

# Session 5

## Communicating with Students and Families

### Questions we will answer during this session:

**W**hat are some ways to communicate with students at your school?

**H**ow do you handle different kinds of questions from students?



some variations among students, for example that a program may have more transportation costs, but their living expenses are less, so that the total budgeted is essentially equal.

Students get different amounts of refunds based on their total funding, other charges besides tuition and fees which have been assessed to their account, and the amount of the book & supply allowance that was submitted by the program.

For the 1998-99 academic year, the living expense component of the financial aid budget equals about \$1,119 each month. Nursing students attending a four week summer program will find a 10 month budget, but most other programs are based on a standard 9 or 12 month academic year.

### Policy Update: How to Decline or Reduce your Student Loans

Students sometimes do not need as much funding as we offer due to lower living expenses or other resources supporting their expenses. It is best to determine the amount of funding needed when the term billing statement is received. Problems have arisen when students wait to decline or reduce funds until going to the Cashier's Office to clear their account at the beginning of the term. This is because financial aid has already been made available to the student's account.

To prevent errors, students who make adjustments in their awards the week the disbursements are made will experience a four business day processing delay before any financial aid is made available. Students who wait until that time to complete Federal Direct Loan promissory notes will experience a two business

day delay. These processing times are necessary in order to ensure accuracy on student accounts and loans.

Think carefully before declining funds you may need in the future, as they are not always available for reinstatement. Borrow conservatively, but remember that there is no penalty for early repayment if you end up with too much money!

### What are Alternative, Short Term, and Residency/Relocation Loans?

**Alternative Loans** are private educational loans that are credit-based and are tied to the cost of attendance established by the Financial Aid Office. Students who have a higher cost of attendance that Federal, State, and Institutional resources can cover will find an alternative loan offered in their financial aid eligibility.

There are a variety of lenders and programs available in these types of educational loans. We try to provide information in the form of a comparison chart, and we have a variety of applications available in our office. All of these types of loans have to factor into the total financial aid picture and must be certified by the Financial Aid Office. If you have questions about selecting a loan program, or your eligibility for one, contact our office.

**Short Term Loans** are available to students in good-standing at the Portland Campus who are receiving financial aid and are not in their final term. Students at the Nursing campuses of OIT, EOU, and SOU generally access Short Term Loans

from those locations.

Graduate students can request up to \$750 per term and undergraduate students up to \$500 per term. The loans have no interest, but do have a \$10 service fee and must be repaid at the beginning of the next term.

Students are generally approved for funding, provided there is money in the accounts. Toward the end of the term, the accounts may be depleted.

**Residency/Relocation Loans** are available to third and fourth year dental and medical students. A number of programs exists to fund these costs and they do not have to be certified by the Financial Aid Office. These loans are designed to assist with the costs of interviewing, moving, board exam preparation courses, or for students who wish to take board exams in other states and must travel there. These loans are consumer loans and are credit-based, but they can certainly help with the additional costs of third and fourth year students.

Check with our staff for applications or information on any of the loans discussed above.

### Days of Note

**June 22**  
School of Nursing at EOU Entrance Counseling

**July 6**  
School of Nursing at OIT Entrance Counseling

**August 3**  
School of Nursing at OHSU Entrance Counseling

**August 7**  
School of Nursing at SOU Entrance Counseling



What are some ways to communicate with students at your school?

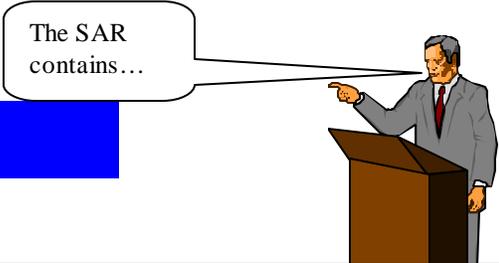


**Newsletters**

Contents of Newsletter

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**Workshops**



Items to Hand Out

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## Financial Aid Awareness Program (for high school students)

### Where to Hold It

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### When to Hold It

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### Who Should Present

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### How to Publicize It

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### Materials

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## How do you handle different kinds of questions from students?



## Role Playing

### Directions:

- 1) **Designate a note taker for your group.**
- 2) **Designate a speaker for your group.**
- 3) **Have everyone read the scenario.**
- 4) **Have the group act as the financial aid office, offering suggestions to the student. Try to anticipate the student's follow-up questions.**

**Scenario #1:** This is the first day of the fall semester. A freshman, Linda Kirkland, comes to the financial aid office and asks, “How do I get financial aid?” The student hasn't filed a FAFSA or completed any other applications for aid. She is carrying with her a small child. How should you advise Linda?

**Scenario #2:** John McKenzie is a third-year medical student. He has spent the last two years out of medical school due to marital difficulties. Now John has returned to school, newly divorced, with custody of his four-year-old son. Third-year medical students are required to be “on call” in the hospital—sometimes for as long as 36 hours straight. The budget for a third-year medical student is not sufficient to allow John to pay for the extensive childcare he will need to do his hospital assignments. John's budget will somehow have to be adjusted upward to cover the childcare. John has already accumulated substantial student  
(cont'd next page)

loan debt. There is a \$7,500 research scholarship available in geriatrics. Although John is sure to get this award, he is not interested in this particular area or in working with the doctor in charge of the project. How would you advise John?

**Scenario #3:** Lori Johnson is a single mother with two children. She is interested in studying cosmetology at your school. Lori lives 25 miles from the school and does not have transportation to and from school. Transportation was a problem for Lori a couple of years before when she dropped out of a computer training school after only one month. Although Lori doesn't have a high school diploma, she has passed the ability-to-benefit test at your school. She seems to have some natural ability in cosmetology and qualifies for loans and a Pell Grant. How would you assist Lori?

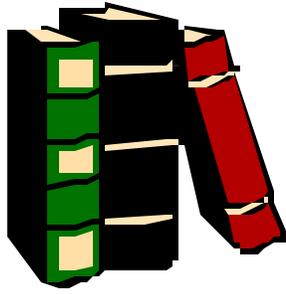
**Scenario #4 :** You work at a computer training school. Tu Nguyen wants to enroll. Although Tu seems very bright, you know that he will have trouble with the curriculum because he speaks very limited English. He is insisting on enrolling now even though he cannot complete any of the forms unassisted. Tu's local school district is offering free English as a Second Language classes. Tu will have a better chance of finishing the program and getting a job if he improves his English. How would you advise Tu?

**Scenario #5 :** Mr. and Mrs. Scott are in the financial aid office to complain about their daughter's financial aid award package. Lisa Scott is a freshman engineering student. The Scotts report that their friends' son, who is enrolled in the liberal arts program at your school, has a much lower EFC than they do although they earn about the same. They are also concerned that their daughter has been given more loans than their friend's son. How would you handle the situation with the Scotts?

**Scenario #6:** Allison Gray has received financial aid for the past three years. She has always lived at home with her mother. Although Allison is a dependent student, her mother's income was never sufficient to cover Allison's tuition and fees and Allison always qualified for grants, campus-based aid, and subsidized loans. Recently, Allison's mother married a man with a substantial income and Allison's financial aid package has changed completely. Additionally, Allison has been selected for verification, but cannot get her parent's tax returns because her stepfather will not provide college assistance and generally doesn't want to be involved. How would you counsel Allison?

**Scenario #7:** Leonard Collins is a student enrolled in your school's diesel mechanics program. While in the restroom, you overhear a conversation in which he tells another student that he never intends to repay the student loan he just received. Leonard later comes to see you to ask about his loan. What, if anything, would you do?

**Scenario #8:** Kiera Smith recently applied to your school and was told that her acceptance is conditional, pending successful completion of one semester of remedial courses in English and math. Kiera doesn't have the means to pay for these courses and comes to the financial aid office for advice. How would you advise Kiera?



# Resources Resources

★ *The 1999-00 High School Counselor's Handbook*