founta Green Pollard and Russell T. Sharpe, "Student Personnel Work--XIV Student Financial Aid," Encyclopedia of Educational Research, 1952 ed., p. 1353.

office of the institution or by an older student who has returned for completion of a degree and who has assumed the financial aid operation of the institution as a part-time responsibility. I am convinced that we are moving toward professionalism in the area. A body of literature has been developed which identifies correct procedures and requirements of good practice for sound programs. We must share imaginative approaches to administration and become more conversant with the literature. By doing these things we can best accomplish our goal of helping students and providing equal educational opportunity for all students with ability.

The Development of Sound Programs of Financial Aid

The history of the development of the movement to create sound programs of student financial aid dates from the establishment of the College Scholarship Service (CSS) by the College Entrance Examination Board in 1954. This is not to say that sound programs did not exist prior to that date nor does it mean that some institutions were not already doing the very things that are now recognized as good practice. Nevertheless, the College Scholarship Service was the first organization to gain stature that had as its purpose the elimination of certain unhealthy practices which had spread concerning the use of student aid funds in open competitive bidding for top scholars, etc; and the development of a written set of principles to which member institutions were asked to subscribe.

Through the assistance that CSS offered to colleges and sponsors of student aid programs a definite movement developed which encouraged a more equitable distribution of student financial aid so that the students with the greatest financial need received the most assistance. By 1964 the College Scholarship Service was exerting a strong nationwide influence on the area of student financial aid. By that year its membership had grown to include institutions from every section of the United States and from virtually every state, and its set of principles was generally

recognized by both member and many non-member schools as "the" statement of good practice.

The continuing and growing influence of CSS is a feature of the present student financial aid era. Later statements concerning the influence of the Federal Government on the student financial aid area should not be interpreted to mean that the activity of the Federal Government has or will lessen the influence of CSS. Rather, the weight of evidence seems to indicate that the activity of the Federal Government will increase the need for and expansion of CSS into many smaller colleges and other institutions that have for various reasons refrained from joining CSS.

The most recent example of cooperation between CSS and the U. S. Office of Education was the nationwide series of workshops held during April and May, 1966. CSS contracted to sponsor the workshops on behalf of the U. S. Office of Education. Every institution that participated in any student financial aid program sponsored by the Office of Education was invited to a workshop.

The purpose of the workshops was to outline to financial aid personnel the systems for determining student eligibility for the federal student aid programs of Title IV of the Higher Education Act of 1965. Those who attended the workshops were taught the requirements for eligibility; how to determine parental and student contributions toward meeting the cost of education; how to "package" and individualize student aid; and how to figure an acceptable student budget. If the lessons which were taught at these workshops were absorbed, it must be concluded that practices and programs will be improved.

For several years CSS has sponsored annual and regional conferences at which college officials meet to discuss common problems and individual aid policies. Colleges have been informed of new findings and

> activities made in CSS sponsored research. CSS has produced a variety of publications to help college officers learn how to improve the administration of their own aid programs and to inform them of what is happening in institutional and governmental financial aid programs.[6]

However, there is a great deal of evidence to show that none of this effort was reaching a great number, perhaps a majority, of the people who were working with student financial aid at the institutional level. Therefore, since essentially all institutions of higher education of any consequence participate in some program of student financial aid administered by the U. S. Office of Education, it seems reasonable to conclude that the ever increasing participation of the Federal Government in the area of student financial aid is and will be the influence which will force institutions to establish sound programs of student financial aid with defensible practices related to the selection of recipients and the types and amount of aid that students are to receive.

Under earlier federal programs such as the National Defense Student Loan Program, financial need was recognized as a relative matter. Officials of institutions participating in the programs were allowed to interpret need as an institutional prerogative. However, guidelines have been drawn to tell institutional officers how much aid can be given under programs of Title IV of the Higher Education Act of 1965.

For example: The Educational Opportunity Grant Program (Title IV Part A of the Higher Education Act) has an established maximum grant (no more than $800); a level beyond which the institution may not go in view of cost of attending the institution (no more than one-half of the cost of attending, with a typical budget already filed with the Office of

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[6] Financing a College Education: A Guide for Counselors (Princeton, New Jersey: College Entrance Examination Board, 1962), p. 6.

Education); a maximum level beyond which the institution may not go in view of parental income and expected parental support; and a maximum grant arrived at by subtracting all expected resources from the reasonable cost of attending the institution (the grant may be no more than one-half of the financial need that exists after all reasonable resources have been subtracted from the cost of attending the institution).[7]

The strict guidelines attached to the Educational Opportunity Grant Program and other statements included in the brochure "Determining Awards Under Federal Student Aid Programs" seem to indicate that the auditors of the Office of Education will now hold participating institutions much more closely to some standard system of granting aid under federal programs. This writer participated in the Southwestern Regional Training Session and was a consultant at four workshops where members of both the Federal and Regional Offices of Education made statements about this. In each case their statement was:

> Any of the systems taught here today to help you determine need and establish the amount of aid from federal programs are acceptable. Other systems may also be acceptable. However, if you plan to use a system of needs analysis that differs from one of the three systems taught in this workshop, you must receive a written statement from the Regional Office of Education that your system is acceptable.

It seems reasonable to assume that institutions will not adopt a double standard which uses one set of rules for granting aid from federal funds with a vastly different set of rules guiding the award of aid from institutional funds. If this is the case, existing systems should be strengthened and institutions that have not had standard guides for granting student aid should definitely move toward more acceptable procedures

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[7] Determining Awards Under Federal Student Aid Programs (Princeton, New Jersey: College Entrance Examination Board, 1966), pp. 5-6.

and more solid programs.

Characteristics of Sound Financial Aid Programs

College Scholarship Service (CSS) has already developed a set of principles that are nationally accepted for evaluating good practice in financial aid programs. However, other authors have also developed statements which identify the characteristics of sound financial aid programs. In fact, most of them augment and elaborate on the CSS principles. This section attempts to combine the CSS principles with other statements to establish the most comprehensive possible criteria for evaluating the soundness of the programs of the Lew Wentz Foundation of the University of Oklahoma. The list of characteristics might also be useful as a checklist for administrators of other financial aid programs as they attempt to evaluate the stability of their programs.

I. A sound financial aid program is administered on the basis of policies and procedures that are explicit, clear, and written.[8] The philosophy of the program and the policies, qualification, method of application, and requirements for retention or renewal of the aid or types of aid are made clear to all recipients, applicants who are refused aid, and prospective applicants. This characteristic presupposes an application form which is relatively free of confusion for the student while furnishing a complete and accurate picture of all required criteria for evaluation of the applicant. It also takes for granted that adequate publicity will be given to the program's criteria of eligibility and dates and manner of application to be reasonably sure that all who are interested

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[8] Esther McDonald Lloyd-Jones and Margaret Ruth Smith, Student Personnel Work as Deeper Teaching (New York: Harper and Brothers Publishers, 1954), p. 221.

and eligible have an opportunity to apply and be considered. In other words, personnel who work with a sound program search for those in need of aid rather than waiting for them to ask for help from the institution.[9]

II. A sound financial aid program is individualized and based on need.[10] No one should receive funds from a financial aid program that he does not need. To make this mistake not only leads to the unhealthy practice of competitive bidding for students, but, because institutions do not generally have enough aid funds for all qualified applicants, making an award where need does not exist may actually result in denying funds to another student who desperately needs help. Therefore, the aid program should be designed to assist students not underwrite them.[11] The problems related to establishing degree and amount of need and the kindred problems of determining the amount and type of help which will be furnished from the financial aid program of the institution constitute the most critical and delicate decisions made in most offices of financial aid. Planning and tailoring the type and amount of aid to be given to a student involves taking into account the financial support which may be expected from the income, assets, and other resources of the parents and the student. This situation should be re-evaluated each year to be sure that the amount and type of aid continues to fit the student's situation.[12]

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[9]Homer D. Babbidge, Jr., Student Financial Aid Manual for Colleges and Universities (Washington, D.C.: The American Personnel and Guidance Association, 1960), p. 6.

[10]Ibid.

[11]Lloyd-Jones and Smith, Student Personnel Work as Deeper Teaching, op. cit., p. 218.

[12]Manual for Financial Aid Officers (New York: College Entrance Examination Board, 1965), Part 1, p. 6.

III. A sound student aid program follows a single standard in analyzing the eligibility of all applicants. Need or ability or other reasonable criteria may be required for eligibility, and priority for one may be established over another. However, the same degree of importance is attached to each requirement when measuring each applicant against all others. Objectivity in rating is one of the most difficult problems faced in establishing priority of awards when there are not sufficient funds to offer aid to all applicants. One major area of concern for financial aid personnel in establishing priority for awards usually relates to determining the relative degree of need for an individual applicant from among all applicants. Therefore the objectivity which it furnishes in needs analysis is one of the most attractive features of the use of an off campus needs analysis service such as CSS.[13]

IV. A sound program of financial aid is an arm of educational policy. It should be used to improve the quality and representativeness of the student body. Individual recipients of financial aid should insofar as possible, personify institutional values and ideals.[14]

V. A sound student aid program is balanced as to types of aid. It does not hand the student an education on a silver platter with all expenses paid through scholarships or other types of gift aid. The recipient is not required to work so much that he becomes a less able student; nor is he overburdened with loan aid which will create a heavy burden of repayment during the early years following completion of his education. Because of the new Educational Opportunity Grant Program it is

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[13] Ibid., Part 5, p. 1.

[14] Babbidge, op. cit., p. 6.

now possible to consider gift or grant aid for less than outstanding scholastic students when financial need is great. Most students who need to work to meet educational costs can now qualify for a College Work-Study Program position or other student employment where the salary has been increased to a point where a significant portion of educational costs can be earned. As a result of these factors and the possibility of scholarship help, almost any student can now receive enough aid to enjoy a full collegiate experience without having to attend as a second class citizen or having to repay borrowed funds that are out of line with his future ability to repay based on his educational and occupational plans.[15]

VI. A sound aid program is centralized.[16] All student aid resources of the institution including scholarships, loans, and employment opportunities are applied for and issued or at least countersigned for in a single office. Decentralization of aid programs results in duplication of effort, inefficiency in reports, insecurity among applicants, and numerous violations of the need concept because of the ability of many applicants to receive aid from more than one source which amounts to more than their total needs.

VII. A sound program of student aid requires staff members working with the program who have interview and counseling skills and a student personnel point of view.[17]

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[15] Ibid., p. 6.

[16] John Dale Russell, The Finance of Higher Education (Chicago: The University of Chicago Press, 1954), p. 243.

[17] Lloyd-Jones and Smith, Student Personnel Work as Deeper Teaching, op. cit., p. 219.

VIII. A sound program of financial aid requires that systematic reports be made concerning all phases of the program. This, of course, requires that a secure, honest, careful, and business-like system be established for management and accounting of funds.[18]

Characteristics of Sound Student Loan Programs

A major emphasis in the evaluation of the effectiveness of a program should be based on the principal area of activity of the program. While it seems evident that the Service Scholarship programs of the Lew Wentz Foundation have the greatest opportunity for future contribution to the University of Oklahoma and that they are the programs in which most other institutions will have interest, it cannot be denied that the student loan program of the Foundation has been the principal activity of the Foundation to this time. Therefore, this section of the paper will present a comprehensive list of characteristics of sound student loan programs to serve as an instrument for evaluation of the student loan program of the Lew Wentz Foundation. The list should also be serviceable for the evaluation of other student loan programs.

I. A sound student loan program is administered on the basis of policies and procedures that are explicit, clear, and written.[19] It is especially important that the terms including interest, repayment schedule, requirements of eligibility, and method of disbursement of funds

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[18]Thad L. Hungate, Finance in Educational Management of Colleges and Universities (New York: Bureau of Publications Teachers College, Columbia University, 1954), p. 18.

[19]Lloyd-Jones and Smith, Student Personnel Work as Deeper Teaching, op. cit., p. 221.

be adequately explained to the prospective borrower before the note is signed.

II. Need for the loan is demonstrated above all reasonable resources.[20]

III. Some consideration is given to combining loan funds with other types of student aid which will reduce future repayment requirements.[21]

IV. Financial counseling is an integral part of the loan program. Diligent efforts are made to help the student develop a budget, meet other problems related to financial need, and to be sure that all terms of the loan including interest and repayment are understood by the borrower.[22]

V. An attempt is made to attach educational values relating to budgeting, careful spending, and meeting repayment obligations to the loan process.[23]

VI. Those in charge of loan approval are student personnel oriented rather than business oriented.[24] However, this should not be interpreted to mean that the student is allowed to feel that he is entering into other than a business arrangement.

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[20]Manual for Financial Aid Officers, op. cit., Part 1, p. 3.

[21]Rexford G. Moon, Some Suggestions Concerning Student Aid Activities in Colleges and Universities (Princeton, New Jersey: College Entrance Examination Board, 1964), p. 25.

[22]Russell, op. cit., p. 237.

[23]Ibid., p. 236.

[24]Lloyd-Jones and Smith, Student Personnel Work as Deeper Teaching, op. cit., p. 314.

VII. A regular part of the evaluation for the loan is concerned with future educational and vocational goals of the applicant and the likelihood that he can reasonably be expected to complete his program and repay the loan.[25] Excessive loans in view of future plans to enter a low paying vocation can result in damage both to the student and to the loan fund. In the same vein, approval of a loan for a student when there is little chance for him to complete his degree program because of lack of intellectual ability or other shortcomings certainly is not a favor to the student, and such practice increases the risk of repayment to the fund.

VIII. Adequate funds are available from both long term and emergency sources to meet the reasonable needs of all qualified applicants.[26]

IX. A reasonable but adequate rate of interest is charged. Although supposedly true accounts persist concerning the remarkable repayment and even growth of student loan funds where no interest is charged, it is a more sound administrative practice to expect that some loans will not be repaid. Therefore, some form of income should be forthcoming to replenish the fund and assure the continuation of the fund for future borrowers. The addition of a reasonable interest charge where the people who use the funds pay for their use seems the fairest way of accomplishing this. It is difficult to arrive at a fair but adequate rate of interest because of the rates charged by present federal student loan programs. Hill suggests that to attempt to establish rates that are competitive with federal student loan rates might encourage poor or slow repayment because

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[25] Ibid., p. 222.

[26] Hungate, op. cit., p. 160.

borrowers are likely to have numerous other items on which they will be making time payments on which a much higher rate of interest is charged. Thus, the items with higher interest rates are likely to take priority over low interest student loans.[27]

X. Reasonable rates and dates of repayment are established when the loan is made, but some system is established to allow borrowers to extend the repayment schedule when a plausible reason is given for doing so.[28]

XI. Measures are taken to provide adequate protection of the fund without placing an undue burden on the borrower. Some statements relating to this item have been included in earlier items but many other precautions including some that are questionable as to whether or not they are good practice are a part of many student loan programs. It is certainly good practice to require a co-signer or at least to be sure that the parents of borrowers who have not yet reached legal adulthood know that a loan has been applied for before approval.[29] It is also good practice to make consistent attempts to be assured of the good citizenship and integrity of the applicant before the loan is approved.[30] If a co-signer is required, it seems reasonable that the administrator of the fund be allowed to check with the co-signer to be sure that he is aware

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[27]W. W. Hill, Jr., An Analysis of College Student Loan Programs (New York: United Student Aid Funds, Inc., 1965), p. 17.

[28]Lloyd-Jones and Smith, Student Personnel Work as Deeper Teaching, op. cit., p. 223.

[29]Hill, op. cit., p. 17.

[30]Credit for College (Indianapolis, Indiana: The College Life Insurance Company of America, 1959), p. 11.

of his obligations to the fund. Hill suggests monthly repayments beginning within a reasonable time after discontinuation of student status rather than less frequent repayment requirements.[31] This seems to be a good practice which should cause less hardship for the borrower than larger, less frequent payments. A monthly collection system is also more likely to fit the pay period of most of the people involved in the repayment process because most Americans whether on a salary or some other plan have some kind of monthly pay arrangement.

Practices which protect the loan fund but may cause some hardship for the student borrower are: (1) Interest begins to accrue from the date of the note and payment of interest is required once yearly even though student status is continued. Those who advocate this practice contend that the yearly interest is not enough to create a hardship and that it forces the student to remember and acknowledge his debt to the fund. (2) The loan note is a legal document which includes a default clause which allows the entire balance of the loan to be declared due with payment of collection charges where necessary when repayment terms are not met. The main criticism directed at this requirement is that it is more harsh than businesslike. The inclusion of this clause could cause the borrower to have some difficulty in securing a co-signer.

XII. Good practice requires that a precise, prompt, and uniform system of follow-up be developed for contacting each borrower when his note is overdue.[32]

XIII. A sound program requires an accurate system of accounting

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[31] Hill, op. cit., p. 17.

[32] Babbidge, op. cit., p. 23.

and regular reports on the management and administration of the fund.[33]

XIV. A sound program requires that every available strategem, including legal action as necessary, be used to collect when the note is due and the borrower can reasonably be expected to pay.[34] Failure to act as the situation demands to collect from delinquent borrowers results in very different lessons being learned from the honorable lessons which were supposed to be taught. In addition, as institutions have learned from the National Defense Student Loan Program, reports of poor repayment records seem to encourage other borrowers to be slow or delinquent.

Distinctions Between Service and Work Scholarship Programs

Little has been written in the literature about service or work scholarship programs. However, many institutions have programs that, though called by various names, meet the qualifications of being either service or work scholarship programs. Most student financial aid personnel use the terms service and work scholarships interchangeably. Some of the same features are present in both programs. Both service and work scholarships include job assignments for the institution or someone associated with the institution. In addition, if the job assignments were classified as student employment positions and the hours worked were computed, one would usually find that those assigned to either service or work scholarship positions are receiving a larger stipend than they would be paid as wages for the same work in regular student employment. Yet, there are certain important distinctions between the programs which may result in work scholarship programs being absorbed by the College Work-

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[33] Hungate, op. cit., p. 18.

[34] Ibid., p. 162.

Study Program sponsored by the Federal Government while service scholarship programs become an increasingly important part of the student financial aid programs of institutions of higher education.

The student financial aid area has now reached a stage of maturity where there is concern for developing a system of classification and a glossary of terms related to the area that would facilitate greater accuracy in reports, articles, etc. This task is being attempted by J. Peter Anderson of Antioch College, Yellow Springs, Ohio. Anderson has undertaken a worthwhile project and one which is needed. However, his present proposal would include no classification for or recognition of either service or work scholarships. Anderson's plan would require that the institution list the amount which the student would normally be paid for the same type of work as his service or work scholarship assignment as student employment. The remainder between what the student would receive for student employment and his total stipend would be reported as a gift award.[35]

Anderson's proposed classification system offers no threat to work scholarship programs such as the one developed by Grant Curtis at Tufts University in 1960 and copied by many other institutions because there is a clear distinction between the amount of the award that is called a scholarship and employment earnings.[36] However, for reasons to be explained in later paragraphs, the proposal is a real threat to true service scholarship programs.

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[35]Letter from J. Peter Anderson to Charles R. Galbraith, December 30, 1965, p. 1.

[36]Grant E. Curtis, "Campus Jobs: Pocket Money or Financial Aid?" The Journal of the Association of College Admission Counselors, Vol. IX, No. 1 (Summer, 1963), pp. 3-5.

The forerunners of the present service scholarship programs were individual jobs offered by popular professors to outstanding pupils from their classes. The jobs were usually related to projects in which the professor had a special interest. The appeal of the job to the student was as often the opportunity to gain new knowledge and the honor of working with a favorite professor as it was the money that he earned from the job. The work scholarship program, on the other hand, was a later refinement of the self help tradition mentioned by Rudolph.[37]

Thus, one of the subtleties which exist between service and work scholarship programs is that those who administer service scholarship programs still attempt to capture the combined appeals of offering the student-recipient an opportunity to advance intellectually in his area of interest and the honor of holding a special job when the service scholarship assignment is made. The work scholarship assignment may have the same features but a deliberate effort to accomplish them is not necessarily a part of the work scholarship job assignment.

Service and work scholarship programs also differ in the primary criteria that is given consideration in the selection of recipients. Other qualifications may be considered, but the major requirement for eligibility for a work scholarship recipient is financial need. Financial need is considered in the selection of service scholarship recipients, however, the major emphasis is placed on intellectual ability, required skill, and the desire of the applicant to participate in the particular job assignment.

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[37]Frederick Rudolph, "The Origins of Student Aid in the United States," Student Financial Aid and National Purpose (Princeton, New Jersey: College Entrance Examination Board, 1962), p. 5.

In the final analysis the most evident distinction that can be made between service and work scholarship programs is furnished by the Internal Revenue Service of the Federal Government. The Internal Revenue Service requires that the part of a work scholarship which is identified as pay for work from the job assignment must be reported as earned income for tax purposes. On the other hand, service scholarships are not divided into a scholarship stipend and job earnings. Emphasis is always placed on the opportunity for intellectual growth and the job assignment is checked on the basis of service completion rather than hours worked. Therefore, the entire stipend is reported as a scholarship rather than a portion for scholarship award and the remainder as earnings from a job.

The College Work-Study Program as amended and liberalized by Title IV of the Higher Education Act of 1965 is now being recognized for the real contribution that it can make on most college campuses. Most students who need to work to help meet their educational expenses can now qualify for the program. The Work-Study Program has a minimum per hour wage rate attached to it which is well above the minimums that were formerly paid for student employment at most institutions. The present cost to the institution is ten percent of the wage paid to the student employee working under the program.

As a result of the increase of pay for part-time hourly workers on most campuses and the increased funds made available for student employment by the College Work-Study Program, it seems that most institutions that are operating work scholarship programs could transfer their routine work scholarship positions to the College Work-Study Program with little or no loss to students deemed eligible for the change. The scholarship portion which was formerly attached to the work scholarships could

be switched to more imaginative uses. One such possibility would be to create inspiring and beneficial service scholarship positions with professors who are sincerely interested in encouraging students to study a given area in depth.

Characteristics of Sound Service Scholarship Programs

Nothing could be found in the literature to serve as a description of the characteristics of a sound service scholarship program. One of the purposes of this study was to evaluate the soundness of the Lew Wentz Service Scholarship Programs. Therefore, it was necessary to develop a list of characteristics or criteria for that evaluation. The list was compiled from a combination of features of other programs and consultation with Mr. Leonard Harper, Director of Employment Services of the University of Oklahoma and Mr. Ronald K. Green, Director of the Alumni Development Fund of the University. Green was formerly the Director of Financial Aids for the University. These men are experienced in the field of student financial aid and between them worked out most of the steps of internal administration for the Lew Wentz Service Scholarship Programs when they were initiated in 1960.

I. A sound program is administered on the basis of policies and procedures that are explicit, clear, and written.[38]

II. When deciding which applicants will receive service scholarships, emphasis is placed on the applicant's intellectual ability, interest in the area of assignment, desire to participate in the particular service assignment, and command of the skill required to accomplish the

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[38] Lloyd-Jones and Smith, Student Personnel Work as Deeper Teaching, op. cit., p. 221.

service assignment.

III. The service assignment affords the recipient an opportunity for educational advancement.

IV. Consideration is given to financial need for the funds that will be granted as a stipend from the scholarship.

V. A complete written description of the service that is to be performed by the scholarship recipient is filed by the department or professor who requests that a scholar be assigned to them with the counselor who will make the assignment.

VI. The service to be performed by the recipient of a service scholarship is of such nature that completion of the service is counted as task fulfillment rather than a specific number of hours worked.

VII. Each service scholar is assigned to a designated person and periodic checks are made from a central office to be sure that each scholar is satisfactorily completing his assignment.

VIII. Counselors are available and counseling is a regular and important part of the service scholarship program.

IX. A sound program requires that an accurate system of accounting for funds be developed and that regular reports be made on the administration and management of the program.[39]

Additional Comments

Most of the material included in Chapter II was concerned with developing characteristics of sound student financial aid programs which will be used to evaluate the soundness of the programs of the Lew Wentz

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[39]Hungate, op. cit., p. 18.

Foundation in Chapter IV of this dissertation. Chapter III has as its purpose the identification and description of major innovations or trends and problems in the student financial aid area. Chapter III, therefore, will be in a sense, a continuation of the review of the literature.

CHAPTER III

FINANCIAL AID: MAJOR TRENDS AND PROBLEMS

Major Trends and Innovations

Exciting changes are taking place in the area of financial aid for college students. Details concerning the mounting activity in the area; the introduction and rapid growth of dynamic new programs; and the tremendous increase in dollars and cents involved make vivid impressions on all who hear reports of them. It is the purpose of this section to take a look in depth at the area and to identify major trends and innovations which have occurred in recent years which have enabled student financial aid to become the most dramatic and significant segment of student personnel work.

A careful analysis of the research related to the area and interviews conducted with administrators who are intimately involved with student financial aid disclosed five major trends or innovations which characterize recent developments of student financial aid programs in institutions of higher learning in the United States. The increased participation of the Federal Government in the area of direct aid to college students is the factor that has had the greatest impact. This section will describe how each of the other major changes have been affected by the participation of the Federal Government and how each of the changes has influenced the administration of student financial aid programs on college

campuses. In the course of these explanations it will become evident that each of the innovations has influenced all of the others.

Increased Federal Participation in Direct Student Aid

Although there is no mention of education in the Constitution, the Federal Government has supported many areas of education from the early years of the history of our nation. However, the Federal Government was a late entrant into the area of direct aid to college students. The present intense concern of the Federal Government in this area should not obscure the fact that private benefaction, state and local governments, and institutions themselves furnished aid for students for many years before the Federal Government became involved. Woellner wrote, "The problem of assisting students to maintain themselves while attending college has existed probably as long as the institutions themselves."[1]

Student financial aid has been a major concern and leading philanthropic effort of private individuals, business establishments (both large and small), labor unions, and corporations for many years. Private sources have been most generous in their support of higher education. Furthermore, private benefaction has increased greatly in recent years. Several theories have been advanced for this increase. Chief among these are: (1) Private sources saw a need for this type of aid and felt some responsibility. (2) Business officials began to realize that they derived a direct benefit from the products of higher education. Therefore, it became good business to support higher education. (3) Officials representing institutions of higher education have become more skillful at

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[1]R. C. Woellner, Provisions for Financial Support of Students (Chicago: University of Chicago Press, 1933), p. 141.

soliciting funds. And (4) The bandwagon effect has taken hold. Increases in federal support have shown the way and private sources want to get in on a good thing.

All of these theories undoubtedly have some basis in fact. The biennial survey of the Council for Financial Aid to Education reflected the direction of corporation giving in its title "The Trend Is Up Again." This report traced voluntary support from industry to American colleges back to 1918. However, it also stated that the aid-to-education movement in business and industry has been ordered and programs structured only since 1945.[2]

The above mentioned report and other reports from similar organizations decried the fact that the generosity of private sources in aiding education has not received the public recognition that it deserves. This is perhaps because private benefaction is not truly ordered and structured so that the extent of aid furnished can be documented in reports. Whatever the cause, the literature covering the area of private benefaction shows a history of lack of coordination and unequal distribution of funds.

> Five private universities have received nearly one-half of all endowment funds since the 1920's. Only three per cent of all colleges controlled one-third of the scholarship funds, and one-fifth of the colleges accounted for nearly two-thirds of the scholarship funds in 1959.[3]

State and local governments have been generous contributors to the cause of student financial aid. In October, 1965, Van Dusen reported

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[2] 1964 Corporation Support of Higher Education, "The Trend Is Up Again" (New York: Council for Financial Aid to Education, Inc., 1965), p. 2.

[3] Gabriel Kolko, Wealth and Power in America (New York: Frederick A. Praeger, Inc., 1962), p. 117.

that thirty-one states had programs in operation to furnish scholarship and gift assistance to students in institutions of higher education. He also reported that twenty-one states had student loan or loan guarantee programs in operation at that time.[4]

Although a few other states have established generous and imaginative loan and scholarship programs for state residents, the tables in the Van Dusen report showed very clearly that New York is the conspicious leader among states furnishing aid to college students.[5] The material furnished in Van Dusen's report is already outdated because several states have established state guarantee loan programs since enactment of the Higher Education Act of 1965. This Act included the Federal Reduced Interest Loan Program (Title IV, Part B) which will work through state guarantee agencies where such agencies are in existence. If institutions in the lending community participate in this program as anticipated, the problems that have curtailed the effectiveness of many state programs (limited funds, terms that are too harsh, and rigid qualifications) should be conquered.

Many far-sighted educators, community leaders, and fiscal experts have deplored the entrance of the Federal Government into the area of student financial aid. Because of this the Federal Government was cautious as it entered the area. Many observers see the programs of Title IV of the Higher Education Act of 1965 as sweeping new programs. However, the

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[4]William D. Van Dusen, State Appropriations for Student Financial Aid, 1965-66 (New York: College Entrance Examination Board, October 20, 1965), pp. 2-3. (Mimeographed.)

[5]Ibid., pp. 4-5.

Educational Opportunity Grant (EOG) Program was proposed and rejected in 1933.[6] The need for such a program was also one of the recommendations of the President's Commission on Higher Education. The Federal Reduced Interest Guaranteed Loan Program (Title IV, Part B) was proposed by U. S. Commissioner of Education, Earl J. McGrath in October, 1949.[7] The present program is a revision of a bill originally introduced by Senator Lyndon B. Johnson of Texas in 1959.[8] The College Work-Study Program (Title IV, Part C) is a revision of the same program from the Economic Opportunity Act of 1964. The program is very similar to the student work program that was initiated under the Federal Emergency Relief Administration in 1934 and transferred to the National Youth Administration in 1935 where it continued until the program was terminated in 1943. The National Defense Student Loan Program (Title IV, Part D) was also proposed in 1933 and rejected on the grounds that the neediest students would be unable to enter college in order to apply for a loan and would be unable to provide a satisfactory credit rating.[9] The National Defense Student Loan Program was actually initiated in 1958 and has already helped hundreds of thousands of needy persons to receive college educations.

Morse commented that all financial aid programs sponsored by the Federal Government for students in colleges and universities are designed

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[6]Axt, op. cit., p. 80.

[7]Earl J. McGrath, "On the Outside - Looking In," an address before the Association of Land-Grant Colleges and Universities, October 27, 1949. (Mimeographed.)

[8]John F. Morse, "The Impact of Government Programs on Student Aid Administration," Student Financial Aid and Institutional Purpose (Princeton, New Jersey: College Entrance Examination Board, 1963), p. 15.

[9]Axt, op. cit., p. 79.

to fulfill national purposes.[10] Other than the much repeated concern for equalization of educational opportunity to guarantee an educated citizenry the most prominent of these purposes have been:

1. To encourage and support programs of education or services in the schools that are essential or beneficial to the national welfare and service.

2. To contribute to or provide for education where there is a federal responsibility or obligation.

3. To provide educational and training services essential to the national defense but which are not separate responsibilities of any local community, state, or segment of the population.

4. To assist students, selected on the basis of tests and recommendations, to receive scholarships for advanced training that will serve the national welfare.

5. To assist the economically developing areas of the world and to improve international relationships through the exchange of information and of students, teachers, professors, technicians, and leaders with other countries.

6. To maintain efficient governmental services and increase the effectiveness of the federal service through programs of education.

7. To promote the general welfare of the nation through research in the physical, biological, and social sciences that will develop new areas of learning and prepare more specialists with competencies in these fields.[11]

Every Department of the President's Cabinet and almost every important administrative office of the Federal Government has a program or programs designed to furnish direct aid to people who are attending institutions of higher education. Many of the programs supported by these various agencies are designed to upgrade the level of training and education of personnel already working in that agency. Axt outlined the

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[10] Morse, op. cit., p. 7.

[11] Federal Funds for Education, eds. Albert R. Munse and Edna D. Booker, U.S. Office of Education Bulletin, 1959, No. 2 (Washington, D.C.: U.S. Government Printing Office, 1959), pp. 3-4.

historical and philosophical background of the participation of the Federal Government in student financial aid in part one of his book.[12] Parts two and three of the same book furnished an excellent description of the various programs of direct aid to students in which the Federal Government had participated prior to the publication of the book in 1952.[13]

Books about the area, frequent bulletins of the agencies involved, and reports to the Congress of the United States are published at frequent intervals so that any interested reader can receive adequate information on the history, philosophy, and statistics of any program of student financial aid in which the Federal Government participates. Therefore, the main emphasis of this section of the dissertation is concerned with the programs of direct student aid that are administered by the Office of Education and their impact on the area of student financial aid. Particular emphasis was placed on the impact of the programs of Title IV of the Higher Education Act of 1965.

Secretary of Health, Education, and Welfare John Gardner and high officials of the Office of Education have been quoted in recent publications as saying that the Federal Government has just now begun to participate to the extent that it can be regarded as a partner in financing higher education. They have stressed the partnership arrangement and have emphasized that the Federal Government has no intention of minimizing the importance of the contribution or reducing the commitment and obligation other sources have for continuing their support of higher education. Office of Education officials have challenged private sources

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[12] Axt, op. cit., pp. 3-82.

[13] Ibid., pp. 85-259.

and local and state sources to increase rather than limit their sources of aid to students.

The above statements and proposals of Office of Education officials seem to reflect the genuine intent of the programs of the Federal Government as they relate to the area of student financial aid. However, there seems to be some reason to question whether or not other sources will continue or increase their support in this area. Unless imaginative programs that do not too closely parallel federal programs are offered by college officials or others interested in student financial aid, present and prospective sponsors may well conclude that the Federal Government has provided funds to adequately support those who need and deserve funds to complete their education. If this occurs, sponsors are likely to divert their present support of student financial aid to areas where the need for funds seems more pressing.

It is anticipated, however, that one contribution of this dissertation will be that college officials will find service scholarship programs an appealing package for attracting new sponsors, or that service scholarships will provide a beneficial use for funds from already established programs which have been overshadowed or made useless by new or enlarged Federal Programs. The question-letter described in Chapter V of this dissertation brought requests for a description of the University of Oklahoma Lew Wentz Service Scholarship Programs from officials of fifty-seven of the 131 institutions who replied. These officials indicated that a description of the programs of the Lew Wentz Foundation might aid them in developing their institutional student aid programs.

Federal programs of direct aid that have made a significant contribution to students in institutions of higher education are:

(1) The National Youth Administration which lasted from 1935 to 1943 and helped over 600,000 young men and women to acquire a college education through work opportunity. (2) World War II student loan programs for juniors, seniors, graduate, and professional students in science, engineering, and health programs. These students could borrow up to $500 per year from the Government and agreed to work in the war effort after graduation. (3) The Serviceman's Readjustment Act of 1944 (Public Law 346: "G.I. Bill") and Public Law 16 for disabled veterans. These programs provided funds in the form of outright grants to veterans of World War II. Length of support was based on the veteran's service time, not to exceed 48 months. The rate of pay was books and fees plus $65.00 per month subsistence for unmarried students or $90.00 per month for married students. These programs carried such impact that during the 1947-1948 academic year approximately one-half of the students enrolled in institutions of higher education were on one or the other of the programs.[14] (4) The War Orphans Scholarship Program of 1947-48 and subsequent War Orphans Educational Assistance Program of 1956 have continued to the present time to provide funds for children of veterans whose death of disability is the direct result of a service connected injury. (5) The Korean Serviceman's Readjustment Act (Public Law 550: Korean G.I. Bill) and Public Law 894 for disabled veterans. These programs offered matching time in college for time spent in the armed services during the emergency called the Korean Conflict. Fees and books were not furnished as under the World War II G.I. Bill but the veteran did receive more subsistence funds ($110 if unmarried; $130 married no children; $160 married and one or more

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[14] Rivlin, op. cit., p. 67.

children). (6) The National Defense Education Act of 1958. This far reaching program was enacted "to strengthen the national defense and to encourage and assist in the expansion and improvement of educational programs to meet critical national needs; and for other purposes."[15] The Act is divided into ten titles. Four of these provide for direct financial assistance to individuals for educational purposes: Title II-Loans to Students in Institutions of Higher Education; Title IV-National Defense Fellowships; Title V, Part B, Counseling and Guidance Training Institutes; and Title VI, Language Development.[16] (7) Atomic Energy Commission Programs; (8) Public Health Service Programs; (9) National Science Foundation Programs; (10) Office of Vocational Rehabilitation Programs; (11) Department of Defense Programs; and (12) Reserve Officer Training Programs.

The most recent and most significant federal programs have been initiated since 1964. Title I, Part C, of the Economic Opportunity Act of 1964 (The College Work-Study Program) began during the Spring semester of the 1964-65 academic year. It lasted less than one year as a poverty program in the Office of Economic Opportunity. The College Work-Study Program was never a great success as a program for children from low income families because of the stringent definitions of eligibility. However, administrative responsibility for the program was changed to the Office of Education by the Higher Education Act of 1965. Although preference is still given to students from low income families, students from other than low income families may now be employed. To be eligible a

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[15] U.S., Public Law 85-864, 85th Cong., H.R. 13247 (Washington, D.C.: U.S. Government Printing Office, 1958), p. 1.

[16] Ibid., pp. 4-15.

student must show financial need for the funds that will be earned from the program to meet the cost of education beyond all resources reasonably available to him.

Title IV of the Higher Education Act of 1965 was signed into law by President Lyndon B. Johnson on November 8, 1966. There are four parts to this legislation: Part A: (Educational Opportunity Grants) offers grant aid to students from families with exceptional financial need, who have demonstrated academic promise or talent, and who would not, except for the grant, be able to attend college. Part B: (Federal Reduced Interest Guaranteed Loan Program) provides for loans to college students through banks and other approved lending institutions. All full-time students will be eligible for these funds regardless of financial need. The Federal Government will provide interest subsidy for students who come from families with an adjusted gross income of less than $15,000 per year. Part C: (College Work-Study Program) is a revision and liberalization of the program by the same name described in item eleven as a part of the Economic Opportunity Act of 1964. Part D: (National Defense Student Loan Program) is a revision of Title II of the National Defense Education Act of 1958.

The Veterans Readjustment Benefits Act of 1966 (P. L. 89-358) was signed into law in March, 1966. Benefits for eligible students will start in June, 1966. The Law is popularly known as the "Cold War G.I. Bill." It is patterned after the Korean G.I. Bill and provides for a permanent program of educational assistance for veterans honorably discharged from the armed forces after January 31, 1955.

It is probably accurate to assume that the present concentrated

participation of the Federal Government in the area of direct aid to students grew from a variety of sources. There can be little doubt that the success of earlier aid programs such as the student work program of the National Youth Administration and the World War II G.I. Bills helped to convince college officials that federal programs could be of great benefit to students and the institutions they attended and that federal sponsorship did not necessarily mean excessive federal interference. Many other responsible people who could influence national policy were also persuaded that there was a need for federal participation in the area because of the report of the President's Commission on Higher Education.

The six reports of the Commission were published in 1947. The reports told of inadequacies in the existing method of financing higher education that resulted in vast numbers of high school graduates being unable to afford a college education. The underlying philosophy of the reports was that most young people should have an opportunity for education beyond the high school; that direct measures should be taken by the Federal Government to insure this event; and that the very existence of a democracy was based on a citizenry that was educated to the extent of their intelligence.

The philosophy expressed in reports of the President's Commission is repeated or implied in almost every piece of legislation of the Federal Government relating to higher education; it is included in the speeches and legislative programs of all Presidents of the United States since 1947; other prominent leaders have espoused it as their doctrine or creed; and it has found its way into a multitude of recent books concerning higher education. Although it was predated by the second innovation

that will be mentioned, the philosophy expressed by the President's Commission and the increased federal activity advocated by it was, nevertheless, the factor that led to widespread acceptance of the principle that financial need must exist before aid should be offered to any applicant.

Acceptance of the Financial Need Principle

There are those who insist that the requirement of financial need for all aid applicants is nothing more than an exalted theory mouthed by those who are attempting to gain an advantage in the recruitment competition that exists on every campus. Evidence to support this statement can be found in special programs on almost every campus. Most major institutions have athletic programs, and/or "scholars" programs, and/or "leadership" programs where recipients receive substantial financial aid without demonstrating financial need.

Arguments have been advanced to show why these "sacred" programs should not be financial aid programs. However, as long as programs of this nature continue to exist and there are not sufficient funds to aid all needy and deserving students on that campus, complete acceptance of the financial need principle cannot be claimed. Green expressed the conclusion that must be drawn concerning the principle of need when he wrote:

> As a simple economic principle we cannot, either realistically or morally, continue to give money to young people who do not need help if these gifts deprive other capable youngsters of the opportunity to obtain a college education.[17]

With very few exceptions the literature related to the area of student financial aid advocates that financial need be present before financial aid is offered. Furthermore, the underlying philosophy of the

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[17] Green, op. cit., p. 12.

entire statement of principles of the College Scholarship Service is based on acceptance of the financial need principle. There can be little doubt that financial aid officers will take a stronger hand in seeing that there is closer adherence to the principle in the future because it is now evident that the Federal Government expects compliance with the principle of need for programs supported by federal funds. During April and May, 1966, a series of workshops were held in forty-three states to show institutional officers how to assess financial need, fix stipends for federal programs, and "package" financial aid. It is evident that institutional officers are now expected to follow some type of standard guidelines for the assessment of financial need and for making awards where federal funds are involved. Under the National Defense Student Loan Program and for a short time under the College Work-Study Program the institutional officer was allowed to assess need on the basis of definitions established by his own institution. He must now follow one of three methods outlined in the booklet Determining Awards Under Federal Student Aid Programs to determine how much financial need exists before awarding aid from any federal program, or the institution must submit a complete description of some other method that is acceptable to officials of the Office of Education. If an exception is made to the method that is followed as a standard for determining need the institutional aid officer has been advised that he should document his reasons for making the exception. He must be able to explain any departure from normal procedures to the satisfaction of his administrative officer and officials of the Office of Education.

In summary, the principle of financial need, or awarding no more aid to a student than is needed, is widely accepted. Most institutions

still have some programs on their campuses which do not comply with this principle, but at least to the extent that they participate in programs supported by the Federal Government, all institutions will follow the guidelines for assessing need that have been established by the Federal Government. These requirements have been added within recent months so it can be predicted that institutional aid officers will move with more diligence to see that need requirements are met. It seems reasonable that the more careful attention paid to assessing need for federal programs will carry over to areas involving use of institutional and private funds. Most institutional financial aid officers were advocates of the financial need principle even before pressure to accept the principle was applied by the Federal Government. The principle should become even more widely accepted in the future. If this occurs, equality of educational opportunity will have taken another long step forward.

The Influence of the College Scholarship Service

It is impossible to measure accurately the influence that the College Scholarship Service (CSS) has exerted on the area of student financial aid since it was established by the College Entrance Examination Board in 1954, but there can be no doubt that it has been considerable. The acceptance of the philosophy that no student should receive aid that he does not need developed from the policies and practices of this organization. Officers of CSS have done much to support progressive legislation and workshops and conferences sponsored by CSS have set the base for the ferment of new ideas, new programs, and creative practices that have advanced the doctrine of equality of educational opportunity.

Through annual and regional conferences sponsored by the CSS,

> colleges meet to discuss their common problems and their individual aid policies. They are kept informed of the findings made in CSS-sponsored research on student financial aid. And, through a variety of publications, college officers learn how to improve the administration of their own aid programs and what is happening in institutional and governmental financial aid programs.
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> The College Scholarship Service fosters cooperation between colleges and between schools and colleges on financial aid matters. It helps individual colleges coordinate their financial aid efforts. And it attempts to inform the public about financial aid programs, current educational costs, and college aid practices. At the same time, it urges able students to go to college, without regard to their financial limitations. The CSS does not itself award any financial aid to students. Principally, the CSS acts as a clearinghouse for the family financial information that all participating institutions and some non-collegiate sponsors require of their financial aid applicants.[18]

From a strictly regional origin in the New England States with a membership that was made up principally of private institutions, the College Scholarship Service has become an organization that is authentically national in scope with a comprehensive membership that lists some of the largest and wealthiest universities, both public and private, with small liberal arts and junior colleges. The list of institutions with membership in CSS has increased rapidly in recent years and it is to be expected that the rate of growth within the next two years will be astronomical. The Office of Education has indicated that it will accept the need estimate furnished by the College Scholarship Service as an acceptable method for determining financial need when awards are made from federal funds. Since the collection of data, tabulation, computation, and needs analysis is done by CSS the institution stands to derive double benefits by joining the College Scholarship Service. The need rating furnished by CSS meets the federal requirement of need assessment and thus "protects" the financial aid officer and his institution. At the same time, the other services

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[18] Financing a College Education: A Guide for Counselors, op. cit., p. 6.

furnished by CSS greatly reduce the work load of the financial aid officer and his staff. As a side benefit, students of the institution are guaranteed that the need assessment which they receive will be fair, equal, and impartial when the College Scholarship Service is used.

Institutional officers have been made aware of these facts through the nationwide Office of Education Workshops which were held in April and May, 1966. A great deal of interest in CSS was evident at these workshops. The College Entrance Examination Board is preparing to establish computer centers in at least two cities in order to keep up with growth in both College Entrance Examination Board and CSS activities and even more computer locations may be required if CSS membership grows as rapidly as circumstances seem to indicate.

College Entrance Examination Board officials may be somewhat cautious about expanding too rapidly because American College Testing (ACT) Program officials have announced they will have a financial need assessment service available by the fall semester 1966. If ACT officials continue with their original proposal to follow the federal income tax method of need assessment, CSS membership gains should not be affected. The income tax method is acceptable to Office of Education officials and was explained during the Office of Education Workshops. The method is simple enough to be followed by officers of the institution and their staff with little effort. Thus, if this method is to be followed, the institution gains little in terms of effort expended and loses much in time between submission of the application by the applicant and its return to the office of financial aid from the ACT computer headquarters.

Centralization of Aid Activities

The practice of bringing the administration of all student aid programs on a given campus into a single financial aid office was proposed by Lloyd-Jones and Smith as early as 1938.[19] The task has not yet been completed on most campuses. The almost totally decentralized conditions described by Lloyd-Jones and Smith[20] and by Pollard and Sharpe[21] which were quoted in Chapter II of this paper can no longer be described as typical of most institutions.

To replace the complicated and sometimes weird conditions that formerly existed, offices have been developed on most campuses that are, to some degree, responsible for the administration of all types of financial aid on the campus. These offices are usually called the Office of Financial Aid, Office of Student Aid, Office of Aids and Awards, etc. On a smaller campus the officer in charge of student financial aid may have financial aid duties combined with other responsibilities. Where this is the case, care is usually taken in publications, recruitment materials, etc., issued by the college to identify the person and/or office to whom inquiries about student financial aid should be directed.

Regardless of the name of the office or the exact administrative arrangement, most offices that attempt to bring all student aid under their administrative control fail to do so. The usual reason for their failure is that a few influential professors or department chairmen have a scholarship fund or a "few" scholarships, and/or a "small" loan fund,

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[19] Lloyd-Jones and Smith, A Student Personnel Program for Higher Education, op. cit., p. 150.

[20] Ibid., p. 149.

[21] Pollard and Sharpe, op. cit., p. 1353.

and/or a "limited number" of student jobs which were given to them to help "their" students. Those who are determined to protect "their" funds become quite skillful at hiding the presence of the funds from those who would force centralization, and incidentally, in a great many cases, from students who need and deserve help.

Professors or department chairmen who oppose centralization say they do so because: (1) "The funds were given to us for 'our' students, that was a condition attached to the giving of the funds by the person (or organization) who established the fund." (2) "We know our students and their needs better than anyone else and can be sure that those who meet the qualifications for the aid get it with as little bother as possible." (3) "We do not want to have these 'negligible' funds tied up in the administrative red tape of a central office where an involved procedure becomes necessary before those who are to receive the funds get them."

Most recent research concerning student personnel work or student financial aid presents the rationale that a central office for the administration of all student aid programs is the only logical way for institutions to benefit the greatest number of deserving students with fairness and without overlapping duties, inefficiency, and duplication of effort. Thus, a central office becomes a more efficient means for aiding students, an economy measure for the institution, and should improve the public relations image of the institution.

Although all student aid of most institutions is not yet under the administrative control of a single office on the campus, it can be said that the presence of a single office created for that purpose is a reality at most institutions. It is also a fact that most of these

central offices are playing an increasingly important role on most campuses. Much of the increased pressure for centralization comes from the Federal Government. Reports to the Office of Education must come from an institutional representative and items to be completed in the reports reflect the institution's efforts to unify student aid programs. In addition, the institution's request for funds from the Federal Government is now made on a single form. The Office of Education strongly recommends that student aid funds be "packaged." In all of these ways the Office of Education on behalf of the Federal Government indicates to institutions which use federal funds for student aid purposes that they would prefer that all student aid programs be centralized in a single office.

Pressure by the Federal Government, increased understanding of the accomplishments and purposes of the work being done by the office of financial aid, and general acceptance and approval of the increasing role of the student aid office by upper echelon administrative officers of the institution have brought about conditions which more nearly represent a central collection of information about all student aid programs if not actual administrative control of all programs. Consequently, the movement on most campuses is toward centralization of aid. In almost every case, this is a move toward better procedures, more economical administration for the institution, and an increase in fair treatment for all students.

Packaging Aid Funds

Packaging is the term that is used to describe the practice of offering funds from a combination of sources to meet an applicant's financial need. The sources might include a scholarship, and/or a student

loan, and/or student employment. The combination of sources from which aid is offered is based on the circumstances and qualifications of the individual applicant.

Institutions with ample student aid funds and a central office for the administration of aid programs have offered financial aid packages for a number of years. However, the general pattern in institutions across the nation was to have the applicant complete a separate application for each type of aid that he requested. If a student applied for all types of student aid, he might receive funds from a combination of sources, but there was little chance that the aid would be "packaged" to reflect the student's financial need. Unless extraordinary coordination existed between offices or sections of the same office that granted the different types of aid the usual result was too much aid for one applicant and insufficient aid or denial of aid for other needy and deserving students.

The other major innovations or trends in the area of student financial aid described in this chapter have brought about changes that have allowed packaging to become a general practice. Some problems, however, must still be solved before the general practice becomes a standard practice. One of the areas of disagreement that must be settled involves the order in which aid should be placed in the package. There is general agreement that the student with the greatest need and best grades should have a scholarship or grant as a part of his aid package but at that point the general agreement ends. Some administrators feel that the applicant should be allowed to choose whether or not he will accept student employment or a larger loan, others feel that employment must be a part of the package and that the package should not be altered if one part is refused.

Still other areas of disagreement center around whether a student loan or employment should be the first part of the package for students with little financial need.

It became evident from comments made at the Office of Education Workshops that agreement was not present regarding the problems mentioned in the previous paragraph. The College Scholarship Service can do much to help in solving this problem by using the various educational arrangements which they have established over the years. If the Federal Government has a clearly defined philosophy to be followed by the Office of Education, it has the means at its disposal to see that most institutions follow that philosophy by requiring that institutions with federal funds in their aid packages use federal funds in the package in a prescribed order.

Perhaps the decision of how to package financial aid should remain with the individual institution. Many educators contend that the strength of higher education in America is based on the great diversity which has evolved as each institution makes decisions relating to institutional purpose. A great many different arrangements for packaging aid would almost surely evolve. However, one of the more serious problems in the student financial aid area in recent years has centered around the amount and type of aid offered by institutions which compete for the same types of students. Many youngsters have shown a willingness to change their plans about the institution they will attend after receiving a more lucrative scholarship offer. Therefore, the make-up of the financial aid package might still be the basis on which a youngster would make his decision to attend a given institution rather than the quality of education

that he would expect to receive. This problem could continue to plague financial aid officers even though all of them might accept the financial need principle and follow the needs analysis recommendation of the same need analysis service. If the problem is to be solved the solution seems to rest on an agreement among institutions concerning the order in which aid will be offered to applicants in their financial aid package.

Problems to Be Solved

It is obvious that some of the more serious problems in the area of student financial aid have been discussed in the preceding sections of this chapter. Each of the five approaches has failed to receive complete acceptance by those who are knowledgeable in the field. No attempt will be made to continue the discussion of a problem introduced earlier related to major trends or innovations except when that problem is related to the more general problems that will be introduced in this section.

Many factors have contributed to the problems that will be described here. Perhaps the key to all of the problems is that the area of student financial aid has expanded so rapidly that sufficient time has not been available to establish a philosophical base to give direction to those who work in the area. We are still confused by the vast amounts and varied sources of the aid programs to be administered and the many different purposes for which these programs are used. There is an evident need for college administrators to know more about the area and to recognize the importance of the contribution that it can make to the students of their institutions. Perhaps all of the problems and the basis for each of them will be solved as a truly professional approach to their solution is evolved by financial aid administrators and personnel.

Planning, Organization, and Coordination

> Student financial aid is big business; one of the most important holding operations of higher education. It has a great potential and an even greater responsibility. Failure to use care and coordination in an atmosphere of cooperation will have serious consequences. No stone should be left unturned to guarantee maximum access to higher education for those who are able to profit from the experience. Certainly care, cooperation, and coordination should be the administrative objectives of all educational financial aid programs.[22]

Most institutions had not succeeded in making adequate preparation for increases in existing programs of student aid nor for the introduction of new programs until the pressures and problems relating to administering the additional funds forced them to do so. For example, most institutions did not have a single office charged with the administration of financial aid funds prior to 1958. In addition, on most campuses, no great effort was made to coordinate the various sources of student aid.

The National Defense Student Loan Program (Title II of the National Defense Education Act of 1958) was a shock for most college administrators. Those who bothered to check the literature of that era were assured that student loans were not a popular means for financing a college education. Most administrators assumed that this program could be handled in conjunction with some institutional loan program already in existence. Very few plans were made, organizational set-ups changed, or procedures for coordination established. Although many institutions quickly found themselves in trouble because of the increased workload and problems relating to planning, organization, and coordination, those responsible for the administration of student aid funds on many campuses are still making

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[22] Rexford G. Moon, Jr., "Care, Cooperation, and Coordination in Student Financial Aid Administration," Educational Record, XL (October, 1959), 347.

the same mistake of not being prepared for increases of funds or new programs.

Even in institutions where the administration is regarded as conservative and reluctant to move rapidly into any new endeavor, quick decisions have been made to participate in sweeping new programs "for the good of our student body." Thus, attempts to provide a maximum of financial aid services without adequate prior planning resulted in overloads on organizations that were not properly staffed, short of budgeted funds, and cumbersome in areas relating to both internal and external coordination and cooperation. Where this was done the additional resourses only helped magnify and multiply problems that were potentially troublesome or already in existence.

Necessity occasioned by the insistence of the Federal Government or the complete and painfully obvious inability of the present organization to carry the work load of new or increased programs have forced most institutions to take action that has resulted in instituting one or more of the innovations mentioned earlier in this chapter. In most cases the first solution that was attempted was some degree of centralization of student aid programs into a single office. Once this organization was established other decisions were made which might include joining the College Scholarship Service to reduce the needs analysis work load of the office and/or packaging aid to meet special situations of individual students.

Numerous problems in this area continue and need to be corrected. Continuous planning involving interested faculty, administrative personnel, student representatives, and personnel from the Office of Financial

Aid should be a regular feature at every institution. Organizational structures need to be flexible so that different arrangements of staff can be provided to meet changing situations or new programs. However, the most serious problem in the area of planning, organization, and coordination is now lack of communication or cooperation between offices on the same campus. If professors or department chairmen are able to convince the chief administrative officer of the institution that their pet programs should be continued, they should be required to include personnel of the Office of Financial Aid on their selection committees or at least to report the name of the recipient and the amount of the award made from their programs to the Office of Financial Aid. In short, more effort should be made to be sure that all resources available to every student are recorded in the Office of Financial Aid, and that open and accurate two-way communication is established between the Office of Financial Aid and administrative offices and faculty departments on every campus.

Staffing

> A distinguished university president has referred to the financial aid officer as a "bureaucrat with a combination of the skills of a social worker and an internal revenue agent." On the one hand he is performing a socially useful function, working with needy youth in an effort to help them help themselves; and at the same time he must be sure that the money is used for those who truly need it.[23]

Many of the problems related to staffing in student financial aid are related to the lack of adequate planning which was mentioned earlier. However, the major problems that now exist are the result of the failure of officials in the upper echelons of college administration to recognize the importance of the area. When rather critical problems have developed

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[23]Babbidge, op. cit., p. 8.

that have called for additional personnel, clerical positions have usually been added much more rapidly then administrative or professional staff members. This is understandable because the volume of work produced by financial aid offices has been dependent on the ability of the clerical staff to complete the decisions of professionals by turning out prepared forms. However, the decisions that are presented in these form letters are not cut and dried. Every financial aid officer must, at least occasionally, find himself in a dilemma about offering or withholding aid to a student with the knowledge that his decision may literally shape the future of that young person. The neediest student is quite often the greatest loan risk -- the borderline academic student has potential, cheated by an inadequate background, that could flower if given an opportunity -- and the same student who suffers from inadequate academic training is also likely to be the neediest, the poorest loan risk, unable to qualify for a scholarship, and should be advised not to work during the academic year because he will need all of his spare time to study.

The volume of work, inadequacy of salary, and the weight of the decisions that he must render combine to make the average tenure of a financial aid officer less than three years. In December, 1965 Dr. Edward Sanders, Director of the Student Financial Aid Division of the U. S. Office of Education reported to the Southwest Association of Student Financial Aid Administrators that the turnover figure for directors of student financial aid had now reached the rate of 38 per cent per year.

Many officers who depart, move to other positions within their institutions. Others use their experience to find more lucrative employment in related fields. This drain of experienced professional personnel

is one of the most serious problems that we face in the student financial aid area. The solution to the problem remains with high level administrators as they, by their willingness to support the Office of Financial Aid, make decisions to provide adequate staff, salaries, and budget to support the area.

Reporting

> The public is confused by the bureaucracy which has grown up in and out of colleges for the dispersal of financial aid. The techniques, procedures, policies, and resources of one college, even when well described by that college, are at best confusing, and to a considerable extent different from those of other colleges.[24]

Institutions have been reluctant to reveal the steps of internal administration connected with their programs. Also, college officials have been hesitant about imitating successful programs in operation elsewhere even when clear information and cooperation is offered. On most campuses there are people in positions of influence who resent the advice of "outsiders." The attitude that, "there are no 'experts' from outside our operation who can add anything to what we can develop," is too often present.

The problems related to reporting will not be easy to solve, but some progress is being made. The College Scholarship Service has taken the lead in furnishing a national publication, "Financial Aid News" which informs all financial aid personnel of interesting programs and legislation. Strong regional and, in some cases, state associations are being formed. Most of these have newsletters that circulate among the membership with information about programs and personnel within the region.

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[24] Rexford G. Moon, Student Financial Aid in the United States: Administration and Resources (Princeton, New Jersey: College Entrance Examination Board, 1963), p. 2.

Continued effort on the part of the Office of Education and other financial aid reporting services to secure accurate information from colleges and universities seems a move in the right direction. A growth in professionalism and sincere desire to help students should lead most institutions to overcome practices related to withholding information for recruitment purposes. The most likely solution to problems related to reporting seems to be the large number of institutions that are joining the College Scholarship Service. Member institutions are asked to subscribe to the "Statement of Principles Guiding the Administration of Financial Aid Programs" and their policies are guided by these principles.

The College Scholarship Service has also helped to arrange colloquiums, national and regional meetings, symposiums, and workshops for financial aid officers. From such meetings a degree of professionalism has come about; experts in specialized areas of the field of operation have been developed; and philosophies of awards and criteria for evaluating programs have emerged.

The public is now being informed of available sources and standards for eligibility of many of the financial aid sources through numerous books and other publications. Some excellent books such as "Your College Education: How to Pay for It" by Sarah Splaver and "How to Beat the High Cost of College" by Clare Cox have been published which give tips to students on how, when, and where to apply; how to choose the correct college; and how to seek out sources of financial aid.

The continued growth of participating institutions in the College Scholarship Service; occasional reports of neighboring institutions comparing aid offers to particular students; interest in and attendance at

professional meetings; and the prompt and courteous replies that a financial aid inquiry receives from most institutions are indications that the group is becoming more professional.

Financial Aid and Institutional Purpose

One of the basic tenets of this investigation is that sound student financial aid programs should benefit both the students who receive the aid and the institutions which they attend. Much has been said about the use of aid programs to equalize educational opportunity. Mention has also been made of the opportunity that an institution has to use student aid programs to develop representativeness of its student body and to reward those who personify in behavior the objectives of the institution. In view of these statements, it should also be stated that an unsound student financial aid program, whether unsound for one or various reasons, may victimize both the institution and the students who participate in the program. Furthermore, a difference in size or institutional purpose may make a vigorous and sound program at one college unsound at another institution.

Despite recent dramatic gains in the amount of money available through financial aid programs for students in institutions of higher education, need for more funds continues to be a problem on most campuses. It is necessary that our institutions of higher education take advantage of available sources of student aid. However, each institution must make a careful evaluation of advantages to be derived for its students compared to costs to the institution before accepting a source or a program of student financial aid. Even though generosity may be the primary motive, most donors have some underlying purposes or philosophies which they wish

to serve when they make a contribution to a college or university.

Responsible officials of the institution should give careful consideration to the amount of external pressure that will accompany any new program of financial aid or any significant increase in funds for existing programs. In some cases it will be found that the best interests of the institution will not be served even though students attending the institution might benefit. If the added funds will not advance the goals of the institution and there are not clear reasons for changing the established goals, officials of the institution should ask that the requirements which stand in the way of institutional purpose be removed. If this cannot be done, the funds that have been offered should be refused.

Additional funds may threaten institutional purpose for various reasons. They may: (1) establish restrictions or qualification requirements that are unacceptable; (2) demand impractical administrative procedures; (3) require matching funds or other costs that will prove exorbitant for the institution; or (4) make some specialized areas of study so much more attractive that the comprehensive educational effort of the institution will be impaired.

Contributions from private sources are not usually large enough to pose these problems. However, the concentrated efforts of a number of sponsors on behalf of specialized areas of study can cause special problems.

The strongest possibility of pressure that could interfere with institutional purpose comes from the Federal Government. There are a number of reasons for this: (1) Federal student aid programs are designed to meet national purposes. Hopefully, there is a high correlation between

national and institutional purposes. However, this is not necessarily the case. Much more federal support has traditionally been given to areas associated with science and technology than to social based areas. Most colleges and universities recognize that they have an obligation to provide a comprehensive and balanced educational program. (2) Federal programs often require quick and dramatic results. Any program for which federal funds are spent could become a campaign issue. Therefore, Congressmen have understandably favored support for programs from which striking results can be expected in a short time. Institutional goals are rarely of such short-term nature. (3) The terms of federal programs are usually much more generous than other student aid programs. Some sponsors may choose to use funds elsewhere rather than to attempt to compete with the terms of federal programs. Special efforts should be made by institutional representatives to see that the generosity and magnitude of federal programs do not "dry up" other sources of aid. (4) The amount of funds available from federal programs might prove to be more than some institutions can afford. Earlier mention was made of the problems that have come about because institutional officers failed to plan and prepare organizational structures for administration of new federal programs. Some institutions cannot resist the temptation to request all the funds they can get for their students even when they know they cannot afford to provide proper administration for the funds. In addition, most federal programs include requirements which will prove costly to the institution. For example, Hill stated that in the final analysis, "it appears that colleges will find their contribution to the National Defense Student Loan Program to be nearly two times the contribution of the Federal

Government."[25] This is true despite the fact that the Federal Government furnishes ninety per cent of the funds that are originally loaned to students. The hidden administrative costs which the institution assumes continue for years while borrowers are in the repayment process. Most of the funds which are loaned as the Federal Capital Contribution are returned through repayment. Administrative costs are not paid by the applicant and only that part of the loan that is the institution's share accrues interest for the institution.

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[25] Hill, op. cit., p. 10.

CHAPTER IV

THE LEW WENTZ FOUNDATION OF THE UNIVERSITY OF OKLAHOMA

History and Background

The Lew Wentz Foundation has been the mainstay of the student financial aid program of the University of Oklahoma from the time it was founded in 1926 to the present time. During the early years of the Foundation, it was a student loan program that provided educational funds for a generation of needy students through the years of the "Great Depression." Since 1960 a series of service scholarship programs have been combined with its large student loan program to provide opportunities from all of the recognized types of financial aid for students of the University of Oklahoma. As a result of the programs of the Lew Wentz Foundation, thousands of deserving students who, because of financial need, would have been rendered less capable students, or unable to attend, have managed to attain college degrees. In this way the Foundation has made a valuable contribution to equality of educational opportunity at the University of Oklahoma.

> For many years after the opening of the University of Oklahoma in 1892, the majority of the students who attended were poor boys and girls. Oklahoma was almost entirely a rural area. Most of the people lived on farms, and most of them were very poor. This continued to be true for the first thirty years that the University was in operation. Many young people who wanted an education very badly were unable to attend college for lack of financial resources. It was only after the development of the oil industry in the State that any part

of the State or any substantial number of its citizens could be said to be wealthy.[1]

The Lew Wentz Foundation of the University came about because Lew Wentz found himself in a dilemma. Wentz had amassed considerable wealth in oil development and business enterprises. He had regard for others to the extent that newspapers of his day sometimes called him a "Good Samaritan." As his philanthropic efforts became known, Wentz, like many other "new rich" before and after his time, became a special target of a large number of people with a great variety of projects for which they needed "just a little financial backing."

Among those who came to call were young men and women with much desire for a college education but with little money. Wentz was not a product of higher education, but he respected people who were educated and wanted to help those who saw a need to attend college. He held a personal philosophy that it was not wise to get something for nothing and was thus opposed to outright gifts to these youngsters. Wentz had no organization for investigating either the purpose for which the requested funds would be used nor the financial need of the petitioner. Furthermore, he did not wish to become involved in a small loan business of this nature.

As time passed it became evident to Wentz that many of the young people of the Ponca City area who came to him for help were planning to attend Oklahoma Agricultural and Mechanical College at Stillwater. Wentz decided to seek out an educator of stature who could give him advice on how to establish a student loan fund at Oklahoma A & M that would be

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[1]Prepared Statement by Dr. E. E. Dale, November 9, 1964.

businesslike and fair and also furnish a great deal of help for needy students.

The man whom Wentz chose to help him with the project was Dr. William Bennett Bizzell, President of the University of Oklahoma. Bizzell was familiar with problems of a land grant college since he had served as President of Texas Agricultural and Mechanical College before assuming the presidency of the University in 1925. He was highly respected by fellow educators both as a sociologist and as a college administrator.

From their first meeting at Ponca City in 1926, there sprang a degree of mutual regard, respect, and friendship that was rare and enduring. It spanned the years from 1926 until Bizzell expired in 1944. Bizzell was President Emeritus of the University, still seriously ill, but seemingly recuperating from a long bout with influenza that would leave him in a weakened condition and lead to his fatal heart attack when, on January 5, 1944, Wentz wrote a letter that recalled their first meeting.

> Dear Doctor:
>
> In thinking about you today I recall my failure to make formal record of my expressed desire that you serve as my personal representative on the Board of Trustees of the Lew Wentz Foundation of the University of Oklahoma.
>
> You will recall that this Foundation was decided upon in 1926 when you came here, at my request, to advise in the establishment of a Student Loan Fund at Oklahoma A. & M. College. My purpose that day was to ask your advice in arranging the mechanics to carry out an idea I had for A. & M. College.
>
> On that occasion, my first meeting with you, I was so impressed with Dr. Bizzell that I wanted him to begin a like program at Oklahoma University. The decision to do so at that time was a surprise to you, and I might add, to me also.
>
> Out of this meeting has grown a friendship I value beyond any words to express. Doctor, primarily because of this friendship, I am asking you to serve on the Board of Trustees of the Lew Wentz Foundation of the University of Oklahoma, and I am asking the Foundation to so show in its records.
>
> Your management of the Foundation while you were President of Oklahoma University resulted in much satisfaction and pleasure to me. As we contemplate the number of boys and girls concerned and realize

we have been helpful it is natural that that meeting in 1926 is recalled with happy memories.

With best regards always, I am.

Yours Truly,

(Signed)

L. H. Wentz

Dr. Bizzell must have been very much aware that this unexpected source of student aid funds could not have come at a more opportune time for the University of Oklahoma. One of the first formal meetings that he had attended after arriving on campus to assume his post as president was the Board of Directors Meeting of the Oklahoma University Student Loan Aid Association on October 21, 1925. At that meeting it was necessary for the Board of Directors to postpone action on sixteen loan requests totaling $3,175 due to lack of funds.[2]

Unlike many institutions of the middle 1920's the general information section of the General Catalog of 1926 informed students that the administration did not advise students to plan to attend the University if they were without funds. Sources of employment in the community were mentioned. The section dealing with student loans listed the presence and purpose of the University of Oklahoma Student Loan Aid Association. However, it sounded the warning that:

> In making loans, preference is given to seniors of the various schools and colleges of the University and until such time as the funds of the Student Loan Aid Association are much larger than they are at present, the amount available will practically all be used for making loans to seniors.[3]

With this background it is understandable that much comment was made when it became known that Mr. Lew Wentz had pledged $50,000 to the

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[2]Minutes of the Oklahoma University Student Loan Aid Association Board of Directors Meeting, October 21, 1925, p. 54.

[3]General Catalog, 1925-26, University of Oklahoma, p. 55.

student loan fund of the University. President Bizzell reflected much of the reaction on June 30, 1926 when he wrote:

> My Dear Mr. Wentz,
>
> The announcement in the press of the Student Daily that you had provided $50,000 for a loan fund for the University brought rejoicing to our people here. The fact is, it is the talk of the town today. . .
>
> I want to say frankly that your generosity has given me great encouragement in my work. I am sure many a student will get an education under the provisions of this fund that otherwise would never have walked upon a college or university campus.
>
> With sincere gratitude and high personal esteem, I am
>
> Very sincerely yours,
>
> (Signed)
>
> W. B. Bizzell, President

The Student Loan Program of the Lew Wentz Foundation

Wentz committed himself to establish a student loan program in June, 1926, but it was January 1, 1927 before all of the funds were actually deposited. Wentz was a sound businessman and wanted everything in order before the entire $50,000 was deposited. He drew on the experience of others but wrote the final trust instrument in his own style. The trust instrument, which is included in the Appendix, was completed, signed, and notarized on December 28, 1926.

Wentz advanced $9,000 to cover immediate needs of students before the trust was completed. The first summary of the Foundation which was presented on December 7, 1926 showed that he had underestimated the popularity of the program. At that time $32,824 had been committed for loans to 158 students and $10,999.85 had been advanced. It had been necessary to borrow $1,999.85 from the Oklahoma University Student Loan Aid Association to meet the advance commitments of the Foundation.

By present standards the first terms outlined for borrowing from the Lew Wentz Foundation were not generous. They were, in fact, more

strict than those outlined by Wentz in Paragraph 10 of the trust instrument, but in line with the terms of the Student Loan Aid Association. The Association was charged with the on-campus responsibility for the Foundation. The terms were:

> Loans bearing interest at six per cent per annum, will be made to worthy students who are residents of Oklahoma and who have completed at least one year of college work. Each borrower will take out not less than a $1,000 insurance policy on which the Lew Wentz Foundation is to be designated a creditor beneficiary for the amount of the loan. This insurance must be carried until the indebtedness has been paid.[4]

The first procedures for administration of the Foundation required that the applicant secure an application form from the Secretary of the University, complete it, and submit the completed form to the Secretary. Each applicant was then required to have an interview. Some interviews were even conducted by President Bizzell. After the interviewer was convinced of the purposefulness and good character of the applicant the application was sent to the Registrar for a summary of scholarship and date of graduation. The application was then forwarded to the Student Loan Committee of the Student Loan Aid Association for their approval. After being approved by that group, a short sketch of the information on each applicant was prepared and submitted to the Lew Wentz Foundation Trustees for their approval. Emil R. Kraettli, who was Secretary of the Student Loan Aid Association, the Lew Wentz Foundation, and the University of Oklahoma, was responsible for signing the final approval, completing the note including the setting of repayment, and collecting loans when they came due.

By 1930 it was evident to Mr. Wentz and the Trustees that adequate

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[4]General Catalog, 1926-27, University of Oklahoma, p. 57.

safeguards were being followed by those associated with the University to allow them to remove the requirement that each applicant must be approved by the Trustees. The removal of this step greatly facilitated the approval process. All of the other basic procedures continued to be followed until October, 1953 when the responsibility for screening loan applicants was transferred from the Secretary of the University to the Office of Student Affairs. Mr. Kraettli continued to sign final approvals, make out the checks for students, complete the notes, and collect loans until June 30, 1960.

Wentz indicated that the final supervision of the Foundation would be entrusted to a group of four people to be known as the Trustees of the Lew Wentz Foundation. The Trustees were to be: (1) The President of the University of Oklahoma; (2) The President of the American National Bank of Oklahoma City (official depository for the funds of the Foundation), or its successor; (3) A businessman of Ponca City, Oklahoma (called the settler's trustee); and (4) An alumnus of the University of Oklahoma to be named every three years by the Alumni Association of the University of Oklahoma.

Eleven individuals (ten men and one woman) have served as Trustees of the Foundation. The list that follows indicates the name of the individual, his appointment date, and termination date:

Dr. William B. Bizzell -- 1926 to August 11, 1941 when he terminated as President of the University of Oklahoma and from January 5, 1944 until his death on June 10, 1944.

Mr. Frank P. Johnson -- 1926 until his death on February 9, 1938.

Mr. L. K. Meek -- 1926 until his death on April 5, 1935.

Mrs. Kitty (nee: Shanklin) Roundtree -- 1926 to the present.

Mr. Hugh Johnson -- February, 1938 until his death on January 10, 1944.

Dr. Joseph Brandt -- August, 1941 until January, 1944.

Mr. Charles A. Vose -- January, 1944 until February, 1959.

Dr. G. L. Cross -- January, 1944 to the present.

Mr. Clyde Muchmore -- April, 1950 until his death on November 5, 1959.

Mr. W. H. McDonald -- February, 1959 to the present.

Mr. L. A. Farmer -- November, 1959 to the present.

The Trustees held meetings on January 27, 1927, September 27, 1927, and July 3, 1928 for the purpose of establishing terms and procedures to govern the loan program. After the 1928 meeting they did not hold another formal meeting until April 5, 1950. The Trustees passed the responsibility for the conduct of the Foundation to the Student Loan Aid Association. However, the final responsibility for the Foundation rested on the shoulders of Emil R. Kraettli, Secretary of the University and of the Lew Wentz Foundation.

In 1928 Kraettli reported his philosophy concerning the loan program.

> I am of the opinion that a student will derive much more benefit by receiving a loan than he will receive from a gift of money without impressing him with the obligation to repay the same. I am not opposed to scholarships in recognition of some unusual attainment, but would not favor them to take the place of a general loan fund. I am of the opinion that the best training a young man or woman can get is to require them to form some systematic habit of saving as soon as possible after graduation.[5]

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[5]Letter from Emil R. Kraettli to Mr. R. F. Ogan, Dec. 21, 1928, p. 1. (Typewritten.)

In the same letter to Ogan, Kraettli told why he felt repayment had been good:

> (1) We hold a personal conference with every applicant for a loan. (2) We make inquiries among businessmen of the applicant's home community. (3) We make loans only to juniors and seniors. The student's record in the University over a period of two years gives a fair index of his general make-up. (4) We require that loans be repaid in monthly installments beginning as soon as possible after the student leaves the University. (5) We approve applications only in meritorious cases. (6) We keep in touch with the borrowers after they leave the University. (7) We require the student to sign a note with a surety. (8) We require that they file an insurance policy for $1,000 assigned to the Foundation. (9) We want the consent of the student's parents. (10) We attempt to teach our borrowers that the loan is a business proposition and carries the same obligations as if making the loan at a bank.[6]

Paragraph 15 of the Trust Instrument (Appendix) provided that, "the Trustees shall make such reports to the Settler as he may request." Kraettli made frequent, informal reports but no official audit was made until he requested one in 1935. The audit covering the period from September 1, 1926 to December 31, 1934, was completed by the firm of Newton and Barnes.

The auditors had few suggestions for improvement, and their comments projected almost exactly what happened to the Foundation.

> There will, of necessity be losses and they will be charged off ultimately, but we believe a large percentage of those long past due will be paid eventually. Some of these loans are to students who have been unable to get employment or who are just beginning to earn more than a livelihood as for example, medical students just completing their internships. Many others acknowledge their indebtedness and will make determined efforts to pay same. In this respect, we would like to say that Mr. Kraettli, Secretary of the Foundation, has made persistent efforts to collect all long past due loans and that he has done remarkably well considering the period through which we have just passed and are now passing.
>
> The character of the borrower, after all, has been and will remain the main basis for the loan. There is a very small per cent who never will pay and who probably from the very beginning never did mean to

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[6] Ibid., pp. 1-2.

pay. Considering all these facts, the Foundation has done very well indeed. The good it has accomplished can scarcely be measured.[7]

The tenth anniversary of the Lew Wentz Foundation of the University of Oklahoma came during the 1936-37 academic year. On February 25, 1937, Kraettli mailed tenth anniversary letters to all of the 612 former students who had paid their loans in full. The letter bore the Kraettli trademark, a newsy chat between friends. It asked that the recipient of each letter complete a form which was included with the letter to help improve the Foundation. More than four hundred of those contacted returned the forms. Their remarks were an overwhelming testimony of the worth of the Foundation. Despite the care that was taken to see that all loan funds advanced were needed and that no loan was too large, the only critical comments made by those who had repaid was that it was too easy to borrow from the Foundation.

The first investment attempts relating to the Foundation came about in a casual fashion. During the depth of the depression years of the early 1930's, Kraettli began to accept some state warrants to accomodate teachers who were repaying their loans. The acceptance of these warrants was not intended as investments but as further aid to borrowers who were unable to have their teaching stipends honored in their own communities. As the nation's economy began to improve in the late 1930's and after the introduction of the National Youth Administration work study program in 1935 there was less demand for student loan funds. As a small surplus accumulated in Foundation funds Kraettli began to buy state warrants as an investment. The warrants were backed by the State of Oklahoma

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[7]A report of the audit of the Lew Wentz Foundation of the University of Oklahoma, Sept. 1, 1926 - Dec. 31, 1934, D. L. Barnes, p. 4.

and paid six per cent interest. The soundness of the investment and rate of return could hardly be questioned even at the present time.

Loan activity began to fall off rapidly after the 1940-41 academic year and investment activity began to increase correspondingly. Only seventeen student loans totaling $2,176 were made from the Lew Wentz Foundation during fiscal 1943, and no student loans were made from funds of the Foundation during the fiscal years from 1944 through 1949. Among the several factors that contributed to less use of loan funds were: (1) Many needy students either entered the armed forces or took jobs in the war effort. (2) The wartime economy put much more money in circulation and people were more prosperous. (3) Returning veterans were subsidized by the Federal Government through the G.I. Bill and thus had less need for loan funds.

In addition to these conditions over which the Trustees had no control, there was the fact that terms of the loan program were somewhat restrictive: (1) The insurance requirement was a nuisance to the University and the borrower alike. It was not required by other loan programs of the University. (2) The six per cent interest rate was one per cent higher than the rate paid on other loan funds administered by the Student Loan Aid Association, and (3) It was easier to make all loans from a single fund and there was a large enough balance in the Student Loan Aid Association fund to meet the needs of all students.

Lew Wentz passed away on June 9, 1949. He was buried with all of the honors that could be bestowed on a man who had given time and service to his friends, community, state, and nation. He was a wealthy man who learned to use his wealth to help others. His last will and testament

revealed the things in which he had interest while alive that he wished to support after his death. The bequests provided for all close relatives and numerous friends as well as all people in his employment at the time of his death. One item in the document proved very valuable for the Lew Wentz Foundation of the University of Oklahoma. After the other subtractions had been made, the document stated that twenty per cent of the residue of the Wentz estate was to go to the Lew Wentz Foundation of Oklahoma University.[8]

It was evident to those who had some idea of the size of the Wentz fortune that twenty per cent of the residue would be a considerable amount. It was also evident that there would not be a time in the foreseeable future when all of this amount would be needed for student loans. When the settlement of the major portion of the Wentz estate was made on December 31, 1957 the principal of the Foundation was raised to $2,213,992.70.

President George L. Cross had visited with Wentz and had discussed the future of the Foundation. Dr. Cross knew that Wentz wanted the funds of the Foundation to be used in a businesslike manner, but Wentz also stated that he wanted the Foundation to continue to help students of the University. On July 20, 1949, Cross wrote to Felix Duvall, attorney for the Wentz estate, to find it Wentz had made any changes in the trust instrument during his lifetime or with his last will and testament. Duvall replied that no changes had been made.

President Cross called a meeting of the Trustees of the Lew Wentz Foundation on April 5, 1950, to prepare the Trustees to carry on the work

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[8]Last Will and Testament, L. H. Wentz, Ponca City, Oklahoma, Feb. 10, 1949, paragraph 9, p. 6. (Typewritten.)

of the Foundation. This was the first official meeting of the group since July 3, 1928. At the meeting the Trustees reduced the interest rate on student loans from six to five per cent. The requirement that those approved for a Lew Wentz Foundation Loan must take out an insurance policy as surety was dropped. The Trustees also agreed to allow the University sufficient funds to pay clerical help and defray the cost of printing supplies and postage. This action was supported by paragraph 12 of the trust instrument (Appendix) which allowed the Trustees "to employ clerical help . . . and pay all necessary expenses connected with the administration of this trust."

The meetings of the Trustees that were held between 1950 and 1956 were rather routine. They usually dealt with investment of surplus funds, and did not make changes that would affect the Lew Wentz Foundation as it applied to students of the University of Oklahoma. The meeting of the Trustees of October 3, 1956 made these notable changes: (1) authorized loans for graduate students, (2) re-established $1,000 as the maximum amount that a student could borrow from the Lew Wentz Foundation, (3) authorized loans, not to exceed $1,000, for interns in the University Hospital who were graduates of the University of Oklahoma School of Medicine.

The meeting of the Trustees of November 29, 1956, was for the purpose of completing the agreement to establish the Wentz Registration Company of Oklahoma City. The Wentz Registration Company was established to empower the investments agents who made up that Company to act as agents of the Trustees of the Lew Wentz Foundation in making investments of funds of the Foundation that were not needed for student loans. All of the

intangible personal property of the Lew Wentz Foundation was transferred to the Wentz Registration Company on March 19, 1957.

Oklahoma A & M College also had a Lew Wentz Foundation to which twenty per cent of the residue of the Wentz estate had been added. Officials of both the University and Oklahoma A & M felt that some changes should be made in the trust instrument. They began to hold joint meetings with the executors of the Wentz estate, the attorneys named by Wentz in his will, and Mrs. Dorothy Wentz Sparks within a year after Wentz passed away. However, the results of the conferences were not acted on by the Trustees until they met on June 23, 1959.

The Trustees had suggestions from several sources for changing the instrument. However, they decided to seek only amendments that were clearly necessary in order for the Trustees to fulfill as nearly as possible the intent of the settler as stated in the trust instrument. They concluded that this could be done by changing only two paragraphs of the trust instrument. The proposed changes are indicated by the underlined portions of the following paragraphs.

> Paragraph 2. This Trust is created for the purpose of making available a fund from which deserving students attending the University of Oklahoma may borrow to assist them in obtaining an education, and for such other purposes as may be provided by amendment or amendments made in accordance with Section fourteen (14) of this instrument. (add the following) Earnings of this Trust not needed for student loans or to restore the corpus of this Trust may be used at the discretion of the Trustees for Service Scholarships.

> Paragraph 10. The Trustees shall, from time to time, formulate rules and regulations, not in conflict herewith, for the administration of this Trust. They shall have power to make loans to minors without requiring the endorsement of an adult. No loan shall be made to any student until all requirements of the Board shall be complied with. A reasonable rate of interest, to be determined by the Trustees, (delete the underlined) but not less than five (5) per cent per annum, shall be charged on all money loaned, but not more than seventy-five (75) per cent of the reasonable yearly student school expense

shall be loaned to any individual student during any school year. The term "yearly student school expense" as herein used shall be understood to mean the reasonable and necessary expense of that class of students who are in some degree self-supporting. (delete the following) No loan shall be made to any student who has not attended the University of Oklahoma or the Oklahoma Agricultural and Mechanical College one school year prior to application for a loan.

These changes were incorporated into Petition No. 18528 and filed in the District Court of Cleveland County, State of Oklahoma on December 7, 1959. Both the Petition and the Judgment that was handed down by Judge Elvin J. Brown on December 19, 1959 are included in the Appendix. The Judgment allowed the changes which the Trustees had requested.

While the heavy drama concerning the Foundation was centered around the meetings of the Trustees and officials of the University as they attempted to make the funds of the Foundation more usable, the student loan program was slowly returning to use. A small number of student loans were made from funds of the Foundation during fiscal 1950. Then the amounts loaned began to increase at a gradual pace each year. In 1953 Kraettli was forced by the press of his other duties to discontinue his association with that phase of the loan program which involved issuing and receiving applications and screening applicants. This responsibility was transferred to the Office of Student Affairs. Kraettli continued to handle the fiscal affairs of the Lew Wentz Foundation Student Loan Program until July 1, 1960.

President Cross and other officials of the University had been concerned with the little use of the loan funds of the University since Wentz passed away in 1949 and his will revealed that a large sum of money would come to the University for student loans. Dr. Clifford J. Craven was named Dean of Student Affairs in July, 1956. In this man President

Cross found a dedicated worker on behalf of student financial aid. Craven was clearly devoted to the financial need concept that was to become more popular after the enactment of the National Defense Education Act in 1958.

Following the suggestion of President Cross and the Directors of the Student Loan Aid Association, Craven began an extensive perusal of the literature and a letter writing campaign in an attempt to find better uses of student aid funds available to students of the University of Oklahoma. From these sources Craven formulated a number of recommendations into a report which was presented to President Cross. As a result of the report a special Financial Aids Committee was formed in July, 1959 with Craven as chairman. The Committee had five basic functions: (1) To study and plan programs of student financial assistance, integrating scholarships, loans, and part-time employment. (2) To consider questions of basic policy in regard to student financial assistance. (3) To advise the Director of Financial Aids and the Office of Student Affairs in the executive management of the student financial assistance program. (4) To coordinate and evaluate the work of sub-committees functioning in regard to various aspects of student financial assistance. (5) To choose a Director of Financial Aids when it was deemed appropriate to fill that position.

The meeting of the Trustees on November 30, 1959 marked the end of an era. Emil R. Kraettli informed the Trustees that his other duties had increased to the point that he could no longer manage the fiscal operation of the Lew Wentz Foundation. Based on this statement and the recommendation of the Committee of Financial Aid that the University establish an Office of Financial Aid as a section of the Office of Student

Affairs, the Trustees voted that the disbursement and collection phase of the Lew Wentz student loan program be transferred to the Office of the Controller. This transfer was to become effective July 1, 1960. The responsibilities associated with processing and approving loan applicants that had been transferred to the Office of Student Affairs in October, 1953 was to remain in that office under the supervision of the Director of Financial Aids.

Anyone who views the changes that took place at this time experiences natural feeling of ambivalence. The changes were good in that they marked the beginning of a true financial aid approach at the University of Oklahoma, but the result of the change was the loss of the personal touch that had been the trademark of a fund administered by Emil Rudolph Kraettli.

The Trustees met on March 21, 1960 to adjust their regulations to allow students of the University of Oklahoma to benefit from the changes allowed by Cleveland County District Court in Judgment 18528 (Appendix), and took the following action:

1. Reduced the rate of interest on loans to four per cent simple interest per annum, the interest to begin as the funds are withdrawn by the borrower, and to be calculated at that rate on the unpaid balance.
2. Allowed freshmen to borrow from the fund in unusual cases.
3. Permitted sophomores to borrow to the extent of 50 per cent of reasonable yearly educational expenses.
4. Permitted junior, senior, and graduate students to borrow not more than 75 per cent of reasonable yearly school expenses.
5. Limited nonresidents of Oklahoma to the same school year classification amounts as for residents of Oklahoma without considering additional fees for nonresidents.
6. Required that a student must be making satisfactory progress toward graduation in his academic program in order to be eligible for a loan.
7. Required a co-signer on all notes in excess of $100.
8. Allowed loans to foreign students when advance approval was

given by two Trustees.[9]

Although the rules passed on March 21, 1960 have been modified somewhat by interpretations approved by the members and directors of the University of Oklahoma Student Loan Aid Association, they are still the basic rules followed by the Office of Financial Aids in approving loans from the Lew Wentz Foundation. In actual practice the regulations have been interpreted as follows: (1) Regulation number one has been followed to the letter. (2) Regulation number two has been interpreted in terms of other funds administered by the Student Loan Aid Association to mean that a freshman student may borrow only a small sum which must be repaid within the same academic year. Less than ten loans have been made to freshmen students from Lew Wentz Foundation Funds. (3) In order to establish basic figures for regulations three, four, and five, a survey was conducted on the University campus to determine yearly educational expenses of students. It was found that reasonable expenses should range from $1,200 to $1,400 per year. Therefore, it was decided that a maximum loan of $600 would be allowed for sophomores and that up to $1,000 per year would be loaned to juniors and seniors. Action taken by the Trustees at their August, 1965 meeting allows graduate and professional students to borrow up to $1,500 per year. (4) Regulation six has been interpreted to mean that an undergraduate student who receives a loan must be enrolled as a full-time student with at least a "C" average (2.0 on a 4.0 scale) and that graduate students must maintain a "B" average. A full-time student is defined as either a graduate or an undergraduate enrolled

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[9]Minutes of the Trustees of the Lew Wentz Foundation of the University of Oklahoma, Meeting of March 21, 1960, pp. 1-2.

in at least twelve hours during a regular term or six or more hours during a summer term. In special cases students have been classified as full-time students when enrolled in fewer hours than normally required. Exceptions are allowed on the basis of certification by the student's faculty adviser and the approval of the Director of Financial Aids. (5) Regulation seven has been followed as stated by the Trustees. Students who borrow $100 or less are expected to repay the loan by the end of the following summer. The co-signer may be any responsible adult except the spouse of the student, another student, any member of the faculty or staff of the University of Oklahoma or anyone who owes money to the University of Oklahoma. (6) Since other funds exist from which foreign students may secure loan funds, no loans have been made to foreign students as provided in regulation eight.

Ronald K. Green, Coordinator of Student Financial Assistance at Southern Illinois University, was appointed as the first Director of Financial Aids of the University of Oklahoma. Green assumed his position at the University on July 1, 1960. He found the Lew Wentz Foundation with resources of over $2,500,000 and less than ten per cent of the funds in use for student loans. More loans from this source were being made each year, but Green was convinced that many more students would use the Foundation loan program if they were aware of the terms for borrowing. Green set to work immediately to develop material for mass dissemination of information.

The responsibility for keeping fiscal records, disbursement of funds, and collection was transferred to the Office of the Controller on July 1, 1960. Q. M. Spradling, Controller, and his staff have continued

the outstanding collection record that was established for the Foundation by Kraettli. Despite the sharp increase in use of Lew Wentz Foundation Loan Funds since 1960, the rate of "bad debt" loss to the Foundation has continued to be less than two per cent.

Spradling is of the opinion that repayment to the Foundation has been good because: (1) A conscientious effort is made to screen poor risks before any loan is approved. (2) Each person who receives a loan is required to recognize the terms of the note, which is a legal instrument, before funds are advanced. (3) Each note over $100 requires a co-signer. The co-signer is required to recognize his responsibility for the terms of the note by appearing in the Office of the Controller to co-sign or by answering a registered letter. The co-signer is notified by a carbon copy of any collection letter sent to the person for whom he co-signed. (4) The default clause of the note is acknowledged when the note is signed and co-signed. (5) The yearly payment of interest, even while the student is enrolled, keeps the student cognizant of his obligation to the Foundation and prepares him to meet his debt obligations after graduation. (6) The student agrees to a repayment date when the loan is made and before funds are advanced with the understanding that repayment is to start not more than six months after his last full-time attendance at the University of Oklahoma. (7) Payment is made on a monthly basis rather than yearly. This allows the person who is just concluding his college attendance to make reasonable monthly payments rather than large yearly payments. It also builds a systematic habit of payment that can be more readily fitted into a budget. Finally it does not give the "bad debt" or unreliable person so much time to "lose" himself. (8) The collection procedures developed by Spradling and C. L. Thompson, the accountant for

Foundation Funds in the Office of the Controller, have encouraged those who received loans to meet their responsibility.

Despite the tremendous increase in number of borrowers and amount of loans made, the student-borrower still receives personal attention. Each applicant has an interview with a counselor in the Office of Financial Aids. At this time, the counselor, who is a person grounded in student personnel procedures, discusses various items included in the application that establishes the need for the loan. The counselor and the applicant complete an item by item analysis of both costs and resources listed in the budget section of the application. The terms of the loan including interest accrual and rate and repayment requirements are explained during the interview. The applicant is also told of other steps which will be required of him if his loan is approved.

If an applicant's request for aid is rejected, he is told why he will not receive loan funds in a personal letter. He is also told that he may discuss the rejection with the Director of Financial Aids if he chooses to do so. If a loan is to be made to the applicant his approval letter tells him to report to the Office of the Controller.

Upon arrival in the Office of the Controller, the applicant is handed a copy of the note that he is to sign and advised to read it and ask any question he may have. After all questions have been answered the applicant signs the note and the note is handed to him for delivery to his co-signer. The loan clerk requests pertinent information about the co-signer including full name, address, and occupation. The repayment schedule including the date for the beginning and ending of the repayment period and the amount of repayment per month is included on the note.

If a note becomes due and the borrower cannot meet the repayment schedule which was established at the time the note was signed, he is required to write a letter to the Controller in which he explains why he cannot keep the original schedule. If there seems a legitimate reason for delaying or changing the repayment schedule, the borrower is required to arrange a conference with the Controller to further document his request for delay and to arrange a new repayment schedule. In rare cases where a question exists about possible violation of established policies the Controller may request a ruling from the Directors of the Student Loan Aid Association.

The Trustees have given clear indication that they do not intend to change the terms of the Lew Wentz Foundation Student Loan Program to make it competitive with the National Defense Student Loan Program. A part of the agenda of the January 24, 1964 meeting of the Trustees was a letter dated December 30, 1963, from the Honorable Henry Bellmon, Governor, State of Oklahoma to President George L. Cross as Chairman of the Trustees. In the letter Governor Bellmon referred to the Balance Sheet of funds of the Lew Wentz Foundation as presented in the audit report of Arthur Anderson and Company, Oklahoma City, dated June 30, 1963. Bellmon wrote:

> In reviewing the Balance Sheet, however, I cannot help but note that of the $3,037,668 in assets, only about one-fifth is presently loaned to students. As a former borrower from the Foundation, I am curious to know why more use is not being made of these funds by students.
>
> Is it possible that a change in the provisions for securing a loan might be indicated to encourage greater use of these funds? I would appreciate your ideas on this subject. Please understand that I make this inquiry not in any way critically, but for information only.

President Cross answered Governor Bellmon on January 3, 1964 when

he wrote:

Dear Governor Bellmon,

I have your letter of December 30, concerning the Lew Wentz Foundation and the recent audit of the Foundation's funds which you have examined.

There has never been quite the demand for loans from this fund that the Trustees would have liked. We have been unable to understand why this should be so. It seems that people are willing to buy practically anything on the installment plan except the opportunity to acquire the best possession of all--a university education.

In order to encourage students to borrow from this fund, the Trustees reduced the interest rate from the five per cent originally established by Mr. Wentz to four per cent. The Trustees also liberalized the provisions for securing a loan, especially at the sophomore level. Arrangements were made for making loans to medical students and nurses.

As you know, we now have the competition of federal loan funds which are available to students at an interest rate of three per cent. For those borrowers who may later teach, up to 50 per cent of the total amount of the loans may be excused. This is a most liberal, highly competitive policy for money lending.

From time to time, the Trustees have discussed the problem you point up so well in your letter. I shall bring the matter to the attention of my fellow Trustees again at our next meeting. I suspect, however, that the majority of the Trustees would not agree to reducing interest rates additionally or in other ways trying to compete with the federal money.

If you would like to visit with me about this matter, please let met know and I'll come to your office at any time.

Cordially yours,

(Signed)

G. L. Cross

The Trustees discussed both letters. It was decided that President Cross had expressed the feelings of the Trustees. No further action was taken.

The questions asked by Governor Bellmon about failure to use the funds for student loans would have been much more appropriate a few years earlier. Students are continuing to use the loan program in increasing numbers each year. Loans for both fiscal 1964 and fiscal 1965 were in excess of $400,000 and present indications are that more than one-half

million dollars will be borrowed from the Foundation by students in fiscal 1966.

In October, 1964, following the resignation of Clifford Craven, President Cross announced a new Administrative organization to replace the Office of Student Affairs. The new division was named the Office of Student Services. Dr. Jodie C. Smith was named Dean of the new complex. The main implication of this change for the Lew Wentz Foundation was that the Office of Financial Aids became a separate department rather than a section of the Office of Student Affairs. This change plus the naming of the Director of Financial Aids as the Secretary of the Lew Wentz Foundation and as a member of the Board of Directors of the Oklahoma University Student Loan Aid Association was an indication that the administration of the University had come to realize the increasing importance of financial aid for students of the University.

The Service Scholarship Programs of the Lew Wentz Foundation

Background

It was obvious to those who knew Lew Wentz that he intended for the funds of the Foundation to be used to help students of the University. There was also evidence that he wanted part of the aid to take some form other than student loans. Wentz mentioned a second object to be supported by earnings of the Foundation not needed for student loans when he wrote to Dr. Bradford Knapp, President of Oklahoma A & M College on October 25, 1926. At that time Wentz suggested that a contest be held and that a $100 prize be awarded to the student who presented the best plan for use

of surplus funds.[10] There was no follow up on this suggestion because several years passed before a surplus existed.

Wentz continued to discuss other possible uses for the funds of the Foundation until his death in 1949. However, he never found time to formalize any changes in the trust instrument. Therefore, it was necessary for those who attempted to make proper changes after Wentz's death to depend on statements that others had heard Wentz make which expressed his philosophy and interests. President Cross, Mrs. Dorothy Wentz Sparks, Mrs. Charles Roundtree, Mr. Emil R. Kraettli, Mr. Joe Hamilton, Mr. Felix Duvall, and others who had been closely associated with Wentz had important suggestions to make. These suggestions were part of the conversation at all of the joint meetings of the Trustees of the Lew Wentz Foundations of the University of Oklahoma and Oklahoma A & M College between 1950 and 1959.

Only a few concise conclusions came from these meetings. (1) Any changes in the Foundation should reflect the philosophy expressed by Lew Wentz while he was living. (2) Wentz wanted to find other uses for funds of the Foundation. (3) Lew Wentz would have opposed any type of "give away" program. (4) There were certain clearly defined areas in which Wentz had expressed interest.

With these points in mind, President Cross called a meeting of the Trustees for March 21, 1960. He proposed that the Trustees set aside $50,000 of the surplus of the Foundation for a scholarship program for the 1960-61 academic year. The new endeavor would be named the Lew Wentz

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[10] Letter from L. H. Wentz to Bradford Knapp, Ponca City, Oklahoma, October 25, 1926, p. 1. (Typewritten.)

Service Scholarship Program. He further recommended that the service scholarships be earmarked for three areas of the University. Uniform features of each scholarship assignment would be that the recipient must perform a current and worthwhile service for the University and that the assignment would have educational values for the student.

Dr. Cross suggested that the three areas be: (1) Lew Wentz Fine Arts Service Scholarships to honor the devotion that Mr. Wentz had shown for the advancement of culture in his community and state and at the University of Oklahoma; (2) Lew Wentz General Service Scholarships to represent the interest that Wentz had shown for the promotion of all types of academic achievement at the University; and (3) Lew Wentz Nursing Service Scholarships to acknowledge the sympathy that Wentz had demonstrated for those who were physically handicapped. One of Wentz's favorite charities was the Crippled Children's Hospital.

President Cross felt that other programs would be added later. However, he advised that this earmarking of funds would serve the double purpose of supporting areas in which Wentz had shown interest during his lifetime while providing scholarship funds to strengthen areas of the University where such funds had been in short supply. The Trustees approved all of the proposal and authorized the President to take action, to initiate the Lew Wentz Service Scholarship Programs.

It was already late in the year for making scholarship awards. The regular awards of the University Scholarship Committee had been made that same week. However, there was a great deal of need for additional scholarship funds. A round of feverish activity followed. Regulations were worked out; details of administration were finalized; lines of communication were established; and scholarship recipients were selected.

Reports near the middle of the first year indicated that all of the programs were tremendously successful. Students had performed their service responsibilities well and were enthusiastic about the rewards, both financial and educational, which they had received from the program. Department chairmen and individual faculty members to whom Lew Wentz Service Scholars had been assigned asked for more helpers of that caliber. Departments to which service scholars had not been assigned heard of what the scholars had done in other areas and complained because they had been neglected.

With these encouraging reports as a base for asking, President Cross met with the Trustees on January 21, 1961 and recommended that they authorize $100,000 annually for Lew Wentz Service Scholarships. The Trustees voted to approve the recommendation, which allowed additional support for the three programs already in operation and provided funds to introduce two new programs. The new programs were: (1) Lew Wentz Graduate Service Scholarships representing an emphasis on graduate study that Mr. Wentz had advocated for the University; and (2) Lew Wentz President's Leadership Awards as an attempt to correct a concern that Mr. Wentz had expressed that institutions of higher education were not really doing anything to advance or develop leadership qualities which young men and women had demonstrated during their high school years.

With this action all five of the present Lew Wentz Service Scholarship Programs were approved for operation. The Trustees later added certain supervisory regulations to assure themselves that businesslike procedures were being followed in all of the programs. They required that: (1) Each service scholar have a supervisor and that the supervisor

make at least two reports each semester to the Director of Financial Aids that the student was satisfactorily completing his service responsibility. (2) The letter announcing the award be signed by the sponsor of the Lew Wentz Service Scholarship Program from which the funds are to be drawn and countersigned by the Director of Financial Aids. In addition, a copy of each award letter must be filed in the Office of Financial Aids. The award letter must list the amount of the total award and state the schedule for payment of funds (specifically: $100 or general fee coverage, which ever is less, at each enrollment for undergraduates or $200 or general fee coverage, which ever is less, at each enrollment for graduates. Any remainder must be paid in equal portions on or after October 15, December 1, March 1, and April 15). (3) Each Lew Wentz Service Scholarship Program sponsor must send a complete list of scholarship recipients, including a reference to indicate whether the recipient is new to the program or a renewal, to the Office of Financial Aids at least two weeks before the beginning of the fall semester. The list will also specify the amount of the award and the stipend payment schedule. Two of the Trustees must approve any scholarship recipient who has had a previous Lew Wentz Scholarship. (4) No scholarship funds will be disbursed by the Controller from any Lew Wentz Service Scholarship Program unless written authorization is furnished for the disbursement by the Director of Financial Aids. (5) The Director of Financial Aids must make a report to the Trustees at least once a year to show how the Service Scholarship Funds of the Foundation are being used. He is also required to make any additional reports that the Trustees deem necessary.

The following sections will be concerned with a more detailed description of each of the Lew Wentz Service Scholarship Programs. The main

purposes for detailing each program will be: (1) To allow the writer to do a more thorough job of evaluating the individual programs with regard to accepted principles; (2) To provide a written synopsis of each program including procedures for selection of awardees, assignment of service responsibilities, and administrative requirements to serve as guidelines for the sponsors of the individual programs; and (3) To allow financial aid officials of other institutions to select features of the various programs that might improve programs at their institutions.

The Lew Wentz Fine Arts Service Scholarship Program

The funds that are allotted to the Lew Wentz Fine Arts Program are further earmarked and divided among the Schools of Art, Drama, and Music. In the final analysis, the ability and willingness of the applicant to perform a current and worthwhile service for the University has been the most consistent requisite for receiving a Lew Wentz Fine Arts Scholarship.

Both academic ability and financial need are considered in awarding Fine Arts Scholarships. However, when outstanding academic ability and talent do not coincide, the student who demonstrates outstanding ability or talent in the particular area often takes precedence over the student who has shown outstanding intellectual skills but a lesser degree of talent or ability. Similarly, students who have little financial need but outstanding talent in the departmental area have, on occasion, been considered ahead of students with great financial need but less talent or ability in the area. Students without financial need have been awarded Lew Wentz Fine Arts Service Scholarships when other students with comparable ability have not applied and the service assignment for which they

were being considered was essential to the program of the department.

The Lew Wentz Art Service Scholarship Program

Lew Wentz Art Service Scholars are selected by a committee appointed by the Director of the School of Art. The members of the committee serve on a rotation basis which permits both continuity and introduction of new members.

Each applicant is required to submit: (1) an application which furnishes background, future goals, and financial information; (2) a work of art which he has completed; (3) recommendations from three people (one of whom must be his art teacher); and (4) a transcript of his grades and other available indications of academic ability. The committee considers academic ability; financial need; and talent, ability, and experience in the field of art in making the initial award. The quality of service rendered is an additional consideration when re-award decisions are made.

An attempt is made to assign the service scholars to areas of responsibility that allow them to increase their knowledge, experience, and skill. Because of the skills and talents they possess, many Lew Wentz Art Service Scholars serve in positions that would normally require trained staff. Each service scholar has a supervisor with whom he works quite closely. The supervisor makes regular reports on the students under his charge with regard to skill, attitude, and acceptance of responsibility.

The Lew Wentz Drama Service Scholarship Program

All graduate and undergraduate students in the School of Drama who wish to be considered for Lew Wentz Drama Service Scholarships must file an application with four recommendations (initial application only)

before March 15 of the year preceeding the academic year for which they are requesting aid. All applications are reviewed by the entire faculty of the School of Drama in a general meeting. Consideration for a service scholarship position is based on academic ability, financial need for the stipend, and the ability to perform the service assignment.

An attempt is made to assign each applicant to an area related to his talent. However, Lew Wentz Drama Service Scholars who receive renewal scholarships are usually given different assignments. This is done so that each recipient will have an opportunity to learn about as many different aspects of the theater as possible. Each service scholar has a supervisor who reports each week on how well the student fulfills his service responsibility.

The Lew Wentz Music Service Scholarship Program

From the time it was initiated in 1960 the Lew Wentz Music Service Scholarship Program has been regarded as having a much different function than the other Lew Wentz Scholarship Programs. To a greater degree than for any of the other Lew Wentz Programs, with the possible exception of the President's Leadership Award, it has been regarded as having a basic function that is more important than student financial aid.

Lew Wentz Music Service Scholarship funds have been used to attract students who make up a major portion of the University Symphony. Funds from this source have also been used to recruit outstanding students with talent in the areas of piano, organ, and voice who provide accompaniment in studio, class, and ensemble work, or who assist in the many aspects of production and presentation of Opera Theater programs, both on

and off campus.[11]

When these things are considered, it is not difficult to see why talent, or service, has taken precedence over both academic ability and financial need. The primary purpose for which the Lew Wentz Music Service Scholarship Program exists is summed up in this statement, "Not only do the individual recipients benefit from the awards, but the entire University is afforded the opportunity for cultural growth and development as a result of this use of time and talent in all phases of the program of the School of Music.[12]

Each applicant for a Lew Wentz Music Service Scholarship must: (1) Make formal application to the Director of the School of Music. Each first time applicant must include two written recommendations (one from his music teacher, one from his high school principal) with the application; (2) Audition before the faculty of the area for which he wishes consideration; and (3) Participate in a personal interview or conference with members of the faculty. During the conference, details of the service scholarship program are explained to the student. Questions are asked and answered by both the student and members of the faculty.

After the deadline for applications and auditions, the faculty committees meet and review all materials and make scholarship recommendations to the Director of the School of Music. The decisions which they make are based on information in the application, the letters of recommendation, and ratings that the committee gave each candidate based on the audition and interview. Academic ability and financial need are also

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[11] C. M. Stookey, Report to the Trustees, Lew Wentz Service Scholarship Programs for 1964-65, Nov. 29, 1965, p. 2.

[12] Ibid., p. 2.

considered.

Supervisors are assigned for students in each area of the School of Music. The supervisors make regular checks to see that service responsibilities are being fulfilled and also make regular quarterly reports on each service scholar. The supervisors prepare statements at the end of each semester on the quality of service rendered by each service scholar and recommend continuance or cancellation of individual scholarships. Virtually all of the service assignments in the School of Music involve public performance on the part of the student. Therefore, despite the supervisory roles assigned by the School of Music, each service scholarship recipient is advised that he must provide his own discipline and that the public will offer the harshest criticism which he will face.

The Lew Wentz General Service Scholarship Program

All undergraduate students regardless of their area of study are eligible to apply for Lew Wentz General Service Scholarships. Any student who wishes to apply for a General Service Scholarship does so by completing the standard application which is filed by all students who apply for scholarships awarded by the University Scholarship Committee. The only additional requirement is that students who wish to be considered for Lew Wentz General Service Scholarships must complete a one page supplement that is included with each application. On the supplement the applicant indicates an interest in receiving a Lew Wentz General Service Scholarship; the area to which he wishes to be assigned; his reason for wanting assignment to the area; and previous experience which suits him for a service assignment in the area. The application and supplement are submitted to the Office of Financial Aids where the application is checked

for accuracy and completeness. First time applicants must furnish three written recommendations and a transcript of high school grades or, in the case of transfer students, a transcript of grades of all previous college work attempted.

Completed scholarship applications are circulated to one of the five teams of the University Scholarship Committee (three members on each team). Applications are circulated with ten student folders per packet. The rater evaluates each of the ten students in the packet on the basis of academic ability and financial need. In addition, the rater checks the supplemental sheet of each student to see whether he has indicated an interest in the Lew Wentz General Service Scholarship Program and determines whether the skills and experiences listed by the student indicates sufficient ability for consideration to be given. Each rater returns his rating sheet of the packet to the Office of Financial Aids and forwards the packet to the next member of the rating team. In this way members of the rating team are kept from being aware of the rating furnished by others on the team.

When all applications have been rated and composite scores have been recorded, the members of the University Scholarship Committee meet and make scholarship awards. The Office of Financial Aids notifies students of their scholarship awards. The records of Lew Wentz General Service Scholarship awardees are then forwarded to the Office of Employment Services of the University where trained counselors assign service responsibilities on the basis of the information furnished by the student on the scholarship application and supplement. Information pertinent for the counselor is the service scholar's listed academic major, expressed job preference, and area of indicated experience or work skills.

An attempt is made to assign all service scholars to an area where they can make educational gains while performing a valuable service for the University. The service assignment must be acceptable to the scholar, and the scholar must be adjudged by the person to whom he will be assigned as capable of fulfilling the service responsibility.

A major difficulty of the program exists in this area. Many of the recipients of Lew Wentz General Service Scholarships are freshmen. The more imaginative and educational job descriptions that are placed on file in the Office of Employment Services often call for a higher degree of skill and work experience than the scholarship recipients have. Thus, the counselors who make the service assignments must work diligently to find and match students with few work skills and experiences with the most educational assignments that are available.

Service scholars become the responsibilities of individuals on the faculty or administrative staff in departments and offices throughout the University. They are informed by their individual supervisors of the service that will be expected of them. Each supervisor certifies to the Office of Financial Aids at four different times throughout the year that the service scholar under his charge is satisfactorily completing his assignment.

The Lew Wentz Graduate Service Scholarship Program

Lew Wentz Graduate Service Scholars are selected by a committee appointed by the Dean of the Graduate College. The basis for selection of Graduate Service Scholars is academic ability, financial need for the stipend, and qualifications and willingness to perform a current and worthwhile service for the University.

Graduate students and prospective graduates are informed of the presence of Lew Wentz Graduate Service Scholarships through printed materials distributed by the Graduate College. Professors are encouraged to recommend that their outstanding students make application for the scholarships.

Graduate professors tend to know more about the personal situations and capabilities of their students. Many graduate students choose to attend the University because of an individual professor, and welcome any opportunity to be associated with him. The assignment of service positions has not been a great problem for the Graduate College. The main reason for this is that the professor who places a job description with the Graduate College will know of a student or a few students who have good grades and financial need and who possess qualities for fulfilling the task which he has placed on file. Thus, the professor sees to it that the student or students apply for a service scholarship then follows his job description with a written suggestion that certain named students seem qualified for the job description which he has listed.

The professor to whom a Lew Wentz Graduate Service Scholar is assigned becomes the supervisor of the scholar. The professor is responsible for making at least four reports on the progress of the service scholar with regard to satisfactory fulfillment of his service responsibility.

The Lew Wentz Nursing Service Scholarship Program

Lew Wentz Nursing Service Scholarships are only available for students in their third and fourth year. Thus, all applicants must be attending the School of Nursing on the Oklahoma City campus. Application

must be made to the Dean of the School of Nursing before March 15 of the year preceeding the academic year for which the applicant is requesting aid. All eligible students are urged to apply through notices posted on bulletin boards and announcements in general assemblies.

Soon after March 15, the School of Nursing Committee on Financial Aid reviews each application. First priority is given to the student's academic record (at least a 2.5 average on a 4.0). The second consideration is always financial need. In fact, both of these requirements must be fulfilled before further consideration is given. Job skill and talent have not posed a problem to date because there are more than enough varied positions for each student to find some service that she can fulfill. An attempt is made to place each applicant in the area for which she is best qualified. Most of these service responsibilities are designed to relieve members of the Nursing faculty from routine chores to allow them more time for planning, preparing, and teaching.

Lew Wentz Nursing Service Scholars may be assigned to faculty members or offices throughout the medical center. In this way many of them have an opportunity to acquire skills or knowledge about a special area which might point them toward that area as a major. In many situations supervisors are able to explain and interpret nursing and nursing education to the service scholars. Counseling is a natural outcome of this relationship.

The person to whom the Nursing Service Scholar is assigned must make at least four reports at regular intervals on how well each scholar in her charge has performed her service responsibility.

The Lew Wentz President's Leadership Award Program

The application process for a President's Leadership Award (PLA) begins when the Office of the President sends letters to high school principals throughout the State of Oklahoma and to selected schools in neighboring states to request that each principal name the graduating senior in his school who is the outstanding leader in the class. In rare instances, principals of larger schools have been allowed to name two outstanding leaders. Care is taken to explain that the nominee need not necessarily be an outstanding scholar, but those nominated have almost invariably had well above average grades. The principal is asked to furnish a detailed list of activities and offices held both in and out of school by the person whom he has nominated. He is also asked to write a summary paragraph to tell why the student he has nominated should be an outstanding member of the PLA Class of the University of Oklahoma. The theme is clearly spelled out that "we are seeking highly-motivated students who have been leaders in their secondary schools and who will continue to be leaders in college and future years."

Soon after the nomination deadline has passed, a three man committee: Mr. David Burr, representing President Cross; Dr. Glenn C. Couch, Dean of University College, as the Dean of the academic college in which the new PLA Class will be enrolled; and Dr. Jodie C. Smith, Dean of Student Services, who co-sponsors the PLA Program and is responsible for the non-academic aspects of the recipients university life, meet and choose the students who will become the members of the new PLA Class. At this point, the academic record of each nominee is scanned only to be sure that the student should be able to complete an academic program of the University. No consideration is given to financial need in choosing the members

of the leadership class.

The letter which announces the award to the student informs him that he has been selected as a member of the President's Leadership Class for the following academic year, and that as such he is the recipient of a Lew Wentz Service Scholarship in the amount of $250. The PLA member is told that additional scholarship funds are available to a maximum of $500 if financial need exists for the funds. A supplemental sheet which asks for financial information about the family may be completed if the student wishes to request additional funds. When all supplemental sheets or acceptance letters have been returned to Mr. Burr, the supplemental sheets are forwarded to the Director of Financial Aids for a determination of financial need and the establishment of a suggested stipend.

Members of the leadership class perform various functions for the University. Almost all of the duties that are performed call for exercise of some degree of leadership. The duties do not usually relate to the academic areas in which the students are majoring. A conscientious effort is made to determine the leadership qualities in which each student is strongest and, to assign responsibilities to him that emphasize or utilize those qualities. Examples of services performed by members of the PLA Class include: arranging details for visits of distinguished guests on the University campus; serving as hosts for visiting dignitaries; speaking to secondary school personnel, both faculty and students, on and off the University campus; conducting guided tours of the campus; and occupying the public information booth to which visitors on the University campus are directed for specific information.

Members of the freshman PLA Class meet once each week in a seminar situation to hear outstanding leaders from various fields of endeavor

including business, politics, and education express their views on leadership. The topics could usually be titled "My Philosophy of Leadership," or "The Responsibilities of Leadership." Class members are encouraged to ask probing questions. The results of such activities are almost certain to inspire students who are already highly motivated to attempt additional leadership experiences and acceptance of more responsibilities. Evidence is available to show that members of the leadership class have excelled in leadership and academic work beyond predictable levels. Also, students in the PLA Class persist in the University and graduate at a substantially higher rate than could be anticipated.

> Perhaps the greatest accomplishments of the President's Leadership Award Program still lies in the future. We know that a great majority of the students in the program have improved their leadership abilities and contributed to the growth and development of the University. We believe that these abilities will be retained and used for the improvement of our communities and our Nation in the future.[13]

Analysis of the Programs of the Lew Wentz Foundation

> One who writes of his own time must tell his story from what seems to him to be the proper point of view and must include the things that to him seem important. It is difficult for him to survey the events of his time with the perspective needed for a disinterested and dispassionate outlook.[14]

Anyone who attempts an objective and scholarly evaluation of an institution or organization with which he has been intimately associated for a number of years finds himself to be both blessed and handicapped. He has the advantage of working with material with which he is completely

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[13] David A. Burr, Report to the Trustees, Lew Wentz Service Scholarship Programs for 1964-65, Nov. 29, 1965, p. 8.

[14] Roy Gittenger, The University of Oklahoma, 1892-1942 (Norman: The University of Oklahoma Press, 1942). (Preface)

familiar, and he may have participated in many decisions that have shaped policy or direction for the institution or organization. However, the very things that should serve as an advantage for him may place him at a disadvantage. Because of the nature of his contact it is possible that the writer will be less objective in his appraisal than someone who collects material, observes, and evaluates from outside the institution or organization.

This writer has had administrative responsibility for the programs of the Lew Wentz Foundation of the University of Oklahoma for over three years and has served as secretary of the Foundation since December, 1964. Every effort has been made to minimize personal involvement and to take advantage of the material, both written and unwritten, which is related to the functioning of student financial aid programs of the Lew Wentz Foundation of the University of Oklahoma.

The following sections of the chapter are devoted to an analysis of the student financial aid programs of the Lew Wentz Foundation. Statements made in the analysis are based on how closely the practices and procedures of the programs concur with the characteristics of sound programs described in Chapter II.

The Student Loan Program of the Lew Wentz Foundation

Characteristic I

Steps to be followed by the student from the time he wrote for an application until he actually received the funds for which he applied were both written and described for him in a personal interview. Two printed forms, "Cash for College," and "Student Loan Information," were distributed

to secondary school personnel throughout the state and were sent with an application to anyone who wrote for application material or financial aid information. These forms informed the student of the steps in the application process and outlined the terms of the loan. A set of instructions which detailed all steps to be taken before the application was complete was a part of the application.

If loan funds were not granted to a student, a personal letter was sent to explain why the application was rejected. A part of the rejection letter informed the student that he was invited to arrange for a personal interview if further discussion was in order.

When a loan was approved, the letter to the student informed him of the amount of the loan, the method of disbursement, and that he was to appear in the Office of the Controller to sign the loan note. When the student appeared in the Office of the Controller, he was presented with a copy of the note and was required to read the terms and method of repayment before he signed. His signature indicated that the arrangements were acceptable to him.

Characteristic II

A part of the application required that the student-applicant submit a complete budget including expected costs and resources. A perusal of the budget was a regular part of the required interview. The student was required to explain any item that was not acceptable or not understood by the counselor. The amount of the loan was established by subtracting available resources from acceptable educational costs.

Characteristic III

When possible, loan applicants were considered for other types of

financial aid. However, a scholarship application deadline was followed. Applicants were not considered for gift aid if they applied after the deadline. Loan applicants were encouraged to seek part-time employment when it fitted their situation.

Characteristic IV

Counseling opportunities for the applicant were adequate. An interview in the Office of Financial Aids was required of all first time applicants. During the initial interview the applicant was shown how to prepare a budget. This included advice about how much various educational items would cost and what was expected of the applicant and his family to help meet these costs. The terms of the loan and all steps to be taken before funds could be received were items that were discussed in the interview. The applicant also had an opportunity for advice and counsel in the Office of the Controller.

Characteristic V

The counseling situation explained in Characteristic IV made a large contribution to fulfillment of this criteria. In addition, the applicant was required to complete a very businesslike series of steps including the establishment of a repayment schedule and delivery of the note to his co-signer before funds could be drawn.

Characteristic VI

All professional personnel in the Office of Financial Aids were required to have a background in some social based area. During the employment process, preference was given to applicants who had experience in guidance or counseling.

Characteristic VII

The choice of future profession of the applicant was not given serious consideration in setting the amount of the loan. There was an established maximum for loans for all applicants. Because of this ceiling no one was allowed to borrow more than a college graduate, regardless of future occupation, could be expected to repay. The records of each applicant were examined and an indication of ability to complete a degree program was required before loan funds were approved for any applicant. Enough funds were available for all eligible applicants. This allowed smaller monthly repayments to be set without depriving other applicants of needed funds.

Characteristic VIII

The Lew Wentz Foundation of the University of Oklahoma did not have an emergency loan program. Applicants who needed short-term or emergency loans were directed to other sources. Adequate funds were available for long term loans for all qualified applicants. However, long term loans were usually not made to freshmen.

Characteristic IX

While the four per cent simple interest rate of the Lew Wentz Foundation Student Loan Program could not be termed generous, it was certainly fair. The major criticisms that could be directed at the interest requirements of the Foundation was that interest began to accrue when funds were received by the student, and that payment of the interest was required each year, even while the borrower continued in college. The logic behind the requirement was that it kept the borrower aware of his

debt to the Foundation and established a habit of meeting a repayment obligation.

Characteristic X

Reasonable rates and dates of repayment were established when the loan was made. Applicants were expected to begin repayment of the loan within six months of discontinuance of student status at the University of Oklahoma. Borrowers were allowed to extend or otherwise change their repayment schedule when a justifiable reason was given for the change. Some criticism could be directed at the requirement that a student who transfers to another institution must begin repayment of the loan. However, the policy prevailed because the Trustees felt that Lew Wentz Foundation funds were earmarked for students of the University of Oklahoma.

Characteristic XI

Measures were taken to protect the funds of the Foundation: (1) A co-signer was required; (2) The citizenship and reputation of applicants were checked before their loans were approved; (3) Systematic checks were made to be sure that co-signers recognized their responsibility to the Foundation; (4) Monthly repayment beginning a short time after discontinuance of student status was required; (5) Interest began to accrue from the date of the loan and payment of interest was required each year; (6) The loan note was a legal document with a default clause; and (7) Procedures have been established and are followed to the limit of the law in attempting to collect overdue payments.

Criticisms in this area related to the fact that some measures which were taken to protect the funds of the Foundation placed an unusual burden on the borrower.

Characteristic XII

Personnel in the Office of the Controller had developed a series of collection letters that ranged from a gentle reminder that payment was due to a letter which turned the account to a collection agency. The letters followed a sequence and were sent at prescribed intervals.

Characteristic XIII

Reports of the activities of the programs of the Foundation were required on a yearly basis. Separate reports were made by the Office of the Controller and the Office of Financial Aids to the Trustees of the Lew Wentz Foundation and the University of Oklahoma Student Loan Aid Association. In addition, the records of the Foundation were examined each year by an auditor who was appointed by the Governor of the State of Oklahoma.

Characteristic XIV

As stated in Characteristic XII, a system had been developed which carried collection procedures to the limit of the law. After all reasonable efforts, including attempts to collect from the co-signer, had been exhausted accounts were turned to a collection agency.

The Service Scholarship Programs of the Lew Wentz Foundation

Although the funds for all of the Lew Wentz Service Scholarship Programs came from the same source, and all were required to meet the basic rules of the Trustees, each of the programs had characteristics which distinguished it from all of the other programs. Therefore, it was necessary that a separate analysis be provided for all of the programs as they related to some of the characteristics of sound service scholarship

programs listed in Chapter II.

Characteristic I

All of the Lew Wentz Foundation Service Scholarship Programs had written administrative policies and procedures that were followed. Some of these were in the form of conditions which the Trustees of the Foundation had placed on the directors of the programs. Others had been developed as the result of yearly reports to the Trustees. The reports described the methods used for the selection of recipients and goals which each of the programs were attempting to accomplish.

Characteristic II

The Directors of the Lew Wentz Fine Arts Service Scholarship found a basic conflict within this characteristic. The intellectual ability of an applicant did not always coincide with outstanding skill or talent. As a rule, an applicant who met all of the other requirements of this characteristic but failed to demonstrate outstanding talent or skill would not receive a Fine Arts Service Scholarship.

Applicants were required to major in the area from which the scholarship funds were awarded, and only those who completed Lew Wentz Fine Arts Scholarship forms were considered. Therefore, it could be concluded that all of the criteria described in Characteristic II were considered when Lew Wentz Fine Arts Service Scholarships were awarded, but that outstanding talent or skill in the departmental area took precedence over academic ability.

The same general conclusion that was reached concerning the Lew Wentz Fine Arts Service Scholarships could be applied to the President's

Leadership Award Program. However, the applicant was allowed to major in any academic program of the University and the talent or skill which he was required to demonstrate was not confined to a departmental area. All of the criteria described in Characteristic II were considered in making the award, however, demonstrated leadership ability took precedence over outstanding academic ability.

In the other Lew Wentz Service Scholarship Programs (General, Graduate, and Nursing) the criteria described in Characteristic II were followed when awards were made. Applicants who received Nursing Service Scholarships were required to major in Nursing. Both General Service and Graduate Service Scholarships were available for applicants regardless of area of major. However, General Service Scholarships were reserved for undergraduates and graduate status was required of all recipients of Graduate Service Scholarships.

Characteristic III

A conscientious effort was made in all programs to see that educational values accrued to the recipients of Lew Wentz Service Scholarships. The most serious problem in this area seemed to be in making General Service Scholarship assignments. The most ideal situation seemed to exist in Graduate Service assignments.

Characteristic IV

The President's Leadership Award Program was the only Lew Wentz Program that allowed recipients to be picked when there was no demonstrated financial need. Initial appointees to the President's Leadership Class received a $250. Lew Wentz Service Scholarship regardless of financial

need. Following the appointment, members of the Leadership Class were informed that they could apply for up to an additional $250 Lew Wentz Service Scholarship if need for the additional funds could be demonstrated.

Exceptions to the financial need principle were sometimes allowed in the award of Music Service Scholarships of the Lew Wentz Fine Arts Program. Music Service Scholarships were used for the purpose of building the University Symphony; attracting students who could provide accompaniment for class, ensemble, and studio work; and strengthening the production and presentation of the programs of the Opera Theater. All of the other Lew Wentz Service Scholarship Programs adhered strictly to the financial need principle.

Characteristic V

With the exception of the President's Leadership Award Program all Lew Wentz Service Scholarship Programs were consistent with this requirement. Some members of the Leadership Class were assigned regular hours of service each week in the University Office of Public Information or in the Public Information Booth. However, most of the members of the class were "on call." When a situation arose that seemed to fit the experience or indicated potential of a member of the Leadership Class, the responsibility was assigned to him. Although a degree of instruction or counseling might precede the student's assumption of a duty, the major part of the details for dealing with a leadership situation was left to the student.

Characteristic VI

The President's Leadership Award Program was the only Lew Wentz

Service Scholarship Program that fitted this criteria. All of the other programs, required fulfillment of service responsibilities for a specified number of hours of work per semester. At their April 22, 1966 meeting the Trustees ruled that, beginning with the 1966-67 academic year, members of the Leadership Class must fulfill a specified number of hours of service to the University if they are to receive a stipend from the Lew Wentz Foundation.

Characteristic VII

All of the Service Scholarship Programs of the Lew Wentz Foundation fitted this characteristic. Assigned sponsors and four checks for service fulfillment spaced throughout the year are fundamental regulations which the Trustees have required of all programs.

Characteristic VIII

All of the Service Scholarship Programs of the Lew Wentz Foundation provided for counseling with scholarship recipients. It was understood that counseling was one of the most important functions to be performed by the supervisor who was assigned to each scholarship recipient.

Characteristic IX

The Trustees required that all of the funds for all of the Lew Wentz Foundation Service Scholarship Programs be authorized by the Office of Financial Aids before any funds were disbursed. The disbursement of the funds for all of the programs was performed by the Office of the Controller. The Controller and the Director of Financial Aids made reports to the Trustees at least once each year concerning the administration and management of all of the programs. In addition, the records of the

programs of the Foundation were examined each year by an auditor appointed by the Governor of the State of Oklahoma.

The Lew Wentz Foundation As a Sound Financial Aid Program

The following section will analyze the programs of the Lew Wentz Foundation as they compare with the criteria for sound financial aid programs described in Chapter II.

Characteristic I

As explained earlier in the chapter the policies and procedures for administration of all of the programs of the Lew Wentz Foundation were explicit, clear, and written. Adequate application forms were available and required of all applicants and an effort was made to publicize the programs including the basis for making the awards, steps in the application process, and dates for application.

Characteristic II

Applicants who requested aid from any program of the Lew Wentz Foundation received individual attention. As students applied for any of the various programs of the Foundation, an effort was made to be sure that all applicants were aware of sources to which they might turn for other types of financial assistance. Attempts were also made to counsel with and supervise students who received assistance from programs of the Foundation. All of the programs of the Foundation except the President's Leadership award and in some cases the Lew Wentz Music Service Scholarship Program required that financial need be demonstrated before applicants received funds from the Foundation.

Characteristic III

Different criteria were used to determine who would receive assistance from the various programs of the Foundation but the same standard was followed for determining eligibility of all applicants for each program.

Characteristic IV

The programs of the Lew Wentz Foundation had made outstanding contributions to the advancement of the educational policy of the University of Oklahoma. The service scholarship programs were earmarked to provide funds for areas of the University where inadequacies of scholarship assistance existed. Those who received financial assistance from programs of the Foundation were forced to meet criteria for eligibility that reflected institutional values and ideals.

Characteristic V

More emphasis had been placed on the student loan program of the Foundation than on providing balance for all types of aid. It was ironic that the student loan program, which was the major program of the Foundation, appeared to have contributed to the overall imbalance of student financial aid programs of the University of Oklahoma.

Because of the presence of an inexhaustible supply of student loan funds with fair to generous terms, it appeared that officials of the University had not made a concerted effort to locate funds and sources to initiate an adequate scholarship program at the University of Oklahoma. The Trustees could have reduced the lack of adequate scholarship funds problem at the University by increasing the funds which they made available for the support of service scholarship programs of the Foundation.

The $85,000 per year which the Trustees made available for service scholarships helped to support the scholarship program of the Graduate College and was the largest source of undergraduate scholarship funds at the University of Oklahoma. Despite this, there was a serious need for more scholarship aid at the University, and the surplus funds which had accrued to the Lew Wentz Foundation as the result of interest payment by students and good investments by representatives of the Trustees was large and increasing at the rate of over $50,000 per year after all operational costs including support of the Lew Wentz Service Scholarship Programs had been subtracted.

Characteristic VI

The final details for the administration of all programs of the Lew Wentz Foundation were centralized in the Office of Financial Aids. All Lew Wentz Foundation loan funds were administered by the Office of Financial Aids. Recipients were named and the amount of their stipends were established by personnel in the various departments to which Lew Wentz Service Scholarship funds were earmarked. However, the Director of Financial Aids was required to countersign all award letters and a record of the names of all recipients of Lew Wentz Foundation funds were maintained in the Office of Financial Aids.

Characteristic VII

Those who received funds from the Lew Wentz Foundation were assured that their contacts with personnel in the Office of Financial Aids was with people who had interview and counseling skills. Such skills plus a student personnel viewpoint were requirements for employment in

that office. In addition, the Directors of the various Lew Wentz Service Scholarship Programs made efforts to assign supervisory roles to faculty or staff members who were genuinely interested in helping students.

Characteristic VIII

Reports from the Controller and the Director of Financial Aids to the Trustees were required at least once each year concerning the operation of all of the student assistance programs of the Foundation. The Directors of the various Lew Wentz Service Scholarship Programs were required to report on the acceptance and fulfillment of service responsibilities by each recipient of a Lew Wentz Service Scholarship at least four times each year at intervals spaced throughout the academic year. In addition, all phases of all of the programs of the Foundation were examined each year by an auditor appointed by the Governor of the State of Oklahoma.

CHAPTER V

REACTIONS OF COLLEGE FINANCIAL AID OFFICERS TO FEDERAL PROGRAMS OF STUDENT AID: ANTICIPATED EFFECTS OF FEDERAL FINANCIAL AID PROGRAMS ON INSTITUTIONAL PROGRAMS

Background

The present deep involvement of the Federal Government in the area of direct student financial aid stems from the enactment of the Higher Education Act of 1965 and the Veterans Readjustment Benefits Act of 1966. These programs were described in Chapter II of the dissertation. By 1963, with the exception of the National Defense Student Loan Program, Federal Government participation in the area of direct aid to students, particularly undergraduates, was at its lowest ebb since the National Defense Education Act of 1958 was passed.

Officials of the Federal Government at professional meetings discussed new legislation in guarded terms. The only new federal program on the horizon with an outside chance for passage by Congress was a work study program that resembled the National Youth Administration Program that ended in 1943. During an informal session, John Morse of the American Council on Education told members of the Midwest Association of Student Financial Aid Administrators at Columbia, Missouri in November, 1963, that a college work-study program could be passed if financial aid

administrators would indicate there was need for a program of that type. He was informed that institutional officers were somewhat skeptical about proposals for work-study programs which had recently been introduced in Congress because procedures for the programs would be difficult or impossible to administer. Most of the administrators at the meeting indicated that they did not have service or work scholarship programs at their institutions and had little or no experience with student work programs other than part-time student employment.

The regulations for administration of the College Work-Study Program which was put into effect as Title I, Part C of the Economic Opportunity Act of 1964 were similar to those of the Service Scholarship Programs of the Lew Wentz Foundation of the University of Oklahoma. On this basis and with the urging of Dr. Howard Kreitzer, who was then Regional Representative for the Office of Education, Dallas, Texas, this writer decided to formulate a report on the procedures for internal administration of the Lew Wentz Foundation Service Scholarship Programs. It was hoped that the report would help other institutions develop sound procedures for administering the College Work-Study Program.

In an attempt to have further assurance that such a report would have value, it was decided that a question-letter (Appendix), accompanied by a brief description of the programs of the Foundation, would be sent to financial aid officers of 150 institutions which were identified by Cartter[1] as having substantial funds for financial aid programs. Other restrictions used in selecting the institutions to which the letter was sent were: (1) at least one institution was selected from each state;

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[1]Allen M. Cartter (ed.), American Universities and Colleges (9th ed.; Washington, D.C.: American Council on Education, 1964).

(2) representative institutions were included from universities, colleges, and institutes; and (3) a proportionate number of institutions were selected with major support from varied sources.

Of the 150 institutions chosen for contact, 85 (or 57%) were state supported while 65 (or 43%) received a major portion of their support from municipal, private, or religious sources. Of these, 115 (or 76%) were classed as universities, 24 (or 16%) as colleges, and 11 (or 7%) as institutes. A list of the institutions to which the letter was sent was included in the Appendix.

Officers from 131 of the 150 institutions contacted replied to the question-letter. The returns were representative of the institutions contacted with replies from 48 of the 50 states and 87% of the total number contacted. Respondents from 57 of the institutions requested that the results of the survey and/or additional information about programs of the Lew Wentz Foundation be mailed to them or reported in a journal to which they would have access. Some of those who requested additional information indicated that they would use the information to: "Aid in the administration of the College Work-Study Program;" "Help us as we initiate a work scholarship program at our institution;" or "Assist us as we attempt to convince our president that we need a program of this same type." One respondent wrote, "Perhaps it would provide me with a point of departure for attempting to interest philanthropists in setting up such a fund."[2] Another respondent following a lighter vein wrote:

> Unfortunately, Texas Technological College does not have any resources for student financial aid similar to your Lew Wentz Foundation.

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[2] C. V. Sharpton, Vice President of Student Affairs, The University of Alabama, Letter to Charles R. Galbraith, April 26, 1965, p. 1.

> All I can say is that now all my prayers end with, "Lord, send us a Lew Wentz."[3]

Seven institutions had programs similar to one or more of the Lew Wentz Service Scholarship Programs with respect to philosophy of awards and service assignments. The institutions and the names of their programs were: Cornell University, Work Scholarship Program; Oklahoma State University, Lew Wentz Foundation Service Scholarship Programs; Princeton University, Research Assistant Program; University of Connecticut, Work Scholarship Program; University of Massachusetts, Undergraduate Assistantship Program; and Yale University, Bursary Jobs Program.

Respondents from 62 of the 150 institutions reported institutional work study or work scholarship programs that differed in some way (usually scholarship attached to the job, and/or the type of employment had educational values, and/or included in a financial aid package with financial need a consideration in making the assignment) from regular student employment. A number of institutions appeared to have copied features of the Tufts University Work-Scholarship Program designed by Grant Curtis and initiated at Tufts in 1960. Thus, a number of the work scholarship plans were quite new in terms of years in operation. This discovery prompted some of the questions in section three of the questionnaire study which will be discussed later in this chapter.

One part of the question-letter asked that administrators describe and send printed material on features of their financial aid programs which they considered to be interesting or unique. Returns from thirty-four institutions included such descriptions. Of these, twelve mentioned

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[3]Thomas P. Stover, Student Aid Advisor, Texas Technological College, Letter to Charles R. Galbraith, January 19, 1965, p. 1.

more than one feature of their program which they thought to be unique. Fourteen respondents felt that their financial aid "packaging" arrangement was unique. Some features of the cooperative work programs of nine institutions were considered unique.

Other reports of promising programs or practices included: (1) The education to upgrade marketable skills features of the student employment programs at Harvard and Southern Illinois University; (2) The approach taken toward student employment as a tool of education to build character, etc., at Antioch College, Berea College, Southern Illinois University, and others; (3) The encouragement of leadership furnished by programs such as the Summerfield Scholarships of the University of Kansas; (4) The provisions of state legislatures of Colorado, Hawaii, and New Jersey for providing matching funds for financial aid programs; and (5) The strong support of financial aid programs, particularly scholarship programs, by alumni groups of several institutions.

The Lew Wentz Service Scholarship Programs in their entirety are not unique. However, most of the programs with similar features do not require that recipients demonstrate both financial need and outstanding academic ability as most of the Lew Wentz Programs do. In addition, the programs that are similar are not supported by a single foundation that furnishes a complete financial aid package of student loans, scholarships, and employment as the Lew Wentz Foundation does. Therefore, the conclusion based on the replies from the question-letter was that some features of the programs of the Lew Wentz Foundation, specifically, the amount and comprehensiveness of aid furnished by a single foundation were unique.

By the time a representative number of replies to the question-letter was received, it was evident that a new tact should be taken. The

College Work-Study Program was well under way and most institutions had developed workable procedures for administration. Those who were well informed were confident that Congress would soon pass a mammoth aid-to-education bill which would provide funds in greatly enlarged amounts for all types of student financial aid. If this occurred, it was speculated that the usefulness of many institutional financial aid programs would be greatly curtailed. Therefore, there appeared to be a need for the description of imaginative programs in the literature so that those interested in developing new or different financial aid programs could have resources on which to draw.

The Higher Education Act 1965 was signed into law by President Lyndon B. Johnson on November 8, 1965. The funds available for student aid funds under Title IV of the Act were indeed colossal. Reactions to general federal participation in the area were heard even before the full details of the Act were known.

It was then decided that this part of the investigation would have three major objectives: (1) To investigate the reactions of student financial aid administrators toward federal participation in the area of student financial aid; (2) To investigate reactions of student financial aid administrators toward specific parts of the programs of Title IV of the Higher Education Act of 1965; and (3) To investigate the anticipated effects that federal financial aid programs would have on institutional aid programs. As a part of the third objective it was decided to discover the opinions of these administrators with regard to service or work scholarship programs and their place in the future of the student financial aid area of higher education.

A questionnaire was designed and divided into three sections in line with the three major objectives listed in the preceeding paragraph. The questionnaire and a short cover letter was sent to the student financial aid officers of the same institutions, who had received the question-letter, mentioned earlier in this chapter.

Returns were received from 126 institutions. This represented an 84% return. Seventy-five of the returns (or 60%) were from state supported institutions and fifty-one of the returns (or 40%) were from institutions that receive a major part of their support from other than state funds. Ninety-seven of the returns (or 77%) were from institutions described as universities; twenty-one of the returns (or 17%) were from institutions classed as colleges; and eight of the reports (or 6%) were from institutions classed as institutes.

The Results of the Questionnaire: Section I

The answers to each question of Section I of the questionnaire (Federal Participation: General) were tabulated and the results are reported in Table 1. Details furnished in the Table include: (1) The statement to which response was made; (2) The number of replies in each forced-response category; (3) The total number of responses to each statement; and (4) The per cent of replies to total responses in each forced-response category.

Since the present period is one of transition and rapid change in the area of financial aid to students, it was assumed that the statistical treatment often provided for questionnaire studies was not desirable for this study. In addition, the items on the question-letter and the questionnaire were not similar. It was, therefore, not deemed

TABLE 1

OPINIONS OF FINANCIAL AID ADMINISTRATORS CONCERNING FEDERAL PARTICIPATION IN THE GENERAL AREA OF STUDENT FINANCIAL AID

Please Check the Column Which Best Represents Your Opinion	Number	Agree	Disagree	Not Sure	Total Responses	% Agree	% Disagree	% Not Sure
1. Title IV of the Higher Education Act is an expression on the part of the Federal Government that private, state and local sources have failed to supply adequate student financial aid.	1	89	23	13	125	71	18	11
2. As a result of recent federal programs, other sources will substantially decrease their support of student financial aid.	2	15	84	27	126	12	67	21
3. Federal programs of student aid have led to significantly increased college costs for students.	3	8	97	20	125	6	78	16
4. In general, federal programs are less restrictive than those supported by other sources.	4	54	51	21	126	43	40	17
5. Reports concerning federal programs are unnecessarily exhaustive and time consuming.	5	65	42	17	124	52	34	14
6. Institutions should expect to provide administrative overhead costs as they participate in federal programs of student financial aid.	6	50	56	20	126	40	44	16
7. Congress should pass the proposed "Cold War GI Bill" for veterans who served in the Armed Forces between January 31, 1955 and the present time.	7	69	36	21	126	55	28	17
8. Students have gained substantially as a result of federal programs of student financial aid.	8	118	2	6	126	93	2	5
9. When the overall impact is considered, federal participation in the area of student financial aid has benefited institutions of higher education.	9	112	7	7	126	88	6	6

statement. In some cases inferences were drawn from the fact that the responses were almost evenly divided between the "agree" and "disagree" categories or from finding that more than one in five who responded checked the "not sure" category.

Statements one, two, three, eight, and nine of Section I (Table 1) were examples of areas where a clear majority (more than 60% of the total) of opinions (either agree or disagree) was held. Statement two of Section I (Table 1) showed that a majority of those who responded disagreed with the statement but a meaningful number were in the "not sure" category. The replies to questions four, five, and six were evenly divided between the "agree" and "disagree" categories with a high percentage of "not sure" responses.

Ten of the respondents who indicated they felt that "Reports concerning federal programs are unnecessarily exhaustive and time consuming" (Table 1, statement five) added comments at the end of the section to say, in effect, that their reaction to the questionnaire was based on two lengthy government reports that had just been completed or were then being processed in their offices. Since the same situation prevailed at almost all of the 150 institutions in the study, it could be concluded that many other administrators were influenced and marked the "agree" column because of timing of the questionnaire. If such is the case, the overall reaction toward federal reports was not as negative as might be anticipated.

The reactions to statement seven of Table 1, were interesting because Congress passed the "Cold War GI Bill" by a unanimous vote shortly after most of the questionnaires were returned. While a majority of the

respondents favored passage of the bill, it could not have been predicted from reaction to the questionnaire that Congressional action would be so swift or undivided. Seven "additional comments" from those who disagreed with the statement were that they favored passage of a GI Bill for Viet Nam or other "hot spot" veterans but not for all veterans since 1955.

The almost unanimous percentage of "agree" responses to statement eight and nine of Table 1 expressed a summary opinion of the respondents to all of Section I of the questionnaire. These financial aid officers overwhelmingly agreed that federal programs of student financial aid had benefited both institutions of higher education and students who attended the institutions. They were of the opinion that the present deep involvement of the Federal Government in the area is an expression that other sources have failed to supply adequate funds, but a majority of the respondents did not feel that new federal programs would cause a substantial reduction of funds from other sources. Nor, did they feel that the increase of federal funds had led to significantly increased college costs for students.

Opinions were evenly divided on whether federal programs are less restrictive than those supported by other sources, and whether federal reports are unnecessarily exhaustive and time consuming. As explained earlier, it is possible that timing of the questionnaire was a factor in the responses to these statements. When all factors were considered, it appeared that there was not an unusual amount of resentment of the Federal Government's role in either area.

There was a rather strong opinion among college officials that the Federal Government should pay the administrative costs associated with

supervision of federal programs of student financial aid. One of the amendments to the National Defense Student Loan Program (Title IV, Part D) afforded by the Higher Education Act of 1965, allowed institutions to subtract an amount for administrative costs from the Federal Capital Contribution of their National Defense Student Loan Program. This amendment was supposedly added because of strong institutional pressure for respite. However, responses to Table 1, statement six were quite evenly divided between the "agree" and "disagree" categories. Seven respondents who disagreed with the statement or were "not sure" added comments such as, "We should share the burden."

The Results of the Questionnaire: Section II

The same format was followed for reporting Section II of the questionnaire as was used for Section I. The results of the tabulation of the statements in Section II (The Higher Education Act of 1965: Title IV) are reported in Table 2.

The statements in Table 2 could have been divided into four parts with each one representing a program of Title IV of the Higher Education Act of 1965. Statements one through four pertained to Title IV, Part A, Educational Opportunity Grants. Statements five through eight were concerned with Title IV, Part B, The Federal Reduced Interest Guaranteed Loan Program. Statements nine through twelve pertained to Title IV, Part C, The College Work-Study Program. Statements thirteen through nineteen related to Title IV, Part D, The National Defense Student Loan Program.

As reported in Table 2, returns indicated that a clear majority of the respondents (more than 60% of the total) had similar opinions concerning statements two, three, five, six, seven, nine, ten, eleven,

TABLE 2

OPINIONS OF FINANCIAL AID ADMINISTRATORS WITH REGARD TO CERTAIN PARTS OF TITLE IV OF THE HIGHER EDUCATION ACT OF 1965

Please Check the Column Which Best Represents Your Opinion	Number	Agree	Disagree	Not Sure	Total Responses	% Agree	% Disagree	% Not Sure
1. The EOG Program should require both financial need and adequate academic aptitude.	1	53	67	5	125	42	54	4
2. The EOG Program is not necessary because sufficient funds are available from other sources for all deserving students.	2	13	100	12	125	10	80	10
3. EOG should be made only after the recipient has completed at least one year of college work.	3	16	102	7	125	13	81	6
4. Availability of EOG funds will encourage inept but needy high school graduates to attempt college work.	4	43	54	29	126	34	43	23
5. The Federal Reduced Interest Guaranteed Loan Program is unnecessary. Students with any degree of need can receive financial assistance from other sources.	5	25	81	19	125	20	65	15
6. The Office of Financial Aid should not be involved in any phase of the Federal Reduced Interest Guaranteed Loan Program because financial need is not required for eligibility.	6	26	84	16	126	21	67	12
7. Personnel from the Office of Financial Aid should have the authority to determine the size of the loan to be made from The Federal Reduced Interest Guaranteed Loan Program.	7	80	29	17	126	64	23	13

TABLE 2--Continued

Please Check the Column Which Best Represents Your Opinion	Number	Agree	Disagree	Not Sure	Total Responses	% Agree	% Disagree	% Not Sure
8. Because of the size of the Federal Reduced Interest Guaranteed Loan Program, there is danger that it will lead to a dramatic increase of college costs for students.	8	27	61	36	124	22	49	29
9. Officials of the institution should have more authority to determine the rates of pay and number of hours to be worked by students who participate in the College Work-Study Program on their campus.	9	80	26	18	124	64	21	15
10. The original low income qualification should still be a requirement even if the College Work-Study Program had continued to be small.	10	31	87	8	126	25	69	6
11. The institution should not require that aid applicants accept a Work-Study assignment in order to receive other types of aid.	11	105	14	7	126	83	11	6
12. My institution will have serious problems if the Work-Study Program is curtailed or discontinued after we increase the size of its operation.	12	50	42	31	123	41	34	25
13. The National Defense Student Loan Program should be limited to prospective teachers. Other applicants should be referred to the new Federal Reduced Interest Guaranteed Loan Program.	13	15	100	11	126	12	80	8
14. Full-time student status should be required for borrowers from the NDSL Program.	14	87	29	7	123	71	24	5
15. The new NDSL repayment schedules will substantially reduce the number of uncollectible accounts at my institution.	15	31	27	66	124	25	22	53

TABLE 2--Continued

Please Check the Column Which Best Represents Your Opinion	Number	Agree	Disagree	Not Sure	Total Responses	% Agree	% Disagree	% Not Sure
16. The new repayment schedules will substantially increase the work load and administrative costs for operation of the NDSL Program at my institution.	16	76	22	27	125	61	18	21
17. Most borrowers who fail to repay National Defense Student Loans do so because they cannot afford the payments.	17	15	71	39	125	12	57	31
18. We are still allowing or causing students to borrow too much money to support their educational expenses.	18	33	68	23	124	27	55	18
19. The National Defense Student Loan Program has made a meaningful contribution by increasing the number of capable teachers in our schools and colleges.	19	56	17	52	125	45	14	41

thirteen, fourteen, and sixteen. More than twenty per cent of the respondents were "not sure" of their opinions concerning statements four, eight, twelve, fifteen, sixteen, seventeen, and nineteen. The "not sure" percentage was especially high for Table 2, statements fifteen and nineteen. The reactions were evenly divided between the "agree" and "disagree" categories for statements number one, four, twelve, and fifteen. However, of these, only statement number one had a low percentage of reactions that expressed uncertainty.

Even though the federal programs of student aid included in Title IV of the Higher Education Act of 1965 have been in effect less than one year, it was interesting to note how later events, and guidelines furnished by the U. S. Office of Education corresponded or conflicted with opinions expressed in the questionnaire and reported in Table 2. It has now been emphasized that the Educational Opportunity Grants Program is to have awards based on exceptional financial need and ability or talent but not outstanding academic ability. The respondents did not have a clear majority of similar opinions concerning this as expressed in statement one. Respondents strongly disagreed with statements two and three. It is now obvious that there was need for a much larger amount of Educational Opportunity Grant (EOG) funds than Congress appropriated for the program. A recent Office of Education bulletin stated that Congress intended that the EOG funds which were appropriated for the 1966-67 academic year should be used chiefly for freshmen. This was in line with the reactions of the respondents to statement three.

As indicated in Table 2, reactions to statement four did not show a clear majority for any category. It appeared that the administrators who completed the questionnaires lacked information or experience which

would be needed to form rational opinions concerning this aspect of the EOG Program.

Much skepticism has been expressed by financial aid officers concerning the Federal Reduced Interest Guaranteed Loan Program. However, as recorded in Table 2, a clear majority of the respondents favored such a program; they wanted the program handled through the Office of Financial Aids; and they felt that an institutional officer should have the authority to set the amount of the loan. No majority of similar opinions was evident for any category of statement eight which seemed to indicate the degree of skepticism that the respondents felt for the program.

As indicated in Table 2, respondents felt that institutional policy should prevail in establishing the rate of pay and hours of work for the College Work-Study Program; they favored the enlarged College Work-Study Program; and they were of the opinion that students should not be forced to accept employment as a part of the financial aid package. No clear majority opinion was expressed concerning the effect that curtailment or discontinuance of the College Work-Study Program would have on institutions of higher education.

In January, 1966, President Johnson proposed in his budget to Congress that the National Defense Student Loan Program be eliminated and that all benefits of that program be transferred to the new Federal Reduced Interest Guaranteed Loan Program. The questionnaire had just been distributed when news of the proposal became known. The responses to statement thirteen of Table 2 revealed that these financial aid administrators did not favor the statement nor President Johnson's proposal.

Statement fourteen of Table 2 related to an amendment which Congress added to the National Defense Student Loan (NDSL) Program in 1964.

The amendment allows any student who is carrying at least one-half of a full load of classwork to be eligible for consideration for a National Defense Student Loan. From 1958, when the NDSL Program was initiated, to 1964 the law had required that a borrower be a full-time student. It was evident that the respondents favored the earlier version of the law.

Statements fifteen, sixteen, and seventeen of Table 2 referred to an amendment which was added to the NDSL Program by the Higher Education Act of 1965. More than half of the respondents indicated that they were "not sure" whether the new repayment schedule, which replaced a yearly repayment schedule and requires monthly, bi-monthly, or quarterly payments, would substantially reduce the number of uncollectible accounts at their institutions. However, a clear majority indicated that the requirements of the new repayment schedule would substantially increase their work load and administrative costs.

The previously described amendment was added to the NDSL Program in an attempt to improve collections. College officials and other lending agencies are supposedly in strong agreement that smaller payments, spaced at shorter, regular intervals will result in better repayment. With this in mind it was noted that only twelve per cent of the respondents agreed the "Most borrowers who fail to repay National Defense Student Loans do so because they cannot afford the payments."

One of the primary reasons for adding more recent federal programs of student financial aid was a concern on the part of institutional and governmental officials that the popularity of the NDSL Program was causing students to borrow too much money. Despite the liberal terms and lengthy period for repayment, it was felt that students who borrowed a maximum

amount each year would severely handicap themselves from a financial standpoint for a number of years. Therefore, other programs, which would not tax future income, were designed and introduced. It should be added that some administrators failed to see that repayment was or would be a serious problem. Some feel that it is still a serious problem despite new grant and work-study programs which reduce the amount of money that a student must borrow. Both of these viewpoints plus reactions to the programs designed to reduce borrowing were undoubtedly represented in the opinions expressed as replies to statement eighteen of Table 2.

Statement nineteen of Table 2 involved an indirect reference to the teacher cancellation feature of the NDSL Program. This feature allows teachers to have fifty per cent of their total NDS Loans forgiven on the basis of five years of teaching service, or total cancellation of the loan for teaching seven years in a poverty area. A fundamental purpose of this feature of the law is to attract, increase, and hold capable personnel for the teaching profession. While more of the respondents to statement nineteen marked the "agree" category than either of the other two, the responses in that category did not represent a majority of the total replies. Only a small per cent of the respondents disagreed with the statement, but almost as many were "not sure" that the feature was accomplishing its purpose as agreed with it.

In summary, the replies to statements two, five, ten, and thirteen of Section II of the questionnaire can be used to show that, while the respondents disagree with certain features or were uncertain of their opinions concerning some points of the programs, they favored all of the programs of Title IV of the Higher Education Act of 1965. The responses

to statements four, seven, eight, nine, fourteen, fifteen, and nineteen should prove interesting to officials who are responsible for making policy.

In some instances, such as statements four, seven, eight, twelve, sixteen, and nineteen the opinions expressed may indicate a need for further deliberation or clarification even though no clear majority of similar opinions was expressed. For example, the replies to statement four showed that more than twenty per cent of the respondents were "not sure" whether "Availability of Educational Opportunity Grant funds will encourage inept but needy high school graduates to attempt college work." The high per cent of "not sure" opinions may reflect a lack of information at the time the questionnaire was answered. However, it could also mean that college administrators were not sure of the level of counseling that high school youngsters would receive which would aid them in making wise decisions about the type of institution they should attend. Responses to statement seven seemed to reflect the feeling of the respondents that students should not be allowed to borrow more than the amount for which they can show financial need, lest the financial need concept be destroyed or weakened. If the high percentage of uncertainty expressed toward statement eight indicated apprehension on the part of financial aid officers that the availability of this large program could lead to a dramatic increase of college costs for students, it would be well to re-evaluate the purposes of the program.

The Federal Reduced Interest Guaranteed Loan Program was supposedly designed to help students. If the cost of education for students was increased because of the availability of funds to meet the additional

costs, the program would finally aid institutions of higher education rather than students.

If the amendment to the NDSL Program which changed repayment schedules from yearly to monthly, bi-monthly, or quarterly is going to "substantially increase the work load and cost of operation for the NDSL Program" of institutions which participate in the program without decreasing uncollectible accounts or making payment of the loan easier, as the responses to statements fifteen, sixteen and seventeen seemed to indicate, policy makers may well want to restudy the regulation. It is also possible that those who make or amend our laws should make further inquiries to find why so many of the respondents were "not sure" that the NDSL Program has increased the number of capable teachers in our schools and colleges (Table 2, statement nineteen).

The Results of the Questionnaire: Section III

It was decided that more could be found about anticipated directions for institutional programs if more subjectivity could be allowed. Therefore, Section III of the questionnaire was divided into five parts that phased from number one which might be called a forced-response statement with encouragement to make additional comments, to numbers four and five that called for narrative answers. As was expected a higher percentage of replies was made to the forced-response statements than to those that required a narrative answer.

Statements one, two, and three of Section III lent themselves very well to tabular reporting of total replies to a forced-response and percentage of replies to each alternative in relation to total replies to the statement. Therefore, Table 3, 4, and 5 were designed to show the

following details about statements one, two, and three of Section III: (1) The statement to which the response was given; (2) The various alternatives that were given; (3) The number of responses to each alternative; and (4) The percentage of responses to each alternative in relation to total responses.

Even though the questionnaire was designed to elicit subjective answers, it was necessary that objective categories be established for reporting purposes. The tabulation of responses to Section III, statement four as reported in Table 6 was arrived at by following this method.

The responses to question number five of Section III were so diverse that thirty-five categories were necessary for tabulating the 140 responses from 96 institutions. Therefore, it was decided that these would be reported by listing each category and the number of replies that fit into each category. Because of this the material was not reported in a tabular form or in percentages.

Statement one of Section III of the questionnaire related to the method that institutions planned to use to determine financial need. As recorded in Table 3, 50 per cent of the respondents indicated they would use information furnished by the College Scholarship Service (CSS) as the basis for establishing financial need. The only other categories which had a significant number of responses were alternative "D" where fifteen respondents (or 12%) indicated that they, as the financial aid officer, would determine need based on information furnished in an application, and alternative A and D with 28 responses (or 22%).

As reported in Table 3, twenty-eight (or 22%) of the respondents indicated they would use both the recommendation of CSS and their own

judgment as a financial aid officer, to determine need. In addition, six other respondents indicated they would use some other combination of sources and information furnished by CSS to determine financial need. These are not contradictory statements. CSS does not require that its member institutions or others which use its needs analysis service follow the financial need figure which it furnishes.

TABLE 3

METHODS TO BE USED BY INSTITUTIONS TO DETERMINE FINANCIAL NEED

(1) Statement: No doubt, determination of financial need will continue as one of the major responsibilities of financial aid officers. PLEASE CIRCLE THE NUMBER OR NUMBERS THAT INDICATE HOW YOU PROPOSE TO ACCOMPLISH THIS TASK. (Total Responses--126)

Alternative	Number of Responses	% of Responses
A. Information furnished by the College Scholarship Service.	63	50
B. Information furnished by a State or regional analysis service.	0	0
C. Need determined by a group affiliated with my institution.	8	6
D. I will determine on the basis of an application.	15	12
E. Other (Listed)	4	3
A and B (CSS and Illinois Scholarship Service)	2	2
A and C	2	2
A and D	28	20
C and D	2	2
A, C, and D	1	1
A, B, and D	1	1
TOTALS	126	100

TABLE 4

PROPOSED USES OF INSTITUTIONAL FUNDS FREED FOR GIFT AID AS THE RESULT OF THE EDUCATIONAL OPPORTUNITY GRANTS PROGRAM

(2) Statement: The Educational Opportunity Grant Program will substantially increase the gift funds available at many institutions. CIRCLE THE NUMBER OR NUMBERS WHICH INDICATE HOW YOU PROPOSE TO USE FUNDS THAT WILL BE FREED BY THE EOG PROGRAM. (Total Responses--126)

Alternative	Number of Responses	% of Responses
A. Do not anticipate enough increase of funds to allow our program to change.	39	31
B. Decreases from other sources will cancel any increase afforded by EOG.	2	2
C. Continue present program with some funds for less needy than we have been able to help in the past.	46	37
D. Use present funds to stress merit more than financial need.	7	5
E. Attempt to discover imaginative new programs.	4	3
F. Other (Listed)	8	6
A and D	1	1
A and E	4	3
B and E	1	1
C and D	7	5
C and E	4	3
D and E	2	2
C, D, and E	1	1

TABLE 5

INFORMATION CONCERNING INSTITUTIONAL SERVICE
OR WORK SCHOLARSHIP PROGRAMS

(3) Statement: Several institutions have introduced service or work scholarship programs since 1960. In general, the purposes of these programs seem to parallel those of the College Work-Study Program. A degree of financial need and some indication of academic ability is usually required. An attempt is usually made to assign students on the program to a service responsibility in their major area of study. CIRCLE THE NUMBER OR NUMBERS THAT INDICATE THE SITUATION AT YOUR INSTITUTION. (Total Responses--116)

Alternative	Number of Responses	% of Responses
A. We have an institutional service or work scholarship program.	45	39
B. Discontinued our institutional program when the College Work-Study Program became available.	2	2
C. The College Work-Study Program has shown that we could benefit from a service scholarship program for students who are unable to meet the need qualifications of the CW/S Program.	20	17
D. Other (Listed)	46	40
D-1. More than enough jobs. (17 Responses)		
D-2. No such program and no plans for one. (22 Responses)		
A and C	3	3

TABLE 6

OPINIONS CONCERNING SERVICE OR WORK SCHOLARSHIP PROGRAMS

(4) Statement: Make a brief statement that will indicate your opinion of service or work scholarship programs. Has the College Work-Study Program eliminated the need for such programs? (Total Responses--100)

Response	Number of Responses	% of Responses
1. Favorable. Such programs are necessary. They make a real contribution. Should be continued. Et cetera.	70	70
2. Indifferent or mixed feelings.	8	8
3. Unfavorable. The terms are misnomers. Separate the work payment from the scholarship stipend and label each accordingly. Need for such programs was eliminated by the College Work-Study Program.	22	22

In view of the information furnished, it appeared that at least 97 of the 126 institutions whose officers responded to the questionnaire planned to make some use of the needs analysis service of CSS. Approximately 35 per cent of those who planned to use the CSS information would combine that information with some other source to determine financial need of students.

The responses to statement two of Section III are reported in Table 4. The statement concerned the use that institutional officers planned to make of scholarship funds which could become available as the result of having Educational Opportunity Grant Funds added to their financial aid programs. Two of the categories received a majority of the responses that were made. Alternative "C" received more votes than any

other with alternative "A" a close contender. No other alternative received as much as 10% of the total responses.

The responses to statement three of Section III are reported in Table 5. The responses indicated that 45 (or 39%) of the 116 institutions whose officers responded to the questionnaire had an institutional work scholarship or service scholarship program. Of the alternatives furnished only one other received any appreciable number of responses. Twenty respondents (or 17%) indicated that the College Work-Study Program (Higher Education Act, Title IV, Part C) had shown them that their institution could benefit from an institutional service scholarship program for intelligent students who could not meet the need qualifications of the College Work-Study Program.

It was obvious that not enough alternatives were furnished for statement three because 46 of the 116 respondents wrote in the space provided for "Other" comments rather than choosing one of the alternatives. Twenty-two respondents (or 19%) indicated that they had no institutional service or work scholarship program and/or no present plans for initiating a program of that type. Seventeen respondents (or 15%) stated that they had more than enough jobs available at their institution under present employment programs and were, therefore, not interested in work or service scholarship programs.

Respondents from 100 institutions made some comment to question-statement number four of Section III. These comments were tabulated and fitted into nine categories. After the first tabulation was completed using nine categories, it was noted that all of the responses could be reduced further to fit under one of three general headings: (1) favorable;

(2) indifferent or mixed feeling (e.g. Depends on the program. Some programs are O.K., others not); and (3) unfavorable. Table 6 was used to report the tabulation of this question-statement by indicating: (1) the categories into which the replies were tabulated; (2) the total number of replies in each category; and (3) the per cent of replies in each category to the total number of replies.

The results of the tabulation showed that seventy of the respondents (or 70%) were favorable to programs of the service or work scholarship type. These respondents did not feel that the College Work-Study Program had eliminated the need for institutional service or work scholarship programs. A common comment was, "The new federal programs will challenge us to develop imaginative programs of this type rather than eliminating the need for them." Eight respondents (or 8%) expressed indifferent or mixed feelings about service or work scholarship programs. Twenty-two respondents (or 22%) made unfavorable comments about service or work scholarship programs or felt that the College Work-Study Program had eliminated the need for programs of that type. Typical of the unfavorable comments were: "The terms are misnomers. You should separate the service or work from the scholarship and correctly label each." or "We would not participate in any 'make work' program."

In reply to question five of Section III, respondents from 96 institutions offered 140 suggestions of high priority needs that still existed in the area of student financial aid. These suggestions were placed into thirty-five categories. The question was: What high priority needs exist in the area of student financial aid that are not adequately supported at this time?

The categories and answers by category from those with the most frequent comment to the lowest were:

	Number of Responses
(1) None, or no other high priority needs at this time	22
(2) More gift or scholarship aid	14
(3) Recognition of our work by our administrators--bigger budgets--adequate salaries--more help--time to plan	13
(4) More aid for middle income families	11
(5) Scholarships based on merit	8
(6) Still more aid for low income families	6
(7) Trained personnel	6
(8) Information on packaging	6
(9) Federal Government help with administrative costs	5
(10) More help from industry or private sources	4
(11) More aid for average or just above average students	4
(12) Short term or emergency loan funds	3
(13) Coordination of all aid programs	3
(14) Aid for specialized fields of study (music, medicine, and dentistry)	3
(15) Regulations or guidelines	3
(16) More acceptance of obligations by students	3
(17) Funds for skill training of those with moderate or low intelligence	3
(18) Expansion of present programs to degree needed	2
(19) Allow College Work-Study employment to match EOG	2
(20) Institutional matching funds	2
(21) More sophisticated or accurate use of need analysis figures	2

	Number of Responses
(22) Coordination or research on student borrowing	2
(23) Aid for foreign students	1
(24) State legislation for loans and scholarships	1
(25) Loan funds for freshmen who are financially needy and low academically	1
(26) Low cost housing	1
(27) Equal opportunity for women students	1
(28) Long range, non-profit tuition financing program	1
(29) Relief of pressure to create off-campus College Work-Study projects	1
(30) More programs designed for community college or commuting students	1
(31) Funds to move student to place of employment	1
(32) Aid funds to administer as institutions see fit	1
(33) We do not participate in federal programs	1
(34) Better balance of types of aid	1
(35) Summer work in the student's area of interest	1

From the answers given to question five of Section III of the questionnaire it was concluded that there was no consensus on areas of high priority needs that still lack adequate financing. Rather, it appeared that each respondent answered the question in terms of needs that existed at his institution.

It does not seem possible that a single program with a "scattergun" approach or that even a reasonable variety of new student aid programs could be developed to meet all of the areas of high priority need listed by the respondents. The basic needs of the area appear to be more

funds for all types of student financial aid, and more trained personnel with enough imagination and ability to gain advantages for students and institutions from programs now in existence and to develop creative new programs when opportunities appear.

CHAPTER VI

SUMMARY, FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

Summary

The purpose of this investigation was to analyze certain characteristics of college and university student financial aid programs with special reference to the history, purposes, and programs of the Lew Wentz Foundation of the University of Oklahoma.

More specifically it was intended to: (1) Discover principles and practices of student financial aid programs in American colleges and universities; (2) Identify major innovations, trends, and problems in the student financial area; (3) Develop a history of the Lew Wentz Foundation of the University of Oklahoma; (4) Describe and critically analyze the programs of the Foundation in relationship to principles and practices identified in the literature as desirable; (5) Determine implications of these programs for the development of financial aid programs elsewhere in the nation; and to (6) Analyze the impact of the programs of Title IV of the Higher Education Act of 1965 and other federal participation in the area of student financial aid as seen by financial aid administrators.

The design of the study required perusal of available literature and interviews with personnel who were intimately involved with financial aid programs in colleges and universities to establish criteria for the

identification of sound student financial aid programs. Interviews were conducted with people who were knowledgeable in the student financial aid area to identify major innovations, trends, and problems in the area.

A question-letter was sent to representatives of 150 institutions of higher education to establish unique features of the programs of the Lew Wentz Foundation. The representatives were also asked to furnish descriptions of unique or interesting features of financial aid programs in operation at their institutions. Replies were received from officials of 131 (or 87%) of the 150 institutions to whom the question-letter was sent.

The question-letter was followed by a questionnaire to representatives of the same institutions. The questionnaire was designed to determine the reactions of student financial aid administrators toward federal participation in the general area of student financial aid and toward specific parts of the programs of Title IV of the Higher Education Act of 1965 and to discover from the administrators what they anticipated concerning their institutional programs as the result of increased federal participation in the student financial aid area. Returns were received from 126 (or 84%) of 150 institutions contacted in the questionnaire study.

Findings

Concerning Federal Participation

On the basis of an analysis of the information gathered from the questionnaire study it can be expected that federal participation in programs which provide direct aid to college students will continue and increase. Those who responded to the questionnaire favored federal participation in the area and were of the opinion that the present deep

involvement of the Federal Government was an expression that other sources had failed to provide adequate financial aid for students. They did not feel that increased federal participation would cause a substantial reduction of funds from other sources.

The respondents did not feel that federal programs had led to significantly increased costs for college students. They shared almost unanimous opinions that federal programs to aid college students had benefited both institutions of higher education and students who attended the institutions.

While the administrators who returned the questionnaires disagreed with some features of Title IV of the Higher Education Act of 1965, they favored all four of the programs. The respondents expressed majority opinions that were counter to present federal guidelines and policies concerning the authority of personnel of the Office of Financial Aid to determine the size of the loan to be made from the Federal Reduced Interest Guaranteed Loan Program and the rates of pay and number of hours to be worked by students who participate in the College Work-Study Program.

Eighty per cent of those who responded to the questionnaire felt that the Educational Opportunity Grant (EOG) Program was necessary. A majority of the respondents did not want funds of that program withheld from freshmen even though there was some doubt about whether the availability of EOG funds might encourage inept and needy high school graduates to attempt college.

A majority of the respondents to the questionnaire favored the Federal Reduced Interest Guaranteed Loan Program. They felt, however, that the Office of Financial Aids should be involved in the program and

that personnel of that office should have the authority to determine the amounts of the loans that their students would receive.

Most of those who returned the questionnaire felt that officials of the institution should have more authority to determine wages and number of hours of work for students who participated in the College Work-Study Program. The returns indicated that most of the administrators favored the enlarged College Work-Study Program, however, they did not want to require that students work in order to receive other types of assistance.

The respondents were not in favor of reducing the National Defense Student Loan (NDSL) Program. They felt that the new NDSL repayment schedule would substantially increase the work load and administrative costs for participating institutions. The tabulation or returns showed a high percentage of "not sure" opinions concerning the contribution that the NDSL Program had made toward increasing the number of capable teachers in schools and colleges.

Concerning Plans for Institutional Programs

Most of the respondents to the questionnaire planned to use the needs analysis service of the College Scholarship Service to determine financial need of aid applicants. They did not anticipate enough increase in funds from the Educational Opportunity Grants Program to allow their institutional scholarship program to change. Most of those who felt that funds would be increased planned to continue their same programs and award funds to students who were less needy than those who had received scholarships in the past.

More than one in three of the respondents indicated that they had

institutional service or work scholarship programs. However, a like number indicated no such programs at their institutions and no interest in initiating programs of this type. Only 100 administrators wrote statements to indicate their opinion of service or work scholarship programs. A clear majority of the respondents expressed opinions that service or work scholarship programs served a useful purpose in providing financial assistance for college students and that such programs would continue to be useful despite increased federal participation in the form of the College Work-Study Program.

No consensus of opinions was found concerning projects within the student financial aid area that still lacked adequate financing. Thirty-five categories were required to record the 140 needs listed by the respondents.

Concerning the Programs of the Lew Wentz Foundation

The student loan program of the Lew Wentz Foundation of the University of Oklahoma has continued to the present time as the major contribution of the Foundation. With the exception of two items the student loan program met the criteria for sound student loan programs described in Chapter II: (1) The student loan program did not provide for short-term or emergency funds from the Foundation. Such funds are in short supply at the University of Oklahoma. The Lew Wentz Foundation of Oklahoma State University provides an emergency loan program for students who attend that institution. In addition, even though the Trustees have ruled that loans may be made to freshmen in "unusual cases," the practice has been that loan funds are not available for freshmen from the Lew Wentz Foundation; and (2) Some of the requirements which were designed to

protect the funds of the Foundation such as, beginning repayment upon transfer to another institution; strict pre-screening of applicants before approving loan funds; accrual of interest and required payment of interest while student status is continued; and the default clause of the loan note, seemed to place an unusual burden on the student borrower.

All of the Lew Wentz Service Scholarship Programs fitted the criteria for sound service scholarship programs described as Characteristics I, III, VII, VIII, and IX of Chapter II. Most of the selection procedures used in naming Lew Wentz Service Scholarship recipients were quite good. The three man committee used for the selection of PLA recipients was a practical and convenient arrangement. However, none of the men on the committee have had special training in identification of leadership potential.

Those who were responsible for making Lew Wentz Service Scholarship assignments were conscientious about attempting to provide opportunities for educational growth in making the service assignment. General Service Scholarship assignments provided the greatest challenge because many of the students who were chosen as recipients were freshmen who had not developed extensive work skills and whose interests in an area of study were not clearly defined. The more imaginative job descriptions which had been filed with the Office of Employment Services called for a great deal of work experience or a high degree of technical skill. As a result, it was necessary to assign some scholarship recipients who had outstanding intellectual ability to tasks which were not challenging for them. Consequently, the popularity and contribution of the program suffered.

With the exception of the PLA Programs, and in some cases, the

Music Service Scholarship Program, all of the Lew Wentz Service Scholarship Programs required financial need for eligibility for scholarship stipends. The PLA Program was the only Lew Wentz Service Scholarship Program which did not require that written description of the service to be performed be filed to aid in making the service scholarship assignment.

Beginning with the 1966-67 academic year all of the Lew Wentz Service Scholarship Programs will violate Characteristic VI of the requirements for sound service scholarship programs described in Chapter II. The Trustees have required that those who hold Lew Wentz Foundation Scholarships must perform a specified number of hours of current and worthwhile service for the University per semester. The requirement of a specified number of hours of work before a stipend can be paid, whether termed "work" or "service," removes one of the most important distinctions between work and service scholarships.

The overall analysis disclosed that when compared with the characteristics of sound financial aid programs described in Chapter II, the programs of the Lew Wentz Foundation fulfilled all of the requirement except Characteristics II and V.

Administrators and other personnel associated with all of the Lew Wentz Programs attempted to deal with their applicants on an individual basis. However, directors of two of the service scholarship programs sometimes advanced funds of the Foundation to scholarship recipients when financial need did not exist. Financial need was not considered when the recipients of President's Leadership Awards were named, and Lew Wentz Music Service Scholarship funds were sometimes given when need for the stipend did not exist.

The findings associated with this study indicated that the Lew Wentz Foundation was a contributing factor to the imbalance which existed in the student financial aid programs of the University of Oklahoma. The student aid programs of the University provided adquate employment and student loan resources, but were very short of scholarship aid. The large Lew Wentz Student Loan Program appeared to be the culprit. Almost any student of the University who really needed financial assistance could turn to the Lew Wentz Foundation Student Loan Program for help. This fact was at least partially responsible for the failure of officials of the University to utilize all resources and efforts to seek out sources and funds for adequate support of the scholarship program of the University.

The Trustees have not given maximum support to the service scholarship programs. The surplus of the Foundation was large and increasing at the rate of over $50,000 per year even after operational costs paid by the Foundation and the $85,000 per year which was given to support the service scholarship programs were subtracted.

The Trustees have moved toward more active participation in the area of policy making which has direct bearing on administration of the programs of the Foundation. This move became more noticeable after the introduction of the Service Scholarship Programs in 1960. The general reaction of the Trustees toward questions of policy has been conservative. Some of the recent restrictions made by the Trustees have curtailed imaginative uses of the funds of the Foundation within the framework of what was allowed when the various programs were established.

Conclusions

The following conclusions were formulated as a result of the

findings of the study but should be regarded in the light of the qualifications identified on pages 130 and 132 of this study:

1. Federal participation in the student financial aid area was necessary because other sources were not providing enough financial assistance to assure all students of ability an opportunity for education beyond the secondary school.

2. Officials associated with institutions of higher education will demand that programs similar to those in Title IV of the Higher Education Act of 1965 continue and increase.

3. The costs for administering federal programs designed to aid students may prove excessive for many institutions.

4. Those who are interested in the student financial aid area should attempt to design programs which will attract or continue the support of their student financial aid programs by private sources in the face of increased resources from the Federal Government.

5. A person with specialized training in the area of identification of leadership potential should be included on the committee for selecting members of the President's Leadership Class. The Center for Leadership Training of the College of Continuing Education might provide such an addition to the committee.

6. More effort should be made to discover more imaginative and challenging service responsibilities for recipients of Lew Wentz General Service Scholarships and for other Lew Wentz Service Scholarship Programs.

Recommendations

It is recommended that:

1. Support for programs of financial aid for college students by

the Federal Government be continued and increased to the level that these programs, in conjunction with programs supported by other sources, can assure equality of opportunity for education beyond the secondary school for all students to the level of their abilities. More specifically it is recommended that the Federal Government continue and increase the programs included in Title IV of the Higher Education Act of 1965 as needed to insure equality of opportunity for all with ability to benefit from education beyond the secondary school.

2. The Federal Government make provisions to share the costs of administering federal programs of student aid with participating institutions.

3. Those who are interested in the area of student financial aid use all reasonable efforts to attract, continue, and increase support for flexible and imaginative programs of student financial aid from other than federal sources.

4. The Trustees provide for and initiate an emergency or short-term loan fund to be supported by the Lew Wentz Foundation.

5. Freshmen be allowed to borrow from the loan program of the Lew Wentz Foundation on a regular basis.

6. Financial need be demonstrated before funds are advanced from any program supported by the Lew Wentz Foundation.

7. The Trustees remove the requirement that service scholarship recipients work a specified number of hours per semester, and that they encourage service assignments which challenge the imagination of recipients and allow completion of the job description rather than hours worked to count as fulfillment of the service requirement.

8. The Trustees increase their financial support of the Lew Wentz Foundation Service Scholarship Programs to a minimum of $125,000 per year.

9. The Trustees make necessary arrangements to allow student loans from the Lew Wentz Foundation to be made under the protection and generous terms of the Federal Reduced Interest Guaranteed Loan Program.

10. Studies be conducted in the near future to determine whether sources other than the Federal Government are decreasing, continuing, or increasing their support of programs which furnish direct aid to college and University students, and whether those who have the responsibility for doing so are developing student financial aid programs that are imaginative and flexible in order to attract support from private sources.

APPENDIX A

INSTITUTIONS

IN THE STUDIES

INSTITUTIONS IN THE STUDY

Institution	Location	Source of Support
Auburn University	Auburn, Alabama	State
University of Alabama	University, Alabama	State
University of Alaska	College, Alaska	State
Arizona State College	Flagstaff, Arizona	State
Arizona State University	Tempe, Arizona	State
University of Arizona	Tucson, Arizona	State
University of Arkansas	Fayetteville, Arkansas	State
California Institute of Technology	Pasadena, California	Other
Stanford University	Stanford, California	Other
University of California	Berkeley, California	State
University of California	Los Angeles, California	State
University of Southern California	Los Angeles, California	Other
Colorado State College	Greeley, Colorado	State
University of Colorado	Boulder, Colorado	State
University of Connecticut	Storrs, Connecticut	State
Yale University	New Haven, Connecticut	Other
University of Delaware	Newark, Delaware	State
George Washington University	Washington, D. C.	Other
Florida State University	Talahassee, Florida	State
University of Florida	Gainesville, Florida	State
University of Miami	Coral Gables, Florida	Other
Georgia Institute of Technology	Atlanta, Georgia	State
University of Georgia	Athens, Georgia	State

Institution	Location	Source of Support
University of Hawaii	Honolulu, Hawaii	State
University of Idaho	Moscow, Idaho	State
Bradley University	Peoria, Illinois	Other
Illinois Institute of Technology	Chicago, Illinois	Other
Loyola University	Chicago, Illinois	Other
Northern Illinois University	De Kalb, Illinois	State
Northwestern University	Evanston, Illinois	Other
Southern Illinois University	Carbondale, Illinois	State
University of Chicago	Chicago, Illinois	Other
University of Illinois	Urbana, Illinois	State
Ball State Teachers College	Muncie, Indiana	State
Indiana State College	Terre Haute, Indiana	State
Indiana University	Bloomington, Indiana	State
Purdue University	Lafayette, Indiana	State
University of Notre Dame	Notre Dame, Indiana	Other
Valparaiso University	Valparaiso, Indiana	Other
Drake University	Des Moines, Iowa	Other
Iowa State University	Ames, Iowa	State
State College of Iowa	Cedar Falls, Iowa	State
State University of Iowa	Iowa City, Iowa	State
Fort Hays State College	Hays, Kansas	State
Kansas State University	Manhattan, Kansas	State
University of Kansas	Lawrence, Kansas	State
Washburn University	Topeka, Kansas	Other
Berea College	Berea, Kentucky	Other

Institution	Location	Source of Support
University of Kentucky	Lexington, Kentucky	State
Louisiana State University	Baton Rouge, Louisiana	State
Tulane University	New Orleans, Louisiana	Other
Bowdoin College	Brunswick, Maine	Other
University of Maine	Orono, Maine	State
Johns Hopkins University	Baltimore, Maryland	Other
University of Maryland	College Park, Maryland	State
Boston University	Boston, Massachusetts	Other
Brandeis University	Waltham, Massachusetts	Other
Harvard University	Cambridge, Massachusetts	Other
Massachusetts Institute of Technology	Cambridge, Massachusetts	Other
Tufts University	Medford, Massachusetts	Other
University of Massachusetts	Amherst, Massachusetts	State
Wellesley College	Wellesley, Massachusetts	Other
Albion College	Albion, Michigan	Other
Eastern Michigan University	Ypsilanti, Michigan	State
Michigan State University	East Lansing, Michigan	State
University of Michigan	Ann Arbor, Michigan	State
Wayne State University	Detroit, Michigan	State
University of Minnesota	Minneapolis, Minnesota	State
Mississippi State University	State College, Mississippi	State
University of Mississippi	University, Mississippi	State
University of Missouri	Columbia, Missouri	State
Washington University	St. Louis, Missouri	Other

Institution	Location	Source of Support
Montana State University	Missoula, Montana	State
University of Nebraska	Lincoln, Nebraska	State
University of Nevada	Reno, Nevada	State
Dartmouth College	Hanover, New Hampshire	Other
University of New Hampshire	Durham, New Hampshire	State
Princeton University	Princeton, New Jersey	Other
Rutgers University	New Brunswick, New Jersey	State
Stevens Institute of Technology	Hoboken, New Jersey	Other
Eastern New Mexico University	Portales, New Mexico	State
New Mexico State University	University Park, New Mexico	State
University of New Mexico	Albuquerque, New Mexico	State
Canisius College	Buffalo, New York	Other
Colgate University	Hamilton, New York	Other
Columbia University	New York, New York	Other
Cornell University	Ithaca, New York	Other
Long Island University	Brooklyn, New York	Other
New York University	New York, New York	Other
Renssalaer Polytechnic Institute	Troy, New York	Other
Rochester Institute of Technology	Rochester, New York	Other
St. Johns University	Jamaica, New York	Other
University of Rochester	Rochester, New York	Other
Duke University	Durham, North Carolina	Other
North Carolina State College	Raleigh, North Carolina	State
University of North Carolina	Chapel Hill, North Carolina	State
Wake Forest College	Winston-Salem, North Carolina	Other

Institution	Location	Source of Support
University of North Dakota	Grand Forks, North Dakota	State
Antioch College	Yellow Springs, Ohio	Other
Case Institute of Technology	Cleveland, Ohio	Other
Miami University	Oxford, Ohio	Other
Oberlin College	Oberlin, Ohio	Other
Ohio State University	Columbus, Ohio	State
Ohio University	Athens, Ohio	State
University of Dayton	Dayton, Ohio	Other
Oklahoma City University	Oklahoma City, Oklahoma	Other
Oklahoma State University	Stillwater, Oklahoma	State
University of Tulsa	Tulsa, Oklahoma	Other
Oregon State University	Corvallis, Oregon	State
University of Oregon	Eugene, Oregon	State
Bucknell University	Lewisburg, Pennsylvania	Other
Carnegie Institute of Technology	Pittsburgh, Pennsylvania	Other
Drexel Institute of Technology	Philadelphia, Pennsylvania	Other
Lafayette College	Easton, Pennsylvania	Other
Lehigh University	Bethlehem, Pennsylvania	Other
Pennsylvania State University	University Park, Pennsylvania	State
University of Pennsylvania	Philadelphia, Pennsylvania	State
University of Pittsburgh	Pittsburgh, Pennsylvania	Other
Brown University	Providence, Rhode Island	Other
University of Rhode Island	Kingston, Rhode Island	State
Clemson University	Clemson, South Carolina	State

Institution	Location	Source of Support
University of South Carolina	Columbia, South Carolina	State
South Dakota State College	Brookings, South Dakota	State
State University of South Dakota	Vermillion, South Dakota	State
George Peabody College	Nashville, Tennessee	Other
Memphis State University	Memphis, Tennessee	State
University of Tennessee	Knoxville, Tennessee	State
Vanderbilt University	Nashville, Tennessee	Other
Texas Agricultural and Mechanical College	College Station, Texas	State
Baylor University	Waco, Texas	Other
Hardin-Simmons University	Abilene, Texas	Other
Rice University	Houston, Texas	Other
Southern Methodist University	Dallas, Texas	Other
Texas Christian University	Fort Worth, Texas	Other
Texas Technological College	Lubbock, Texas	State
University of Houston	Houston, Texas	State
University of Texas	Austin, Texas	State
Brigham-Young University	Provo, Utah	Other
University of Utah	Salt Lake City, Utah	State
Utah State University	Logan, Utah	State
University of Vermont	Burlington, Vermont	State
College of William & Mary	Williamsburg, Virginia	State
University of Virginia	Charlottsville, Virginia	State
Virginia Polytechnic Institute	Blacksburg, Virginia	State
University of Washington	Seattle, Washington	State

Institution	Location	Source of Support
Washington State University	Pullman, Washington	State
West Virginia University	Morgantown, West Virginia	State
Beloit College	Beloit, Wisconsin	Other
University of Wisconsin	Madison, Wisconsin	State
University of Wyoming	Laramie, Wyoming	State

APPENDIX B

THE QUESTION-LETTER

Office of
Financial Aids
The University of Oklahoma
Norman, Oklahoma 73069

April 2, 1965

We are currently engaged in investigating an unusual student financial aid foundation now in operation at the University of Oklahoma. We refer to the Lew Wentz Foundation. The literature of the field has been explored and we have failed to find mention of any individual foundation of its scope or with programs that embrace all three of the recognized categories of student financial aid as it does.

As a part of our total research effort we are attempting to discover if foundations with similar programs and purposes exist in other selected institutions. The unique features in which we have special interest are programs that provide service scholarships to students in areas of university work where such financial help is usually not available.

We would greatly appreciate it if you would let us know if you have a foundation which could be characterized by any or all of these features. 1. Do you have a fund such as the Lew Wentz Foundation? If you have such a foundation, please send any literature you have which describes the foundation. 2. Does your financial aids program include either loan or scholarship programs with features which you think to be unique that could help us in strengthening our financial aids program? We will certainly appreciate hearing from you concerning this matter and promise to provide you with the result of our investigation if you indicate you would like to receive it.

Sincerely yours,

Charles R. Galbraith
Director of Financial Aids

APPENDIX C

THE QUESTIONNAIRE

OFFICE OF FINANCIAL AIDS
THE UNIVERSITY OF OKLAHOMA
Norman, Oklahoma

QUESTIONNAIRE

FEDERAL PARTICIPATION IN
STUDENT FINANCIAL AID

I FEDERAL PARTICIPATION: GENERAL

Title IV of the Higher Education Act of 1965 completes the participation of the Federal Government in all of the recognized areas of student financial aid. Some officials associated with institutions of higher education have expressed concern for or fear of extensive federal participation in this area. The following statements are designed to discover your reaction to federal participation in student financial aid, including the programs of Title IV of the Higher Education Act of 1965.

PLEASE CHECK THE COLUMN WHICH BEST REPRESENTS YOUR OPINION	Number	Agree	Disagree	Not Sure
1. Title IV of the Higher Education Act is an expression by the Federal Government that other sources have failed to supply adequate student financial aid.	1			
2. As a result of recent federal programs, other sources will substantially decrease their support of student financial aid.	2			
3. Federal programs of student aid have led to significantly increased costs for college students.	3			
4. In general, federal programs are less restrictive than those supported by other sources.	4			
5. Reports concerning federal programs are unnecessarily exhaustive and time consuming.	5			
6. Institutions should expect to provide administrative overhead costs as they participate in federal programs of student financial aid.	6			
7. Congress should pass the proposed "Cold War GI Bill" for veterans who served in the Armed Forces between January 31, 1955 and the present time.	7			

	Number	Agree	Disagree	Not Sure
8. Students have gained substantially as a result of federal programs of student financial aid.	8			
9. When the overall impact is considered, federal participation in the area of student financial aid has benefited institutions of higher education.	9			

ADDITIONAL STATEMENTS CONCERNING THE PARTICIPATION OF THE FEDERAL GOVERNMENT IN THE AREA OF STUDENT FINANCIAL AID._____

II THE HIGHER EDUCATION ACT OF 1965: TITLE IV

PLEASE CHECK THE COLUMN WHICH BEST REPRESENTS YOUR OPINION	Number	Agree	Disagree	Not Sure
1. The EOG Program should require both financial need and adequate academic aptitude.	1			
2. The EOG Program is not necessary because sufficient funds are available from other sources for all deserving students.	2			
3. EOG should be made only after the recipient had completed at least one year of college work.	3			
4. Availability of EOG funds will encourage inept but needy high school graduates to attempt college work.	4			
5. The Federal Reduced Interest Guaranteed Loan Program is unnecessary. Students with any degree of need can receive financial assistance from other sources.	5			
6. The Office of Financial Aid should not be involved in any phase of the Federal Reduced Interest Guaranteed Loan Program because need is not required for eligibility.	6			
7. Personnel from the Office of Financial Aid should have the authority to determine the size of the loan to be made from the Federal Reduced Interest Guaranteed Loan Program.	7			
8. Because of the size of the Federal Reduced Interest Guaranteed Loan Program, there is danger that it will lead to a dramatic increase of costs for college students.	8			

	Number	Agree	Disagree	Not Sure
9. Officials of the institution should have more authority to determine wages and number of hours of work for their students who participate in the College Work-Study Program.	9			
10. The original low income qualification should still be a requirement even if the College Work-Study Program had continued to be small.	10			
11. The institution should not require that aid applicants accept a College Work-Study Program assignment in order to receive other types of assistance.	11			
12. My institution will have serious problems if the College Work-Study Program is curtailed or discontinued after we increase the size of its operation.	12			
13. The National Defense Student Loan Program should be limited to prospective teachers. Other applicants should be referred to the new Federal Reduced Interest Guaranteed Loan Program.	13			
14. Full-time student status should be required for borrowers from the NDSL Program.	14			
15. The new NDSL repayment schedules will substantially reduce the number of uncollectible accounts at my institution.	15			
16. The new repayment schedules will substantially increase the work load and administrative costs for operation of the NDSL Program at my institution.	16			
17. Most borrowers who fail to repay National Defense Student Loans do so because they cannot afford the payments.	17			
18. We are still allowing or causing students to borrow too much money to support their educational expenses.	18			
19. The National Defense Student Loan Program has made a meaningful contribution by increasing the number of capable teachers in schools and colleges.	19			

ADDITIONAL STATEMENTS PERTAINING TO ANY OF THE PROGRAMS OF TITLE IV OF THE HIGHER EDUCATION ACT OF 1965._____

III YOUR INSTITUTIONAL STUDENT AID PROGRAMS

The student financial aid programs of Title IV of the Higher Education Act of 1965 are so extensive and the terms of the programs are so generous that many institutional programs will undoubtedly be affected. The following sections are designed to discover any changes which you anticipate in your institutional programs as a result of the programs of Title IV.

A. No doubt, determination of financial need will continue as one of the major responsibilities of financial aid officers. PLEASE CIRCLE THE NUMBER(S) WHICH TELLS HOW YOU PROPOSE TO ACCOMPLISH THIS TASK.

1. We will determine degree of need on the basis of information furnished by the College Scholarship Service.

2. We will determine degree of need on the basis of information furnished by a State or regional central analysis service. (Give the name of the service.)_____

3. Need will be determined by a local group affiliated with my institution.

4. Personnel from this office will determine the degree of need on the basis of information furnished in an application.

5. Other (please explain)_____

_____

B. The Educational Opportunity Grant Program will substantially increase the scholarship funds available at many institutions. CIRCLE THE NUMBER OR NUMBERS WHICH INDICATE HOW YOU PROPOSE TO USE ANY OF YOUR PRESENT SCHOLARSHIP FUNDS THAT WILL BE FREED BY THE EOG PROGRAM.

1. We do not anticipate enough increase of funds to allow our program to change in any way.

2. A decrease in funds from other sources will probably eliminate any increase in our scholarship program.

3. We will continue our present program and award funds to students who are less needy than those who have received scholarships in the past.

4. We will convert our present program to stress merit or academic excellence more than financial need.

5. We will attempt to discover imaginative new programs that we can use on our campus.

6. Other (please explain)_____

_____

C. Several institutions have introduced service or work scholarship programs since 1960. In general, the purposes of these programs seem to parallel those of the College Work-Study Program. A degree of financial need and some indication of academic ability is usually required. An attempt is usually made to assign students on the program to a service responsibility in their major area of study. CIRCLE THE NUMBER OR NUMBERS WHICH INDICATE THE SITUATION AT YOUR INSTITUTION.

1. We have an institutional service or work scholarship program.

2. We discontinued our institutional service scholarship program when the College Work-Study Program became available.

3. The College Work-Study Program has shown us that our institution and our students could benefit from a service scholarship program for students who are intelligent and willing to work, but who are unable to meet the need qualification of the College Work-Study Program.

4. Other (please explain)_____

_____

D. Make a brief statement which will indicate your opinion of service or work scholarship programs. Has the College Work-Study Program eliminated the need for such programs as a means of financing the education of students in institutions of higher education?_____

_____

E. What high priority needs exist in the area of student financial aid that are not adequately supported at this time?_____

_____

THANK YOU FOR YOUR PARTICIPATION.

PLEASE RETURN TO: Charles R. Galbraith
Director of Financial Aids
The University of Oklahoma
Norman, Oklahoma

APPENDIX D

LEW WENTZ FOUNDATION

TRUST INSTRUMENT

INSTRUMENT CREATING THE "LEW WENTZ FOUNDATION OF THE UNIVERSITY OF OKLAHOMA"

KNOW ALL MEN BY THESE PRESENTS:

That I, L. H. WENTZ, of Ponca City, Kay County, Oklahoma, hereinafter referred to as the Settler, do hereby give, donate and deliver to W. B. Bizzell, of Norman, Oklahoma, (President of the University of Oklahoma,) Frank P. Johnson, of Oklahoma City, Oklahoma, (President of the American National Bank of Oklahoma City, Oklahoma,) Kitty Shanklin, of Oklahoma City, Oklahoma, (a member of the Alumni Association of the University of Oklahoma,) and L. K. Meek, of Ponca City, Oklahoma, the sum of FIFTY THOUSAND DOLLARS ($50,000.00), in trust to be held and used by them and their successors as a loan fund for students attending the University of Oklahoma. Said Trustees and their successors in administrating said Trust shall have the following powers and observe the following directions, to-wit:

(1). This Trust shall be known as "LEW WENTZ FOUNDATION OF THE UNIVERSITY OF OKLAHOMA."

(2). This Trust is created for the purpose of making available a fund from which deserving students attending the University of Oklahoma may borrow to assist them in obtaining an education, and for such other purposes as may be provided by amendment or amendments made in accordance with Section fourteen (14) of this instrument.

(3). The Trustees shall be four in number and shall act as a Board and make all contracts and execute instruments in the name of "LEW WENTZ FOUNDATION OF THE UNIVERSITY OF OKLAHOMA."

(4). The Board of Trustees shall consist of the President of the University of Oklahoma, W. B. Bizzell; the President of the American National Bank of Oklahoma City, Oklahoma, Frank P. Johnson; a member of the Alumni Association of the University of Oklahoma, Kitty Shanklin; and an appointee of the Settler, L. K. Meek, of Ponca City, Oklahoma.

(5). The death or the removal or resignation of W. B. Bizzell, as President of the University of Oklahoma, shall operate to remove him as Trustee of this fund and his successor as President of the said University shall automatically become his successor as Trustee under this instrument, and at all times the person occupying the office of President of said University shall be one of the four Trustees under this instrument, it being the intention of the Settler that the President or Acting President of the University of Oklahoma, whomever he may be, shall occupy the office of Trustee under this instrument now occupied by W. B. Bizzell.

(6). The death or the removal or resignation of Frank P. Johnson as President of the American National Bank of Oklahoma City, Oklahoma, shall operate to remove him as a Trustee of this fund and his successor as President of the American National Bank of Oklahoma City, Oklahoma, shall automatically become his successor as Trustee under this instrument, and at all times the person occupying the office of or acting as President of the American National Bank of Oklahoma City, Oklahoma, or its successor bank, shall be one of the four Trustees under this instrument, it being the intention of the Settler that the President or Acting President of said Bank, or its successor, whomever he may be, shall occupy the office of Trustee under this instrument now occupied by Frank P. Johnson.

(7). The term of office of Kitty Shanklin as Trustee shall expire on June 30th, 1931, and her successor shall be appointed by the Executive

Board of the Alumni Association of the University of Oklahoma. The term "Executive Board" being understood to mean that body of officers and/or committeemen which is regularly elected or selected by the Alumni Association of the University of Oklahoma, and charged with the management, control and direction of the affairs of said Alumni Association. The election of said Alumni Association member of this Board of Trustees shall be made by resolution passed by the Executive Board of said Alumni Association, certified by its Secretary, and delivered to the Board of Trustees of this Trust. After June 30, 1931, the regular term of the Alumni Association member shall be for a period of three years. Vacancies caused by the expiration of term of office, the death, resignation or removal from the State of Oklahoma, of the Alumni Association member, shall be filled in the regular manner as provided above; and if said Alumni Association Executive Board shall, at any time, for a period of sixty days after due notice from the Board of Trustees of this Trust fail to select a member to fill such vacancy then, in that event, the Alumni Association member of the Board of Trustees of this Trust shall be selected by the other members of the Board of Trustees, and the member thus selected shall serve until the expiration of the unexpired term.

(8). Upon L. K. Meek's death or resignation as Trustee, or removal from the State of Oklahoma, his successor shall be appointed by the Settler, if living, and if not living, his successor shall be appointed in accordance with the provisions provided for this purpose, as set out in the Last Will and Testament of the Settler. In case no such provision is made by the Settler in his will, the other members of said Board of Trustees shall appoint a fourth member, provided, that the member thus

appointed shall be a representative business or professional man residing in Ponca City, Oklahoma, at the time of his appointment; and provided further, that appointments made by the Settler or other members of the Board of Trustees, as provided in this section, shall be for periods, or unexpired portions thereof, ending June 30, 1930, and each three years thereafter; and provided further, that the appointee of the Settler can be removed by the Settler at will.

(9). The Trustees shall keep a permanent record of the appointment of succeeding Trustees, minutes of each meeting of the Trustees, and complete records of all their business transactions.

(10). The Trustees shall, from time to time, formulate rules and regulations, not in conflict herewith, for the administration of this Trust. They shall have power to make loans to minors without requiring the endorsement of an adult. No loan shall be made to any student until all requirements of the Board shall have been complied with. A reasonable rate of interest, to be determined by the Trustees, but not less than five (5) per cent per annum, shall be charged on all money loned, but not more than seventy-five (75) per cent of the reasonable yearly student school expense shall be loaned to any individual student during any school year. The term "yearly student school expense" as herein used shall be understood to mean the reasonable and necessary expense of that class of students who are in some degree self-supporting. No loan shall be made to any student who has not attended the University of Oklahoma or the Oklahoma Agricultural and Mechanical College one school year prior to application for a loan.

(11). During a vacancy in the Board of Trustees, the remaining Trustees shall have full power to act. If no vacancies exist, a majority

vote of the Trustees shall be necessary for any action. If vacancies exist in said Board of Trustees, it shall require a unanimous vote of the remaining Trustees to take action; provided that in filling a vacancy on the Board of Trustees a majority of the remaining Trustees may choose.

(12). The Trustees shall have power to employ clerical help; to sue and be sued in the name of "LEW WENTZ FOUNDATION OF THE UNIVERSITY OF OKLAHOMA"; to employ and pay counsel to represent and defend the Trust Estate; to incur and pay all necessary expenses connected with the administration of this Trust; to borrow money for Trust purposes and on behalf of the Trust and to execute notes and pledge Trust assets as security therefor, provided, however, that the face value of all assets pledged shall not be greater than the amount borrowed, and provided further that at no time shall the debts of the Trust Estate exceed twenty (20) per cent of the value of the corpus of the Trust Estate. In executing notes and contracts in the name "LEW WENTZ FOUNDATION OF THE UNIVERSITY OF OKLAHOMA" all of the Trustees shall sign their names thereto, as Trustees, but shall not be personally liable for the payment of any such loan or any contract, and all notes and contracts executed by the Trustees on behalf of the Trust Estate shall recite "The Trustees are not personally bound by this contract, the Trust Estate alone being liable." Each Trustee shall be liable for his own acts and then only for a wilful breach of trust.

(13). The individual members of the Board of Trustees of this Trust shall accept their offices and serve in the capacities indicated and with the understanding that neither he nor she shall receive any remuneration or compensation for his or her personal expenses incurred in acting as a member or officer of this Board of Trustees, or for his or her services rendered in any capacity therewith.

(14). During the lifetime of the Settler this instrument may be amended so as to enlarge or restrict the powers and duties of the Trustees and/or enlarge or restrict the scope and purpose of this Trust; such amendment or amendments to be in writing and filed with the Board of Trustees of this Trust, but no amendment shall have the effect of revoking this Trust or restoring or returning to the Settler possession or ownership of any portion of the funds paid into this Trust.

(15). During the lifetime of the Settler the Trustees shall make such reports to the Settler as he may request. The books and records of the Trustees shall always be open for inspection by the Settler or his representative, or any other Donor thereto. After the death of the Settler, the books and records of the Trustees shall be audited annually at a reasonable cost to the Trust Estate by a qualified accountant appointed for that purpose by the Governor of the State of Oklahoma, and a summary of his report shall be published in the paper of largest circulation in Oklahoma City, Oklahoma, Norman, Oklahoma, and Ponca City, Oklahoma, at the expense of this Trust Estate.

(16). The Trustees acting hereunder shall have full authority to administer the funds herewith donated and delivered to them, and all accruals, increases and additions thereto in accord with the purposes of the Settler, as herein expressed, or as may be hereafter amended, and are hereby authorized and empowered to accept and administer hereunder as a part of the Trust Estate known as "LEW WENTZ FOUNDATION OF THE UNIVERSITY OF OKLAHOMA" any other gifts or donations from the Settler and/or any other person or persons.

(17). The Settler hereby designates as the depository for all funds belonging to this Trust Estate, the American National Bank of

Oklahoma City, Oklahoma, and its successors or assigns, but reserves to the Board of Trustees of said Trust Estate, the power and authority to change said depository at any time such change may, in the judgment of said Board, be advisable; provided, that such change must be authorized and directed by not less than three members of the Board of Trustees of said Trust; and provided also that no change in depository shall be made during the lifetime of the Settler except by and with his written consent; and provided also, that some bank or trust company in Oklahoma City, Oklahoma, shall always be the official depository of all funds belonging to "LEW WENTZ FOUNDATION OF THE UNIVERSITY OF OKLAHOMA." Funds deposited to the credit of this Trust Estate shall be in the name of "LEW WENTZ FOUNDATION OF THE UNIVERSITY OF OKLAHOMA," and shall be subject to check signed as directed by the Board of Trustees.

(18). The principal place of business of this Trust Estate shall always be that city of Oklahoma which is the home of the University of Oklahoma (now Norman, Oklahoma); and this instrument shall be recorded on the records of Cleveland County, Oklahoma.

IN WITNESS WHEREOF, I hereunto set my hand and signature on this 28th day of December, 1926.

L. H. W E N T Z (signed)
Settler.

We, the undersigned, named as Trustees in the above and foregoing instrument, hereby accept the Trust and agree and bind ourselves and our successors to act as Trustees and administer the Trust Estate to the best of our ability.

W. B. B I Z Z E L L (signed)
President, University of Oklahoma

FRANK P. JOHNSON (signed)
President, The American National
Bank of Oklahoma City, Oklahoma.

KITTY SHANKLIN (signed)
Alumni Representative

L. K. MEEK (signed)
Representative of L. H. Wentz

STATE OF OKLAHOMA)
: SS
COUNTY OF KAY)

Before me, the undersigned, a Notary Public within and for said County and State, on this 28th day of December, 1926, personally appeared L. H. Wentz, to me known to be the identical person who executed the within and foregoing instrument and acknowledged to me that he executed the same as his free and voluntary act and deed, for the uses and purposes therein set forth.

WITNESS my hand and official seal as such Notary Public the day and year last above written.

H. P. LUCE (signed)
Notary Public

My commission expires
February 28, 1927.

(Seal)

APPENDIX E

TRUSTEES' PETITION

TO CHANGE

THE LEW WENTZ TRUST INSTRUMENT

IN THE DISTRICT COURT OF CLEVELAND COUNTY,

STATE OF OKLAHOMA

Application of the Trustees)
of the Lew Wentz Foundation of) No. 18528
The University of Oklahoma)

PETITION

Come now George L. Cross, Kitty Shanklin Roundtree, W. H. McDonald and L. A. Farmer, as Trustees of the Lew Wentz Foundation of The University of Oklahoma, and for their cause of action allege:

1. The plaintiffs are the duly appointed, qualified and acting trustees of the "Lew Wentz Foundation of The University of Oklahoma", under the provisions of a trust agreement hereto attached, marked Exhibit "A" and made a part hereof.

2. The Foundation is a charitable trust, organized and operated exculsively for educational purposes.

3. The general intent of the settler, Lew Wentz, in creating this Foundation, was to assist deserving students attending The University of Oklahoma in obtaining an education; and the specific means chosen by the settler in carrying out this intention was the establishment of a loan fund through which such students could receive financial assistance.

4. The purpose of the settler of the trust is not being realized in that only a relatively small portion of the trust funds are being used to assist deserving students. The trust provides that all funds must be loaned and that the rate of interest shall not be less than five per cent (5%) per annum. Funds held in trust are far in excess of those needed for loans.

5. The terms of the trust require that the trust funds be used only for loans to students who have attended The University of Oklahoma or the Oklahoma Agricultural and Mechanical College (now Oklahoma State University) for a period of at least one year prior to making application for a loan, and require that interest be charged on such loans at a rate of not less than five per cent (5%) per annum. Plaintiffs believe that the trustees should be permitted to use the earnings of the trust which are not needed for student loans or to restore the original corpus of the trust, at their discretion, for service scholarships. The use of the excess earnings for service scholarships would be in keeping with the intention of the creator of the trust, which was to assist deserving students at The University of Oklahoma in obtaining an education, and would be within the intention and spirit of the trust instrument in that a recipient of a service scholarship will be required to perform some useful

service within the discretion of the trustees in return for the funds received. The performance of the service will tend to build character and a sense of responsibility while assisting deserving students in obtaining an education.

6. The requirement in paragraph 10 of the trust agreement of a minimum rate of interest of five per cent (5%) per annum on student loan funds should, in the judgment of the plaintiffs, be deleted. Interest rates have fluctuated in the past few years and plaintiffs believe that the trust funds can be put to more active use if the trustees are given the power to change the interest rate from time to time.

7. The last sentence of paragraph 10, which limits eligibility for loans to students who have attended The University of Oklahoma or the Oklahoma Agricultural & Mechanical College for one year prior to the application for a loan should, in the judgment of the plaintiffs, be deleted. The trust funds are adequate to provide loans for deserving first year students and by careful screening of the applicants safe loans can be made to first year students.

8. The plaintiffs request this Court to modify paragraph 2 of this trust instrument to read as follows:

> "This trust is created for the purpose of making available a fund from which deserving students attending The University of Oklahoma may borrow to assist them in obtaining an education, and for such other purposes as may be provided by amendment or amendments made in accordance with Section Fourteen (14) of this instrument. Any earnings of this trust not needed for student loans or to restore the corpus of this trust to its original amount may be used at the discretion of the trustees for service scholarships. A service scholarship is defined as one which is granted in consideration of the performance, or promise to perform, by the recipient, of a service which is useful and which is fairly commensurate, in the judgment and discretion of the trustees, with the financial assistance bestowed by virtue of the scholarship."

9. The plaintiffs request this Court to modify paragraph 10 of this trust instrument to read as follows:

> "The trustees shall, from time to time, formulate rules and regulations, not in conflict herewith, for the administration of this trust. They shall have the power to make loans to minors without requiring the endorsement of an adult. No loan shall be made to any student until all requirements of the board shall have been complied with. A reasonable rate of interest, to be determined by the trustees, shall be charged on all money loaned, but not more than seventy-five per cent (75%) of the reasonable yearly student school expense shall be loaned to any individual student during any school year. The term 'yearly student school expense' as herein used shall be understood to mean the reasonable and necessary expense of that class of students who are in some degree self-supporting."

10. One of the trustees, George L. Cross, is a resident of Cleveland County, Oklahoma. The venue of this action properly lies in Cleveland County.

WHEREFORE, the above named plaintiffs pray that the trust instrument be amended and modified as hereinabove requested, or that in lieu thereof the trustees be permitted to deviate from the terms of the trust instrument to effect the change of the use of the trust funds as hereinabove set forth, and for such other relief as may appear appropriate.

EMBRY, CROWE, TOLBERT, BOXLEY & JOHNSON,

By_____
C. Harold Thweatt
570 First National Building
Oklahoma City, Oklahoma

RODGERS & GURLEY,

By_____
W. W. Rodgers
Gurley Building
Blackwell, Oklahoma

ATTORNEYS FOR PLAINTIFFS

APPENDIX F

CLEVELAND COUNTY COURT JUDGMENT #18528

WHICH CHANGED THE TRUST INSTRUMENT

IN THE DISTRICT COURT OF CLEVELAND COUNTY,

STATE OF OKLAHOMA

Application of the Trustees of the Lew Wentz Foundation of The University of Oklahoma	)))	No. 18,528

JUDGMENT

On this 19th day of December, 1959, this cause came on for trial. W. W. Rodgers and C. Harold Thweatt appeared for the Trustees. T. R. Benedum appeared for the Board of Regents of The University of Oklahoma.

Dr. George L. Cross, President of The University of Oklahoma, a resident of Norman, Oklahoma, and one of the Trustees; Mr. W. H. McDonald, President of The First National Bank and Trust Company of Oklahoma City, and one of the Trustees; and Mr. Emil R. Kraettli, Secretary of The University of Oklahoma, testified.

Having heard the testimony and arguments, the Court finds that the Court has jurisdiction of the matter, that venue is properly laid in Cleveland County and this Court has jurisdiction of the matter, that each and every allegation of the petition is true, and that a true and correct copy of the trust instrument creating the "Lew Wentz Foundation of The University of Oklahoma" dated December 28, 1926, is attached to the petition filed in this cause. The court finds that it was the intention of Lew Wentz, the creator of the trust, to assist deserving students attending The University of Oklahoma, in obtaining an education; that the trust funds are much larger than necessary to provide an adequate source for funds for loans to students; that only a relatively small portion of the trust funds can be used to assist deserving students through loans; that interest rates have fluctuated, and that the requirement that all loans must bear a five per cent (5%) interest rate has prevented, in many cases, active use of the trust fund; that there are deserving and reliable first year students who are in need of a source from which to borrow funds to assist them in procuring an education; that in view of the fact that the trust fund is far in excess of what must have been in the contemplation of the creator of the trust, and in view of the fact that the funds are substantially in excess of those required for loan purposes, the Trustees should be permitted to use the earnings of the trust which are not needed for student loans or to restore the original corpus of the trust, at their discretion, for service and scholarships; that the use of the funds for said purpose will be within the intention of the creator of the trust.

The Court finds that the changes sought by the Trustees, as shown by the petition filed in this cause, constitute deviations from the words of the trust instrument, but that they are changes which are within the spirit and intention of the creator of the trust, and will serve the

purposes intended by the creator, and the Court finds that the modification of the trust instrument as prayed for should be granted.

IT IS THEREFORE ORDERED, ADJUDGED AND DECREED, that the Trust creating the "Lew Wentz Foundation of The University of Oklahoma" dated December 28, 1926, be and the same is hereby modified in the following respects:

(a) Paragraph 2 of the aforesaid trust instrument is modified to read as follows:

> "This trust is created for the purpose of making available a fund from which deserving students attending The University of Oklahoma may borrow to assist them in obtaining an education, and for such other purposes as may be provided by amendment or amendments made in accordance with Section Fourteen (14) of this instrument. Any earnings of this trust not needed for student loans or to restore the corpus of this trust to its original amount may be used at the discretion of the trustees for service scholarships. A service scholarship is defined as one which is granted in consideration of the performance, or promise to perform, by the recipient, of a service which is useful and which is fairly commensurate, in the judgment and discretion of the trustees, with the financial assistance bestowed by virtue of the scholarship."

(b) Paragraph 10 of the aforesaid trust instrument is modified to read as follows:

> "The trustees shall, from time to time, formulate rules and regulations, not in conflict herewith for the administration of this trust. They shall have the power to make loans to minors without requiring the endorsement of an adult. No loan shall be made to any student until all requirements of the board shall have been complied with. A reasonable rate of interest, to be determined by the trustees, shall be charged on all money loaned, but not more than seventy-five per cent (75%) of the reasonable yearly student school expense shall be loaned to any individual student during any school year. The term 'yearly student school expense' as herein used shall be understood to mean the reasonable and necessary expense of that class of students who are in some degree self-supporting."

O.K.

/s/ Elvin J. Brown
Elvin J. Brown, District Judge

EMBRY, CROWE, TOLBERT, BOXLEY & JOHNSON,

By /s/ C. Harold Thweatt
C. Harold Thweatt

RODGERS & GURLEY,

By /s/ W. W. Rodgers
W. W. Rodgers

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