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*Admissions and financial aid offices are the initial point of interaction for many parents of college students. In communicating institutional priorities and expectations for familial involvement, the work of these two offices extends beyond meeting enrollment goals.*

## Parental Involvement in Admissions and Financial Aid

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Several important trends have altered the admissions and financial landscapes since *Working with the Parents of College Students* appeared in 1985 (Cohen, 1985). The impact is on both the institutions and the families. Yet despite some identifiable trends, it is difficult to make generalizations about the admissions process. Admissions policies and procedures can differ drastically from one institution to the next, depending on selectivity, size, cost, and clientele. Community colleges and open access universities, for example, do not “leverage” financial aid resources, and few selective, private colleges deal with an influx of adult returning learners, with their unique set of needs and services.

One disturbing trend confounding the current efforts is the increasingly stratified college attendance patterns. Despite federal, state, and institutional policies designed to create equal access to higher education, lower- and working-class students are increasingly more likely to attend community colleges and less-selective four-year colleges than are middle-class students (Karen, 1991). This has a reverberating effect. Colleges at the lower end of the institutional hierarchy face the additional challenges of working with parents for whom admissions and financial aid are unfamiliar processes. Nevertheless, all institutions need to learn how to deal with the needs of this population as first-generation students begin finding their way to college in greater numbers.

This chapter highlights several recent trends in higher education, including the expanding use of technology and a growing consumerism, and how these forces reshape the work of admissions and financial aid professionals. Suggestions for how these professionals can prepare to respond to these changes are provided. In addition, the critical differences between first-generation college students and students with college-educated parents are discussed. A brief overview of the college-choice literature is included to illustrate the ways in which educational background influences how a family goes about selecting a college. The chapter concludes with suggestions for how colleges can respond to the call to reach out to K–12 in order to help *all* students and parents prepare for college.

### **Trends in Financial Aid**

Although each particular institution awards financial aid in a way that reflects its strategic enrollment goals, changes in federal requirements and procedures over the past ten years have helped stabilize how financial aid disbursement decisions are made. The Free Application for Federal Student Aid (FAFSA) that every family seeking financial aid must complete standardizes the formula for determining how much need-based aid is allocated to students. With the billions of dollars the federal government makes available to families each year, it has tried to equalize the disbursement of funds.

**Changes in Philosophy: Shifting the Financial Burden.** One constant in financial aid policy is change. The changes reflect budgetary constraints, but they also reflect changes in how society regards federal programs and higher education. Following the Morrill Act, and again after World War II with the implementation of the GI Bill, the country's philosophy was that higher education was a "right" for all Americans. This ideology marked a shift for American higher education, which traditionally had been reserved for the privileged few who could afford it. During the tumultuous 1960s and early 1970s, a new debate focused on the extent to which the federal government should help citizens obtain their educational goals.

With increasing calls for accountability and media reports of the middle-class squeeze in relation to higher education pricing, educators are now offering a new description for public higher education. From *public* to *state-supported* colleges and universities and more recently to *state-assisted* colleges and universities, the descriptors indicate how the lines between public and private sectors continue to blur because of funding issues. Recent policies moving the burden of educational costs from the government back to the family may cause the system to revert to one based on socioeconomic status.

The move toward self-sufficiency in financial aid affects both families and colleges. Much of the country now views "going to college" as the necessary path to economic and social mobility. Sending a student to college is

a major investment on the part of parents; statistics show that it is the biggest cost to families second only to the cost of their homes (Oluwasanmi, 2000).

The cost of education has more than doubled since the 1984–85 school year. Back then, the total cost of a public college or university for resident students was \$4,881; it was \$9,022 for a student attending a private school (Angst, 1985). For the 2000–01 school year, those costs averaged \$10,909 for public institutions and \$23,651 for private ones (*Chronicle of Higher Education Almanac*, 2000).

**Changing Role of Financial Aid Professionals.** With the increasing costs of attendance and increasing financial award criteria, financial aid professionals enter a very private and personal space with families. In asking questions about income, tax shelters, and divorce agreements, staff members may appear more like IRS agents than members of the educational community.

The approach professionals take toward their clients—whether those clients are current or prospective students and families—generally falls into one of two categories: financial adviser or financial counselor. Sometimes the roles become inextricably intertwined. Key to helping families with financial matters is the ability to separate financial crises from personal need.

Many of those in student affairs can recall working with a student who experienced a personal financial crisis. That student would need to turn to the financial aid office or the counseling center or both as he or she tried to resolve this personal crisis. In many instances, financial aid officers are seen as family financial counselors. Providing family financial counseling is a new role for financial aid officers. Fifteen years ago, the prediction was made that colleges and universities would need to prepare for this extra responsibility (Cohen, 1985). Today, that prediction has come true. With the number of students from families experiencing difficulties, financial aid counselors must recognize that they will see students and families through financial upheavals (divorce, death in the family, or job loss by one or both parents) during the student's academic career.

Although parents increasingly involve themselves in the college selection process, the financial aid process often formalizes their involvement. The focus of many institutional policies is on the student, but the financial aid office involves the family. Starting with the verification process, financial aid officers work with family tax records to verify to the federal government that income and savings information is accurate. "Verification" is a threatening term to most laypeople. According to federal regulations, 30 percent of all applicants for financial aid must be selected randomly for verification. The assumption is that the applicant has done something wrong or has not reported income and expenses accurately. How quickly the university helps parents and students understand verification sets a tone for future dealings between them. Universities need to respond quickly to concerns they raise even when families are slow to acknowledge the verification letter.

**Changing Packaging Policies: Increasing Debt Load.** The U.S. Department of Education reports that the average loan amount among college graduates is approximately \$13,000 (Oluwasanmi, 2000). This has grown from the \$8,000 that was reported in the 1994–95 school year (Berkner, 1996). Colleges and universities should assess the impact of debt load on their student cohort when they establish packaging policies. The complexity of the issue emerges when career choices, enrollment goals, and ethics are considered. For example, financial aid professionals must consider awarding an education major \$13,000 in total loans when starting annual salaries for teachers are notoriously low. If resolving this dilemma means saying no to a student's request for a loan, then the impact of that decision on the institution must be recognized.

In sum, financial aid packaging policies should emerge from a dialogue that goes beyond admissions goals alone. Institutions should provide proper training and professional development for financial aid staff members, and develop financial aid policies in the context of entering and returning students. In true enrollment management, the policies of a financial aid office should support the academic mission of the institution for all students.

**Enrollment Trends.** Financial aid counselors will be dealing with more students over a longer period of time. The U.S. Department of Education (Plisko, 1999) reports that the average number of years to graduation among all college or university students is now five and beginning to stretch to six. The extended length of enrollment is due in part to the number of part-time students now enrolled across the country. Another reason may be that more students are registering for fewer hours each semester because they are working more hours to pay for their education.

Although some financial aid has been made available to part-time students, most policies were crafted with full-time students as the intended audience. But with the changing demographics, increasingly students commute, are older, enroll part-time, and work off-campus (Baker and Velez, 1996). As length of enrollment increases, the success of financial aid administrators will depend on their paying attention to federal guidelines, rules, and processes, as well as having knowledge of the student cohort. Financial aid counselors, already spending considerable time with such processes as verification, will need to ensure that parents and students understand the ever-increasing federal financial aid requirements and know the trends for future financial aid disbursements.

**Parental Involvement.** Financial aid professionals should also keep in mind the difference between working with parents of first-generation students and parents who attended college themselves. First-generation families need to become familiar with acronyms and jargon used across the university and specifically in financial aid. Terms like FAFSA, ECA (estimated cost of attendance), COA (cost of attendance), merit-based aid, need-based aid, Pell, Stafford, subsidized and unsubsidized loans, verification, and so on are used with ease in financial aid offices. First-generation fami-

lies easily can be overwhelmed. Subjects discussed in the media—such as educational discounting, college work study, millions of dollars in unawarded scholarships each year, and first-generation college families' students being overburdened with loans—may intimidate them and keep them from actively taking part in the application process.

Professionals need to help ease the transition starting during orientation and continuing with newsletters, campus visits, and telephone conversations. As they help families understand their financial obligations to the university and the various types of awards, it is important for them to recognize that differences in socioeconomic status should be of less concern than whether students are from first-generation families. The admissions office as well as the institutional research office should assist financial aid personnel in gleaning this information.

**Professional Standards.** Financial aid professionals also need to maintain high ethical standards. The National Association of Student Financial Aid Administrators has developed a comprehensive code of ethics. The Council for the Advancement of Standards in Higher Education (CAS) also has developed a working set of ethical standards. These ethics have developed around topics such as fund management, packaging principles, and personal integrity issues.

Financial aid professionals represent a critical function of higher education administration. The work of these individuals affects the institution's fiscal health in terms of budget management and packaging policies. More important, however, may be the implicit messages that the staff members communicate about how the institution regards the financial commitment of a college education for many families. Interactions with this office may well set the tone for future interactions with university personnel.

## Trends in Admissions

Several trends affect admissions professionals.

**Consumerism in College Selection.** The admissions process has become increasingly competitive. Colleges and universities have become more aggressive in their admissions strategies. This shift in strategy is best illustrated by the term *enrollment management*, which suggests a more comprehensive, more deliberate approach to recruitment, retention, and financial aid than simply facilitating admission for the next incoming class. Although the cornerstone of enrollment management remains the recruitment of students, the nature of admissions work has changed in accordance with the new organizational structure. In the face of stagnant resources and shifting demographics, for example, institutions are becoming more intentional about how they recruit and frequently in deciding whom they recruit. At many colleges, especially private institutions, financial aid resources are “leveraged” as a way of attaching value to students who fall into particular ability and expected family contribution (EFC) categories. The more desirable the student,

the thinking goes, the more financial aid is offered to entice that student to attend.

Families are increasingly well informed about how to approach the college selection process. They are much more knowledgeable about how the admissions process works. First, they recognize the value of good grades and high test scores, not to mention the impact of a well-placed phone call or letter from a friend of the college. More to the point, they know much about how colleges compare with the competition, especially in terms of price. Most admissions professionals have found themselves on the defensive trying to explain that the college they represent offers intangibles that cannot be obtained from “the other college,” which happens to be several thousand dollars cheaper. This is especially challenging for admissions professionals at private liberal arts colleges, where much of the benefit does not relate directly to employment after graduation.

The seemingly endless number of college lists and rankings that appear annually in the popular press fuel the growing consumerism among families. Want the best value? Check the *U.S. News and World Report*. Looking for a character-building college? The Templeton Foundation publishes its selections. Looking for a wired college? Yahoo! provides an authoritative voice in this regard. Or simply looking for “the best” colleges from which to choose? Consult any number of weekly magazines at the local bookstore. Such rankings are “a mixed bag” for both families and colleges. Few families question the methodology that produced the rankings. At the same time, colleges sing the praises of such rankings when they appear in them but are just as apt to downplay their relevance when not given a preferred position. Nevertheless, college rankings are now a factor in the selection of a college for many families.

**Technology.** Access to technology presents a new, unique challenge to competition in admissions. The use of technology in the college selection process is analogous to the availability of pricing information for automobiles. Until recently, potential car buyers, except for the most savvy, were often at a competitive disadvantage at the dealership because of the uneven availability of information. The buyer, unaware of dealer cost for the car, was operating in the dark when it came to negotiating a fair price. Now, with the availability of dealer costs on numerous Web sites, the buyer knows exactly how much the dealer paid for the car, the value of his or her trade-in, and the dealer cost for accessories. The negotiation over price when both parties have the facts takes on a completely different tone.

With the click of a mouse, students and parents can arm themselves with information about virtually all aspects of a number of colleges. From the comfort of their living rooms, parents can compare the availability of scholarships, the graduate school and employment placement rates of an institution’s graduates, and opportunities for travel abroad. Often, they communicate directly with faculty members and administrators about details. As a result, the “buyer” of a college education is in a more equal

position with the “seller.” Obviously, selling a car is not the same as helping families make decisions about college. However, much as the car salesperson has had to change tactics, so too the admissions professional must be prepared to deal with families who possess a great deal of information on college selection that may or may not be accurate.

The result of the growing consumerism among parents is that the quest for the “best deal” has intensified. Often the best deal simply means a financial aid package that is just slightly more generous than that being offered by the other school being considered by the family. It is a buyer’s market, parents are told, and colleges will act accordingly. For families with deeply held beliefs about the value of a college degree, the employment rate and salary range of the most recent graduating class is of the utmost importance in reaching a final decision.

**Implications for Admissions Professionals.** The role of admissions professionals is affected in two ways.

*Institutional Gatekeepers.* One role that has remained constant for admissions professionals throughout the years is that of gatekeeper to the institution. On the one hand, they make a determination about which students have the ability to succeed at the institution. But on the other hand, they also uphold institutional values. In the eyes of prospective students and parents, admissions representatives are the embodiment of all that the college or university espouses. How they conduct themselves while interacting with families—that is, whether they are courteous, honest, and respectful even to those families who least fit the institution’s desired academic profile—will say more to a family about the character of an institution than anything printed in the viewbook.

In addition to the responsibilities of the gatekeeper role, recent trends bring an additional set of responsibilities. First, admissions professionals must keep up with the growing level of involvement of some parents. Many families seeking the best deal want to get their son or daughter into the “right college” in order to meet their social as well as educational goals. These families are well informed but also have influence and connections. In a recent essay, a former admissions counselor at Duke University (Toor, 2000) describes the challenges of dealing with these “pushy parents” who seem to be appearing in greater numbers. The stakes become higher when intensely involved parents are themselves graduates of the same college. Although many colleges give special consideration to legacies, working with these families in the admissions process often requires keen diplomatic skills.

*Information Managers.* As parents become more sophisticated, admissions professionals must broaden their scope of expertise beyond their own campus. In order to help families make an informed selection, admissions professionals need to understand where their institution fits in the continuum. They must also become experts in trends affecting higher education. For example, how does tuition discounting change parental expectations at

different types of institutions? How does the availability of college work study funds and student loans shape families' perceptions of their ability to afford college? Although these specific issues may not emerge in conversations with students and parents, they form the larger context in which individual families evaluate college options.

Last, admissions professionals must become highly knowledgeable about other colleges. Many businesses trace their success to salespeople who spend as much time getting to know their competitors' products as getting to know their own. The reason is quite obvious; the strength of any given product is relative to the qualities of similar products. Likewise, no two colleges or universities are identical, yet students and parents often fail to see the differences that those in the academy view as fundamental. The qualities that make a small private liberal arts college distinctive, for example, are quite different from those of a large, public, urban university. Each has strengths that will appeal to a particular clientele but may be of no importance to others. The goal of admissions marketing is, of course, to target the institutional message to the appropriate clientele.

In admissions work, it goes against the established standard of ethics to sell one institution by pointing out the weaknesses of another. The ultimate goal is not to "close the deal," as it is in many other competitive environments. Rather, the noblest goal is to help families find the institution that best matches the interests and abilities of the student, even if it is not one's own. Thus, admissions professionals must take it on themselves to become knowledgeable of the characteristics that differentiate one institution from another for the purpose of providing the highest service to students and parents.

**College Choice Models.** College choice models highlight the factors that influence student and family decision making at each phase (Hossler and Gallagher, 1987; Hossler, Schmit, and Vesper, 1998). The predisposition stage is when the decision to continue formal education beyond high school is made. During the search stage the student finds a set of institutions from which to select one to attend. During the choice stage of the process the student selects a particular college or university. This model is useful because it identifies points in the process where certain individuals, such as peers, parents, and high school guidance counselors, are most influential in shaping college choice.

A limitation of college choice models is that not all families approach college selection in the same manner. A review of the literature reveals important differences between first-generation and college-educated families. For example, college-educated parents are more likely to initiate the idea of going to college than are those who did not go to college. Further, college-educated parents are more likely to start a college savings account for their children and engage in more frequent discussions about college with their children (Hossler, Schmit, and Vesper, 1998). By contrast, first-generation students report less family support for their college aspirations and often have less factual information about college (York-Anderson and

Bowman, 1991). Perhaps it is this aspect of the gatekeeper function—that of educator—that is most critical for those families.

London (1989, 1992) has studied the experiences of first-generation students on college campuses. “If there is a common element in their poignant stories,” he writes, “it is that these students live on the margin of two cultures” (London, 1989, p. 6). The very act of going to college indicates an interest in attaining a white-collar, middle-class position not previously attained by a family member. Full participation in the culture of higher education, London writes, requires first-generation students to abandon many of the values and norms of their culture of origin in addition to learning those of their new environment. The introduction to this new cultural environment is, in many cases, the admissions process.

**Cultural Capital.** The cultural capital framework (Bourdieu, 1986) has been employed extensively in studies of college choice and is relevant for understanding differences in college choice behaviors. Despite its popularity in the educational literature, however, an exact definition of *cultural capital* remains elusive. Bourdieu uses the term to describe a number of phenomena, including informal academic standards, indicators of class position, power resources, and class attributes (Lamont and Lareau, 1988). In the realm of admissions, it is useful to think of cultural capital as “the social and cultural elements of family life” (Lareau, 1987, p. 73). This definition narrows the concept while preserving the features most relevant to admissions: drawing on social and cultural resources to enhance the educational outcomes of children. As already noted, gaining admission to the right college while obtaining the best financial aid deal along the way has become a significant educational goal for families.

One way cultural capital influences college admissions is through the high school experience. McDonough (1996) uses cultural capital theory to explain how high schools shape students’ perceptions of their college options. McDonough concludes that the amount and quality of guidance offered in the high school reflect the prevailing cultural values of the families whose children attend that school. As a result, students in a high school located in a working-class neighborhood develop a collective sense of the types of colleges that are appropriate for them. As the college attendance patterns show, these students increasingly end up near the bottom of the institutional hierarchy.

The primary source of a family’s cultural capital is the educational experience of the parents. On one level, parents who attended college tend to have college-educated peers. DiMaggio and Mohr (1985), for example, assessed the impact of cultural capital on the likelihood that an individual would attend college. They concluded that cultural capital, defined as having “high cultural interests,” does indeed increase the likelihood of attending college because students are in settings where education is valued and that include other college-educated individuals. At a more concrete level, a family’s cultural capital is the knowledge of “how college works.” In the

admissions process, cultural capital is seen in part through the varying degrees of involvement displayed by parents.

**Parental Involvement.** Parents become involved in the educational lives of their children to varying degrees beginning in elementary school (Epstein, 1995). Degree of parental involvement varies in college selection as well, ranging from passivity to pushiness, as discussed earlier. Unfortunately, by the time families appear on campus, many key educational decisions have been made. Nevertheless, there is much to be done to ensure that first-generation families make informed decisions. Once these families reach the campus, admissions professionals need to gauge the amount of “college knowledge” they have. Things as simple as providing them with a time line for college applications, for example, not only will keep them on track but also may give them some sense of control over a process that is completely unfamiliar, and consequently may seem overwhelming and intimidating. Further, the ability of admissions professionals to communicate with families in a language that is meaningful to them may remove an additional barrier to a good decision.

## Emerging Trends

Finally, several emerging trends will continue to affect higher institution professionals.

**College Choice.** Research on the college-going behaviors of high school students highlights the importance of planning activities in increasing the likelihood of college attendance. For example, starting a college savings account, no matter how much money is actually put into it, increases the likelihood that a student will attend college because it captures in material form the importance placed on a college education by the parents. Similarly, the importance of “triggering events”—such as taking the PSAT—in increasing the likelihood of college attendance is well-documented (Hossler, Schmit, and Vesper, 1998).

At the same time, differences in college choice behaviors and attendance patterns based on the educational background of parents continue. According to a recent study, students’ desire to go to college is not matched by their level of preparation during high school (Orfield and Paul, 1993). Students and families, the study points out, make choices in high school about curriculum, course selection, and college preparation and planning activities that greatly decrease the odds that they will actually make it to college. The reason for the poor choices often is a lack of information on the part of both students and parents about what will prepare the students to be successful in college. It is not that parents are making bad decisions at critical crossroads; rather, no one is telling them that the crossroads even exist (Orfield and Paul, 1993).

**K–12 Outreach.** There are several collaborative models to help students and parents prepare for college. In Indiana, for example, several inde-

pendent colleges are teaming with middle schools and high schools in their region to help students on the path toward college. Much of the work is aimed at parents specifically and targets key decision points. In one such program parents of sixth-grade students are made aware of the relationship between middle school academic performance, the selection of (or placement in) a curricular track in high school, and the ability to get into and succeed in college. Through these information sessions parents come to understand that choices made while their children are in the sixth grade create a trajectory that will determine their future. Other information sessions focus on such issues as college costs, financial aid, and the college admissions process.

Another way for colleges to promote college attendance is to team with community agencies. Manchester College's Hawthorne Program, now in its second year, targets academically at-risk African-American and Hispanic students for a series of summer enrichment activities. Participants in the program are selected from two midsize urban areas in Indiana and are identified through community-based organizations that serve African-American and Hispanic families. A key component of the Hawthorne Program is the involvement of parents. First, parents are invited to attend information sessions in their community to learn about the program. Locating the sessions in the local community reinforces the notion of the college reaching out to families. Parents are brought to campus at the conclusion of the summer enrichment program. This allows them the opportunity to visit a college campus, which many have not previously done. But more importantly, parents are given the opportunity to see for themselves the attitudinal and behavioral changes that occur in their children as they begin to imagine themselves as future college students.

## **Conclusion**

External pressures will continue to shape the work of admissions and financial aid professionals. As competition for students increases, many admissions professionals will find themselves working longer and harder just to keep pace with growing expectations to "build a better class." Greater consumerism will alter the relationship between families and colleges, as both seek to enhance the return on human and financial investments. And calls for more collaboration between the lower grades and higher education will add another dimension to the work of admissions and financial aid professionals.

In describing the many activities of enrollment management, Hossler and Gallagher (1987) identify institutional research as very important. To craft effective admissions and financial aid policies that meet the complex goals of the students, the institutional mission, and resource management, it will become increasingly important for institutions to monitor the effectiveness of their admissions and financial aid programs. This type of research will require multiple points and types of query.

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