A Study of Undergraduate Student Financial Need at Western Michigan University for the 1974-1975 Academic Year

Paul W. Trombley
Western Michigan University

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A STUDY OF UNDERGRADUATE STUDENT FINANCIAL
NEED AT WESTERN MICHIGAN UNIVERSITY
FOR THE 1974-1975 ACADEMIC YEAR

by

Paul W. Trombley

A Dissertation
Submitted to the
Faculty of The Graduate College
in partial fulfillment
of the
Degree of Doctor of Education

Western Michigan University
Kalamazoo, Michigan
April 1975
This study is the product of many people at Western. Dr. Edward Harkenrider, Director, Office of Student Financial Aids and Scholarship, ... you gave me the idea. Don VanHoeven, fellow student, ... you put me on the right track. Dr. Robert Travers, Distinguished University Professor, ... you added some personality. Dr. William Viall, Committee Chairman, ... you stuck by me. Dr. Kenneth Simon, Committee Member, ... you bolstered my confidence. Dr. Jack Asher, Committee Member, ... you suggested the needed refinements. Dr. Robert Hellenga, Committee Member, ... you provided encouragement. I thank you all.

Paul W. Trombley
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CHAPTER I

THE RESEARCH PROBLEM

Rationale for the Study

In 1947, the President's Commission on Higher Education stated unequivocally that:

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 as informed, thoughtful, tolerant people can we 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 equally accessible to every qualified person.¹

Unfortunately, America has failed to make "equality of access" a reality, particularly in higher education. A 1968 Carnegie Commission Report highlighted this dilemma:

What the American nation needs and expects from higher education in the critical years ahead can be summed up in two phrases: quality of results and equality of access. Our colleges and universities must maintain and strengthen academic quality if our intellectual resources are to prove equal to the challenges of contemporary society. At the same time, the nation's campuses must act energetically and even aggressively to open new channels to equality of edu-

cational opportunity.\textsuperscript{1}

From a statistical standpoint, "equality of access" would seem to be woefully lacking:

\ldots 87 percent of all high school graduates whose families earned $15,000 or more entered college in 1967, as compared to only 20 percent of those whose parents earned less than $3,000.\textsuperscript{2}

Stated somewhat differently, Bolton says that: \ldots A family with an annual income of over $15,000 and one or more college age children is five times more likely to include a full time college student than is a similar family with an income of under $3,000."\textsuperscript{3} Jencks suggests that there are many reasons for this tremendous disparity but, "money" is certainly very important.

Since 1957, total institutional expenditures for higher education have climbed from $5.2 billion to approximately $17.2 billion ten years later, This represents an increase of 231 percent as compared to a 119 percent increase in enrollments for the same period. By America's bicentennial anniversary, it is estimated that institutional expenditures will total approximately $41 billion with a projected student enroll-


As a result of this phenomenal escalation, *U.S. News and World Report* stated that:

Higher education is passing out of reach for millions . . . of American families . . . since . . . at present prices . . . a fourth to a half of an average family's income is needed to pay one child's expenses at most colleges. . . .

In view of this situation, the Carnegie Commission goal for 1976 becomes ever so vital:

. . . All students with the motivation and ability to gain access to and complete higher education should receive the financial assistance to do so . . . so that all . . . economic barriers to college and university are removed.

Two implicit assumptions are suggested here by the Carnegie Commission which bear directly on this study. First, the Commission assumes that by 1976, there will be enough financial assistance available to allow for increased access. Realistically, however, financial assistance allocations will fall far short of this expectation. As the recent College Entrance Examination Board Panel on Student Financial Need Analysis said: " . . . The vast re-

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sources committed to the support of higher education fail by a substantial margin to be adequate. As a result, many students are either denied or have limited access to higher education because of insufficient funds. The College Entrance Examination Board reiterated this conclusion in Congressional testimony, stating that:

The gap between institutionally determined need for student aid funds and actual appropriations is but one understated measure of the adequacy of funding. Colleges request monies for only those students who are aid applicants or enrolled students and not the gamut of college eligible students, many of whom never apply to college because of their economic circumstances.

The Commission, also, assumes that by 1976, financial aid funds will be distributed "equitably and impartially" to all students in need. However, financial aid funds have seldom been distributed "equitably and impartially" as suggested by West: "There is substantial opinion to the effect that the neediest segment of the population is not getting the financial aid."
This trend will probably continue at least through America's bicentennial anniversary—quite likely even longer. As a result, "equality of access" would seem to be an extremely elusive goal but certainly not an unattainable one.

Statement of the Research Problem

Student financial aid has always been based implicitly on "need," according to Van Dusen and O'Hearne:

Early programs of student financial aid were begun with money given to the college by private individuals specifically to aid needy and worthy students; and in many instances those funds were supplemented by allocations from the general funds of the institutions themselves. The original purpose of student aid was to make a college education available to those individuals who could not themselves afford to pay the costs.¹

As originally conceived, then, student financial aid was based at least intuitively on "need." This original emphasis on "need" continued until the 1940's. During this time, however, student financial aid was, also, dispensed to serve institutional purposes. Orwig says that:²

"... Financial aid to students has served a wide variety of purposes over the years, such as, rewarding intel-


ligence, academic performance, service to the country, . . . and athletic prowess. . . ."

Not until the late 1940's did student financial aid begin to develop a social consciousness. No longer were institutions content to serve their own ends at the expense of needy students. A renaissance ensued which carried over into the early fifties. During this time, student "need" evolved from an implicit, intuitive priority to an explicit priority. Orwig describes this transition as follows:

The systematic consideration of student financial need did not evolve until the 1950's. It was only during the fifties that the concept of financial need was defined, formalized, and evaluated as a criterion for receiving financial aid.

The development began in the Northeast through a loose consortium of private colleges that desired, through cooperative agreement, to voluntarily limit the amount of financial aid that would be used to recruit academically talented students to the campus. To do this, they developed a procedure, later called need analysis, that would enable them to determine a reasonable contribution from the student and his family and limit the scholarship offered to the student to the amount of his financial need, i.e., the difference between the family contribution and the cost of attending an institution. By voluntarily using the same need analysis procedure, colleges were able to minimize financial competition as a means to attract students to their campus. Although previous to this, individual colleges were . . . implicitly, if not explicitly, evaluating the financial need of applicants, this represents the first inter-college use of systematic financial need analysis procedure.¹

Out of this emerged the College Scholarship Service

¹Ibid.
which was created to develop a fair and objective method
for assessing student "need." The Carter Commission
said:

The College Scholarship Service was the . . . first
venture into an area not associated with testing ac­
tivities. . . . Competitive bidding for students
with exceptional intellectual promise, or other de­
sirable talents such as outstanding athletic ability,
had reached proportions that were of widespread con­
cern. In the view of many people, funds in limited
supply were being expended unwisely in the competi­
tion to induce exceptional students to enroll at par­
ticular colleges. The charge to the College Scholar­
ship Service was to develop a standard need analysis
system that would provide . . . equitable distribu­
ton of funds to students on the basis of financial
need rather than competitive bidding.¹

As a result of the College Scholarship Service and
other needs analysis systems to follow, student financial
aid was no longer based on institutional intuition or pre­
rogatives.² Rather, "financial need" emerged as the fun­
damental basis for awarding financial aid. Bekkering
states in his doctoral thesis:³ "... It was now usual­
ly financial need, rather than any other single criterion,

¹College Entrance Examination Board Panel on Student
Financial Need Analysis, New Approaches to Student Finan­
cial Aid, p. 1.

²Orwig, Toward More Equitable Distribution of College
Student Aid Funds, p. 4.

³James R. Bekkering, "A Study of Education Related
Expenses Incurred by Full-Time Undergraduate Students At­
tending Representative Colleges and Universities in Mich­
igan" (Ph.D. dissertation, Michigan State University,

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that determined the amount of money a student was eligible to receive in financial assistance for a given academic year."

The College Entrance Examination Board summarizes this trend as follows:

By the mid 1950's, financial aid had become a reward for achievement, bestowed upon students who excelled in scholarship, sports, or other endeavors. .. . Shortly thereafter, in theory, if not always in practice, the prime criterion for awarding aid . . . had become student financial need. ¹

Later, the College Scholarship Service made an important distinction:

"... Since it is related to the cost of education, a family with a rather substantial level of living may demonstrate financial need at an institution with high annual costs. The same family, applying for assistance at a community college or a vocational-technical school may be unable to demonstrate need. . . .²

"Demonstrated financial need" soon replaced "financial need" as commonly accepted parlance and later became basic to the federal government's massive National Defense (Direct) Student Loan program in 1958. The U.S. Office of Education stated that colleges and universities: "... shall grant (National Defense Student Loans) loans only to


students who are in need of the loan to pursue a course of study at the institution. . . ."\textsuperscript{1}

The National Defense (Direct) Student Loan program was followed seven years later by two more massive federal programs. The Educational Opportunity Grant and the College Work-Study programs provided additional impetus for distribution of aid on a demonstrated need basis as did the Better Opportunity Grant program created in 1972 and many state programs. A U.S. Office of Education booklet stressed that: ". . . Even though the academic qualifications of students selected to receive funds under the federal programs are not rigorous, the financial need qualifications definitely are. . . ."\textsuperscript{2}

All this would indicate that student financial aid was now well founded on the concept of "demonstrated financial need." As Bekkering concludes:

All of the factors affecting the development of demonstrated financial need, i.e., social consciousness, College Scholarship Service, state and federal programs, influenced individual colleges and universities to the extent that these institutions . . . established demonstrated financial need as a fundamental principle in awarding financial assistance to


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their students. As a result, the federal government, almost half of the state governments, institutions of higher education, foundations, and other organizations each year expend hundreds of millions of dollars to assist financially needy students.¹

Although Bekkering mentions that colleges and universities established demonstrated financial need as a fundamental principle in awarding financial assistance, the Michigan Department of Education suggests: "... There is much concern regarding the relative "equity" of current needs assessment techniques."²

This statement only begins to identify the inherent problems of needs analysis, however. Historically, colleges and universities have placed considerable reliance on the needs analysis techniques of numerous needs analysis services, particularly the College Scholarship Service which is, "... utilized or accepted by approximately 80% of all degree granting colleges and universities across America."³ The College Scholarship Service has developed a


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rigorous rationale for an "expected family contribution" based upon data regarding population spending patterns and living standards. However, the College Scholarship Service has been criticized at times for underestimating a family's willingness and/or ability to contribute. The Michigan Department of Education asks: "... Are current theoretical assumptions in this area valid, or should these need evaluation systems take into account relative family "willingness" as well as theoretical "ability" to contribute?"¹ As O'Hearne concludes:

If the aim of financial aid is to make a college education possible for those who otherwise could not afford it, there must be equitable and impartial procedures to determine how much a year in college does cost, and to evaluate how much the student and his parents can pay during that year toward those expenses.²

This new approach becomes ever so important now that more and more families are feeling the effects of an uncontrolled inflationary spiral. Inflation has forced many families to compromise their living standards for the sake of mere survival. Out of necessity, then, family income must be used to meet basic living expenses. Unfortunately, educational expenses are not usually considered as bas-


Therefore, many families are unable to contribute any money at all for educational purposes, let alone make their "expected contribution" as determined by a needs analysis system.

Families may not only be unable to make their "expected contribution" for economic reasons, but they may also be unwilling to make their contribution for personal reasons. Many families today are beset with problems that can only be viewed in a sociological context. Quite often, family relations may be somewhat strained or completely broken. Consequently, a student may find that all support has been withdrawn not just monetary support for educational purposes. In any event, no "expected family contribution" is forthcoming.

Regardless of whether a family cannot or is unwilling to make a contribution, the same overall effect remains. A student cannot qualify for any state and federal financial aid which is based on an "expected family contribution." Unfortunately, a student may have "real financial need" in the sense that actual resources cannot or do not meet actual expenditures. This suggests that a student may have limited access to higher education at the very least. Johnstone proposes a possible recourse:

There is a trend toward . . . diminution of the parental contribution itself. . . . The Swedes have long since eliminated the parent from the calculus of university grants. The Norwegians have followed suit, and the Danes are lowering the automatic age of eman-
The Swedes last year were even proposing to declare irrelevant the income of the spouse in determining "need"—a proposition with considerable backing designed to make a young woman financially as well as academically liberated from her husband.

Another recourse that Johnstone alludes to may come out of the courts. Now that the "Age of Majority" is eighteen in many states, an "expected family contribution" may be unlawful. Thus, a court may rule one day that anyone at least eighteen years old may qualify for state and federal need-based financial assistance. The National Commission on the Financing of Postsecondary Education points up the ramifications of such a decision:

If students are classified as adults at age 18 rather than 21, it may not be possible to continue to treat them as dependents of their parents in this fashion. Thus, it may become necessary to exclude parental income from consideration. If so, the number of students with financial need under current standards and the amount of their need may rise, forcing governments either to abandon need as a criterion or to develop an entirely new standard based on the financial resources of the student alone.

A probable basis for any legal decision could very well be "real financial need." This is to say that "real financial need" rather than "demonstrated financial need"

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1 D. Bruce Johnstone, "Beyond Need Analysis," College Board Review no. 87 (Spring, 1973), p. 15.

could very well be the only justification necessary for receiving state and federal aid. Legal considerations notwithstanding, "real financial need" rather than "demonstrated financial need" should be the only justification necessary for receiving state and federal aid or any financial aid for that matter. As Dr. Edward Harkenrider, Director of Student Financial Aid and Scholarships at Western Michigan University, indicated in a letter to Representative James G. O'Hara, Chairman, Special Committee on Education:

There . . . (are many) students who do not qualify for assistance through the college-based federal programs (National Direct Student Loan, Supplemental Educational Opportunity Grant and College Work-Study) nor for the Better Educational Opportunity Grant, or state aid programs, but who have real need in the sense that the actual resources made available to them fall short of their legitimate educational (and non-educational expenses). Those of this group who have applied for any of the aids above have with few exceptions been ruled ineligible because of the expected parental contribution reported by one of the needs analysis systems. For whatever reason this parental contribution is not forthcoming . . . the fact remains that (these students) in reality lack sufficient funds for their educational (and non-educational) costs. . . . ¹

Cowhig and Nam² suggest that many of these students

¹Edward Harkenrider to Representative James G. O'Hara, Chairman, Special Committee on Education, 4 April 1974, Washington, D.C., p. 1.

will not attend college at all due to insufficient funds. Folger and Nam concluded likewise in a sample survey directed at high school graduates who presumably met entrance requirements for college but never attended.¹

Panos and Astin report that many more of these students will drop out for financial reasons.² Summerskill supports this contention pointing to twenty-one studies which show that finances were rated as one of the three most important factors in attrition.³ One study was conducted at Southern Illinois University:

This study . . . was directed primarily toward an investigation and analysis of causes responsible for the withdrawal of students who registered as beginning freshmen . . . but who failed to complete requirements for a baccalaureate degree . . . . A large percentage of the drop out students gave lack of finances as their reason for leaving. . . .⁴

Similar studies conducted at the University of Arkansas:


sas, Indiana University and Emory University reveal that insufficient funds were primarily responsible for student attrition.\(^1\) These studies indicate that insufficient funds for higher education would seem to be a very real problem. This study takes up the problem with added emphasis on students who have real financial need since they quite likely will be denied or have limited access to higher education.

**Objective of the Study**

According to Jencks:\(^2\)

We do not know how much direct effect money . . . has on students' chances of staying in school. Considering the importance of the problem, good evidence is surprisingly hard to find. Dropouts often say they quit . . . college because of money problems. But we have no evidence that students who report money problems have appreciably less money than students who report no such problems. Students who report money problems may simply be students who have expensive tastes or who are unusually reluctant to go into debt to get


a college degree. . . .

Various methods for financing higher education have been proposed to assist students with money problems. But, these methods cater largely to a select clientele at the expense of many needy students. This results from the development of methods for financing higher education based on economic and political motives rather than systematic research. To this end, Willingham says that, "... the actual results of alternative methods of ... financing higher education are more often than not based on guesswork. Relatively little systematic research has been put to such questions."¹

This study recognizes that any model for financing higher education must be based on systematic research at the very least. Consequently, the primary objective of this study is to compile data on financial aid recipients and non-financial aid recipients so that three hypotheses can be investigated:

1. There will be no expenditure (tuition and fees; room and board; books and supplies; professional; entertainment; transportation; clothing; gifts; personal grooming; mailing; and, other) differences between financial aid recipients and non-financial aid recipients.

2. There will be no income (parents/guardians; rel-

atives/friends; self/spouse; financial assistance; and, other) differences between financial aid recipients and non-financial aid recipients.

3. There will be no differences between total income and total expenditures for financial aid recipients and non-financial aid recipients.

Based on these findings, an "equitable and impartial" student financial aid model will be developed which caters to students with "real financial need."

Definition of Terms

"Real financial need" has received relatively little attention over the years, so little in fact, that only recently has there been a serious attempt to explore this concept. Harkenrider views "real financial need" in terms of an overall conceptual framework:

... (The student financial aid community) has too often reacted to crises by establishing programs without too much, if any, thought given to long range objectives and the corresponding planning necessary to establish the means to realize those objectives. A concomitant shortcoming probably generated by this myopic view and this crisis orientation is to zero in on one objective alone and to exclude others as illegitimate or unworthy. The Carnegie Report in 1968 alluded to this... by emphasizing both the equality of access as well as the quality of education. However, the student financial aid community, has been in recent years oblivious to these objectives... As a result, this same community has had a very narrow conception of the clientele for whom student aid would be necessary in order to promote equality of access.1

This is another way of saying that the student finan-

1Harkenrider to Representative James G. O'Hara, p. 1.
cial aid community has too narrowly defined those who are genuinely in need of financial assistance. At a National Leadership Conference for Student Financial Aid Administrators, Harkenrider stated:

There is a large number of students growing proportionately larger each academic year who do not qualify for any of the federal campus-based programs, the Better Educational Opportunity Grant or state need-based programs because of the expected parental contribution arrived at through some needs analysis system, but who in fact lack sufficient funds for their educational (and non-educational) costs. . . .

These students have "real financial need" in the sense that their actual resources from parents/guardians; relatives/friends; self/spouse; financial assistance; and, other sources do not meet their actual expenditures from tuition and fees; room (rent) and board (food); books and supplies; professional; entertainment; transportation; clothing; gifts; personal grooming; mailing; and, other.

A student who has "real financial need" may or may not, however, have "demonstrated financial need." Whereas "real financial need" is based exclusively on the student's actual available resources, "demonstrated financial need" is inextricably tied in with an "expected family contribution." Peterson describes the "expected family con-

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tribution as, "the amount of money a student and his or her family can reasonably be expected to contribute from their income and assets toward educational (and non-educational) expenses for the academic year in question."  

The "expected family contribution" is determined according to an accepted needs analysis technique, procedure or system, such as, the College Scholarship Service which determines an "expected family contribution" in seven basic steps:

1. Determination of the total annual income of the parents
2. Determination of "net" income, by subtracting unreimbursed business expenses from the annual income of the parents
3. Determination of effective income, by subtracting from "net" income an amount reflecting federal and state income taxes paid and categories of allowable expenses arising from unusual circumstances
4. Determination of discretionary net worth, with special consideration for a moderate retirement level
5. Determination of income supplement by prorating discretionary net worth over the estimated remaining life-years of the primary working parent
6. Determination of the adjusted effective income by adding effective income and the income supplement
7. Determination of the maintenance and discretionary income contribution from parents' adjusted effective income.  

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Once the "expected family contribution" has been determined, "demonstrated financial need" represents: "the difference between the cost of an education at a particular institution and the 'expected family contribution'."\(^1\) Peterson adds: "... If a positive difference remains, ... every effort is made to bring a variety of student aid resources to bear on this unmet need factor..."\(^2\)

These resources (i.e., National Direct "Defense" Student Loan, Supplemental Educational Opportunity Grant, College Work-Study, Better Educational Opportunity Grant, along with institutional and state programs), according to the Michigan Department of Education, constitute the definition of "financial assistance."\(^3\)

At the other extreme, says Peterson: \(^4\) "... If no positive difference remains between the cost of an education at a particular institution and the 'expected family

\(^1\)Ibid., p. 1.


contribution,* it is assumed that the student in question does not have 'financial need'. . . ." This assumption is based on family ability to pay:

... A family has a responsibility to pay to the extent it is able. This ability to pay must relate to the total financial strength of the family. In this regard, . . . a certain level of income and assets is necessary to maintain the family. Income and assets above this level are to varying degrees available to meet educational costs.1

Often, however, family income and assets simply are not available to meet educational and non-educational costs, since relative family "willingness" and/or actual "ability" to contribute are minimal. These factors, together with the escalating costs of education many times constitutes an almost impassable economic barrier to higher education for a good number of students. As a result, these students do not have "equal access" to higher education based on the following interpretation by the National Commission on the Financing of Postsecondary Education:

Every person will have the same choice as every other person to receive a higher education with full assurance that all supportive services (i.e., academic assistance, counseling, financial assistance, etc.) will be made available to pursue his or her educational objectives.2

1 College Scholarship Service, CSS Need Analysis: Theory and Computation Procedures, p. 3.

2 The National Commission on the Financing of Postsecondary Education, Financing Postsecondary Education in the United States, p. 56.
The Commission goes on to develop a working definition of "postsecondary education" with specific emphasis on "higher education":

... Postsecondary education consists of four major sectors: a collegiate sector, a non-collegiate sector, a third sector made up of all other postsecondary institutions, and a fourth sector encompassing the vast array of formal and informal learning opportunities offered by agencies and institutions that are not primarily engaged in providing structured educational programs....

... Traditionally, local, state and federal interest has focused on the collegiate sector.... The collegiate sector consists of more than 3,000 public and private institutions of higher education, including community colleges, four-year liberal arts colleges, major research universities, and professional schools—which enroll over nine million students.... Approximately 11 percent are enrolled as graduate students and 89 percent as undergraduates.1

This means that undergraduate students currently receive substantially more financial assistance than graduate students, and are quite likely to receive even more if the "Age of Majority" law is challenged. Peterson restricted his study to "undergraduates" and defined this group as follows: "An undergraduate is a student who has not become eligible to receive his or her initial baccalaureate degree at any juncture prior to or during the academic year in question."2

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1Ibid., pp. 13-14.

Summary

First consideration was given to a developmental analysis of the underlying rationale. This rationale was founded on the premise that, "... education at all levels shall be equally accessible to every qualified person." But, according to U.S. News and World Report:

Higher education is passing out of reach for millions of American families since at present prices a fourth to a half of an average family's income is needed to pay one child's expenses at most colleges.

Therefore, the Carnegie Commission concluded:

All students with the motivation and ability to gain access to and complete higher education should receive the financial assistance to do so so that all economic barriers to college and university are removed.

A historical and definitive look at the research problem followed. Stated concisely, insufficient funds for higher education is seemingly a very real problem, particularly concerning students who have "real financial need" since they quite likely will be denied or have limited access to higher education as a result.

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1President's Commission on Higher Education, Higher Education for American Democracy, p. 3.


3Carnegie Commission on Higher Education, A Chance to Learn, p. 3.

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This research problem led into a discussion of the primary study objective which is to compile data on financial aid recipients and non-financial aid recipients so that three hypotheses can be investigated:

1. There will be no expenditure (tuition and fees; room and board; books and supplies; professional; entertainment; transportation; clothing; gifts; personal grooming; mailing; and, other) differences between financial aid recipients and non-financial aid recipients.

2. There will be no income (parent/guardian; relatives/friends; self/spouse; financial assistance; and, other) differences between financial aid recipients and non-financial aid recipients.

3. There will be no differences between total income and total expenditures for financial aid recipients and non-financial aid recipients.

Based on these findings, an "equitable and impartial" student financial aid model will be developed which caters to students with "real financial need."

Final consideration was given to an operational discourse on the following key terms: real financial need; demonstrated financial need; expected family contribution; financial assistance; financial need; equality of access; postsecondary education; higher education; and, undergraduates. Further discourse on key terms follows briefly in Chapter II with definitions of population and sample. This leads into a discussion of data collection technique and instrumentation.
CHAPTER II

RESEARCH DESIGN

Population and Sample

Western Michigan University is the research setting for this study of undergraduate student financial need. Zabinski describes Western in his doctoral dissertation:

... The University was given birth when the state legislature created on May 27, 1903, a fourth normal school in the state. ... The State Board of Education decided that Western State Normal School would be located in a growing community which, today, contains approximately 100,000 people. On June 27, 1904, the new school opened with a handful of faculty members and 117 students. In 1918, the State Board of Education authorized its new normal school to grant the Bachelor of Arts degree, and six years later, authorized the granting of the Bachelor of Science degree. The name of the institution was changed in 1927 to Western State Teachers College. The depression years saw the production of teachers exceed the demand in the state; and, in 1935, a vigorous fight was necessary in order to save the institution from being forced to close. Even though the institution remained open, the depression period witnessed the State Board of Education instruct its teachers colleges to diversify their programs. Aviation technology, paper technology, and increased concern for general education were embraced. Enrollment, after over forty years of operation passed the 4,000 mark.

The University was renamed in 1955, and for the first time the institution's name no longer designated it as a teacher preparation institution. In

1Leo Andre Zabinski, "A Political Analysis of Collegiate Governance" (Ed.D. dissertation, Western Michigan University, 1972), pp. 81-82.
1956, the institution was divided into five schools, each with its own Dean. A legislative act designated the institution as a university in 1957. . . . In 1970, the new University's schools were proclaimed colleges by its Board of Trustees.

The Western Michigan University Graduate College Bulletin goes on to say:

. . . Although the University has continued to meet its initial obligation, the preparation of teachers, the growing educational needs of the state have changed the role of the institution to that of a multi-purpose university. Students today may enroll in undergraduate and graduate programs in the Colleges of Applied Sciences, Arts and Sciences, Business, Education, and Fine Arts, as well as in the Schools of Librarianship and Social Work. The University's enrollment for Fall, 1973, was 20,922 with 3,582 enrolled in graduate programs.¹

The 1975 Winter semester enrollment is 19,732.² 4,782 are graduate students, 742 students are receiving part-time credit and 14,955 are undergraduate students. These undergraduates, plus students receiving part-time credit, comprise the population for this study. This limitation was imposed,³ "... because it was felt that graduate students would add new dimensions to the resource milieu which

¹Western Michigan University, The Graduate College Bulletin 69 (Kalamazoo: Western Michigan University, 1974), p. 5.


would tend to skew the subsequent analysis."

A random sample of one hundred sixty-seven (167) students was chosen from Winter semester registration data based on three selected criteria. Each student had to be in attendance at Western both Fall semester, 1974, and Winter semester, 1975, so that expenditure and income comparisons could be made for the 1974-1975 academic year. Each student could be no younger than seventeen (17) during September, 1957, nor older than twenty-two (22) during March, 1953, since most undergraduates fall within this age range. Each student had to be a United States citizen so that there would be no cross-cultural differences. From the total sample, one hundred and nine (109) students were subsequently interviewed.

Collection of Data

The interview technique was employed because the interview: ¹

1. Provides an opportunity to motivate the respondent to supply accurate and reliable information immediately.
2. Provides more opportunity to guide the respondent in his/her interpretation of the questions.
3. Allows a greater flexibility in questioning the respondent.
4. Allows greater control over the interview situation.

tion.
5. Provides a greater opportunity to evaluate the validity of the information by observing the respondents non-verbal cues. . . .

Since, "... the best way to obtain full and accurate information is to tape everything that is said in the interview, ..." a tape recorder was used to minimize all possible error caused by not:¹

1. Accurately hearing what the respondent said,
2. Observing the respondents non-symbolic behavior,
3. Remembering information received.²

Instrumentation

A moderately structured interview was designed to collect the data. This interview format was pre-tested for validity and reliability on a sub-sample of nine (9) students to determine whether:

1. The questions gathered information that met study objectives.
2. All important phases of the study had been adequately covered.
3. The interview schedule stimulated respondent cooperation.
4. The questions were completely understood by the respondents.
5. The questions were in satisfactory order.³


This order is described, here, in summary form with preliminary remarks:

First, I want to thank you very much for taking part in this study. As I said over the phone, I am interested in student financial need.

Let me assure you from the beginning that everything you say will remain in strict confidence. Your name will never be mentioned anywhere. Once my dissertation is completed you may want to look at it. If so, it will be in the Educational Resources Center library.

In order to get a complete and accurate account of this interview I must use a tape recorder. If there is anything you do not want recorded just reach over and stop the recorder by using the on-off switch right beside you.

The questions I will ask you deal primarily with dollar amounts for Fall semester, 1974, and Winter semester, 1975. It is important that you be specific for each semester. Sometimes you can only estimate. I can only ask you to be as specific as possible.

Do you have any questions before we begin?

I. Expenditures
   A. Educational
      1. Tuition and Fees
         a. How much was your tuition?
         b. What were your fees in addition to the $1.50 student tax which everyone is assessed?
      2. Room (Rent) and Board (Food)
         a. How much was your room (rent)?
         b. How much was your board (food)?
         c. How much were your utilities?
         d. How much was your refrigerator?
         e. How much was your telephone?
         f. How much were your room accessories?
      3. How much were your books and supplies?
   B. Non-Educational
      1. Professional
         a. How much were your medical expenditures?
         b. How much were your dental expenditures?
         c. How much were your eye expenditures?
      2. How much did you spend on entertainment?
      3. Transportation
a. How much did you spend on transportation?
b. How much did you spend on a car for payments, insurance and registration?

4. Clothing
   a. How much did you spend on clothing?
   b. How much did you spend on laundry and dry cleaning?

5. How much did you spend on gifts?

6. How much did you spend on personal grooming?

7. How much did you spend on mailing?

8. How much did you spend on other expenditures?

II. Income
A. Parents/Guardians
   1. How much did you receive from parents/guardians?
   2. How much did you receive from social security?

B. How much did you receive from relatives/friends?

C. Self/Spouse
   1. Savings
      a. How much did you have saved?
      b. How much did your spouse have saved?
   2. Earnings
      a. Self
         (1) How much did you earn?
         (2) How much did you receive from income tax?
      b. How much did your spouse earn?

D. Financial Assistance
   1. How much did you receive from work-study?
   2. How much did you receive from loans?
   3. How much did you receive from grants?
   4. How much did you receive from scholarships?

E. How much did you receive from other sources?

Responses to these questions were recorded on the following expenditure and income matrices:
Table I
Expenditure Matrix

I. Educational Expenditures
   A. Tuition and Fees
      1. Tuition
      2. Fees
      3. TOTAL
   B. Room (Rent) and Board (Food)
      1. Room (Rent)
      2. Board (Food)
      3. Utilities
      4. Refrigerator
      5. Telephone
      6. Room Accessories
      7. TOTAL
   C. Books and Supplies
   D. TOTAL EDUCATIONAL EXPENDITURES

II. Non-Educational Expenditures
   A. Professional
      1. Medical
      2. Dental
      3. Eye
      4. TOTAL
   B. Entertainment
   C. Transportation
      1. Transportation
      2. Car
      3. TOTAL
   D. Clothing
      1. Clothing
      2. Laundry and Dry Cleaning
      3. TOTAL
   E. Gifts
   F. Personal Grooming
   G. Mailing
   H. Other
   I. TOTAL NON-EDUCATIONAL EXPENDITURES

III. TOTAL EDUCATIONAL AND NON-EDUCATIONAL EXPENDITURES
Table II

Income Matrix

<table>
<thead>
<tr>
<th>I. Parents/Guardians</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>A. Parents/Guardians</td>
<td>$</td>
</tr>
<tr>
<td>B. Social Security</td>
<td>$</td>
</tr>
<tr>
<td>C. TOTAL</td>
<td>$</td>
</tr>
</tbody>
</table>

| II. Relatives/Friends        | $        |

| III. Self/Spouse             |          |
| A. Savings                   |          |
| 1. Self                      |          |
| 2. Spouse                    |          |
| 3. TOTAL                     | $        |
| B. Earnings                  |          |
| 1. Self                      |          |
| a. Self                      |          |
| b. Income Tax                |          |
| c. TOTAL                     |          |
| 2. Spouse                    |          |
| 3. TOTAL EARNINGS            |          |
| C. TOTAL SAVINGS AND EARNINGS|          |

| IV. Financial Assistance     |          |
| A. Work-Study                |          |
| B. Loans                     |          |
| C. Grants                    |          |
| D. Scholarships              |          |
| E. TOTAL                     | $        |

| V. Other                     | $        |

| VI. TOTAL INCOME             | $        |

Summary

The population for this study was comprised of 15,697 undergraduate students in attendance at Western Michigan University during Winter semester, 1975. A random sample of one hundred sixty-seven (167) students was chosen from
registration data. From this sample, one hundred and nine (109) students were interviewed.

A moderately structured interview was designed to collect the data. This interview format was pre-tested for validity and reliability on a sub-sample of nine (9) students. Questions relative to expenditures and income for the 1974-1975 academic year were asked. Responses were recorded on expenditure and income matrices. These data are analyzed in Chapter III.
CHAPTER III

ANALYSIS OF THE DATA

The data compiled in this study were analyzed, first, in terms of expenditures for Western Michigan University financial aid recipients and non-financial aid recipients. Then, these two groups were compared in terms of income. Once these comparisons were made total expenditures and total income were compared to see if there was any real financial need.

Expenditures

Educational expenditures

Table III shows the breakdown for expenditures. A 7.65 percent difference exists between financial aid recipients and non-financial aid recipients concerning total educational expenditures. The difference can largely be accounted for in room (rent) and board (food). Financial aid recipients spent a total of $1120.41 on room and board. Non-financial aid recipients spent $983.13. This is a difference of 7.07 percent or $137.28. Only one financial aid recipient was living free at home compared to eleven non-financial aid recipients. The remainder is distributed fairly evenly between tuition and fees; utilities; refrigerator; telephone; room accessories; and, books and
Table III
Expenditures for Fall Semester, 1974 and Winter Semester, 1975 at Western Michigan University

<table>
<thead>
<tr>
<th></th>
<th>Financial Aid Recipients</th>
<th>Non-Financial Aid Recipients</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Mean</td>
<td>Percent</td>
</tr>
<tr>
<td>I. Educational Expenditures</td>
<td></td>
<td></td>
</tr>
<tr>
<td>A. Tuition and Fees</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1. Tuition</td>
<td>$600,0000</td>
<td>.2227</td>
</tr>
<tr>
<td>2. Fees</td>
<td>8,8906</td>
<td>.0032</td>
</tr>
<tr>
<td>3. TOTAL</td>
<td>$608,8906</td>
<td>.2259</td>
</tr>
<tr>
<td>B. Room and Board</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1. Room (Rent)</td>
<td>471,9453</td>
<td>.1751</td>
</tr>
<tr>
<td>2. Board (Food)</td>
<td>648,4650</td>
<td>.2406</td>
</tr>
<tr>
<td>3. Utilities</td>
<td>11,0625</td>
<td>.0041</td>
</tr>
<tr>
<td>4. Refrigerator</td>
<td>7,1562</td>
<td>.0026</td>
</tr>
<tr>
<td>5. Telephone</td>
<td>76,6993</td>
<td>.0284</td>
</tr>
<tr>
<td>6. Room Accessories</td>
<td>6,7968</td>
<td>.0032</td>
</tr>
<tr>
<td>7. TOTAL</td>
<td>$1,222,1251</td>
<td>.4533</td>
</tr>
<tr>
<td>C. Books and Supplies</td>
<td>$102,0096</td>
<td>.0378</td>
</tr>
<tr>
<td>D. TOTAL EDUCATIONAL EXPENDITURES</td>
<td>$1933,0253</td>
<td>.7170</td>
</tr>
<tr>
<td>II. Non-Educational Expenditures</td>
<td></td>
<td></td>
</tr>
<tr>
<td>A. Professional</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1. Medical</td>
<td>32,2031</td>
<td>.0119</td>
</tr>
</tbody>
</table>

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Table III (continued)

<table>
<thead>
<tr>
<th>Financial Aid Recipients</th>
<th>Non-Financial Aid Recipients</th>
</tr>
</thead>
<tbody>
<tr>
<td>N=32</td>
<td>N=68</td>
</tr>
<tr>
<td></td>
<td>Mean</td>
</tr>
<tr>
<td>2. Dental</td>
<td>$ 20,9375</td>
</tr>
<tr>
<td>3. Eye</td>
<td>19,8281</td>
</tr>
<tr>
<td>4. TOTAL</td>
<td>$ 72,9687</td>
</tr>
<tr>
<td>B. Entertainment</td>
<td>$ 172,4531</td>
</tr>
<tr>
<td>C. Transportation</td>
<td></td>
</tr>
<tr>
<td>1. Transportation</td>
<td>$ 117,5937</td>
</tr>
<tr>
<td>2. Car</td>
<td>66,1718</td>
</tr>
<tr>
<td>3. TOTAL</td>
<td>$ 183,7655</td>
</tr>
<tr>
<td>D. Clothing</td>
<td></td>
</tr>
<tr>
<td>1. Clothing</td>
<td>$ 102,7659</td>
</tr>
<tr>
<td>2. Laundry and</td>
<td></td>
</tr>
<tr>
<td>Dry Cleaning</td>
<td>$ 33,0803</td>
</tr>
<tr>
<td>3. TOTAL</td>
<td>$ 135,8462</td>
</tr>
<tr>
<td>E. Gifts</td>
<td>$ 85,1625</td>
</tr>
<tr>
<td>F. Personal Grooming</td>
<td>$ 21,4687</td>
</tr>
<tr>
<td>G. Mailing</td>
<td>$ 8,6968</td>
</tr>
<tr>
<td>H. Other</td>
<td>$ 80,8128</td>
</tr>
<tr>
<td>I. TOTAL NON-EDUCATIONAL EXPENDITURES</td>
<td>$ 761,1743</td>
</tr>
<tr>
<td>III. TOTAL EDUCATIONAL AND NON-EDUCATIONAL EXPENDITURES</td>
<td>$2694,1996</td>
</tr>
</tbody>
</table>
supplies.

**Non-educational expenditures**

The difference between total educational and non-educational expenditures is virtually identical with one notable exception. Whereas financial aid recipients spent 7.65 percent more than non-financial aid recipients on educational expenditures, the reverse is true for non-educational expenditures. Non-financial aid recipients spent a total of $1023.14 on these expenditures compared to $761.17 for financial aid recipients. This is a difference of 7.63 percent or $261.97. Most of this is accounted for in entertainment and transportation. Non-financial aid recipients spent $244.35 more on these two expenditures than financial aid recipients. Entertainment accounted for $69.20. Transportation accounted for $175.15. Ten financial aid recipients spent money on an automobile mostly for payments, insurance and registration. Three times as many non-financial aid recipients did likewise. All other non-educational expenditures are divided evenly. Financial aid recipients spent more on professional, mailing and clothing expenditures. Non-financial aid recipients spent more on gifts, personal grooming and other expenditures which included fraternity and sorority; calculator and typewriter; charge accounts; loans; church contribution; pets; repairs; insurance; and, miscellaneous.
Table IV shows the breakdown for income. Non-financial aid recipients received a total of $528.06 more than financial aid recipients for educational and non-educational expenditures. The largest income difference is shared fairly equally by parents/guardians and financial assistance. Non-financial aid recipients received more than twice as much or $1711.16 from home as did financial aid recipients. Most of this money for non-financial aid recipients went toward all three educational expenditures and some non-educational expenditures while financial aid recipients used money from home primarily to cover medical, dental and, books and supplies. Financial aid recipients received $1018.22 through the Office of Student Financial Aid and Scholarships at Western. This went primarily for tuition and fees with room and board and, books and supplies not far behind. Income from the students themselves shows a decided edge in favor of non-financial aid recipients. These students saved $386.55 more and earned $323.66 more than financial aid recipients. In spite of these differences, both groups used savings and earnings principally for non-educational expenditures. All remaining income from relatives/friends and other is fairly negligible although financial aid recipients spent two hundred dollars more on both expenditures than did non-finan-
Table IV
Income for Fall Semester, 1974
and Winter Semester, 1975 at
Western Michigan University

<table>
<thead>
<tr>
<th></th>
<th>Financial Aid Recipients</th>
<th></th>
<th>Non-Financial Aid Recipients</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Mean</td>
<td>Percent</td>
<td>Difference</td>
<td>Mean</td>
</tr>
<tr>
<td>I. Parents/Guardians</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>A. Parents/Guardians</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>B. Social Security</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>C. TOTAL</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>II. Relatives/Friends</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>III. Self/Spouse</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>A. Savings</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1. Self</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. Spouse</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. TOTAL</td>
<td>$651,0937</td>
<td>21.56</td>
<td>0.768</td>
<td>$1037,6470</td>
</tr>
<tr>
<td>B. Earnings</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1. Self</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. Spouse</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. TOTAL EARNINGS</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>C. TOTAL SAVINGS AND EARNINGS</td>
<td>$1037,3280</td>
<td>34.34</td>
<td>0.1490</td>
<td>$1747,5392</td>
</tr>
</tbody>
</table>
Table IV (continued)

<table>
<thead>
<tr>
<th>Financial Aid Recipients</th>
<th>Non-Financial Aid Recipients</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Mean</td>
</tr>
<tr>
<td>IV. Financial Assistance</td>
<td></td>
</tr>
<tr>
<td>A. Work-Study</td>
<td>$149,000</td>
</tr>
<tr>
<td>B. Loans</td>
<td>$326,343</td>
</tr>
<tr>
<td>C. Grants</td>
<td>$280,562</td>
</tr>
<tr>
<td>D. Scholarships</td>
<td>$262,312</td>
</tr>
<tr>
<td>E. TOTAL</td>
<td>$1018,218</td>
</tr>
<tr>
<td>V. Other</td>
<td>$177,000</td>
</tr>
<tr>
<td>VI. TOTAL INCOME</td>
<td>$3019,657</td>
</tr>
</tbody>
</table>
cial aid recipients. Most of this came from other sources with one in particular. One financial aid recipient received five thousand dollars from a probate court following the death of her parents.

Real Financial Need

The difference between total income and total expenditures indicates that both groups had no real financial need. As a matter of fact, financial aid recipients had $325.46 more than necessary. This was almost identical to the average loan award. Work-study, grants and scholarships were somewhat less. Non-financial aid recipients were even better off. These students had $698.76 more than necessary for educational and non-educational expenditures. Some of this money was probably spent during the 1974-1975 academic year and some will more than likely be used later.

Summary

Several facts concerning student expenditures, income and real financial need emerged from the data analysis:

Expenditures

1. A 7.65 percent difference existed between financial aid recipients and non-financial aid recipients concerning total educational expenditures.

2. A 7.63 percent difference existed between financial aid recipients and non-financial aid recipients concerning total non-educational expenditures.
**Income**

1. Non-financial aid recipients received a total of $528,06 more from all sources of income than did financial aid recipients.

**Real financial need**

1. Financial aid recipients had $325,46 more than necessary to pay for educational and non-educational expenditures.

2. Non-financial aid recipients had $698,76 more than necessary to pay for educational and non-educational expenditures.
CHAPTER IV

SUMMARY

The research problem investigated in this study was inextricably tied in with "equality of access" to higher education. The Carnegie Commission made this very clear:

... All students with the motivation and ability to gain access to and complete higher education should receive the financial assistance to do so... so that all... economic barriers to college and university are removed.¹

Since many students cannot receive financial assistance, insufficient funds for higher education seemed to be a very real problem, particularly concerning students who had "real financial need." Consequently, the primary objective was to compile data on financial aid recipients and non-financial aid recipients so that three hypotheses could be investigated:

1. There will be no expenditure differences between financial aid recipients and non-financial aid recipients.

2. There will be no income differences between financial aid recipients and non-financial aid recipients.

3. There will be no differences between total income and total expenditures for financial aid recipients and non-financial aid recipients.

¹Carnegie Commission on Higher Education, A Chance to Learn, p. 3.
The population was comprised of 15,697 undergraduate students in attendance at Western Michigan University during Winter semester, 1975. A random sample of one hundred sixty-seven (167) students was chosen from registration data. From this sample, one hundred nine (109) students were interviewed.

A moderately structured interview was designed to collect the data. This interview format was pre-tested for validity and reliability on a sub-sample of nine (9) students. Questions relative to expenditures and income for the 1974-1975 academic year were asked. Responses were recorded on expenditure and income matrices.

FINDINGS

Several facts emerged from this study of undergraduate student financial need:

Expenditures

1. A 7.65 percent difference existed between financial aid recipients and non-financial aid recipients concerning total educational expenditures.

2. A 7.63 percent difference existed between financial aid recipients and non-financial aid recipients concerning total non-educational expenditures.

Income

1. Non-financial aid recipients received a total of $528.06 more from all sources of income than did
financial aid recipients.

Real Financial Need

1. Financial aid recipients had $325.46 more than necessary to pay for educational and non-educational expenditures.

2. Non-financial aid recipients had $698.76 more than necessary to pay for educational and non-educational expenditures.

These findings bring into question, not so much a need for an "equitable and impartial" student financial aid model as, the overall adequacy of current budget development procedures at Western, particularly for financial aid recipients. Johnson concludes:

It is one thing to establish budget costs and models and another to verify them. Research must be done and a rationale must be developed for each model and cost cell within the model. The financial aid officer's 'best guess' is not good enough. Reliable figures are needed to back any action taken. . . .

A 1971-1972 study in California addressed the issue of institutional budgets. The following conclusion was drawn:

... Average institutional aid budgets consistently exceed student-reported expenses. Differentials in this area were expected because institutional budgets are more comprehensive than are student estimates of

1 Richard Johnson, "Student Budgets--Where Are We?" MASFAA Newsletter (February, 1972), p. 2.

expenses. The institutional budgets normally include such items as health care (including insurance) and often an allowance for the money spent by parents in providing room and board in the family home. Students reacting to a questionnaire would be more likely to report only those expenses they paid for or that were paid for by their parents to the college or to the student directly. Therefore, small differences in budgets of $200-$300 could easily be brought out by the more comprehensive budget construction employed by college aid officers.

At Western, the average budget for both financial aid recipients and non-financial aid recipients fell below student-reported expenditures. This may be the result of painstaking efforts to see that student-reported expenditures were as accurate and comprehensive as possible. McKinlay and Ramaswamy did likewise in a 1971 study. They attempted to study expenditure patterns at the University of Illinois via weekly student budget sheet reports. All three studies suggest that:

The spread of institutional budgets is . . . bothersome. The budgets reported by a few institutions are so far apart from the great majority of institutional budgets as to raise serious question about their validity. . . . It appears that students of like finan-

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1 The average budget at Western is $2,500 which includes tuition ($600); room and board ($1,280); books and supplies ($150); and, personal expenses ($470) for Fall semester, 1974 and Winter semester, 1975. These figures were taken from a booklet entitled, "Why WMU" printed by Western Michigan University.

cial resources would receive very different aid packages when their resources were subtracted from the institutional budgets reported.

There is apparently a considerable shortage of equity of treatment inherent in some institutional budgets. . . .

RECOMMENDATIONS

This study makes two recommendations as a result of the apparent inequity between Western's $2,500 institutional budget and data compiled concerning student-reported expenditures. First, the $2,500 institutional budget for non-financial aid recipients should reflect an increase of $348.96 to $2848.96. The budget for financial aid recipients should likewise reflect an increase, but only $194.20 to $2694.20.

Second, these adjustments in student expenditures should coincide with a reassessment of student-reported income, particularly in the Office of Student Financial Aid and Scholarships. This is founded on the premise that financial aid recipients had an average of $325.46 more than necessary to pay for educational and non-educational expenditures.

Several possible explanations are available to account for this difference between student-reported expenditures and student-reported income, but one explanation

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Report Number One, pp. 62-63.
strongly suggests that financial aid recipients were overawarded for the 1974-1975 academic year. Considering the large number of financial aid recipients, any overaward represents an injustice to students without sufficient funds for higher education, particularly many students with "real financial need" since they may be denied access as a result.

IMPLICATIONS

A number of implications for further research have developed from this study, not the least of which is expressed by one student in answer to the following query:

I: What is your overall feeling about the Office of Student Financial Aid and Scholarships?
R: Lot better today than it was last week. I really felt I was getting the run-around for awhile there because I kept calling and there was nothing about me in their files. I had done all this paper work but there was nothing about me in their files. I couldn't understand how that could happen. It's just that the other forms didn't come in. I wasn't getting any money from them. I knew I didn't have any money to pay the school. I knew I wasn't getting any money. I guess that would form a pretty biased opinion. I felt that they were inefficient. Either that, or I felt that they just didn't have the money to give to students—the way things are today. Now, I still feel like I did everything on my own. They helped me with the loan, I'll admit that. But, I had to go in there for four days straight to get it. Every day I was there as soon as they opened, filling out forms and running around doing little things that they wanted me to do here and there. And, the Basic Educational Opportunity Grant! I don't know if they had too much to do with that except for the fact that they gave me the forms to fill out. Maybe when my Parent's Confidential Statement comes in and I sit down with a counselor and he works out some sort of system for me for next term, it will probably be different. I guess I can't really say
right now because I haven't talked to a counselor. All I have done is talk to secretaries and fill out forms.

Another student voiced displeasure with all the "red tape":

The Parent's Confidential Statement was a real pain. My dad said he'd rather fill out income tax than that thing. It really gets complicated in a few places. You have to whip down exact dollar amounts. That can be a drag. . . .

These comments mirror many concerns that students had about the Office of Student Financial Aid and Scholarships. As a result, there would seem to be no more important potential research than identification of these concerns so that remedial action could be taken.
REFERENCES


Harkenrider, Edward to Representative James G. O'Hara, Chairman, Special Committee on Education, 4 April 1974, Washington, D.C.


Kalamazoo (Michigan) Western Herald, 8 January 1975.


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Roose, Kenneth D. "Aid to Students—or to Institutions." Educational Record 51 (Fall, 1970): 367.


U.S. Congress. Written Testimony by the College Entrance Examination Board, May, 1972.


## INTERVIEW TIME SCHEDULE

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