

### An Argument in Support of an Academic Advisor/Financial Aid Counselor Hybrid

As a department chair at a regional for-profit college, I was expected to provide some level of academic counseling to students, most of whom were non-traditional (adults). However, the campus director chose all their classes and gave students grief if they deviated from his plan. After all, profit-driven business goals drove the director's decisions. At the same time, I was specifically prohibited from discussing financial aid with students, even though I knew the school was misleading them. My students were routinely stressed over their academic progress, financial aid roadblocks, and billing concerns.

When I started my original master's program as a non-traditional student, the school's lock-step model laid out the curriculum and made the financial aid process a breeze. I was spoiled. As a new student at USM, the course transfer process was simple, because Dr. Brady made curriculum decisions.<sup>1</sup> However, I faced a swirling tide of confusion about financial aid, billing, matriculation, and admission status. Looking back, I believe the problems were largely with semantics and arose because I am a non-traditional, distance student. I expected to be officially admitted during the spring semester, so I anticipated a Stafford Loan disbursement would cover my tuition and other expenses. Financial aid counselors said, "No," without a clear explanation, while EdFinancial (my current lender) said it should be possible. Unlike many traditional-aged students, we non-traditionals have the knowledge and drive to continue asking questions until we get a clear, reasonable, logical answer. Most certainly, I unintentionally became like a gnat in the face to many USM personnel.

Eventually I learned that, even though my admission was completed during the spring semester, it didn't occur before some sort of official census was given to the administration, so I was not considered a "matriculated student" for Financial Aid purposes. In the meantime, I set up a payment plan for my tuition. Anticipating loan disbursements after receiving confirmation from Dr. Brady I'd been admitted, I stopped making payments. Late fees accrued. After numerous conversations with individuals in the Student Billing and Financial Aid offices, things seem to have been resolved for the summer semester. I requested the late fees be removed, but a supervisor in the Billing Office said that, although she had the authority to remove them, she would prefer that I appeal them in writing to another individual. I am waiting for her response.

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<sup>1</sup> As it turns out, my transfer request provided the impetus for a policy change: HRD now allows "rolling admissions," meaning (as I understand it) students can now apply at any time during the year and begin classes in any of the three academic terms.

When I first began conversations with Dr. Brady in USM's Adult Education program late last year, I had a great feeling about the school, the program, and my tenure as a student. I still do. However, I think some of the confusion I felt would have been alleviated by four things: (1) Someone in the HRD Department recognized potential financial aid issues with my status; (2) Financial Aid staff had the knowledge or empowerment to troubleshoot instead of just saying "No," followed by a non-sensical (to me) explanation; (3) USM personnel who work with non-traditional students are aware of statistics showing most non-traditional students rely heavily on financial aid; and, (4) The University of Maine and USM's Financial Aid Web sites do not contain material that conflicts with information provided in telephone conversations with Financial Aid and Student Billing personnel.

In the late 1990's, Ohio State University developed a bold model for "linked" academic and financial advising of non-traditional students. Academic advisers are taught the basics of financial aid programs, and financial aid counselors are taught the basics of academic progression. Individuals from both worlds learn to respect and work together, calling on their counterparts directly for information rather than sending students out on solo reconnaissance and information-gathering missions. Financial aid and billing processes and procedures are streamlined to reduce the time between financial aid applications and disbursements. Customer service is improved so students perceive they are given complete information and fast, courteous, knowledgeable attention from financial aid and billing staff. Basic personal finance courses are available to non-traditional students so they can receive guidance for informed decision-making.

The new model's mission is to "keep students out of the financial aid office and in the classroom." OSU accomplished its goal, and a "best practice" case study was published to provide details for other schools. I am confident OSU's model would result in less stress on student services personnel at the school where I was formerly employed. Likewise, a bit of cross-training could alleviate future students' confusion at USM as the college expands its non-traditional and distance education markets. Perhaps the student services profession is positioned to undertake such cross-training nationwide. It certainly presents an intriguing challenge!

#### Additional Resources

Hart, N. K. (2003, Spring). Best practices in providing nontraditional students with both academic and financial support. In King, J. E., Anderson, E. L., & Corrigan, M. E., Eds. *Changing student attendance patterns: Challenges for policy & practice: New directions for higher education No. 121*. San Francisco: Jossey-Bass.