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A FOLLOW-UP-STUDY (1970-1972) OF THE 1969
STATE SCHOLARSHIP PROGRAM IN THE
STATE OF RHODE ISLAND

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ABSTRACT

A FOLLOW-UP-STUDY (1970-1972) OF THE 1969 STATE SCHOLARSHIP PROGRAM IN THE STATE OF RHODE ISLAND

By

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and
Anthony M. Ferraro

Introduction

The philosophy and objectives underlying the Rhode Island State Scholarship Program encompassed several basic assumptions about secondary education. Some of these assumptions have changed substantially over the past fifteen years and deserve close consideration.

The new emphasis toward equalizing educational opportunities had been reflected in the changing philosophy that guided the administration of student financial aid. The genesis of most aid programs could be found in a concept that fostered the belief in a system built entirely upon meritocracy. This approach provided aid to students with high achievement and measured potential, irrespective of financial need. Educators seeing the inequity and irrationality of this approach developed a more standardized and "need-analysis" system. High ability students who needed assistance were given scholarships, but as the research over the past five years had indicated, this kind of approach benefited only a few of the truly financially impoverished students. The overriding

criterion of previous academic success has had the effect of excluding the most needy from participation.

The review of the literature for this study was divided into three areas: (1) state scholarship or grant programs, (2) federal scholarship grant or loan programs, and (3) general student aid program models.

Procedures

The procedures followed in the conduct of the study were typical of those used in descriptive research design. A series of questions was identified bearing on important educational concerns; the related literature was reviewed; a survey instrument was designed and tested; follow-ups were made; and the collected data were analyzed for significant findings and implications.

As a means of assessing the effectiveness of the Rhode Island scholarship programs, the investigators conducted a survey of Rhode Island high school seniors in November 1970 and 1971. Four major variables relating to tests for higher education, academic and economic readiness for higher education, and specific demographic characteristics were investigated through a questionnaire administered in the high schools. The pooled responses to the questionnaire totaled 19,313 returns over the two-year period. This return represented 74 per cent of the 25,920 seniors in Rhode Island high schools during 1970 and 1971. Because of this relatively high return, the findings of the study were assumed to be indicative of the larger population and adequately described the characteristics of this total population.

The significant finding indicated that a major discrepancy existed between the needs of the students and the delivery system of the Rhode Island State Scholarship Program.

Each recommendation was presented as a needed amendment in the present law or as a process that should be followed in implementing the law for state scholarships in Rhode Island.

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Without the cooperation of the participating secondary school administrations, counselors, teachers, and especially all the students who were involved, this dissertation would not have been possible. To all the individuals mentioned and those who through their cooperation and interest made this dissertation possible, we extend our sincere appreciation.

F.R.B. and A.M.F.

Cranston and Warwick, Rhode Island

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CHAPTER I

INTRODUCTION

The philosophy and objectives underlying Rhode Island's state-supported financial aid program encompass several basic assumptions about post-secondary education. Some of these assumptions have changed substantially over the past fifteen years and deserve close consideration.

The technological challenge which Russia made to the United States in the late 1950's encourages institutions of higher learning to take a leadership role in education. In the early part of this past decade, parents, teachers, and the mass media placed a premium on a college education. Institutions of higher education, both public and private, experienced tremendous increases in the number of applicants for admission. Not only were more students considering post-secondary education, but there were more students graduating from high school each year. These factors spurred the growth of post-secondary educational institutions, and helped spawn policies of recruiting and admitting students who had specific academic potential and high intellectual ability. As the educational institutions became more complex and received larger amounts of federal and state support, other forces began to shape the role that higher education would play in the decade of the 70's.

With the advent of faculty and student unrest erupting into overt confrontation, many of the internal problems that faced institutions of higher education, such as realigning priorities and swinging away from rhetoric toward relevance, were in the public media. A college degree

was the gateway to social and economic equality, and various ethnic, racial, and disadvantaged segments of the population began to demand their share of the educational resources. A post-secondary school education could no longer be denied to an individual. Education must now be recognized as a right of all rather than as a privilege of only those who could afford it. Education must be viewed as the key mechanism in assisting all segments of society to obtain equal opportunity regardless of birthright or socioeconomic background.

Equalizing educational opportunity can be noted in the changing philosophy of student financial aid. The genesis of most aid programs could be found in a concept that fostered the belief in a system built entirely upon meritocracy. Originally, aid to students was based on high achievement and measured potential irrespective of financial need. The inequity and irrationality of this approach caused educators to develop a more standardized "need-analysis" system. High ability students who needed assistance were given scholarships, but as research indicates this approach benefited only a small number of the truly financially impoverished students. The standard criterion based on measured ability and previous academic success had excluded the most needy.

Colleges and universities in the 70's will be utilizing more resources to accommodate a larger number of students from all backgrounds and previous life styles. Parents, taxpayers, and, in the case of public institutions, legislative bodies are placing more demands on post-secondary schools to provide all students with the appropriate environment to maximize their learning.

The philosophy guiding admissions policies of many colleges is in the process of changing. Educational institutions are beginning to place

greater emphasis upon the potential of their students. This is a marked difference from the traditional view that an institution should accurately and systematically select only guaranteed graduates of their institutions. Colleges are employing professional admissions personnel. Departments of Guidance and Counseling are performing more pronounced responsibilities in the on-going activities of their students. By recognizing potential and placing emphasis upon change and improvement, admissions counselors are assisting a greater number of students, many who would not have attended school, or, if they did would not have remained in school.

Present evidence appears to indicate that a person's success in college and in his career after graduation cannot be determined by statistical data gathered on the basis of senior high school performance. Furthermore, the sophisticated and successful admissions programs rely upon an understanding of a student's background, extra-curricular activities, aspirations, and motivation before final decisions are made.

Statement of the Problem

The legislation enacted by the 1959 Rhode Island General Assembly provided that the number of scholarships available in any year must be equal to five per cent of the October enrollment in the graduating classes of all Rhode Island secondary schools. Each scholarship was renewable annually for a total of four academic years.

The amount of each scholarship varied from a minimum of \$250.00 to a maximum of \$1,000.00 according to the financial need of the student. Students could use their scholarships at any qualified institution of higher education in either the United States or Canada.

Initial eligibility was determined by potential academic ability, as measured by the Scholastic Aptitude Test, and actual scholastic performance, as measured by the student's rank in class at the end of his junior year. Using the above criteria, a group of semifinalists, equal in number to approximately twice the number of scholarships to be awarded, was selected annually from the pool of applicants. Scholarships were awarded to those students within the semifinalist category who had the greatest financial need.

Academic criteria alone were used to determine an applicant's capacity to profit from a higher education before any decisions were made about awarding scholarships on the basis of financial need. Because of the crucial importance of these criteria for many students who could not continue their education without scholarship aid, they should have been valid. But, they were not.

It was the investigators' belief that the Rhode Island State Scholarship Program did not achieve the objectives underlying its philosophical rationale regarding equal educational opportunity and the development of the State's human resources. Moreover, the entire question of financial assistance for students pursuing advanced education was in need of close scrutiny, especially in light of the rapid changes in the economic and social context in which higher education and its graduates must operate, both in Rhode Island and the nation.

Thus, the central problem concerning the Rhode Island State Scholarship Program, as researched in this study, was two-fold: (1) How successful has the Program been in selecting scholarship recipients through the use of non-discriminatory criteria? (2) How does the current and future

economic and social context in Rhode Island and the nation influence the subsequent development of financial aid programs for students?

Rationale for the Study

Since it was derived from a two-fold problem, the perspective for the study was developed in two contiguous phases. The first phase of this section will discuss the particular aspects of the Rhode Island State Scholarship Program. The second phase will expand the perspective to define the context of the larger problem of the study.

Perspective of Rhode Island State Scholarship Program

The Rhode Island Commission to Study Higher Education in 1959 recommended the establishment of the Rhode Island State Scholarship Program. In enacting the Commission's recommendation into law at its January, 1959 session, the Rhode Island General Assembly provided that the program should be administered by the Commissioner of Education. In order to eliminate local pressures, the Board of Education and the Commissioner delegated the analysis of scholastic ability and financial need to the College Scholarship Service in Princeton, New Jersey. The College Scholarship Service is a well-established and independent organization set up to serve colleges and universities in administering their own scholarship programs by estimating financial need and scholastic ability on common standards.

Dr. Douglas D. Dillenbeck, Director of Guidance Services in New York City and a member of the College Entrance Examination Board, said, "The SAT test is only a sampling of the student's potential. It can't be a fully reliable instrument of measurement."¹ Dillenbeck's analysis of the

¹Douglas S. Dillenbeck, "Analysis of the SAT," College Management, II (July, 1967), p. 33.

Scholastic Aptitude Test verbal scores of 1,236 New Jersey seniors who had taken the SAT's first as juniors and again as seniors in 1966 substantiated this statement. His analysis showed that their scores dropped lower than could have been attributed to sampling error alone when they took the test as seniors.¹

This situation was somewhat analogous to measuring a student's height with a rubber yardstick. One day he measured five feet and the next four feet five inches. It was important to note that this drop occurred on the verbal section, since it was this score that received double the weight of the quantitative scores on the SAT in deciding who became a semifinalist in the Rhode Island State Scholarship competition.

Another report underlined the fallibility of the SAT as a predictor of academic success in college. This nationwide study involved 36,581 students (19,524 men and 17,057 women) who were enrolled in 180 colleges and universities in the fall of 1966. Sixteen per cent of the 3,767 students at the lowest level of academic ability as measured by test scores obtained "B" averages or better in college.²

Dr. John M. Duggan, Vice President of the College Entrance Examination Board, said, "Thousands of statistical analyses of so-called predictors - and how to combine them - indicate that the high school record predicts a student's college scholastic potential much better than an entrance test does."³ Even high school record or class rank has not been a good predictor of academic success in college. In the same nationwide study of 36,581 students mentioned above, it was found that one-fourth of

¹Ibid.

²Alexander Astin, "Folklore of Selectivity," "The Saturday Review" (December 20, 1969), p. 57.

³John M. Duggan, "Is It Time to Stop the Testing?" College Admissions (July, 1967), p. 30.

the men who had "A" averages in high school failed to earn even a "B" average in college. Conversely, ten per cent of both boys and girls who had only "C" averages in high school managed to obtain a "B" average or better in their freshman year in college.¹

Although test scores and class rank combined were a better predictor of academic success in college than either used alone, even this combination had its weaknesses. To illustrate, this nationwide study found that more than ten per cent of those with "A" grades in high school and aptitude test scores at the ninety-ninth percentile obtained "C" averages or lower during their freshman college year.² In Rhode Island, these students would probably have become semifinalists, and many would probably have received state scholarships. Of those students in the study who had only "C" averages in high school and whose test scores were below the tenth percentile, about ten per cent still managed to obtain a "B" average or higher.³ If these students had been Rhode Islanders, they probably would not have received state scholarships since they probably would not have even been selected as semifinalists. These examples support the fact that these predictors measured developed aptitude and not potential talent.

An analysis of the Rhode Island State Scholarship money distribution during 1969 revealed one of the inherent problems in the present program. Of all those students who received state scholarships last year, over forty per cent came from families with reported incomes of over \$10,000 annually. This was compared with a figure of only 8.7 per cent of

¹Ibid.

²Ibid.

³Ibid.

scholarship recipients who came from families earning less than \$5,000 per year. It should also be noted that over forty-seven per cent of scholarship recipients whose families earned over \$10,000 had three or less children.¹

These conditions strongly indicated that there are basic revisions necessary in the structure and direction of the present program. Greater emphasis needs to be placed upon encompassing more participants from lower economic brackets to broaden the base of students desiring to attend some institution of higher education. Additional data on student needs and characteristics will assist in developing more realistic guidelines for the Rhode Island State Scholarship Program.

Major Trends Affecting Access To Higher Education

The second phase of the perspective for this study was concerned with providing a background summary of the major trends affecting access to higher education. These trends were defined in terms of enrollment statistics, manpower trends, economic trends, and social trends. These variables were only outlined in this section and will be discussed further in Chapter II.

The extent and pace of the movement into higher education has been documented by national figures on college enrollments. In 1900, there were 0.2 million students in colleges and universities, a number that amounted to more than forty-five per cent of the age group. Nationally, beginning college students in 1964 equaled fifty-four per cent of high school graduates that year.²

¹Anthony M. Ferraro, "Distribution of Rhode Island State Scholarship Money for 1969" (Providence, R.I.: 1970), pp. 2-3. (Mimeographed.) Distribution reports for 1969-71 are included in the Appendix.

²Richard Pearson, The Opening Door (Albany, New York: Bureau of Publications, 1967), p. 6.

Much of the increase in college enrollments was the result of expanding manpower needs in the American economy. Colleges and universities throughout the twentieth century have prepared men and women for professional employment. In the early decades, the focus was on the senior professions; such as, medicine, law, and public service. Later newer professions were added such as, engineering, business, science, and education. In the post-World War II period, there was a marked acceleration in manpower requirement; one that took two distinct forms.

The various professional fields were subjected to increasing pressures for specialization; especially in the scientific and technological fields; such as, nuclear physics, nuclear chemistry, biochemistry, and space technology gained increasing significance. Specialization increased in other fields also. The effect of growing specialization in all the professional fields has been to increase greatly the demand for intellectually able students who can complete rigorous undergraduate programs, proceed into graduate and professional schools, and then enter employment.

A demand in a variety of technical occupations such as, nursing, medical technology, electronics, accounting, and retail merchandising has affected our society. Some of these technical fields have required four years of college work, others only two. They usually have required training at the graduate and professional level. The effect of increased manpower pressures for technical workers has increased the demand for students who are capable, but did not wish

to undergo extensive education required for a fully professional program. Some of these college-capable students would take liberal arts programs together with vocational subjects at a four-year institution. To an increasing extent, they were enrolling in two-year community colleges as either transfer or terminal students.

It is important to emphasize that the demand in technical programs for capable students is higher than the demand in non-technical programs. One trained professional may require from five to twenty paraprofessionals to support his work. The logistics of an advancing technological economy were now bearing heavily on the full range of ability in the general population.

From the point of view of the economy and its manpower needs, investment in the education and training of future workers could be expected to produce substantial dividends in the form of future economic growth and increased productivity. The research and policy committee of the Committee for Economic Development stated that,

. . . it seems a reasonable conclusion from presently available evidence that the returns from educational expenditures are not only positive but also probably of at least the same order of magnitude as the returns from other investments made in the United States, both individual earnings and in national income. By this elementary standard, education seems to pay.¹

¹Committee for Economic Development, Raising Low Incomes Through Improved Education (New York City: Committee for Economic Development, 1965), pp. 20-21.

The financing of higher education in the United States has been genuinely a joint enterprise. All colleges and universities have depended on income from several sources, rarely from any one. Public institutions have depended heavily on tax support, but they have derived significant income from student fees and, in some cases, from endowments and gifts. Private institutions have depended heavily on student fees and on income from endowments and gifts. They too, however, have derived significant income from tax sources.

Consumer expenditures have loomed large in the financing of higher education as a whole. This fact was illustrated by U.S. Office of Education statistics for 1950 and 1960. Total income for all colleges and universities was \$2.4 billion in 1950. By 1960, the figure was \$5.8 billion, an increase of 140 per cent. Income derived by the institutions from state governments amounted to \$0.5 billion in 1950. By 1960, the figure was \$1.4 billion, an increase of 180 per cent. Income from state governments amounted to twenty-one per cent of total institutional income in 1950; by 1960, the proportion was twenty-four per cent.¹

During this period, consumer expenditures played a role roughly comparable to expenditures by state governments. In 1950, institutional income from student fees totaled \$0.4 billion. The figure for 1960 was \$1.2 billion, an increase of 200 per cent. Income from student fees

¹Richard Pearson, The Opening Door (Albany, New York: Bureau of Publication, 1967), pp. 20-22.

amounted to seventeen per cent of total institutional income in 1950; by 1960, the proportion was twenty-one per cent.¹

The foregoing figures understated the total of consumer expenditures for higher education because they were limited to fee payments to institutions and did not include other items that families consider legitimate expenses of college attendance. No exact total was known, but a rough indication was given by U.S. Department of Commerce reports on consumer expenditures for educational purposes. In 1960, these totaled \$4.4 billion, of which an unknown part went for expenses at private elementary and secondary schools and for adult education. It was probably reasonable to conclude that total consumer expenditures for higher education reached at least \$2.5 billion in 1960 and may have reached \$3.0 billion.²

Concurrent with this significant increase in public responsibility for student expenses, a number of other trends have been noticeable. For example, the number and percentage of students enrolled in public institutions of higher education has increased markedly in comparison with enrollment in private institutions of higher education. In 1959, for example, enrollments were 1,474,000 in private and 2,136,000 in public colleges and universities. In 1964, the respective numbers were 1,916,000 and 3,655,000.³ This trend, at least in terms of percentage, shows no sign of reversal.

¹Ibid.

²Graham R. Taylor, The Economics of Higher Education (Princeton, New Jersey: College Entrance Examination Board, 1967), p.v.

³Ibid.

The movement of successively larger proportions of the age group into American colleges and universities was accompanied by significant changes in the nature of these institutions and their programs. Some changes were directly related to the characteristics of the young people who attended college at any one time. More were responses to underlying social and economic forces. The total effect of all the institutional changes over the years has been to produce a growing range and diversity of institution and program, all identified as part of higher education in the United States. The trend was in the direction of a comprehensive group of institutions of higher education that, collectively, embraced the full range of abilities and interests among all young people.

There has been, as yet, no satisfactory nomenclature to describe these changes in institutional terms. Their scope and extent, however, were suggested by a few historical references. The colonial colleges that dotted the eastern seaboard at the end of the eighteenth century have evolved into several forms: the liberal-arts college, the university centered on such a college, and the comprehensive metropolitan university. Normal schools for teachers, state universities, and land-grant universities had evolved into complex institutions with commitments to reasearch and public service as well as to teaching. In the twentieth century the two-year community college was created, the urban university developed, and there has been heavy emphasis on graduate and professional schools. Throughout the country's history, new institutions had been founded on one or another of the foregoing models or on variations of them. Today, there are more than 2,000 institutions of higher education in the United States.

The diversity among these institutions has been a source of

strength to the country. Teaching, scholarship, and research have been, by their nature, genuinely free enterprises. They have thrived best when their environment was loose. Further, no one institutional form has proven to be any better than any other; the purposes they all have served were too varied for any one. Perhaps most important, the diversity among institutions of higher education permitted the country to spread the risk in educating future generations. Without positive knowledge of what the future would require, it would be rash to assume that any one institutional form was dispensable.

Institutional development in the United States has paralleled the increased heterogeneity among the college-going population. As observed above, there has been a long-term trend in the direction of finding that any high school graduate was capable of finishing college. The institutional trend was in the direction of providing a comprehensive set of universities, colleges, and programs--one that corresponded to the full range of abilities and interests among all high school graduates.

Within the State of Rhode Island, college and university undergraduate enrollment was over 31,000 with a graduate enrollment of over 6,500. The undergraduate enrollment in Rhode Island represented a five per cent gain over enrollment figures in 1970 and a more than forty per cent increase since 1965.

These rapid increases in undergraduate enrollment in Rhode Island were paralleled by similar gains throughout the nation. Likewise, its economic difficulties were shared by institutions of higher learning throughout the country. In fiscal year 1971 the Rhode Island State Legislature was forced to make drastic cuts in appropriations to its university and colleges. These cutbacks caused a severe curtailment of

development at all three institutions (Rhode Island College, Rhode Island Junior College and The University of Rhode Island). These cuts came at a time when enrollment was expanding rapidly at Rhode Island College and Rhode Island Junior College.

Rhode Island College's growth was typical of the situation throughout the country. Since 1968 full-time undergraduate enrollment has increased by nearly 62 per cent; part-time undergraduate enrollment had increased by 197 per cent; and graduate enrollment had increased by 45 per cent. During the same period of time the cost of educating a student had risen 3.3 per cent; the cost to the state for educating a student had fallen 6.9 per cent; and the cost to the student (in fees) had risen 68 per cent.¹

Additional evidence for the fiscal crisis facing education in general and particularly higher education was provided by the controversial fiscal year 1972 budget adopted by the Board of Regents for Education. The total sum of \$126,413,870 was more than fourteen million dollars higher than the fiscal year 1971 appropriation, an appropriation which was barely passed by the State Legislature.²

Thus it was clear that the national and state fiscal perspective was not conducive to rapid development of higher education. This fact was particularly important in reviewing the current state scholarship program and proposing reforms adequate to meet the needs of all students.

Scope of the Study

Any study of new or existing programs for financial assistance to

¹"Budget Recommendation," The Anchor (November 3, 1971), p. 1.

²Ibid.

students pursuing advanced educational opportunities must take into account several important variables.

The present assessment of Rhode Island's State Scholarship Program, insofar as it attempted to generate recommendations regarding the future development of the program, had to concern itself with a wide range of variables as they were reflected in solutions to the two-fold problem of this study.

Assessment

The first set of variables to be considered in this study was that relating to an assessment of the current Rhode Island State Scholarship Program. The primary purpose of the assessment was to determine whether the present program could fulfill present needs and objectives using criteria formulated in 1959. While it was intuitively known that the 1959 standards were not sufficient, the actual discrepancy between current status and desired status could not be determined without a detailed analysis of the current high school population.

While the specifics of the study will be delineated in a subsequent section, a discussion of the major variables examined, using the assessment instrument (hereafter referred to as the Rhode Island Education Inventory), will be undertaken.

These variables were:

1. The number and percentage of Rhode Island's high school seniors who desired to attend an institution of higher education.
2. The number and percentage of Rhode Island's high school seniors who desired to attend a four-year college, a two-year college, or other institution of higher education.

3. The number and percentage of students who needed more than \$1,000 to fulfill their desire for higher education.
4. The sex and race of those students referred to in the above three statements.

The results of this assessment would allow a discussion of these variables as a statement of current status. When analyzed with respect to the characteristics of actual scholarship recipients in 1969, these results would give a more complete picture of the current status of the Rhode Island State Scholarship Program and of the discrepancy between the actual situation and the intent of the program. Using this discrepancy analysis, a list of recommendations would be made regarding specific changes in the administration of the program.

This first set of variables and the resultant recommendations would of necessity be of the short-range, stop-gap variety. Their purpose was to align the actual program to its stated philosophical objectives relating to equal educational opportunity and the optimum development of the state's human resources.

Context of Rhode Island State Scholarship Program

The second set of variables was concerned with the context or perspective in which the Rhode Island State Scholarship Program operated. This context may be defined as the current and projected economic, social, and educational environment of higher education in Rhode Island with implication for the nation. This set of variables extended the scope of the study in order that future problems of the Rhode Island State Scholarship Program might be recognized and anticipated. Thus, while this second set of variables would not in itself exhaust the parameters of the larger contextual problem, it would provide a foundation for long-range planning of financial aid programs. Also, since the primary focus of the study was on the assessment of the existing scholarship program, the second set of variables would be discussed as it relates to contextual analysis and projection.

Since this second set of variables is subjective, its analysis results in comprehensive delineation of the problems confronting the future development of student financial aid programs. For example, while the question of whether institutions of higher learning should differentiate tuition rates according to the cost of the various curriculums (i.e., public health, law, education) would not be debated within this study, it did weigh heavily in discussions of future patterns of financing higher education and would be discussed as part of the larger context.¹

Purpose of the Study

The purposes of this study were: 1) to determine whether criteria originally established to select recipients of Rhode Island State Scholarship Program awards were in any way discriminatory, that is, were ineffective in fulfilling the objectives of promoting equal educational opportunity and optimum development of the state's human resources; 2) to investigate and analyze a selected set of variables which directly related to the Rhode Island State Scholarship Program; and, 3) to formulate a list of recommendations regarding the future development of the specific scholarship program under consideration and of financial assistance programs for future needs and objectives.

In general, the study reviewed the program's present operation and attempted to insure that the program's intent remained abreast of the current and future needs of Rhode Island's college-age population. Ultimately the investigators would like to bring a list of recommendations

¹See Chapter II, Review of the Literature, for further discussion of these variables.

before the Rhode Island Legislature in order to motivate a political, economic, social, and educational analysis of student aid for higher education in Rhode Island.

Significance of the Study

State scholarship programs have just recently become effective in terms of impact on the student financial aid world. The support given to the college student by the state taxpayer has varied in its purpose and structure and is certain to change radically as economic and social pressures exert more influence on legislative bodies.

In the past, statewide scholarship programs usually have been free from restrictive conditions; however, a broader acceptance of the idea of criterion based awards began to flourish in the late 50's and early 60's. Presently there are twenty states with functioning programs. The federal government has shown a very keen interest in the state scholarship commissions and various state commissions of higher education through its suggestion that the federal guaranteed loan program be operated under its auspices and through several attempts made by congressional committees to designate portions of Economic Opportunity Grants funds for use of the state commissions.

The purpose of state programs was to assist the talented students of the state who needed financial support in order to earn a degree at the college level. Various states that have state supported scholarship programs have inaugurated the idea of supporting the education of the poor and bright student. There has been supportive legislation which gave students a wider range of choice by equalizing with their grants the differences between the low-cost public college and the higher-cost private institution. With this actual diversity of purpose have come

variations in legislation which bend, in one direction or another, the objectives which the laws achieve. Some acts use financial need or total educational cost rather than a standard educational budget as the basis for awarding scholarships.

The idea of state scholarship programs has been a very popular and productive one. Often individuals insist that awards be allocated by the legislature but state scholarships have enjoyed bipartisan support. Secondary schools have heralded the state awards as the ones which will eventually reach the "B-C" student. Parents have become over exuberant with the recognition given these students, recognition which they rightly deserved. Most awards were labeled as scholarship grants, but they should be more properly termed opportunity grants, since most states dipped below the qualification levels which were normally reserved for the scholar in naming their awards.

As fast moving as the expansion of state programs had been, there was every indication that their growth and influence was still at the very beginning. The entry of state governments into the student financial aid field was a welcome one. They have assisted in maintaining a balance in the enrollment of state-supported and private institutions as well as supplementing the flow of badly needed dollars for the student.

Because most state scholarship programs must be supported and endorsed by both political parties and legislative bodies, their concepts, often quite unlike those an educator would conceive, must withstand the scrutiny of public hearings. They ultimately would alter the course of financial aid history.

In Rhode Island, there was a great need to examine the state scholarship program in light of mounting economic and social constraints.

The Thibeault report had seen an expanding market for production and a market for educational persons in and around the Route 128 circumferential highway in southern and central Massachusetts. This area, which reaches into Rhode Island, is peripheral to Harvard, Massachusetts Institute of Technology, and dozens of other colleges.¹

The drastic cuts in research and development spending and defense and space exploration spending has severely limited the market for scientists, engineers, and researchers. Thus, the value of certain types of higher education would probably continue to vary with alterations in the economy and other variables in society. An excellent example has been the rapid accumulation of surplus teachers over the past few years. While this surplus may in fact be only a paper one, the fact still remains that many prospective teachers are without teaching positions.²

Another related problem which lent significance to a study of the Rhode Island State Scholarship Program was the more philosophical question of whether a four-year college program was as necessary as the public viewed it. It has been a fact that, in general, college-educated persons have received higher paying jobs. The question is whether the salary is high because of the education or because of the skills the person has. Many persons are "overeducated" for the jobs they hold. Many college graduates have to be wholly retrained to do work for which

¹Education in Rhode Island: A Plan for the Future, Joseph A. Thibeault, Chairman (Providence, Rhode Island, 1968), pp. 19-20.

²For an "anti-surplus" view of the teacher surplus problem see William S. Graybeal, "Teacher Surplus and Teacher Shortage," Phi Delta Kappa (October, 1971), pp. 82-85.

college did not prepare them. The questions of what kind of education beyond high school, and for whom, are beyond the scope of this study but do impinge on the significance of recommendations which may be generated by an assessment of the current program's objectives.

While a great many questions about financing higher education (both institutions and students) remain unanswered, there were some relative certainties. Enrollments will probably double in 1970-80 as they did in 1960-70. Since more than seventy-five per cent of these enrollments will be in public institutions, the public sector will bear the brunt of further increases.¹ This burden would be passed on to state and federal legislatures and decisions would be made concerning the direction of this increasing aid to higher education. It was intended that the recommendations resulting from this study would serve as a basis for structuring a more economically and socially relevant student scholarship program in Rhode Island.

¹ Seymour E. Harris, Higher Education: Resources and Finance (New York City: McGraw Hill, 1962).

CHAPTER II

REVIEW OF THE LITERATURE

The review of the literature for this study was divided into three sections: 1) state scholarship or grant programs; 2) federal scholarship, grant or loan programs; and 3) general student aid program models. A thorough search of available literature was accomplished through several sources: 1) monographs and texts; 2) DATRIX, a computerized retrieval system for identifying relevant dissertations; 3) QUERY, a computerized retrieval system for identifying relevant programs, monographs, and educational journal articles; and 4) a review of Research in Education Abstracts, a summary of relevant journal articles. The time span for the literature search was from 1960 to the present with major emphasis being placed on information available from 1965 to the present.

Investigations and proposals regarding student aid programs (loans, scholarships, fellowships, etc.) have increased in number since the early 1960's. It was then that the demand for college education increased significantly, largely as a result of America's technological race with Russia. However, studies of undergraduate and graduate enrollments in terms of academic screening and financial assistance were in existence long before this period. For example, Margaret Smith, in 1937, undertook a study of student aid in the graduate school of education at Teachers College, Columbia University. Her study was concerned with determining the basis for selection of students to whom

loans, scholarships, and fellowships were awarded and to evaluate those bases of selection using specific criteria.¹

Comprehensive reviews and bibliographies for the period prior to 1962 were provided by Harris² and for the period from 1963 to 1968 by Trulove.³

While the Harris study was probably the most complete analysis of the entire financial area of higher education, the Trulove review was merely an annotated bibliography of selected books, pamphlets, doctoral dissertations, and articles dealing with most aspects of voluntary private support for higher education.

State Scholarship or Grant Programs

The most recent comprehensive survey of state scholarship and grant programs which operated in twenty states was one conducted by the Illinois State Scholarship Commission.⁴ Programs in these states awarded scholarships and grants amounting to almost \$230 million.⁵ This amount was approximately five per cent of the total operating expenses for higher education in 1970-71 in the twenty states with programs.

¹Margaret Ruth Smith, Student Aid (New York City: Bureau of Publications, 1937), p. 3.

²Seymour E. Harris, Higher Education: Resources and Finance (New York City: McGraw Hill, 1962).

³William Thomas Trulove, An Annotated Bibliography on Private Financing of Higher Education (Eugene, Oregon: ERIC Clearinghouse on Educational Administration, 1968).

⁴Joseph D. Boyd, "Comprehensive State Scholarship/Grant Programs-1970-71" (Illinois State Department of Education, 1970). (Mimeographed.)

⁵Ibid., p. 1. These states were: California, Connecticut, Florida, Illinois, Indiana, Iowa, Kansas, Maryland, Massachusetts, Michigan, Minnesota, New Jersey, New York, Ohio, Oregon, Pennsylvania, Rhode Island, Vermont, West Virginia, Wisconsin.

The \$230 million total included \$156 million for non-competitive grant awards given by thirteen of the twenty states.¹ The total represented an increase of almost \$40 million over the 1969-70 total of \$191 million, or a gain of approximately twenty per cent in one year. During this same one-year period the total number of scholarships and grants rose from 487,806 to 578,830, with the average award rising from \$393 per student to \$396.

Five states offered grant programs for non-public college students totaling over \$12 million.² Twelve states awarded honorary awards without conferring money.³ Only seven of the states offered scholarships or grants to students who wished to attend out-of-state colleges.⁴

Ten states operated programs which were administered under a separate legislatively empowered commission or body with specific or limited purposes, while the remaining ten operated comprehensive programs administered under a master board or department of education. The investment per potential recipient for all twenty state programs was \$72.36 and the ratio of total program dollars to state population was 1.77.⁵ The administration of the twenty state programs varied considerably, with some states offering comprehensive financial need programs while others

¹Ibid., p. 14. These states were California, Illinois, Iowa, Massachusetts, Michigan, Minnesota, New Jersey, New York, Ohio, Oregon, Pennsylvania, Vermont, and Wisconsin.

²Ibid., Iowa, Michigan, New Jersey, Oregon, and Wisconsin.

³Ibid., p. 15, Connecticut, Florida, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Oregon, Pennsylvania, Rhode Island, and West Virginia.

⁴Ibid., p. 16, Connecticut, Massachusetts, New Jersey, Pennsylvania, Rhode Island, Vermont, and Wisconsin.

⁵Ibid., p. 15.

offered only single grant or scholarship programs.

The range of eligibility requirements across the twenty states was diverse. Also, where two or more separate programs operated in one state, the requirements were often different for each program. The most frequent eligibility requirements were academic criteria and financial criteria. United States citizenship and a specific term of residency in the state were often requirements. The academic requirements included evidence of high school graduation, high school class standing, high school average, and state or national test scores. At least one state (Wisconsin) had lessened the restrictions by declaring eligible anyone who had been accepted for admission to a college, regardless of whether he had graduated from high school.¹

Criteria for determining financial eligibility (in programs which used financial status as a criterion) were also diverse among the twenty state scholarship and grant programs. Many states used a parent's confidential statement which was rated using a need analysis system like that of the Educational Testing Service in Princeton, New Jersey. Other states established within state criteria which were implemented by a review board or advisory committee.

A few miscellaneous criteria found in the eligibility rules for the twenty state programs were:

1. Demonstrating high moral character, good citizenship, and dedication to American ideals.
2. Planning not to enroll in a course of study leading to a degree in theology, divinity, or religious education.

¹Ibid., p. 12.

3. Residing in the state for a specific period of time prior to application.¹

The Rhode Island State Scholarship Program was administered under a Board of Regents for Education and a Department of Education. The program has been in operation since 1959. During the 1969-70 and 1970-71 school years, \$1.5 million and \$1.63 million were awarded, respectively. The total number of recipients during these two years was 4,173 (2,000 and 2,173), with the average award for both years being \$750.²

In relation to the other nineteen state programs, Rhode Island ranked sixth in ratio of program dollars to state population (1.76), sixth in the ratio of average dollars per potential recipient³ at \$88, and sixth in percentage of total program allocation to total expenditures for higher education in 1970-71 (5.19 per cent).⁴

Studies by Individual States

While studies of individual state scholarship or grant programs were rarely published, a variety of the more intensive reports were available through ERIC (Educational Research Information Center) and the individual state departments of education. A review of some of these reports was included because they revealed the scope of the programs operating within the states and the extent of evaluative analysis undertaken in terms of insuring that the general and specific objectives of the specific scholarship or grant program were being met. This latter

¹Ibid., pp. 8-13.

²Ibid., p. 1.

³That is, the total undergraduate enrollment of those who are state residents or eligible residents enrolling out of state.

⁴Ibid., pp. 15 and 17.

factor was important to this particular study and to the larger question of an on-going assessment of the Rhode Island State Scholarship Program.

The states' reports were divided into two general categories: those dealing with assessments; and those dealing with projective considerations, such as recommendations or plans for restructuring or administering existing programs or with reports which provided a perspective for the scholarship programs operating within a state.

An example of the latter category was a study conducted by Grant to determine how state and institutional officials perceived their own state programs for student financial aid, what legislation existed or was proposed in the field, and what alternative steps should be recommended.¹ Using a questionnaire, Grant surveyed factors such as adequacy of the student aid program, responsibility for the program, funding procedures, support for private and vocational institutions, type of aid preferred, work-study programs, loan and special aid programs, student eligibility, and coordination of federal and state programs. Results showed significant differences between responses of state and institutional personnel, especially regarding the adequacy of present programs, and much confusion among state officials regarding state offerings. Recommendations for state action included establishing a state agency, conducting an in-depth study of the aid program, making state guaranteed loans widely available, providing state scholarships for those in financial need, supporting public and private institutions, increasing participation by lending

¹Richard V. Grant, "State Supported Student Financial Aid in Higher Education" (Denver, Colorado: Education Commission of the States, 1969). (Xeroxed.)

agencies, and establishing priorities of allocating aid.¹

Similar assessment and projective reports had been done by various states, usually in the form of reports to legislatures or position papers for public dissemination. For example, Schultz's study of student financial aid in Virginia was prompted by a legislative resolution.² The State Council of Higher Education established a student financial aid study advisory committee composed of public and private college representatives and outside consultants to develop a comprehensive study of student financial aid programs in higher education in Virginia. This study made available an inventory of financial aid available to students in Virginia colleges and universities. Divided into four parts, the study provided: 1) an evaluation of present student financial aid policies and practices; 2) a discussion of financial aid philosophy; 3) an evaluation of the adequacy of existing aid programs; and 4) a proposal for broadening financial support to meet present and projected student financial aid needs.

In California, Spalding's study of the tuition-free principle evaluated the concept of free tuition in terms of financial accessibility and motivation and economic benefit from increased individual earning power.³ Questionnaire data from 6,200 public and private college students were combined with additional financial research. The impact of tuition on enrollment, institutional income, social composition,

¹Ibid., pp. 59-62.

²Kenneth Schultz, "A Study of Student Financial Aid in Virginia" (Richmond, Virginia: State Council of Higher Education, 1969).

³Willard B. Spalding, "An Evaluation of the Tuition-Free Principle in California Public Higher Education" (Sacramento, California: California State Coordinating Council for Higher Education, 1965).

and private schools was considered. A study of alternative policies and procedures concluded with the following summary:

1. Accessibility of higher education and increased trained manpower have not been fully achieved by tuition-free education.
2. Financial need contributes to California's lack of success in inducing high school graduates to achieve degrees.
3. Alternatives might be to continue the tuition-free policy for the junior college, while instituting tuition for the two 4-year segments, with exemptions for needy persons.
4. The present state scholarship program should be augmented by a deferred-tuition repayment program based on future earning capacity with a massive state loan program.¹

In a later study by the California State Coordinating Council for Higher Education, various options were discussed as they related to the formulation of proposals to increase student charges in the University of California and the state colleges.² Four issues were discussed: (1) cost distribution of state and student support; (2) use of the fees for instruction, student services, student financial aid, research, community services, capital outlay current operations, debt instrument, and pay-as-you-go plan; (3) techniques for cost administration, i.e., comprehensive loan, graduated charges, flat charges, differentiated charges, and voucher system; and (4) effects of fee increases on student

¹Ibid.

²California State Coordinating Council for Higher Education, "Student Charges: A Study of the possible distribution, use and techniques of administering student charges in the University of California and the California State Colleges" (Sacramento, California, 1969).

population redistribution and attrition.¹

In a review of New York State's programs of financial aid for college students, Pearson explored the relationship between access to higher education and the operation of New York State's programs of student financial aid.² Pearson presented a summary of the major trends affecting access to higher education: (1) increasing manpower needs; (2) increasing college attendance from all academic strata; (3) growing recognition of the basic right to education for all regardless of income; (4) change and diversification of higher education institutions; and (5) trends in consumer expenditures for higher education. He also examined the following aspects of the New York context: the state's programs of financial aid; changing patterns of college attendance; the increase in graduate study; the development of two-year colleges, and the Regents' college scholarship program, including the examination, the selection of students to receive the awards, and the procedures for relating the size of the award to a family's ability to pay. Also studied were the scholar incentive program geared to college capable students, the number of students not graduating from high school, institutional considerations and student financial aid, and the relationship between state and federal aid programs.

Two more recent studies by California and New York focused on student financial aid for the disadvantaged student. The College Opportunity Grant (COG) Program was established by the California Legislature in 1968 and was intended to provide monetary grants to

¹Ibid.

²Richard Pearson, The Opening Door.

financially needy students, primarily from ethnic minorities, to assist them while attending college. Klingelhofer's¹ assessment of the program focused on: (1) a side-by-side description of the characteristics of the 1969 and 1970 applicants and grant recipients, including numbers, reasons for ineligibility, ethnic backgrounds, types of institutions enrolled in, and anticipated majors of COG winners; (2) an evaluation of the success of the 1969 program based on an analysis of the college performance of that year's winners; and (3) a discussion and appraisal of the program as it was then constituted.²

Another state program, the Higher Educational Opportunity Program (HEOP) of New York, provided grants to institutions of higher learning for the recruitment and education of economically and educationally disadvantaged students who, though not admissible by traditional criteria, had potential for successfully completing a college degree program.³

Federal Scholarship Grant or Loan Program

The role of the federal government in financial aid to college students has changed drastically since the National Defense Education Act of 1958. The final conclusions of the President's Committee on Education beyond the High School contained a part of the rationale supporting the NDEA scholarship program:

¹Edwin L. Klingelhofer, "The College Opportunity Grant Program of the California State Scholarship and Loan Commission; a Report on and Evaluation of the 1969 and 1970 COG Selection Procedures" (Berkeley, California: Institute of Government Studies, 1970).

²Ibid.

³New York State Department of Education, "Higher Education Opportunity Program" (New York City, 1970).

. . . the Federal government should maintain only a residual responsibility for providing student financial assistance, i.e., only after all other groups, private and public have made their contribution; and only in the light of well defined overall needs periodically examined.¹

The rationale was that the federal government would attempt to fill the gaps left by other public and private sources for student financial aid. This trend has changed as the non-federal sources have become less able to meet the needs of students. In 1952, almost half of the federal scholarships equaled less than fifteen per cent of total student income. By 1960, this percentage had risen to approximately seventy per cent of tuition charges.²

Federal programs of financial aid to college students have provided a large share of the total loan and scholarship assistance available to students. The student aid programs have been sponsored by the Department of Health, Education, and Welfare through the Office of Education and the Public Health Service and by the Department of Justice. All but one of these programs has been administered through participating colleges and universities. The single exception has been the government insured Student Loan Program (known as the Higher Education Loan Plan in Rhode Island) which has operated through banks and credit unions.

The National Defense Student Loan Program

The largest of all the government's programs for student aid has been the National Defense Student Loan Program. Its growth from a \$6 million appropriation in 1959 to an authorization of \$225 million for fiscal year 1968 was evidence of both its utility and its acceptance.

¹Seymour E. Harris, Higher Education (New York City: McGraw Hill, 1962), p. 189.

²Ibid.

For many institutions, loans from this source made up the major portion of their non-scholarship aid funds. The National Defense Student Loan Program has been administered by the Office of Education.¹

In many ways, the NDSL Program was designed to be readily integrated into the standard financial aid programs of colleges and universities. Many of the program's tenets were familiar. For example, it was not based on commercial and bank loans but derived instead from well established institutional loan programs, which preceded it by many years. It required no collateral, except that endorsement was required in cases in which the state law did not bind the signature of a minor. NDSL required evidence of financial need. NDSL charged no interest while a student was in school and only three per cent after the loan entered the repayment stage. Finally, NDSL gave a student a long time during which to repay his loan--up to ten years from the date of the first payment.

The program promoted careers in teaching by permitting the borrower who went into teaching at any level in a public or private nonprofit elementary or secondary school or an institution of higher education in a state to cancel up to one-half of his loan, or all of the loan if he taught handicapped children or taught in designated elementary or secondary schools having high concentrations of students from low-income families. It promoted graduate and professional education by lending larger amounts to graduate and professional students and by deferring payment on undergraduate loans until advanced degrees were earned, provided that attendance was on at least a half-time basis. It promoted part-time education by providing loans to half-time students who might

¹"How the Office of Education Assists College Students and Colleges" (Washington, D.C.: U.S. Government Printing Office, 1970).

otherwise be denied an opportunity for additional college education.

The program has changed to meet new needs, and NDSL has been producing change with a minimum of control from the central government and a maximum of control at the institutional level.

The application that a college completed to obtain its share of funds required careful documentation of the financial needs of its students. The college had to see that there was no racial or religious discrimination. It had to keep meticulous records, which might be examined by authorized representatives of the United States government at any time. However, very few of the legal and administrative requirements of the Office of Education forced the college to take measures it would not, or should not, have taken with respect to its own funds. Each participating institution was required to contribute to the NDSL loan fund an amount equal to one ninth of the federal contribution. Repayments to the fund by students were also available for relending.¹

The major dimensions of the loans under the National Defense Student Loan Program were the following:

1. Up to \$1,000 might be lent to an undergraduate student each academic year, with additional amounts permissible for students in accelerated programs.
2. A maximum of \$5,000 might be lent to an undergraduate.
3. Up to \$2,500 per academic year might be lent to a graduate or professional student.
4. A maximum of \$10,000 of indebtedness, including graduate loans, might be incurred.²

¹Ibid.

²Ibid.

A loan might be given to any citizen, a national of the United States, or any other person who was in the United States for other than a temporary purpose and who was enrolled in an institution of higher education on at least a half-time basis. A loan did not have to be given to anyone against the judgment of the college. No student, therefore, was vested with any right to a loan from the National Defense Student Loan Program. It was necessary for a college to determine in some systematic way that an applicant had financial need for the loan.

Educational Opportunity Grants Program

Several million people in the United States today, because of inadequate educational, social, cultural, and economic opportunities, have been deprived of their right to make decisions and choices that directly and intimately affect their lives. Although of long duration, this human problem has in recent years been acknowledged by those social institutions, both public and private, that have been in a position to take action. Federal, state, and local legislation has organized programs designed to help poor people break out of their poverty. Substantial amounts of philanthropic and public education funds have been diverted from the more general purposes of the past to specific activities that have helped insure to these people the choices to which each American is entitled.

Potentially, one of the most effective of these new activities was the Educational Opportunity Grants Program, authorized by Congress in Title IV, Part A, of the Higher Education Act of 1965 (Public Law 89-329). This legislation provided for grants of from \$200 to \$1,000 a year for college expenses to eligible students of exceptional financial

need; i.e., students whose parents could contribute only \$625 or less to the cost of college.

The Educational Opportunity Grants Program required for each grant an equal amount of financial aid from other sources, thus, doubling its impact for a student who had exceptional need. It was, above all, an action program administered by the United States Office of Education in cooperation with institutions of higher education, and its primary objective was to offer students, disadvantaged because of economic conditions, an educational opportunity.

When a financial aid officer had made certain that a student was indeed eligible to receive a grant, he then determined the amount to be awarded. The procedures included the following steps:

1. Determining the student's initial entitlement, based on the expected contribution of his parents, if he were still dependent on them, or on his own contribution, if he were an independent student. Several systems were available to compute the parental contribution. The contribution from an independent student was computed by subtracting his living expenses from his assets, resources, and expected income.
2. Computing the cost of attending the institution.
3. Considering the total family contribution. For an independent student this amount was equivalent to the contribution previously determined; for a student from whose parents a contribution was expected, this amount was the sum of their contribution and his own contribution.
4. Subtracting the student's total family contribution from the cost of his attending college. The amount thus obtained was the student's financial need.
5. Determining the amount of the grant. The law provided that an

Educational Opportunity Grant must be at least \$200 but no more than \$1,000. It also required that an institution determine a student's need as described above. Finally, it required that the grant be matched by an equal or greater amount of aid from other sources (grant, loan, scholarship, or job) available to the institution. Thus, an Educational Opportunity Grant could not exceed the minimum grant to which the student was entitled, and it also could not exceed one-half of his financial need.

Since every grant represented an individual student, there could be a few cases in which, to better serve a student's need, the financial aid officer made an award of less than the amount computed by the grant determination process.

There were two basic kinds of Educational Opportunity Grants; initial year awards and renewal year awards, both of which had to be matched by the institution, and \$200 supplementary awards, which did not require matching.

When a student had used up his initial year of eligibility and if the financial aid officer at his institution determined that his need and eligibility for an Educational Opportunity Grant still existed, he was awarded a renewal year grant. If he continued to be eligible, he received renewal year awards until he had completed four academic years or his full course of study, whichever was less.

Virtually all student-aid programs assisted needy students; the special distinction of the Education Opportunity Grants program was that it assisted the neediest.

The College Work-Study Program

The College Work-Study Program was originally part of the Economic

Opportunity Act of 1964 (Public Law 88-452). In its original form it was primarily a measure to improve the general economy with important but not exclusive emphasis on higher education.

Title IV, Part C, of the Higher Education Act of 1965 amended and extended the College Work-Study Program in two major areas. The responsibility for the administration of the program was transferred from the Office of Economic Opportunity to the Office of Education. Student eligibility was expanded to include all otherwise eligible students who were in need of the earnings from part-time employment to pursue their studies. While these changes did not materially affect the major provisions of the programs, they did make it more like a student-aid program and less like a poverty program.

The administrative regulations for the program required that the institution maintain an annual level of expenditures for student employment equal to the average of its expenditures in the three years preceding its participation in College Work-Study and develop new jobs for participants in the program. The program offered the opportunity to extend employment beyond the campus and into the community. An institution of higher education was encouraged to enter into contracts with both public and private non-profit agencies and organizations off the campus to provide jobs for its students. The program could supplement other aspects of the Economic Opportunity Act, such as the Community Action Program and the Job Corps.

Jobs provided on the campus had to be related to the educational objective of the student and could not result in the displacement of employed workers or the impairment of existing contracts for services.

Federal funds defrayed eighty per cent of payroll costs;

institutional funds covered twenty per cent. If the college work-study job was with an off-campus agency, that agency paid the twenty per cent increment plus the additional cost of employers' contributions to social security, workmen's compensation, liability insurance, etc.

Guaranteed Insured Student Loan Program

Before 1965 only a dozen states had established formal statewide student loan programs. After that date, every state in the nation participated directly or indirectly in the Guaranteed Loan Program established by Title IV B of the Higher Education Act of 1965. This legislation created a partnership involving the federal government, state governments, private agencies, commercial lending institutions, and colleges and universities.

The federal government's participation was twofold: first, federal funds were advanced to states or private, non-profit agencies to supplement existing guarantee reserves; second, the federal government subsidized interest payments on behalf of students from families having an adjusted annual income of less than \$15,000. Colleges were asked to certify the enrollment and good academic standing of a student, the reasonableness of his college expenses, and the amount of financial aid available from sources other than his family. The actual loans were made by approved lending institutions, such as banks, credit unions, savings and loan associations, insurance companies, or the states themselves. Colleges and universities also were eligible to act as lending agencies if they wished.

In Rhode Island, this program was administered by the Rhode Island Higher Education Assistance Corporation and the loans were called HELP loans. The loan limits were \$1,500 for graduate students and \$1,000 for

undergraduates. The minimum monthly payment was thirty dollars and the percentage of guaranty was eighty per cent of the principal. The student had to be at least a half-time student and was able to use the loan at either an out-of-state or in-state institution.

In a report by Critchfield, the problems arising in connection with long-term loans to students (especially National Defense Student Loans) were identified and analyzed.¹ Major problems included: (1) the student's decision regarding graduate or professional training; (2) repayment of a debt by an alumnus often substitutes for alumni contributions to the school; (3) repayment of a new employee's debts by employers (a competitive scheme for obtaining top graduates) often substitutes for business and industry contributions; and (4) ease of borrowing tends to cause parental unwillingness to assist their child's education with family resources.

With fiscal crises overtaking local and state budgets and the subsequent tightening of budgets for public higher education, the federal government has been looked to increasingly for more money. In response to the rapidly increasing needs, the federal government has proposed new and different ways of getting money to students. The establishment of a higher education loan pool (HELP) could be a non-profit, government-chartered corporation that would be authorized to make three types of loans: (1) contingent repayment loans to students up to \$15,000, which the student would repay with a flat-rate personal income tax for sixty years after graduation, with the rate related to the original amount

¹Jack B. Critchfield, "Long-Term Credit: Implications for the Colleges and Universities" The Economics of Higher Education, completed by Graham R. Taylor (Princeton, New Jersey: College Entrance Examination Board, 1967), pp. 65-70.

borrowed; (2) fixed repayment loans to students which would be comparable to present national defense education act loans, but more liberal; and (3) college facilities loans which would allow colleges to borrow the full cost of building facilities with repayment over fifty years. Since ability to pay seems to be a far more effective barrier to a college education than ability to learn, the contingent loans would especially help the poor and female students, who previously may have declined to borrow because of the heavy indebtedness incurred right after college, regardless of income earned.¹

As a supplement to traditional scholarship programs, the government has published extensive guides for obtaining student financial aid. Many of these publications were targeted to particular populations, such as the black, disadvantaged college student, and sought to involve the business sector in opening up doors to public education.

One such directory described financial aid opportunities for minority students interested in attending collegiate schools of business. It also discussed special programs that certain business schools have undertaken: (1) to recruit minority students to their campuses; (2) to offer specialized courses designed to acquaint the student and businessmen with the problems of the minority entrepreneur; and (3) to extend management assistance to prospective or existing minority businesses in the community. Section I of the directory was composed of a description of each business school that offered financial support to minority students interested in a business career. Section II was a narrative description of the forty-four schools offering

¹Charles C. Killingsworth, "How to Pay for Higher Education," address to Economics Society of Michigan, Ann Arbor, Michigan, March 17, 1967. (Xeroxed.)

one or more of the special programs. Section III listed the schools of business that offered special programs according to the state in which they were located.¹

Another publication described programs administered by the U.S. Office of Education to aid institutions of higher education, college students, research, and community activities. Listings of programs supporting institutions were divided into categories of instructional improvement, facilities and equipment, disadvantaged students, support for general student financial aid, and aid for study in specific areas. Nine programs supporting research and ten programs supporting community activity were listed and described.²

Two recent statements by federal officials have sought to establish a philosophical base for the increased role of federal funding for student financial aid. A study by Froomkin attempted to estimate the federal resources required to fulfill the aspirations of Americans for post-secondary education and drew up two possible levels of support to be reached by 1976--one to meet the nation's minimum aspirations and one which was more likely to allow the poor to participate in post-secondary education. The report discussed the benefits of higher education, examined the revolution in social demand for higher education, and summarized the research on certain policies of post-secondary institutions.

¹Department of Commerce, "Higher Education Aid for Minority Business. A Directory of Assistance Available to Minorities by Selected Collegiate Schools of Business" (Washington, D.C.: U.S. Government Printing Office, 1970).

²"How the Office of Education Assists College Students and Colleges" (Washington, D.C.: U.S. Government Printing Office, 1970).

It also presented an analysis of the relation of institutional characteristics to admission policies and subsidies to students.¹

In a speech before the American Council on Education, Daniel Moynihan² raised serious questions about societal values for higher education. He pointed out that just a few years ago there was widespread belief that our society was working in the direction of universal higher education. This belief was much less certain now. Great dissatisfaction with mass education has arisen within the world of education itself, and perhaps more serious, the growing politicization of higher education has created problems concerning continued public support for an ever larger and presumably more influential higher education community. An adversary culture has become firmly entrenched in higher education. Unlike the assertions of many, this did not represent a change from, but a continuity with earlier forms of campus politics. The intellectuals' propensity to condemn in the 60's what they helped formulate in the 50's has only helped to widen the breach between the public and the university. The President, in his message to Congress, proposed a program in which federal subsidies would be used in such a way that resources available to the poor students would be brought up to the level of middle-income students. There has been little or no reaction to this or to the proposal for the creation of a national foundation for higher education from Congress or the campus.³

¹Joseph Froomkin, "Aspirations, Enrollments and Resources the Challenge to Higher Education in the Seventies" (Washington, D.C.: Office of Education, 1970).

²Daniel P. Moynihan, "On Universal Higher Education," speech before the opening general session of the 53rd annual meeting of the American Council on Education, St. Louis, Missouri, October 8, 1970.

³Ibid.

Student Financial Aid Program Models

While the combined state and federal scholarship programs offered a significant amount of financial aid, they have not been able to keep pace with the more rapid rise in higher education costs and rises in tuition and student fees. The near crisis situation which has been generated by the ever increasing gap between costs and student financial aid has produced numerous proposals for not only increasing financial aid to college students but also has changed the structure of scholarship grant and loan programs.

Analysts of higher education's crisis have put forth both philosophical and practical explications of the problem. As Ness¹ has indicated, there exists today a wider gulf than ever before between higher education and the public it was designed to serve and this gulf has been widening. Public support for higher education has been taken up by the public and university community alike.²

A study conducted by Campbell and Eckerman³ attempted; (1) to appraise public concepts of the personal value of higher education; (2) to determine public concepts of the value of higher education to society; (3) to determine the public understanding of the problem of student demand and institutional limitations; (4) to discover the public understanding and attitudes toward the financing of higher education; (5) to discover relationships of public attitudes toward higher

¹Frederick Ness, "Academic Change and Counter-Change," address delivered at the Annual Meeting of the Western College Association, Palo Alto, California, March 5-6, 1970.

²Ibid.

³Angus Campbell and William C. Eckerman, Public Concepts of the Cost and Utility of Higher Education (Ann Arbor, Michigan: Institute for Social Research, 1964).

education to attitudes toward public education at the pre-college level; and (6) to determine how differences in perceptions, concepts, attitudes, and intentions relate to differences among major segments of the population. A national sample interview survey method was used. Approximately 1,350 interviews were made. The study pointed out public opinion as of the spring of 1963, but the investigators felt that the dynamic social and economic changes taking place in this country would make obsolete the data found relevant at the time (1964). Conclusions were that: (1) public opinion was only partly formed, frequently uninformed, and woefully confused; (2) very few people believed that the country would be better off if there were fewer college graduates; (3) more people believed that a college education has more value to the individual than to society as a whole; (4) most felt that a college education was the right of American youth; (5) public opinion was prepared for substantial increases in educational expenditures; (6) a high proportion of parents wanted their children to attend college; and (7) college attendance was clearly associated with economic status.¹

The marked alteration in perceptions of the public toward higher education in only six years has served as an indication of the crisis in public relations that has taken place. The public's confidence in higher education has reached a low ebb, a big change from that period during which Campbell and Eckerman conducted their survey. The problems and upheavals that have plagued the campuses in the last few years have been traced to at least five causes. Sherriffs listed them as follows:

1. A majority of the public was silent, confused, and went along with the minority of highly motivated, hostile, articulate,

¹Ibid.

and irresponsible students and faculty members who created much of the problems.

2. The presence on many campuses of irresponsible and influential faculty members who had the administration cowed, and who used their power to further their own ends.
3. The background of many administrators who were often ex-faculty members and were not management oriented.
4. The presence of coercive groups on campus whose aim was to produce conflict.
5. The myths that circulated in society about the campus, such as rampant sexual promiscuity, the generation gap, and student approval of violence as a means of bringing about change.¹

Sherriffs recommended that unless the attention of the public and the administration returned to the non-militant groups, the trend was bound to continue.²

One of the major causes for this widening rift was that for too long some basic premises of higher education had remained unexamined. These included the premises: (1) that voluntary accreditation was necessary and that it should be controlled by the institutions being accredited; (2) that this country needed a dual-track system of higher education; (3) that the university had no accountability to the public as to its efficiency and effectiveness; and (4) that there were certain educational verities, such as the value of liberal arts, boundless academic freedom, and ever increasing needs for more space and more

¹Alex C. Sherriffs, "Is the Present Anxiety about Public Education Justified?," paper presented to the Rational Debate Seminar, Washington, D.C. May 6, 1970. (Xeroxed.)

²Ibid., pp. 33-35.

buildings. A new political synthesis was needed, a social contract in which university and college goals were defined through a process of political accommodation to the conflicting wishes of their varied constituencies.

Proposals for new financial aid programs have not really attempted to answer the public's questions about the value and intent of higher education. Their purpose has been to create programs more in keeping with fiscal and social constraints. A significant new proposal was that made by the Panel of Educational Innovation entitled Educational Opportunity Bank.¹ Under this plan the Bank would function as an agency of the federal government and would borrow money at going government rates.

A student should be able to borrow enough money to cover his tuition, costs, and subsistence at whatever college, university, or other post-secondary institution he is admitted to. The Bank would recoup these loans through annual payments collected in conjunction with the borrower's future income tax. At the time a loan was granted, the borrower would pledge a percentage of his future income for a fixed number of years after graduation.²

The objectives of the proposed program were:

1. To increase the total financial resources available for undergraduate education.
2. To increase the freedom of individual institutions to set their own priorities.
3. To increase the viability of private institutions of higher learning.
4. To increase the number of students from low-income families attending college.

¹Report of the Panel on Educational Innovation to the U.S. Commissioner of Education, Jerrold R. Zacharias, Chairman (Washington, D.C.: Government Printing Office, 1967), p. 1.

²Ibid.

5. To increase the probability of good matching of low- and middle-income students with institutions suited to their needs.
6. To increase the extent to which students can take responsibility for their own education, instead of depending on a "free ride" from either their parents or the government.
7. To reduce demands by middle-income parents that expenditures on their children's higher education be made tax deductible.
8. To reduce the disparities in opportunity between rich and poor states.¹

In reviewing possible alternatives, the panel viewed direct assistance to states, per student institutional subsidy, federal grants for specific programs, and similar programs as being insufficient to meet the objectives which they had established.²

Owen³ proposed a national scholarship policy based on a cost-benefit analysis of the social value of education as one method for improving current patterns of allocating college scholarships and tuition funds. A central college subsidy agency, operating on a limited budget, would be required to allocate funds according to the maximum overall social contributions of the students. Emphasis would be placed on present benefits to society rather than the student's future economic contributions. This policy would reduce present stress on intellectual ability as an important criterion for student subsidy and include criteria such as family financial status, type of career best suited to student, and

¹Ibid., p. 3.

²Ibid., p. 9.

³John D. Owen, "An Economic Analysis of College Scholarship Policy" (Baltimore, Maryland: Center for the Study of Social Organization of Schools, 1968).

overall intellectual ability. The total cost of subsidizing a student would be covered by the funds paid directly to him, as well as to the college where he is trained. Colleges would be induced to provide their services at cost. Other considerations in awarding a scholarship would be the appropriateness of the selected college for the student's particular abilities and the amount of money he could contribute toward his education. The college would be selected by the student within limits set by the agency. This system would increase the current subsidy level and encourage an expansion of quality college education to include larger segments of the population.¹

In a later position paper, Owen labeled the present system for subsidizing college students as chaotic and inconsistent. He reiterated his plan for the use of cost-benefit and other techniques of economic analysis to attain national policy objectives. In this plan, the social value of college education for various groups of high school graduates would be measured through various means by the subsidizing agency and the private value by the financial sacrifice the potential students and their families were willing to make. Through economic and mathematical analysis, these two factors would be utilized to obtain a maximum social gain from a national college student subsidy budget.²

Commercial banks were expected to play an increasingly important role in the extension of credit under the Higher Education Act of 1965, and Bankers' Associations have been actively participating in the

¹Ibid.

²John D. Owen, "Toward a More Consistent, Socially Relevant College Scholarship Policy" (Baltimore, Maryland: Center for the Study of Social Organization of Schools, 1970).

development of this program. However, the extent of commercial bank participation cannot be entirely insulated from the broader problems associated with the cost and availability of credit to all potential borrowers; that is to say, from the problems relating to the formulation and effects of monetary policy. Swan considered how the credit demands related to higher education, and in particular how the student loan program, were related to monetary policy. Banks have two investment alternatives relative to student loans--their own plans and participation in guaranteed loan plans.¹

The American system of financing higher education is highly complex and has long included low tuition, unrestricted appropriations and gifts to institutions, and the use of grants to finance students. Proposals are now being made to raise tuition drastically as one way of meeting increasing costs. This would be a tragic step at a time when efforts are being made to extend the benefits of higher education to millions who were previously excluded. Considerable public agreement exists on the aims of higher education, which include universal access to as much higher education as students can handle, the existence of a great variety of institutions and programs, freedom from financial constraints in choosing institutions, academic freedom, efficiency and equity in allocating the costs of higher education, a balanced public budget, and the advancement of civilization. Different emphases will demand different patterns of financing. In general, however, the system of financing

¹Eliot J. Swan, "Monetary Policy and the Financing of Higher Education," The Economics of Higher Education, completed by Graham R. Taylor (Princeton, New Jersey: College Entrance Examination Board, 1967), pp. 71-79.

should veer toward the free public education model; student aid should be in the form of grants and should be administered outside the institution. Institutional support should come from a variety of sources and include substantial unrestricted income. Private institutions should receive public funds to keep tuition down.

CHAPTER III

PROCEDURES

Introduction

The procedures followed in the conduct of the study were typical of those used in a descriptive research design. A series of questions was identified bearing on an important educational concern; the related literature was reviewed; a survey instrument was designed and field-tested; follow-ups were made; and the collected data were summarized and analyzed for significant findings and implications.

Selecting the Problem

The problem selected for study was one about which the investigators had more than an average concern. As an assistant superintendent of schools and as a guidance counselor respectively, both had responsibilities for overseeing a part of the screening process for the Rhode Island State Scholarship Program. One of the investigators, as an assistant superintendent of schools in a substantially upper middle class school district, witnessed the awarding of scholarships to intellectually able high school seniors who came from relatively affluent homes. At the same time, the other investigator, a guidance counselor in a large semi-urban school district, saw many needy students fail to receive scholarship awards because of relatively low Scholastic Aptitude Test scores. Because academic criteria were used in the first screening phase of the Rhode Island State Scholarship Program and financial need criteria were used in the second screening phase, many students who had

a good chance of succeeding in college and who could not afford to attend were not awarded scholarships.

The second investigator described above, upon becoming a Rhode Island State Representative, sought to apprise himself of the beginnings of the Rhode Island State Scholarship Program and of its underlying philosophy. It appeared that there was a considerable discrepancy between the intent of the Program as envisaged by the Legislature and its actual implementation. A concomitant problem with the Rhode Island State Scholarship Program was the inflexible funding level for the Program. Since Rhode Island law mandates that the total State budget must be balanced by the close of each fiscal year, the Legislature cannot increase the appropriation for scholarships because of student needs. Also, unexpended monies in the Program (resulting from a decrease in second, third, and fourth year awards to recipients) are returned to a general fund rather than carried over into the next year of the program.

After the investigators were thoroughly familiar with the problem, they approached the Legislative Committee on Health, Education and Welfare for the purpose of instituting a study of the Program using a discrepancy analysis of data collected from 1970 and 1971 high school seniors throughout the State and of the Rhode Island Scholarship Program recipients in 1969 and 1970. While the Committee was unable to finance an official study or establish a commission for such research, the chairman did make available to the investigators the State Department of Education's research facilities as well as arranging for printing of the questionnaire and the computer analysis of the data.

Dependent Variables

The questionnaire items that were important to the solution of the

problem of this study were determined by the nature of the problem and based on the operation of the scholarship program. In order to insure that all critical variables were examined in the study, the investigators utilized a qualified panel to evaluate the selected variables to be studied. This panel consisted of Mr. Kenneth P. Mellor, Coordinator of Teacher Education, Certification and Placement in the Rhode Island State Department of Education, Dr. Edwin F. Hallenbeck of Roger Williams College, and Mr. Robert Ricci, Coordinator in Educational Research in the Rhode Island State Department of Education. Mr. Mellor is responsible for administering the Rhode Island State Scholarship Program. Dr. Hallenbeck had previously expressed concern about and interest in revamping the program. Mr. Ricci offered his expertise to insure that the questionnaire was constructed properly. The writers used the panel as a sounding board for their ideas.

For the present study, four categories of variables were selected by the panel:

1. Factors relating to desire for higher education (four year college, two year junior college, or other institutions of higher education).
2. Factors relating to academic qualifications for higher education.
3. Factors relating to financial ability to pay for higher education.
4. Factors relating to sex and race.

While this set of variables did not exhaust the possible factors that could be investigated with respect to the Rhode Island State Scholarship Program, it did provide the investigators with a vehicle for

inquiring into the critical issues related to the Program.

With regard to the first variable--a desire for higher education--attitude toward school, education of parents, vocational interests, vocation of parents, present high school program, and types of higher education planned were chosen as indicators of a desire for higher education. As indicated in the review of the literature, this variable was as important in determining success in higher education as the more logical ability factors.

For the second variable--academic qualifications--high school program, vocational plans, high school average, number of failing grades in high school, and type of college program desired or planned were selected as factors which would provide adequate information. Again, the review of the literature showed that these factors were indicative of success in higher education.

The third variable--financial factors affecting entrance to higher education--was investigated through questions regarding type of schooling desired and ability of the family to pay for higher education. These factors were deemed important by the investigators in light of the fiscal structure of the present scholarship program and of the rising costs of higher education.

The fourth variable was investigated through simple questions regarding the subject's race, sex, country of origin, and whether his parents were first-or-second-generation immigrants.

Analysis of the data was made using frequency distributions and per cents. A chi square analysis was used to identify significant relationships among the factors within the four variables as well as among the information available on 1969 and 1970 scholarship recipients.

The Questionnaire

The general format of the questionnaire was taken from a standard design for assessing educational needs in the State of Rhode Island. The use of mark sensing computer scored sheets was familiar to high school seniors and was easily scored by computer. Additions to the basic format were the inclusion of an introductory note to the student outlining the objectives of the study, the general purposes of the questionnaire, and a greatly detailed instruction sheet. Since the writers' presence for the administration of the questionnaire could not be guaranteed, it was thought necessary to provide a standard introduction for all administrations of the questionnaire and to provide more than adequate directions so that the supervisors of its administration would have little need for clarifying vague questions. Also, the nature of the information did not lend itself to much misinterpretation, since the questions were directed to factual knowledge directly related to the student (see copy of questionnaire - Appendix F).

Sample

Since it was the intent of the writers to survey high school seniors, it was decided that the questionnaire would be administered to all Rhode Island seniors rather than using a randomly selective process. The investigators were also interested in possible trend relationships with respect to the dependent variables, therefore, the instrument was administered to both the 1970 and 1971 senior classes throughout Rhode Island. An analysis of recipients was necessary for the purpose of establishing specific discrepancies, specific academic and financial information was collected from the 1969 and

1970 Rhode Island State Scholarship Program recipients.

This last component of the data collection, while limited in scope, facilitated the determination of discrepancies between the needs of the high school seniors and the objectives of the Program and the specific numbers and characteristics of high school seniors and those who had received a scholarship.

The Research, Planning and Evaluation Division of the Rhode Island State Department of Education provided population estimates for the target group to be surveyed. The total number of high school seniors in the 1970-71 and 1971-72 academic years was 12,879 and 13,041 respectively.

Testing the Questionnaire

Several drafts of the questionnaire were developed and tested. Various items on the questionnaire were reviewed by the original panel used to identify critical variables to be studied. Several items were altered; others were discarded for being repetitive or irrelevant, and additional items were added.

In order to simulate administration conditions for the questionnaire, the writers administered the instrument to thirty-seven high school seniors at Pilgrim High School in Warwick, Rhode Island. The students were asked to comment on any vague questions as well as to indicate where more information might be given. This pilot administration revealed no significant imperfections, and the writers considered the questionnaire acceptable.

In order to insure that optimum collection of data would be possible, a group of counselors was asked to suggest ways in which the questionnaire might be improved or altered. It was the investigators' intent to employ

the guidance counselors in the high schools to assist in collecting the data. The group of counselors also discussed possible administration procedures and ways in which the data could be collected easily. The group devised a cover sheet and a school submission slip to be completed by the counselor who was to act as liaison in each school. This slip requested information about the school, the number of seniors registered, and the person who supervised the collection of data in the school.

Prior to the first administration of the questionnaire during November, 1970, an overview of the study was presented to the Rhode Island Association of School Superintendents. The writers obtained permission to administer the questionnaire in their districts during the second and third weeks of November. It was to be left to the building principal to dictate the exact time when the questionnaire was to be administered as well as when and how follow-up administrations were to be made. A letter confirming their cooperative intent was sent to all school superintendents.

Following the meeting with the superintendents, the study was presented to the Rhode Island Personnel and Guidance Association. The investigators explained that counselors would be asked to coordinate the collection of data in the schools and, through the Association leadership, to obtain volunteers to assist with data collection. Additional counselors were contacted through the Association, and the investigators sent a follow-up letter to all participating counselors. This letter gave complete directions for administration of the questionnaire.

Collecting the Data

The questionnaire was administered to both target groups (1970-71 and 1971-72 high school seniors) during the second and third weeks of

November in 1970 and 1971. Because of absenteeism, it was decided that three or four follow-up administrations of the questionnaire would be completed before returning the data to the Office of Research, Planning and Evaluation, which was serving as the data collection center.

While many questionnaires were administered during a home room period, follow-up administrations were left to the discretion of the counselor serving as coordinator of data collection in the school. A general rule-of-thumb given as instructions was to complete three follow-up administrations.

In the November, 1970, administration of the instrument, 9,402 questionnaires were completed and returned for computer analysis. This return of seventy-three per cent was considered acceptable by the investigators. Ninety-seven questionnaires were returned too late to be included in the analysis, bringing the total response to 9,499 or approximately seventy-four per cent.

In the November, 1971, administration of the instrument, 9,911 questionnaires were returned or slightly more than seventy-six per cent of the total population of 13,041. The data on both administrations of the test are summarized in Tables 1 and 2.

With respect to data available on the 1969 and 1970 recipients of Rhode Island State Scholarships, the following factors were available through the Office of Teacher Education, Certification and Placement: (1) the family income level of the parents of recipients; (2) the number of children in the families of recipients; (3) Scholastic Aptitude Test scores; and (4) rank in class scores. The data were sent to the Office of Research, Planning and Evaluation for future analysis.

TABLE 1
 SUMMARY OF QUESTIONNAIRES COMPLETED BY
 HIGH SCHOOL SENIORS IN NOVEMBER, 1970

Status of Questionnaires	Number	Per cent
Computer analysis	9,402	73.0
Late	97	.8
Unreturned	3,380	26.2
Totals	12,879	100.0

TABLE 2
 SUMMARY OF QUESTIONNAIRES COMPLETED BY
 HIGH SCHOOL SENIORS IN NOVEMBER, 1971

Status of Questionnaires	Number	Per cent
Computer analysis	9,911	76.0
Late	63	.5
Unreturned	3,067	23.5
Totals	13,041	100.0

Analysis Plan for Data

As mentioned previously, it was decided to compute the number and percentage of responses on each question in the survey questionnaire. It would then be possible to determine the characteristics of the responding groups according to the four major variables being investigated.

Comparisons were planned among all levels of the factors which comprised the four major variables being investigated. For example, specific comparisons would be made between level of family income and academic success in high school. Comparisons were also planned among the sex and race factors and other major variables.

Correlations would be determined among major variables or groups of factors and among relevant single factors. These correlations would be determined so that specific discrepancies between potential recipients and recipients could be determined.

CHAPTER IV

ANALYSIS OF THE DATA

The general method of data analysis focused on the four major variables which were the core of the study: (1) desire for higher education; (2) academic background; (3) financial background; and (4) sex and race. The forty-two item questionnaire which was prepared to assess these variables is broken down in Table 3 in terms of the four variables (refer to complete questionnaire - Appendix F).

TABLE 3

QUESTIONNAIRE ITEMS RELATING TO
MAJOR VARIABLES UNDER STUDY

Variable Number	Variable	Questionnaire Items	Total
1	Desire for higher education	1, 11, 12, 14, 15, 26, 27, 31, 32, 34-38	14
2	Academic background	2, 28-30	4
3	Financial background	16-24, 39-42	13
4	Sex, race and age	3-10, 13, 25, 33	11
			<u>42</u>

In order to analyze responses to each question within a consistent framework, items were analyzed as they fitted within one of the four major variables. While data from the 1970 and 1971 surveys were collected separately, it was thought that an analysis of trends in the data would be of questionable value because only two points of data collection were available. If data were collected for more than two years it would be

possible to examine the trends using descriptive statistics. Trend analysis, however, was not a specific purpose of the study.

Tables 4 through 7 give a breakdown of responses to the questions within each of the four major variables. Data for both years were pooled because there was little difference between the figures from each observation.

With respect to the first variable, a desire for higher education, the items of general significance to this research were numbers 26, 27, 31, 32, and 34-38. While more than 97 per cent of the students felt their parents wanted them to pursue some form of higher education (item 26), only slightly more than 71 per cent actually intended to continue their education (item 27). Part of this discrepancy might have been in the difference between the wishes and desires of the parent (or the student) and the practical limitations to further study. Moreover, while more than 71 per cent indicated an intention to continue their education, less than 60 per cent of the students selected occupations which required formal schooling beyond high school.

Two thousand five hundred more students indicated that they would like to go on to school for further training and education (item 34) than actually were going (item 35). Also, while 15,718 students responded positively to item 34, only 13,903 students responded to items 36-42. Thus, many of those 2,500 students (more than one-half of them) were sufficiently sure that they were not going that they did not fill out the rest of the questionnaire. An examination of relationships between this factor and economic factors seemed to confirm this assessment (see below).

TABLE 4

SUMMARY OF RESPONSES TO ITEMS
IN VARIABLE 1 FOR 1970 AND 1971

ITEM	ITEM NUMBER	POSSIBLE RESPONSES	RESPONSE	
			NUMBER	PER. CENT*
How do you feel about school?	1	A I like it very much	A 1,695	8.7
		B I like it more than I dislike it	B 6,481	35.5
		C I dislike it more than I like it	C 9,772	50.5
		D I dislike it very much	D 1,365	7.1
How far in school did your father go?	11	A Some grade school	A 1,906	9.8
		B Finished grade school	B 2,473	12.8
		C Some high school	C 6,801	35.2
		D Finished high school	D 6,413	33.2
		E Some college (one, two or three years)	E 1,104	5.7
		F College graduate (four years)	F 616	3.2
Who acts as your father?	12	A My real father	A 16,107	83.4
		B My stepfather	B 1,082	5.6
		C A foster father	C 93	.4
		D Another relative (uncle, etc.)	D 2,001	10.4
		E Another adult	E 18	.1
		F No one	F 12	.1

*To nearest tenth of a per cent

TABLE 4--Continued

ITEM	ITEM NUMBER	POSSIBLE RESPONSES	RESPONSE	
			NUMBER	PER CENT*
How far in school did your mother go?	14	A Some grade school	A 1,701	8.8
		B Finished grade school	B 1,617	8.4
		C Some high school	C 6,948	36.0
		D Finished high school	D 7,821	40.5
		E Some college (one, two or three years)	E 981	5.1
		F College graduate (four years)	F 245	1.3
Who acts as your mother?	15	A My real mother	A 16,804	87.0
		B My stepmother	B 1,714	8.9
		C A foster mother	C 43	.22
		D Another relative (aunt, etc.)	D 717	3.7
		E Another adult	E 26	.13
		F No one	F 9	.05
How much education do your parents or guardians want you to have?	26	A They don't care whether I go on with my education or not	A 507	2.6
		B They want me to go on to voca- tional, tech. or bus. school	B 7,841	40.6
		C They want me to go to college for two years or so	C 6,041	31.3
		D They want me to go to college for four years or more	D 4,924	25.5

*To nearest tenth of a per cent

TABLE 4--Continued

ITEM	ITEM NUMBER	POSSIBLE RESPONSES	RESPONSE	
			NUMBER	PER CENT*
What are you planning to do after you graduate?	27	A Find a good job	A 4,197	21.7
		B I will enlist in one of the military services	B 411	2.1
		C I am going to get married	C 871	4.5
		D I am going to take post-graduate courses from high school	D 135	.7
		E I am going to go to a technical school for specialized training	E 811	4.2
		F I am going to go to a business sch.	F 1,892	9.8
		G I am going to work and go to college part time or at night	G 2,014	10.4
		H I am going to work a year or so then go to college	H 1,747	9.0
		J I am going to college this fall (or this summer)	J 7,235	37.5
		There are about 25,000 different jobs in which people earn their living. Below are listed about ten major classes of jobs. On the answer sheet, indicate one you hope to be in ten years from now.	31	A Businessman - own your own business, like a shop, gas station, cleaning estab., market, restaurant, hardware store, etc.
B Craftsman - like carpenter mechanic, plumber, electrician, shoemaker, etc.	B 1,843			9.5

*To nearest tenth of a per cent

TABLE 4--Continued

ITEM	ITEM NUMBER	POSSIBLE RESPONSES	RESPONSE		
			NUMBER	PER CENT*	
31 (Cont'd.)	C	Personal Services - like beautician or barber, head salesperson in a store, tailor, nurse, chief cook in a restaurant, clerk, secretary, etc.	C	2,803	14.5
	D	Skilled trades in manufacturing - like tool and die maker, draftsman, machinist, foreman, lathe operator, etc.	D	1,897	9.8
	E	Public official - like police officer, court reporter, fireman, supervisor of public works, town clerk, sheriff, etc.	E	707	3.7
	F	Farmer or farm manager - in horticulture, cattle farming, a nursery, truck gardening, etc.	F	18	.9
	G	Salesman - like automobile, insurance, real estate, special products, stock broker, etc.	G	1,143	5.9
	H	Artist - like musician, actor, painter, sculptor, architect, landscape gardener, designer, etc.	H	193	1.0

*To nearest tenth of a per cent

TABLE 4--Continued

ITEM	ITEM NUMBER	POSSIBLE RESPONSES	RESPONSE	
			NUMBER	PER CENT*
	31 (Cont'd.)	J Business Exec. - like banker, factory superintendent, store manager, sales supvr., etc. J	3,300	17.1
		K Professional - like doctor, lawyer, engineer, minister or priest, teacher, etc. K	5,078	26.3
		L Housewife and mother L	1,120	5.8
What kind of work does the person who is the head of your household usually do?	32	A Businessman - owns own business like a shop, gas station, cleaning estab., market, restau- rant, hardware store, etc. A	1,791	9.3
		B Craftsman - like carpenter, mech., plumber, electrician, shoe- maker, etc. B	3,607	18.6
		C Personal services - like beauti- cian or barber, head sales-person in a store, tailor, nurse, chief cook in a restaurant, clerk, secretary, etc. C	1,034	5.4
		D Skilled trades in mfg. - like tool and die maker, draftsman, machin- ist, foreman, lathe oper., etc. D	3,719	19.2

*To nearest tenth of a per cent

TABLE 4--Continued

ITEM	ITEM NUMBER	POSSIBLE RESPONSES	RESPONSE	
			NUMBER	PER CENT*
	32 (Cont'd.)	E Public official - like police officer, court reporter, fireman, supvr. of public works, town clerk, sheriff, etc.	E 418	2.7
		F Farmer or farm manager - in horticulture, cattle, farming, a nursery, truck gardening, etc.	F 34	.2
		G Salesman - like automobile, ins., real estate, special products, stock broker, etc.	G 1,043	5.4
		H Artist - like musician, actor, painter, sculptor, arch., landscape gardener, designer, etc.	H 2,176	11.2
		I Business Executive - like banker, factory superintendent, store manager, sales supvr., etc.	I 3,404	17.6
		J Professional - like doctor, lawyer, engineer, minister or priest, teacher, etc.	J 1,919	10.0
		K Part-time jobs	K 168	.5

*To nearest tenth of a per cent

TABLE 4--Continued

ITEM	ITEM NUMBER	POSSIBLE RESPONSES	RESPONSE	
			NUMBER	PER CENT*
I would like to go on to school (college or otherwise) for further training and education.	34	A Yes	A 15,718	81.3
		B No	B 3,595	18.7
I am going on to school (College or otherwise) for further education and training.	35	A Yes	A 13,190	63.1
		B No	B 5,410	36.9
When and if I go for more schooling, I will go to	36	A Junior college	A 5,380	38.6
		B A two-year tech. college	B 814	5.8
		C A college or univ. outside of R.I.	C 2,714	19.5
		D An "Ivy League" college	D 206	1.5
		E A college or univ. in R.I.	E 4,789	34.5
If you expect to go to a regular four-yr. college, what kind of course will you take?	37	A I am not going to a 4-yr, college	A 6,194	44.5
		B Liberal Arts	B 2,995	21.5
		C Pre-professional	C 918	6.6
		D Engineering	D 411	2.9
		E Pharmacy	E 24	.2
		F Business administration	F 1,014	7.3
		G Education	G 2,107	15.1
		H Nursing	H 136	1.0
		J Other	J 104	.8

*To nearest tenth of a per cent

TABLE 4--Continued

ITEM	ITEM NUMBER	POSSIBLE RESPONSES	RESPONSE	
			NUMBER	PER CENT*
If you expect to go to a two-year junior college, technical institute or business school, what kind of course will you take?	38	A I am not going to a two-year college	A 7,709	55.4
		B A two-year general course only	B 2,417	17.4
		C A two-year course, then transfer to a four-year college	C 1,928	13.8
		D A business administration course	D 903	6.5
		E A basic technical course	E 741	5.3
		F Some other special training to prepare for a job	F 205	1.6

*To nearest tenth of a per cent

TABLE 5

SUMMARY OF RESPONSES TO ITEMS
IN VARIABLE 2 FOR 1970 AND 1971

ITEM	ITEM NUMBER	POSSIBLE RESPONSES	RESPONSE	
			NUMBER	PER CENT*
The high school course I have taken can best be described as	2	A College preparatory	7,421	38.4
		B Fine arts	84	.4
		C Home economics	582	3.0
		D Vocation	3,849	20.0
		E Industrial arts	1,919	10.0
		F Agriculture	4	.0
		G Commercial	1,401	7.2
		H General Course	4,053	20.1
What was the average of your school marks last year?	28	A 90 - 100 (A average)	3,727	19.3
		B 80 - 89 (B average)	8,323	43.1
		C 70 - 79 (C average)	6,257	32.3
		D Below 70 (less than a C average)	1,006	5.2
Have you failed any subjects in high school so far?	29	A No, none	8,718	45.1
		B Yes, one	2,107	10.9
		C Yes, two	2,676	13.9
		D Yes, three or more	5,812	30.1
Have you taken the Scholastic Aptitude Tests? (Coll. Bds.)	30	A Yes	4,018	20.8
		B No, but I plan to take them	9,188	47.5
		C No, and I don't plan to	6,107	31.7

*To nearest tenth of a per cent

TABLE 6

SUMMARY OF RESPONSES TO ITEMS
IN VARIABLE 3 FOR 1970 AND 1971

ITEM	ITEM NUMBER	POSSIBLE RESPONSES	RESPONSE	
			NUMBER	PER CENT*
Do you live in	16	A A one-family house	A 6,781	35.2
		B A two-family house	B 4,413	22.8
		C A three-family house	C 5,907	30.5
		D A four-family house	D 902	4.7
		E An apartment house	E 1,310	6.8
How many brothers and sisters do you have?	17	A None	A 1,781	9.2
		B One	B 1,603	8.3
		C Two	C 4,541	23.5
		D Three	D 8,411	43.5
		E Four	E 1,306	6.7
		F Five or more	F 1,671	8.7
Does your family own the house or apartment where you live?	18	A Yes	A 6,001	31.0
		B No	B 13,312	69.0
Does your family own a car?	19	A Yes, one car	A 15,474	80.1
		B Yes, more than one car	B 3,660	18.9
		C No	C 179	1.0
Does your family have a television set?	20	A Yes	A 19,007	98.4
		B No	B 306	1.6

*To nearest tenth of a per cent

TABLE 6--Continued

ITEM	ITEM NUMBER	POSSIBLE RESPONSES	RESPONSE	
			NUMBER	PER CENT*
Does your family have a telephone?	21	A Yes	A 18,691	96.7
		B No	B 622	3.3
Do you have a dictionary in your home?	22	A Yes	A 11,717	60.6
		B No	B 7,596	39.4
Do you have an encyclopedia in your home?	23	A Yes	A 5,439	28.1
		B No.	B 13,874	71.9
Approximately how many books does your family own?	24	A 0 to 9	A 491	2.5
		B 10 to 24	B 697	3.6
		C 25 to 49	C 403	2.0
		D 50 to 99	D 8,079	41.8
		E 100 to 249	E 7,911	40.9
		F 250 to 499	F 585	3.2
		G 500 or more	G 1,147	5.7
How much money would be required to support you in your first year at this school or college?	39	A Less than \$300	A 829	5.6
		B \$ 300 to 999	B 2,475	17.8
		C \$1000 to 1499	C 3,405	25.0
		D \$1500 to 1999	D 4,282	30.8
		E \$2000 or more	E 2,892	20.8

*To nearest tenth of a per cent

TABLE 6--Continued

ITEM	ITEM NUMBER	POSSIBLE RESPONSES	RESPONSE	
			NUMBER	PER CENT*
How much do you think your family and relatives will be able to provide?	40	A Less than \$300	A 2,071	14.9
		B \$ 300 to 999	B 7,188	51.7
		C \$1000 to 1499	C 2,655	19.1
		D \$1500 to 1999	D 1,571	11.3
		E \$2000 or more	E 418	3.0
How much do you have now in terms of scholarship awards or your personal savings?	41	A Less than \$300	A 5,867	42.2
		B \$ 300 to 999	B 6,450	46.4
		C \$1000 to 1499	C 848	6.1
		D \$1500 to 1999	D 478	3.0
		E \$2000 or more	E 320	2.3
How much then will you be short, i.e., how much will you have to borrow, earn, or raise in some other way?	42	A Less than \$300	A 2,550	18.4
		B \$ 300 to 999	B 3,072	22.1
		C \$1000 to 1499	C 6,047	43.5
		D \$1500 to 1999	D 1,863	13.4
		E \$2000 or more	E 363	2.5

*To nearest tenth of a per cent

TABLE 7

SUMMARY OF RESPONSES TO ITEMS
IN VARIABLE 4 FOR 1970 AND 1971

ITEM	ITEM NUMBER	POSSIBLE RESPONSES	RESPONSE	
			NUMBER	PER CENT*
Where were you born?	3	A In this town or city	A 6,610	34.2
		B Somewhere else in this state	B 9,718	50.3
		C In another state in the U.S.	C 2,943	15.2
		D In a territory of the U.S.	D 4	.0
		E In another country	E 38	.3
Are you a citizen of the U.S?	4	A Yes	A 1,921	99.8
		B No	B 22	.2
How would you classify yourself?	5	A Black student	A 1,545	8.0
		B White student	B 17,382	90.0
		C Oriental student	C 386	2.0
Did either of your parents come from Cape Verdi?	6	A Yes, both parents	A 301	1.5
		B Yes, one parent	B 98	.5
		C No, neither parent	C 18,914	98.0
Are you of French-Canadian background?	7	A Yes	A 291	1.5
		B No	B 19,022	98.5
Are you of Puerto Rican, Cuban, or Spanish descent?	8	A Yes	A 1,918	9.9
		B No	B 17,395	90.1

*To nearest tenth of a per cent

TABLE 7--Continued

ITEM	ITEM NUMBER	POSSIBLE RESPONSES	RESPONSE	
			NUMBER	PER CENT*
Are you of Portuguese descent?	9	A Yes	A 1,410	7.3
		B No	B 17,903	92.7
Where was your father born?	10	A In this state	A 13,729	71.0
		B In another state in the U.S.	B 2,107	11.0
		C In a territory of the U.S.	C 57	.2
		D In some other country	D 3,420	17.8
Where was your mother born?	13	A In this state	A 14,918	77.2
		B In another state in the U.S.	B 2,718	14.1
		C In a territory of the U.S.	C 27	.1
		D In some other country	D 1,650	8.6
Sex	25	A Female	A 9,985	51.7
		B Male	B 9,328	48.3
Your age	33	A 16	A 171	.09
		B 17	B 10,491	54.3
		C 18	C 6,114	31.6
		D 19	D 2,076	13.7
		E 20	E 461	.3

*To nearest tenth of a per cent

Because the data available on the Rhode Island State Scholarship recipients for 1969 and 1970 did not relate to a desire for higher education factor, it was not possible to compare the population survey with recipients with respect to this variable. Tables 9-12 summarize the available data, which were related to the two factors of academic qualifications and financial background. In an analysis of those variables, only the data on recipients were discussed.

Relationships within variable one were examined using a chi square analysis and an alpha level of .05 for acceptance. A summary of these relationships found to be significant is contained in Table 8. Most of the relationships found to be significant were expected. For example, most students whose fathers graduated from college intended to go to college. This relationship was slightly stronger between items 14F and 27J. Also, if a student perceived his parents as wanting him to go to college (item 26D), he was inclined to pick response J in item 27.

Significant relationships between responses to items 31 and 32 were found only with responses B and J. Also, if a student's father was a college graduate, he usually chose response E in item 36 over other possible responses.

TABLE 8

SIGNIFICANT RELATIONSHIPS BETWEEN
FACTORS IN VARIABLE 1 FOR 1970 AND 1971*

X	Y	χ^2 (chi square)
11 F	27 J	6.0
14 F	27 J	6.4
26 D	27 J	7.3
31 B	32 B	4.9
31 J	31 J	3.2
11 F	36 E	4.7

*Significant at .05 level

With respect to variable two, academic qualifications, there appeared to be a large number of students who were potential college material. Almost 60 per cent of the responses indicated an academic average above 80 and almost 40 per cent indicated that their high school course was college preparatory. While only 20 per cent had taken the Scholastic Aptitude Tests, an additional 47 per cent indicated their intentions to take the tests.

The data collected on variable three, financial background, were especially pertinent to the objectives of this study. Of the 13,903 students who responded to those questions dealing with the financing of higher education, almost 60 per cent indicated that they would need more than \$1,000 to make their desire for higher education a reality. (\$1,000 is the maximum amount of a Rhode Island State Scholarship award.) Of those planning to attend a four-year college (7,709), 74 per cent indicated the need to borrow more than \$1,000 after using savings and parental income.

The responses to items in variable four, factors relating to race, sex, and age, revealed some additional information in critiquing the present operation of the Rhode Island State Scholarship Program. While the percentages of black, white, and oriental students matched that of the total population of the State, there were some large discrepancies in the distribution of need for financial assistance and of the resulting intention to pursue higher education. Thus, while black students comprised only 8 per cent of the student population responding to the questionnaire, they comprised almost 21 per cent of the students who did not intend to pursue further education. Also, of the almost 500 black students who expressed a desire or intention to go to college,

only thirteen indicated they would need less than \$1,000 in order to follow through on their intention. While there were some differences between other ethnic groups, only those of the black students were significant.

While the data in Tables 4 through 7 served to illustrate the needs of the students seeking higher education, available data on the recipients of Rhode Island State Scholarships during 1969 and 1970 illustrated the response to those needs. This data were comprised of four factors: (1) the family income level of the parents of recipients; (2) the number of children in the families of recipients; (3) Scholastic Aptitude Test scores; and (4) rank in class scores. Tables 9 through 12 show the breakdown of this data for 1969 and 1970.

Of the 1,262 scholarship recipients in 1969 and 1970, 531 came from families that had incomes above \$10,000 (see Table 9). This compared with only 168 whose families had incomes below \$6,000. In addition, almost 50 per cent of the 531 recipients who came from families that had incomes above \$10,000 had three or fewer additional children in the family. (see Table 10).

TABLE 9

FAMILY INCOME LEVELS OF PARENTS
OF RHODE ISLAND SCHOLARSHIP RECIPIENTS
FOR 1969 AND 1970
(Number of Families)

Family Income	1969	1970
above \$20,000	0	4
12,000 - 19,000	101	148
10,000 - 11,999	148	130
8,000 - 9,999	152	143
6,000 - 7,999	133	135
4,000 - 5,999	54	52
below 4,000	31	31
	<u>619</u>	<u>643</u>

TABLE 10

NUMBER OF CHILDREN IN THE FAMILIES OF
RHODE ISLAND STATE SCHOLARSHIP RECIPIENTS
FOR 1969 AND 1970

Number of Children*	1969	1970
1	72	97
2	172	165
3	165	155
4	95	102
5	58	59
6	22	29
7	15	19
8 or more	15	16
married student	1	0
orphans	4	1
	<u>619</u>	<u>643</u>

*including the recipient

Table 11 presents data on Rhode Island State Scholarship recipients for 1969 and 1970 with respect to academic qualifications. As can be seen in Table 11, the range of recipients' scores was approximately 1300 points, or more than the total score of two recipients in 1969 and six recipients in 1970. This fact illustrates the inequities of a system whereby two criteria are employed in succession rather than in conjunction. If academic excellence is the first criteria, why should some recipients have such low scores?

Chart I illustrates the relatively normal distribution of scores accepted for awards. While there was no way of determining the success rate in college for the recipients within a specific range of scores, it has already been established that the Scholastic Aptitude Test as a single predictor of academic success was very fallible.¹

What the wide range of scores did indicate was that the criterion of high academic performance was applied rather loosely. Since this criterion was the only one used for the first phase of screening for the Rhode Island State Scholarship Program, it was questionable whether it was of any value as a screening device. Moreover, the academic or Scholastic Aptitude Test criterion was not used in conjunction with the criterion of financial need, but rather was used prior to any application of financial guidelines. One would expect the numbers of recipients to rise gradually as the scores diminished if in fact the criterion of academic standards was applied uniformly. Instead a relatively normal distribution resulted.

Analysis of the selection procedures became more difficult, however, when the data on financial need were examined. A normal curve did not

¹See above, p. 6.

TABLE 11

SCHOLASTIC APTITUDE TEST SCORES FOR
RHODE ISLAND STATE SCHOLARSHIP RECIPIENTS
FOR 1969 AND 1970

2 V + M*	1969	1970
2300-2399	1	0
2200-2299	4	2
2100-2199	23	12
2000-2099	36	39
1900-1999	71	47
1800-1899	95	110
1700-1799	108	122
1600-1699	127	143
1500-1599	83	84
1400-1499	45	65
1300-1399	24	13
1200-1299	1	5
1100-1199	1	1
	<u>619</u>	<u>643</u>

*"2 V + M" is the score which results from doubling the SAT verbal score and adding to it the SAT Mathematics score.

exist for number of recipients according to the level of family income (see Table 9). In this case the distribution was heavily skewed toward the higher income levels. Students with low or average academic ability (as measured by the very fallible SAT score) would more likely be screened out by the selection procedures than would students of above average ability who came from families with a high income level. Simply put, the data collected on the 1969 and 1970 recipients of Rhode Island State Scholarships indicated that it was easier to get a scholarship if one were bright and came from a family with an income above \$12,000 than if one had average academic ability and came from a family with an income of below \$8,000.

While it was impossible to check for relationships between academic qualifications and level of family income in the available data on the Rhode Island State Scholarship Program, the investigators did analyze relationships between specific academic factors in variable two (Table 5) and specific financial need factors in variable three (Table 6). A separate chi square analysis was used on each combination of responses to items in variables two and three. No significant relationships were found using a liberal alpha level of .10.

There was a number of minor findings which close analysis of the data revealed. Some of the more interesting were:

- (1) Almost one-third (411) of the 1,365 students who indicated that they disliked school very much (item 1) stated that they intended to continue their education beyond high school (item 35).
- (2) Of those students who indicated their intentions to continue their education beyond high school, the number choosing junior college (item 36A) rose from 21 per cent of the 1970 total (1262/6009) to over 52 per cent of the total in 1971 (4118/7894).

- (3) Almost 20 per cent (1,156) of the 5,812 students who indicated that they had failed three or more subjects in high school (item 29) also responded that they intended to continue their education beyond high school (item 35).
- (4) The relatively large percentage of students who responded that they had not taken the Scholastic Aptitude Test (item 30) can be attributed to the fact that the questionnaire was administered in November of 1970 and 1971. Many students do not take the test until January or later.
- (5) Of the 6,107 students who indicated they did not plan to take the Scholastic Aptitude Test (item 30), 1,104 said they planned to continue their education beyond high school (item 35). By not taking the test, these students were not eligible to receive a Rhode Island State Scholarship.
- (6) Of the 1,104 students in item five (above), 781 stated that they planned to attend either a junior college or a two-year technical college (items 36A and B). It was possible that some of these schools did not require Scholastic Aptitude Test scores as part of the application procedure.
- (7) While none of the 1,104 students in item five (above) said he or she had an A average in high school (item 28A), 871 of these students did indicate that they needed financial assistance of more than \$1,000 (items 42C, D, or E).
- (8) Almost 60 per cent of the students who indicated a need for financial assistance (item 42) needed more than \$1,000.

A full review of the implications of the data and their relationships to the Rhode Island State Scholarship Program is discussed in Chapter V.

CHAPTER V

FINDINGS, CONCLUSIONS, AND RECOMMENDATIONS

As a means of assessing the effectiveness of the Rhode Island State Scholarship Program, the writers conducted a survey of Rhode Island high school seniors in November of 1970 and 1971. Four major variables relating to desire for higher education, academic and economic readiness for higher education, and specific demographic characteristics were investigated through a questionnaire administered in the high schools. The pooled responses to the questionnaire totaled 19,313 returns over the two-year period. This return was approximately 74 per cent of the 25,920 seniors in Rhode Island high schools during 1970 and 1971. Because of this relatively high return, the findings of the study were assumed to be indicative of the larger population and to adequately describe the characteristics of this total population.

The data were analyzed in terms of frequency counts and per cents with chi square analysis being used where appropriate. The findings of the analysis of the data were compiled in Chapter IV and will be referred to in this Chapter.

In order to draw conclusions from the data compiled from the questionnaires and from the data collected on Rhode Island State Scholarship recipients for 1969 and 1970, it was necessary to review a list of the major findings presented in Chapter IV. From these findings and conclusions, analysis of their implications were presented. Finally the writers present and discuss a series of recommendations directed at the Rhode

Island State Legislature. These recommendations may be used in amending the present legislation regarding the Rhode Island State Scholarship Program (see Appendix C for a copy of the present legislation for the Scholarship Program).

Findings

The major findings as determined through an analysis of the data collected through the questionnaire were as follows:

- 1) While 15,718 high school seniors during 1970 and 1971 said they would like to go on to school (college or otherwise) for further training and education, only approximately 1,300 seniors received scholarships during these years. (The current legislation provides that scholarships be awarded to 5 per cent of the high school seniors registered in October of their senior years.)
- 2) While 15,718 high school seniors during 1970 and 1971 said they would like to go on to school (college or otherwise) for further training and education, only 13,190 said they actually were going on to school.
- 3) Of the 2,528 students who indicated that they would like to go on to school (college or otherwise) for further training and education but would not, 1,815 were sufficiently sure that they were not going that they did not provide information on their financial need. (The directions specifically requested financial need information even if the respondent indicated only a desire and not the intention.)
- 4) While more than 97 per cent of the students responding to the questionnaire felt their parents wanted them to pursue some

form of higher education, only slightly more than 71 per cent actually intended to continue their education.

- 5) While more than 71 per cent of the students indicated an intention to continue their education, less than 60 per cent of the students selected occupations which traditionally require formal schooling beyond high school.
- 6) A relatively large number of students appeared to be capable of doing college work. Almost 60 per cent of the respondents indicated an average above 80, and almost 40 per cent indicated that their high school course was college preparatory.
- 7) Of the 13,903 students who responded to these questions dealing with the financing of higher education, almost 60 per cent indicated they would need more than \$1,000 to finance their higher education. This amount was needed above that amount provided by personal savings or parental income.
- 8) More than 75 per cent of the respondents to the financial need questions (N = 13,903) indicated that more than \$1,000 would be needed to support them in their first year of college.
- 9) While black students comprised only 8 per cent of the student population responding to the questionnaire, they comprised almost 21 per cent of the students who did not intend to pursue further education.
- 10) Of the almost 500 black students who expressed a desire or intention to go to college, only thirteen indicated they would need less than \$1,000 in order to follow through on their education.
- 11) Of the 6,107 students who indicated they did not plan to take

the Scholastic Aptitude Test, 1,104 said they planned to continue their education. Of these 1,104, 942 indicated they would need financial assistance beyond that provided by personal savings or parental income. By not taking the SAT, these students were not eligible to receive a Rhode Island State Scholarship. Scores on the SAT are the criterion used in the first screening of applicants for scholarships.

- 12) Of the 1,262 scholarship recipients in 1969 - 1970, 531 came from families that had incomes above \$10,000 while only 168 came from families that had incomes below \$6,000.
- 13) Students with low or average academic ability (as measured by only the SAT score) would more likely be screened out by the selection procedures than would students of above average ability who came from families with an income above \$10,000.

Conclusions

The structure of the Rhode Island State Scholarship Program, formulated in 1959, was compared to the relatively new and progressive models and programs described in the Review of the Literature, it is concluded that the present program does not meet the rapidly changing needs of the college bound population.

The findings indicate that a major discrepancy exists between the needs of the students and the delivery system of the Rhode Island State Scholarship Program. The conclusions based on the findings of the present state system are several:

- 1) The use of the Scholastic Aptitude Test as the sole predictor of academic potential is inadequate. Even a combination of

scholastic criteria would deny scholarships to many students who would succeed in college.

- 2) The use of the academic criterion and the financial need criterion, when used in succession and not in conjunction (e.g., through a pooled or combined rating), eliminates many students who have a high need for financial assistance and only average academic ability.
- 3) Even the use of this inadequate screening procedure is not applied uniformly or reasonably, resulting in awards to students along a nearly normal curve rather than along a graduated curve with numbers of recipients rising as the criterion of SAT score is lowered.

Recommendations for Needed Amendments

The recommendations presented are based on the conclusions drawn from the analysis of the data. Each recommendation is presented as a needed amendment in the present Rhode Island law or as a process that should be followed in implementing the law. The investigators propose the following recommendations:

1) Recommendation:

Amend the present law to require that, to be eligible for consideration for an award, a student need only submit evidence of his admission as a full-time student to a qualified institution of higher education together with a confidential financial statement.

Discussion:

The writers recognized the hazards in trying to determine a successful academic experience for a specific student at a certain

institution. For this reason, it is recommended that persons responsible for determining a student's potential success be left in the hands of the professional admissions counselors at the accepting institutions. A student's score on one test taken on a good or bad day or his rank in class, which is often heavily correlated with family background and the high school attended, should not be the determining factor which spells the difference between attending or not attending college. The admission of a student into an accredited institution is a recognition by that institution's professional admissions staff that the student has a reasonable chance to succeed. This affirmation expressed in the form of a letter of acceptance admitting the individual as a fully matriculated degree candidate should be the only requirement necessary to compete for the State Scholarship Program.

It was also demonstrated in the analysis of the data that some students who either intended to or were going to pursue their education did not have to take the Scholastic Aptitude Tests as an application procedure for admission. There are schools which do not require the SAT and, with the fallibility of this instrument being emphasized, it is likely that the number of schools not requiring the SAT will rise in the future.

2) Recommendation:

Amend the present law to extend the maximum grant award from \$1,000 to \$1,500 and the average stipend from \$750 to \$1,000.

Discussion:

This increase is necessary to enable the student to keep pace with the spiralling cost of college expenses and to adjust the limits established over ten years ago to the present cost of living. Data

gathered from the questionnaires indicated that almost 60 per cent of those students planning to go on to higher education would have to borrow more than \$1,000 in order to finance their education. This sum would be needed beyond those funds provided by personal savings and parental income.

3) Recommendation:

Amend the present law to increase the base for calculating the number of awards in the program from 5 per cent of the October enrollment in the graduating classes to 10 per cent.

Discussion:

By dropping the academic screening device and by increasing the amount of a single scholarship award from \$1,000 to \$1,500, the number of applications will most assuredly rise. Also, the responses to the questionnaire indicate that each year approximately 4,000 Rhode Island high school seniors have to borrow \$1,000 or more in order to finance their education. This number represents over 30 per cent of the number of high school seniors graduating each year. There is little doubt that these figures will continue to rise and that even the 10 per cent base is modest.

4) Recommendation:

Amend the present law to allocate scholarship money not used by initial or renewal candidates to alternates or other new applicants of the same class on the basis of their present financial need, rather than reverting to the State Treasury.

Discussion:

As the present Rhode Island State Scholarship law is written, if a scholarship recipient decides to decline the award after initially accepting it, the money reverts to the State Treasury rather

than to the Scholarship Fund. This is also the case when a scholarship recipient drops out of school after one year or otherwise becomes ineligible to continue to receive the award for the subsequent years of his college attendance. Since it is recommended that the competitive nature of the Scholarship Program be limited to financial need, this money should revert to the Scholarship Fund to be used for other students who might need the money. This procedure would maintain the 10 per cent base for awards and yet reach more of that approximately 30 per cent who might merit an award.

5) Recommendation:

Amend the present law to vest in the Board of Regents for Education authority to establish all rules and regulations concerning the Rhode Island State Scholarship Program.

Discussion:

It is obvious that the Rhode Island State Scholarship Program must be as flexible and responsive as possible if it is to meet the needs of the population it serves. That this flexibility and responsiveness is not a part of the present program is made clear by the twelve year time span between the original legislation implementing the program and this study, which proposes the first changes to be made in the Program. Part of the reason for this inflexibility and unresponsiveness is that changes must be made through the State Legislature. This procedure necessitates long periods of time. By investing the Board of Regents with specific authority to establish all rules and regulations concerning the program, the needs to which the program should be directed can be quickly assessed and met. The Board, through the State Department of

Education, would be quicker to detect discrepancies between the goals and objectives of the program and the actual process of awarding grants.

6) Recommendation:

The Board of Regents should review the Scholarship Program annually.

Discussion:

In order to maintain a high responsiveness, the Scholarship Program should be assessed annually through means of questionnaire or survey. The procedure used should be a modification of that used in the conduct of the present study. A shortened form of the questionnaire developed for this study should be administered to a randomly selected population of high school seniors. The data collected could be stored on computer tape and examined from year to year to identify trends in certain areas which might merit adjustments in the Scholarship Program.

7) Recommendation:

The Board of Regents for Education should encourage the coordination of State and Federal programs through the departments of student financial aid at the various institutions in order to meet the needs of the student population.

Discussion:

As the sources of student financial aid increase in both number and complexity, it is important that the students' needs be perceived as a system. That is, the impact of these many sources of financial aid can only be measured by direct services to students. There is a danger that, with several programs operating independently of each other, the impact on student needs may be diminished. This recommendation would

help to alleviate the random and fragmented delivery system which results from several discrete programs which have similar objectives. The Board of Regents for Education is in a unique position whereby it may bring about one coordinating system or agency to which monies for student aid may be directed.

8) Recommendation:

The Parent's Confidential Statement developed by the College Scholarship Service should continue to be used to determine the financial resources of applicants.

Discussion:

At this time the impartial ranking provided by the College Scholarship Service meets the needs of the present program and complements the recommendations made above.

Recommendation for Further Study

There are two general recommendations for further study of state financial aid.

The primary recommendation is that a detailed study is needed to identify characteristics of students who need financial assistance to pursue some form of higher education. The second recommendation is that a study be initiated to determine the equity of the current Rhode Island State Scholarship Program with respect to racial balance.

As the investigators examined the analysis of the data, it appeared evident that, over a period of time, there were many characteristics which would change. Some of these characteristics, such as the amount of money needed and the number of students desiring to pursue some form of higher education, would be more likely to change rapidly than more stable variables such as level of family income, number of siblings,

or academic qualifications. In order that the program remain responsive to changing needs, this kind of information would be necessary.

While data on the racial background of the scholarship recipients was not available, data collected via the questionnaire implied that a significantly large proportion of black students might not be receiving financial aid. Many black students indicated a desire to pursue some form of higher education but also indicated they were not going to college. It is reasonable to assume that money is a major barrier to a higher education, as are the academic variables. A study which would focus on these questions might provide information for reaching the minority student who drops out of the competition along the way.

After the initial study was completed, and the conclusions were stated, the investigators felt more could be accomplished if the writers could bring this information to the attention of the Rhode Island State Legislature. As was mentioned previously, one of the writers is a state legislator representing the City of Cranston, in the State of Rhode Island and currently holds the position of Vice-Chairman of the Health, Education, and Welfare Committee in the House of Representatives.

When the Legislature convenes in January, 1973, the Vice-Chairman will present to the Committee for their consideration a copy of this dissertation in order that they may have first hand knowledge and information which would enable them to understand more fully the problem at hand. Once the committee has had a chance to digest this information and upon their approval, action may be taken as a separate legislative body to sponsor a bill correcting the entire Rhode Island State Scholarship Program as it presently exists.

In order to achieve this recommendation, many fiscal changes have to be corrected in our State Financial Aid Structure before this legislation can become a reality.

APPENDIX A

A COPY OF THE PRESENT STATE SCHOLARSHIP LAW

H 1412
Substitute A

State of Rhode Island and Providence Plantations

January Session, A.D. 1959

May 27, 1959

AN ACT to Provide Scholarships for Qualified Residents of the State to Attend Institutions of Higher Learning, to Provide for Administration of a State Scholarship Program, in Addition to Chapter 37 of Title 16 of the General Laws, Entitled "Education."

Preamble

The general assembly has found and hereby declares that the provision of a higher education for all residents of this state, who desire such an education and are properly qualified therefor, is important to the welfare and security of this state and nation, and consequently is an important public purpose; many qualified youth are deterred by financial considerations from an adequate education, with a consequent irreparable loss to the state and nation; the number of qualified persons who desire higher education is increasing rapidly many of whom are unable to sustain the financial burden of tuition and other costs of attending both privately and publicly supported institutions; therefore a system of state scholarships for qualified residents of the state, which will enable them to attend qualified privately or publicly supported institutions of their choice, will, in part, ensure development of the natural talents of our youth to the greatest practical extent, and thereby promote the fullest use of all resources for higher education; now therefore,

It is enacted by the General Assembly as follows:

SECTION 1. Chapter 16-37 of the general laws; entitled "State scholarships," as amended by chapters 64 and 89 of the public laws, 1958, is hereby further amended by adding thereto the following sections:

"16-37-22. Functions of the commissioner of education and the board of education. - The commissioner of education in accordance with the provisions of sections 16-37-22 to 16-37-31, inclusive, shall prepare and supervise the issuance of public information concerning the

APPENDIX A--Continued

provisions of said section; prescribe the form and regulate the submission of applications for scholarships; conduct any conferences and interviews with applicants which may be appropriate; determine the eligibility of applicants; select the best qualified applicants; award the appropriate scholarships; and determine eligibility for, and award annual renewals of, scholarships. The board of education is authorized to make all necessary and proper rules, not inconsistent with this act, for the efficient exercise of the foregoing functions.

"16-37-23. Eligibility for scholarships. - 1. An applicant is eligible for the award of a scholarship under the provisions of this act when the commissioner finds:

(a) that he is a resident of this state;

(b) that he has successfully completed the program of instruction at an approved high school or the equivalent thereof, or is a student in good standing at such a school and is engaged in a program which in due course will be completed by the end of the academic year; and

(c) that his financial resources are such that, in the absence of scholarship aid, he will be deterred by financial considerations from completing his education at the institution of his choice.

2. In determining an applicant's capacity to profit by a higher education, the commissioner shall consider his scholastic record in high school and the results of the scholastic aptitude test of the college entrance examination board, or the tests used in the national merit scholarship program or the substantial equivalent thereof. The commissioner shall establish by rule the minimum conditions of eligibility in terms of the foregoing factors, and the relative weight to be accorded to such factors.

3. The functions of the commissioner shall be exercised without regard to any applicant's race, creed, sex, color, national origin, or ancestry.

"16-37-24. Award of scholarships. - The commissioner shall certify to the state controller a list of the names and addresses of the applicants to whom scholarships have been awarded; and the state controller is hereby authorized and directed to draw his orders upon the general treasurer for the payment of such scholarships in such sum as indicated for each award. Each scholarship shall be effective during the fiscal year following the award, and all records and accounts concerning such scholarship shall be kept accordingly.

"16-37-25. Number and terms of scholarships.

1. The number of scholarships available to be awarded in any fiscal year shall be equivalent in number to five per cent (5%) of the October enrollment in the graduating classes in all Rhode Island secondary schools, both public and private, as certified by the commissioner of

APPENDIX A--Continued

education from the fall enrollment reports submitted by such secondary schools, in the same fiscal year as the awards shall be made.

2. Each scholarship is renewable by the commissioner annually without further examination, for a total of four (4) academic years (not necessarily consecutive) or until such earlier time as the student receives a degree normally obtained in four (4) academic years. The commissioner shall grant such an annual renewal only upon the student's application and upon the commissioner's finding that (1) the applicant has completed successfully the work of the preceding year; (2) he remains a resident of this state; and (3) his financial situation continues to warrant award of a scholarship under the standards set forth in section 16-37-23-c.

3. The commissioner shall determine the amount of each scholarship, which shall be from two hundred and fifty dollars (\$250.) to one thousand dollars (\$1,000.) according to the financial requirements of each student to enable him to pursue his proposed course of study, and the applicant's financial resources.

"16-37-26. Student enrollment and obligations of institutions. -

1. An applicant to whom the commissioner awards a scholarship may apply for enrollment as a student in any qualified institution of higher learning. The institution is not required to accept such applicant for enrollment, but is free to exact compliance with its own admission requirements, standards, and policies. If it does so accept him, the institution shall give written notice of such acceptance to the commissioner. The award winner shall be entitled to periodic payments (not less than two (2), one (1) in each academic semester) for the amount of his award, and he may designate that such payments be made to the institution directly for credit against the student's obligation for tuition or other fees. The board of education may provide by appropriate rules and regulations for such reports, accounting, and statements from the award winner and college or university of attendance pertaining to the use of application of the award as it may deem proper.

2. If, in the course of any academic period, any student enrolled in any institution pursuant to a scholarship awarded under this act for any reason ceases to be a student in good standing, the institution shall promptly give written notice to the commissioner concerning such change of status and the reason therefor.

3. A student to whom a scholarship has been awarded may either re-enroll in the institution which he attended during the preceding year, or enroll in any other qualified institution of higher learning; and in either event, the institution accepting the student for such enrollment or reenrollment shall notify the commissioner of such acceptance.

"16-37-27. Cooperation with other scholarship programs. - The commissioner may cooperate with, assist and stimulate interest in other scholarship programs which have as an objective the assistance of qualified youth to completion of courses in higher education. The commissioner

APPENDIX A--Continued

may assist in the selection of qualified applicants and may assist interested groups of citizens, foundations, and other agencies in the administration of scholarship awards.

"16-37-28. Appropriations. - The general assembly shall annually appropriate a sum sufficient to pay every scholarship authorized by section 16-37-25 at the average rate of seven hundred fifty dollars (\$750.) per academic year; to which shall be added such sum as necessary for the costs of the administration of this act.

"16-37-29. Definitions. - The following words and phrases have the following definitions for the purposes of sections 16-37-22 to 16-37-31, inclusive, except to the extent that any such word or phrase is specifically qualified by its context:

1. 'Enrollment': The establishment and maintenance of an individual's status as a student in an institution of higher learning, regardless of the terms used at the institution to describe such status.

2. 'Approved high school': Any public high school located in this state; and any high school, located in the state or elsewhere (whether designated as a high school, secondary school, academy, preparatory school, or otherwise) which in the judgment of the commissioner of education provides a course of instruction, at the secondary level, and maintains standards of instruction, substantially equivalent of those of the public high schools located in this state.

3. 'Institution of higher learning,' 'qualified institution,' or 'institution': An educational organization which provides an organized course of instruction of at least two (2) years' duration in the sciences, liberal arts, professional or technical fields of study, at the collegiate level (whether designated as a university, college, community college, junior college, scientific or technical school, normal school, or otherwise) which either (1) is operated by this state, or (2) is operated publicly or privately, not for profit, and in the judgment of the commissioner maintains academic standards substantially equivalent to those of comparable institutions operated by this state.

"16-37-30. Annual report. - The board shall report annually in January to the governor and to the members of the general assembly of the state of Rhode Island, with respect to its activities during the year including the number of scholarships awarded, the names of recipients, and institutions attended.

"16-37-31. Partial Invalidation. - If any provisions of sections 16-37-22 to 16-37-31, inclusive, or the application thereof to any person or circumstances is invalid, such invalidity shall not effect the other provisions or applications of this act which can be given effect without the invalid provision or application."

APPENDIX A--Continued

SECTION 2. This act shall take effect upon its passage, except that no scholarships shall be awarded until after the beginning of the fiscal year beginning July 1, 1959, and no scholarship payments made until after the beginning of the fiscal year beginning July 1, 1960.

APPENDIX B

A SUMMARY OF THE FEDERAL FINANCIAL AID PROGRAMS

Federal programs of financial aid to college students now provide a large share of the total loan and scholarship assistance available to students. This summary will briefly describe the student aid programs sponsored by the Department of Health, Education and Welfare through the Office of Education and the Public Health Service and by the Department of Justice. All but one of these programs are administered through participating college and universities. The single exception is the Government Insured Student Loan Program (known as the Higher Education Loan Plan in Rhode Island) which operates through banks and credit unions.

The National Defense Student Loan Program

The backbone of all of the Government's programs for student aid is unquestionably the National Defense Student Loan Program. Its growth from a \$6 million appropriation in 1959 to an authorization of \$225 million for fiscal year 1968 is evidence of both its utility and its acceptance. For many institutions, loans from this source now make up the major portion of their non-scholarship aid funds. The National Defense Loan Program is administered by the Office of Education.

In many ways, the NDSL Program is designed to be readily integrated into the standard financial aid programs of colleges and universities. Many of the program's tenets are familiar. For example, it is not based on commercial and bank loans but derives instead from well-

APPENDIX B--Continued

established institutional loan programs, which preceded it by many years. It requires no collateral, except that endorsement may be required in cases in which the state law does not bind the signature of a minor. It requires evidence of financial need. It charges no interest while a student is in school, and only 3 per cent after the loan enters the repayment stage. Finally, it gives a student a long time during which to repay his loan--up to 10 years from the date of the first payment.

The program promotes careers in teaching by permitting the borrower who goes into teaching, at any level, in a public or private nonprofit elementary or secondary school or an institution of higher education in a state, to cancel up to one-half of his loan, or all of the loan if he teaches handicapped children or teaches in designated elementary or secondary schools having high concentrations of students from low-income families. It promotes graduate and professional education by lending larger amounts to graduate and professional students, and by deferring under-graduate loans until advanced degrees are earned, provided that attendance is on at least a half-time basis. It promotes part-time education by providing loans to half-time students who might otherwise be denied an opportunity for additional college education.

The program is changing to meet new needs, and it is producing change with a minimum of control from the central government and a minimum of control at the institutional level.

The application that a college completes to obtain its share of funds requires careful documentation of the financial needs of its students. The college must undertake to see that there is no racial or religious discrimination. It must keep meticulous records, which

APPENDIX B--Continued

may at any time be examined by authorized representatives of the United States government. However, very few of the legal and administrative requirements of the Office of Education force the college to take measures it would not, or should not, take with respect to its own funds. Each participating institution is required to contribute to the NDSL loan fund an amount equal to one ninth of the Federal contribution. Repayments to the fund by students are also available for relending.

DESCRIPTION OF THE PROGRAMLoan limits:

The major dimensions of the loans under the National Defense Student Loan Program are the following:

Up to \$1,000 may be lent to an undergraduate student each academic year, with additional amounts permissible for students in accelerated programs.

A maximum of \$5,000 may be lent to an undergraduate.

Up to \$2,500 per academic year may be lent to a graduate or professional student.

A maximum of \$10,000 of indebtedness including graduate loans may be incurred.

Eligibility:

A loan may be given to any citizen, a national of the United States, or any other person who is in the United States for other than a temporary purpose and who is enrolled in an institution of higher education on at least a half-time basis.

A loan need not be given to anyone against the judgment of the

APPENDIX B--Continued

college. No student, therefore, is vested with any right to a loan from the National Defense Student Loan Program.

It is necessary for a college to determine in some systematic way that an applicant has financial need for the loan.

Educational Opportunity Grants Program

Several million people in the United States today, because of inadequate educational, social, cultural, and economic opportunities, directly and intimately effect their lives. Although of long duration, this human problem has in recent years been acknowledged by those social institutions, both public and private, that are in a position to take action. Federal, state, and local legislation has organized programs designed to help poor people break out of their poverty. Substantial amounts of philanthropic and public education funds have been diverted from the more general purposes of the past to specific activities that help insure to these people the choices to which each American is entitled.

Potentially, one of the most effective of these new activities is the Educational Opportunity Grants Program, authorized by Congress in Title IV, Part A, of the Higher Education Act of 1965 (Public Law 89-329). This legislation provides for grants of from \$200 to \$1,000 a year for college expenses to eligible students of exceptional financial need, i.e., students whose parents can only contribute \$625 or less to the costs of college.

The program is both exciting and innovative; exciting because institutions have at their disposal funds for grants to students on the basis of financial need rather than scholastic performance; innovative

APPENDIX B--Continued

because for the first time the federal government has undertaken a grant program, not to expand training in fields such as medicine or critical areas of graduate study, nor as a benefit to veterans, but to assist all young people deprived of economic and educational advantages. It is a potentially effective program because it recognized the Institutions' wish to try to deal with the allied problems of education and poverty, and because it places directly on them the responsibility to channel the available funds to students from poor families.

The Educational Opportunity Grants Program requires for each grant an equal amount of financial aid from other sources, thus doubling its impact for a student who has exceptional financial need. It is, above all, an action program administered by the United States Office of Education in cooperation with institutions of higher education, and its primary objective is to offer students, disadvantaged because of economic conditions, an educational opportunity.

When a financial aid officer has made certain that a student is indeed eligible to receive a grant, he then determines the amount to be awarded. The procedures include the following steps:

1. Determine the student's initial entitlement, based on the expected contribution of his parents, if he is still dependent on them, or on his own contribution, if he is an independent student. Several systems are available to compute the parental contribution. The contribution from an independent student is computed by subtracting his living expenses from his assets, resources, and expected income.
2. Compute the cost of attending the institution.
3. Consider the total family contribution. For an independent

APPENDIX B--Continued

student this amount is equivalent to the contribution previously determined; for a student from whose parents a contribution is expected, this amount is the sum of their contribution and his own contribution.

4. Subtract the student's total family contribution from the cost of his attending college. The amount thus obtained is the student's financial need.

5. Determine the amount of the grant. The law provides that an Educational Opportunity Grant must be at least \$200 but no more than \$1,000. It also requires that an institution determine a student's need as described above. Finally, it requires that the grant be matched by an equal or greater amount of aid from other sources (grant, loan, scholarship, or job) available to the institution. Thus, an Educational Opportunity Grant cannot exceed the maximum grant to which the student is entitled and it also cannot exceed one-half of his financial need.

Since every grant represents an individual student, there may be a few cases in which, to better serve a student's need, the financial aid officer makes an award of less than the amount computed by the grant determination process.

There are two basic kinds of Educational Opportunity Grants; initial year awards and renewal year awards, both of which must be matched by the institution, and \$200 supplementary awards, which do not require matching.

Since a grant may be given to a student for up to four academic years (or the period of time he requires to complete his undergraduate studies, whichever is less), it seems logical that a college would award most of its initial year grants to freshman students, so that they might

APPENDIX B--Continued

take full advantage of the opportunity to receive financial help. Accordingly, while not excluding upperclassmen, the Office of Education has encouraged awarding initial year grants to freshmen.

When a student has used up his initial year of eligibility and if the financial aid officer at his institution determines that his need and eligibility for an Educational Opportunity Grant still exist, he should be awarded a renewal year grant. If he continues to be eligible, he should receive renewal year awards until he has completed four academic years or his full course of study, whichever is less.

Virtually all student aid programs assist needy students; the special distinction of the Education Opportunity Grants program is that it assists the neediest.

The College Work Study Program

The College Work-Study Program was originally part of the Economic Opportunity Act of 1964 (Public Law 88-452), designed "to mobilize the human and financial resources of the Nation to combat poverty in the United States." In its original form it was primarily a measure to improve the general economy with important but not exclusive emphasis on higher education. The Act was an expression of the concern of our society about the poverty that exists in the midst of affluence.

Title IV, Part C, of the Higher Education Act of 1965 amended and extended the College Work-Study Program in two major areas. The responsibility for the administration of the program was transferred from the Office of Economic Opportunity to the Office of Education. Student eligibility was expanded to include all otherwise eligible students who are in need of the earnings from part-time employment to pursue their studies.

APPENDIX B--Continued

While these changes did not materially effect the major provisions of the programs, they did make it more like a student aid and less like a poverty program.

The administrative regulations for the program require that the institution maintain an annual level of expenditures for student employment equal to the average of its expenditures in the three years preceding its participation in College Work-Study and develop new jobs for participants in the program. The program offers the opportunity to extend employment beyond the campus and into the community. An institution of higher education is encouraged to enter into contracts with both public and private nonprofit agencies and organizations off the campus to provide jobs for its students. The program can supplement other aspects of the Economic Opportunity Act, such as the Community Action Program and the Job Corps.

Jobs provided on the campus must be related to the educational objective of the student and must not result in the displacement of employed workers or the impairment of existing contracts for services.

Federal funds defray 80 per cent of payroll costs, institutional funds cover 20 per cent. If the College Work-Study job is with an off-campus agency, that agency pays the 20 per cent increment plus the additional cost of employers' contribution to social security, workmen's compensation, liability insurance, etc.

Students may work up to 15 hours per week while attending classes full time. During vacation periods, they may work up to 40 hours per week. The minimum wage is currently \$1.30 per hour (\$1.45 per hour effective February 1, 1970). The maximum wage is \$3.50 per hour.

APPENDIX B--Continued

Eligibility has been extended to all students considered by the college to be in need of financial aid from part-time earnings. A marked preference must be given to students from low-income families. Guidelines for determination of low-income eligibility include the following:

a. Students whose parents have a combined income of \$3,200 or less will be eligible for participation and preference, except where the income is derived from investments.

b. For income levels above \$3,200 and more than one dependent, the following income levels qualify as low-income:

<u>No. of Children</u>	<u>Income</u>
2	\$4,000
3	4,700
4	5,300
5	5,800
6	6,200
7	6,600

c. In addition, any family receiving or eligible to receive public welfare qualifies as low income

Earnings from the College Work-Study program are usually "packaged" with other forms of aid to meet the students financial need.

Guaranteed Insured Student Loan Program

Before 1965 only a dozen states had established formal statewide student loan programs. Today every state in the nation participates directly or indirectly in the Guaranteed Loan Program established by Title IV B of the Higher Education Act of 1965. This legislation has created a unique partnership involving federal, state governments, private agencies, commercial lending institutions, and colleges and universities.

APPENDIX B--Continued

The federal government's participation is two-fold: first, federal funds are advanced to states or private, nonprofit agencies to supplement existing guarantee reserves; second, the federal government will subsidize interest payments on behalf of students from families having an adjusted annual income of less than \$15,000. Colleges are asked to certify the enrollment and good academic standing of a student, the reasonableness of his college expenses, and the amount of financial aid available from sources other than his family. The actual loans are made by approved lending institutions, such as banks, credit unions, savings and loan associations, insurance companies, or the states themselves. Colleges and universities also may be eligible to act as lending agencies if they wish.

In Rhode Island, this program is administered by the Rhode Island Higher Education Assistance Corporation and the loans are called HELP loans. The loan limits are \$1,500 for graduate students and \$1,000 for undergraduates. Minimum monthly payment is \$30 and the per cent of guaranty is 80 per cent of the principal. The student must be at least a half-time student and may use the loan at an out-of-state institution, as well as in-state.

The federal government pays interest of 7% while the student is in school. The student pays 7% interest during the repayment period after he leaves school or graduates.

When the prime rate reached $8\frac{1}{2}\%$, Congress authorized the Commissioner of Education to pay an incentive fee to participating banks to compensate for the difference between the prime rate and the 7% interest rate for Guaranteed Insured loans. The incentive fee as of the quarter, October to December, 1969 was $2\frac{1}{2}\%$ per annum.

APPENDIX C

RHODE ISLAND STATE SCHOLARSHIP PROGRAM

Rules and Regulations
(Revised August 1968)

I. ELIGIBILITY

- A. To be eligible for a State Scholarship, an applicant must be a citizen of the United States or must have taken steps toward becoming a citizen.
- B. To be eligible for a State Scholarship, an applicant's father or legal guardian must have had his residence and home in Rhode Island for one year prior to the date of application.
- C. To be eligible for a State Scholarship, an applicant must be either:
 1. A public or private secondary school senior graduating in January or June immediately preceding the academic year in which the Program is being conducted.
 2. A public or private secondary school student who is admitted and enrolled in college at the end of his junior year.
 3. A public or private secondary school graduate who is currently doing satisfactory work in college or who intends to go to college and has not previously applied for the Rhode Island State Scholarship Program.
 4. An applicant who has previously applied for a scholarship and been found ineligible because of insufficient financial need.
- D. A former unsuccessful applicant may reapply for a State Scholarship in any subsequent year, provided he has not previously attended college as a full-time student and provided he continues to meet all other eligibility requirements. Such applicants will be required to complete all requirements anew.

II. APPLICATION DEADLINE

Every applicant must submit a completed scholarship application by the published deadline - this date shall be at midnight on the second Friday in December each year. Failure to comply with this requirement will disqualify the applicant from the Program for the forthcoming school year.

APPENDIX C

RHODE ISLAND STATE SCHOLARSHIP PROGRAM---Continued

III. TEST REQUIREMENTS

- A. Each applicant must submit, as a part of his application, scores from the College Entrance Examination Board Scholastic Aptitude Test (SAT). Only scores from the test administrations in November and December immediately prior to the announcement of each year's scholarship winners will be accepted. The January SAT examination is permitted as a make up if reason is shown.
- B. Applicants will be permitted to list the State Scholarship Program on their College Board Test Registration Card without charge; however, they will pay their own test fee.
- C. An applicant who, independently of the State Scholarship Program requirements, took the SAT at one of the required administrations may use these scores for the Program's competition by completing a Score Release Form provided in the College Board Bulletin of Information. Applicants will be required to pay the regular test score transcript fee.
- D. When an applicant has taken the SAT at both of the required test administrations, the higher single composite score will be used for purposes of the Rhode Island State Scholarship Program competition.

NOTE: An applicant who has previously applied for a scholarship and been found ineligible because of insufficient financial need or a secondary school graduate who is currently doing satisfactory work in college and did not apply for a scholarship before completing his senior year need not submit test scores.

IV. QUALIFIED INSTITUTIONS

The Commissioner of Education shall determine that an individual institution is judged to be a "qualified institution of higher learning" as specified by the law establishing the State Scholarship Program.

- A. For purposes of this Program, a qualified institution of higher learning is:
 1. One located in the United States or Canada
 2. One which provides an organized course of instruction of at least two years at the collegiate level which either (1) is operated by this state or (2) is operated publicly or privately, not for profit, and which holds regional and/or national accreditation or is approved by the state in which it is located.

APPENDIX C

RHODE ISLAND STATE SCHOLARSHIP PROGRAM--Continued

IV. QUALIFIED INSTITUTIONS--Continued

- B. Exceptions may be made in cases involving institutions which are located in foreign countries and whose ownership, administration, or operation is found to exist under American auspices or other institutions whose programs will be accepted in partial fulfillment of the requirements for the undergraduate degree granted by the institution to which the applicant was granted a scholarship. These and other exceptions must be approved by the Commissioner of Education.

V. SELECTION OF SEMIFINALISTS

A. Applicants not attending college at time of application:

1. A group of top-ranked applicants, approximately twice the number of awards to be made, will be selected and designated as semifinalists in each year's competition.
2. A composite SAT score will be computed for each applicant using the formula: 2 Verbal & Math (2V + M).
3. In considering each applicant's academic achievement in secondary school, his junior year rank-in-class, converted to a standard scale score, will be used. No differentiation will be made between public and private secondary schools in the treatment of this rank-in-class data. Where a numerical computation of rank-in-class is not provided by the secondary school, an appropriate estimate of rank-in-class will be determined by applying a standard set of rules.
4. In determining the ranked order of the applicants, a final composite score will be computed for each individual by weighing equally the converted rank-in-class score with the SAT 2V + M composite score.
5. In ranking applicants on the composite score roster, tie scores will be broken on the basis of the following priorities:

1st priority: Highest converted rank-in-class score
 2nd priority: Highest SAT 2V + M composite score
 3rd priority: Highest SAT verbal score

B. Applicants attending college at time of application:

An applicant who is doing satisfactory work in college will be considered a semifinalist upon certification by the college which he is attending that he is (1) in good academic standing and (2) making normal progress toward a baccalaureate degree as a full-time student.

APPENDIX C

RHODE ISLAND STATE SCHOLARSHIP PROGRAM--Continued

VI. SELECTION OF FINALISTS

A. Semifinalists not attending college at time of application:

Final ranking of semifinalists will be on the basis of the ascending computed total family contribution figure as determined from an evaluation of the information supplied on the Parents' Confidential Statement. The number of finalists to be chosen will be equal in number of 5% of the October enrollment in the graduating classes in all Rhode Island secondary schools as certified by the Commissioner of Education from the fall enrollment reports

B. Semifinalists attending college at time of application:

A separate list will be made for applicants entering their sophomore, junior and senior years with final ranking on each list being made on the basis of the ascending computed total family contribution figure as determined from an evaluation of the information supplied on the Parents' Confidential Statement. The number of finalists to be chosen from each list will be equal to the number of vacancies (less the number of previous awardees reinstated) that have occurred among the previous scholarship winners in that class since the last date of scholarship awards. In no case may the number of awards for a particular class exceed the number of scholarships originally awarded to that class.

VII. COLLEGE CHOICE CRITERIA

- A. Semifinalists will be asked to designate the one college to which they wish to carry a Rhode Island State Scholarship and will be permitted a specified period of time within which to make changes in their college choice. The deadline for submitting these changes shall be April 1. Normally, after this deadline date, only failure to be admitted to the college of first choice will constitute sufficient grounds for granting prematriculation transfers of the State Scholarship. Cases with unusual circumstances will be reviewed for possible exception to the rule.
- B. If a designated recipient is not admitted to his first-choice institution, he will be permitted to carry his State Scholarship to an institution to which he is able to gain admission, provided he continues to demonstrate minimum financial need, and provided the institution of his choice meets the criteria set forth in IV above.

APPENDIX C

RHODE ISLAND STATE SCHOLARSHIP PROGRAM--Continued

VII. COLLEGE CHOICE CRITERIA--Continued

- C. Hospitals providing an organized course of instruction in nursing, physiotherapy, or related fields are not judged to be qualified institutions of higher learning. State Scholarship recipients will be permitted to enroll in such courses, however, if the hospitals are affiliated with qualified institutions and if the recipients are enrolled in a regular degree program of at least two years duration.
- D. State Scholarships may not be used to assist recipients to complete their college education in summer school courses or university extension courses. Full-time year-round programs are exceptions.

VIII. FINANCIAL NEED ANALYSIS

- A. For purposes of the State Scholarship Program, financial need is defined as the difference between the individual student's total financial resources and the annual expenses of the typical student enrolled in the institution of the student's choice. It will be determined for each semifinalist by a Need Analysis Group using standard need analysis procedures formulated by the College Scholarship Service. The Parents' Confidential Statement shall be only attested to by the parents or guardian.
- B. Limits of Monetary Awards:
1. Financial need determined to be less than \$200 shall render the candidate ineligible for a monetary award.
 2. Financial need determined to be more than \$200--but less than \$1,000--shall result in monetary awards in intervals of \$50 from \$250 to \$1,000.
 3. Financial need determined to be in excess of \$1,000 shall result in the granting of the maximum award.
 4. The State Scholarship stipend may be adjusted according to the other scholarships a recipient may report as having been awarded him.
- C. Institutional expenses which shall be considered in the determination of need will include the following items:

RESIDENT

1. Tuition and fees
2. Room and board
3. Incidentals--books, supplies, laundry, etc.

COMMUTER

1. Tuition and fees
2. Room and board at home, allowance, transportation, and incidentals

APPENDIX C

RHODE ISLAND STATE SCHOLARSHIP PROGRAM--Continued

VIII. FINANCIAL NEED ANALYSIS--Continued

- D. Under no circumstances is the amount of an individual State Scholarship stipend to be made public, by the Program, the secondary school, the college, or the recipient.

IX. DELAY OF MATRICULATION

In cases where a recipient's entry into an institution of higher education is delayed due to military or other voluntary service (e.g., religious missionary work), the scholarship will be held open for a period of six months after his release from such service. Similar provisions will apply where the student is forced to delay beginning his studies because of serious illness or accident.

X. NUMBER OF SCHOLARSHIPS TO BE AWARDED

The number of scholarships available to be awarded in any fiscal year shall be equivalent in number to 5% of the October enrollment in the graduating classes in all Rhode Island secondary schools, both public and private, as certified by the Commissioner of Education from the fall enrollment reports.

XI. APPROPRIATIONS

The General Assembly shall annually appropriate a sum sufficient to pay every scholarship authorized by law at the average rate of \$750.

XII. RENEWALS

- A. Each State Scholarship is renewable for an additional three academic years beyond the freshman year. These may not necessarily be consecutive years and the scholarship will be terminated if the student receives his degree in a shorter period of time.
- B. Renewal criteria is as follows:
1. The student must be in good academic standing.
 2. The student must be making normal progress toward a baccalaureate degree as a full-time student.
 3. The college must recommend renewal of the scholarship according to items 1 and 2 and also recommend a stipend for the next academic year in terms of continued financial need as evidenced by the student's parents' annual submission of the Parents' Confidential Statement.

RHODE ISLAND STATE SCHOLARSHIP PROGRAM--Continued

XII. RENEWALS--Continued

4. Maintenance of Rhode Island residency.

XIII. SCHOLARSHIP PAYMENTS

- A. Actual payments of State Scholarships will be made only to colleges in which the students are officially enrolled; no payments will be made directly to the recipients or to any agents designated by them other than their colleges.
- B. Payment of State Scholarships to the colleges will be made twice each year, in October and February.
- C. Should a recipient's enrollment in his college be discontinued for any reason, academic or otherwise, during the school year, any unused funds which have been provided for the current year's stipend are to be refunded to the State General Treasurer in accordance with the college's regular policy for making such refunds. Under no circumstances may the college use the unused funds for other scholarship purposes, nor may the college designate another student as a holder of a State Scholarship.

XIV. TRANSFERS AND FOREIGN STUDY

- A. A State Scholarship recipient shall be permitted to transfer from one institution to another between academic years only, provided the transfer institution of his choice meets the criteria set forth in section IV.
- B. A State Scholarship recipient may be permitted to use his scholarship for a year of study in a foreign country, provided his studies are considered a part of his program of studies at the college at which he is enrolled.

XV. MARITAL STATUS

The marital status of the recipient will not affect the holding of a State Scholarship. The level of parental financial support will continue as when the recipient was single. However, changes in parental financial circumstances will be taken into consideration.

XVI. SUMMER SCHOOL

State Scholarship awards normally may not be used to assist recipients to complete their higher education during summer school sessions. Exceptions will be permitted in cases where an institution's regular academic schedule is organized on a full-year-round basis (e.g., trimester calendar).

APPENDIX D

A letter to parents

*to assist in
financial planning for college
1972-73*



The start of your son's or daughter's college career is a time of pride and satisfaction. But it is also a time when most of us must sharpen our pencils to see how we can balance the expenses against possible sources of income.

The number of high school students going on to college—in fact, who need to, for compelling personal and national reasons—has increased sharply in the past decade and is still rising. A great many of these students need financial aid.

The purpose of this booklet is to explain to you, as a parent, some of the important considerations of financial aid today, and the real significance of the College Scholarship Service method of helping both educational institutions and families to determine a reasonable parental contribution toward expenses.

Understanding these points can give you a useful insight into present-day college financing and the way in which colleges, parents, and students form a partnership to see that students who need aid get through college.

Financial aid practices are changing

The first point to understand is that the way colleges award financial aid has undergone significant changes. For one thing, as educational expenses continue to rise and more students from moderate- and low-income families seek a higher education, colleges have had to develop a more uniform and exact way of determining who needs assistance and how much. Financial need is usually defined as the difference between a family's resources and the total expenses of attending college. If there is a gap, the

student is considered to be in need of financial aid. More and more sources of financial aid such as government and private organizations are using a measure of need as the basis for financial aid awards. The additional impetus for considering need as the primary factor in awarding aid has come from the federal Educational Opportunity Grants and the College Work-Study programs. These programs are intended to provide students from families who can contribute little if anything toward college expenses an equal opportunity to continue their education. The federal guidelines clearly state that colleges are required to base awards under these programs entirely on a student's need. In determining this need, the important factors considered are the family's ability to contribute, and college costs.

Some organizations may require evidence of superior achievement in awarding grants, but these agencies also take need into account in determining the *amounts* awarded. A student, with relatively little financial need, may be offered a small grant as a recognition of academic achievement (or even no monetary award at all), while another may be offered a substantial amount because he cannot otherwise attend college.

Too, the kind of aid awarded has undergone a change at most institutions. Because of the higher

The author of this booklet, Sidney Margolius, is a free-lance writer who specializes in family finances. Over the past 30 years he has written more than 350 magazine articles and 13 books on the subject, including a number on paying for college. He also writes a syndicated newspaper column on family finances.

cost of postsecondary education and the need to help an increasing number of students, most colleges now "package" aid; meaning some combination of grant, job, or loan. How much of the "package" is a grant depends on each institution's available funds, the number of students it is trying to help, and its own financial aid policies. Some colleges make jobs the initial part of their aid programs, unless there is a specific reason why a student cannot work. Other colleges stress loans more. Although the combination of grant, loan, and job may differ, the practice of packaging a grant with self-help forms of aid, loans and jobs, is widespread.

Colleges generally try to reserve more of their grant money for freshmen than for upperclassmen. Freshmen usually need the time for study, whereas upperclassmen may be able to spend more time in part-time work, usually have a better knowledge of local job opportunities, and often, because of more developed skills or experience have a higher earning capacity. A number of colleges and financial aid counselors do feel, however, that it is perfectly all right for a student during his first year of college to take on a modest amount of employment; probably no more than 15 hours a week.

Naturally, a family would prefer aid in the form of a full grant rather than in a combination of grant, loan, and job. But the "package" method does mean that more students can be helped, and therefore, your son's or daughter's chance of receiving aid is improved. Using such methods, many colleges today are able to help as many as 30 to 50 percent of their students.

A typical student budget

How much financial aid you will need is related to the actual costs of attending college. Most colleges include in their catalog a section on college budgets. A college budget should include not only tuition, room, and board, but also an allowance for books, clothing, recreation, transportation, and incidentals. The two budgets shown below include most of the items that would be found in a typical college budget. You can also see that for these two types of colleges the differences in total costs varies considerably.

Table 1. Typical college budgets

	<i>Private 4-year college</i>	<i>Public 4-year college</i>
Tuition and required fees	\$2,100	\$ 500
Dormitory room	500	450
Board	600	550
Books	150	150
Miscellaneous personal expenses	400	400
Transportation (usually 2 round trips from home to college are included in a student's budget)	<u>variable</u>	<u>variable</u>
Total	\$3,750	\$2,050

In preparing a commuting student's budget, meals on campus and local transportation would be substituted for room and board.

The College Scholarship Service

The College Scholarship Service (CSS) is an activity of the College Entrance Examination Board. The CSS

was established more than 17 years ago in response to the need for a consistent and equitable method of assessing a parent's ability to contribute toward educational costs. Today, more than 4,000 postsecondary institutions and agencies use the CSS system in determining their financial aid awards.

The CSS does not decide the amount of a student's award, or grant financial aid, but provides colleges and agencies with an objective analysis of a family's financial resources. The college then makes the final judgment about the student's need and the kind of financial assistance to be awarded.

In its need analysis, the CSS uses the financial information supplied by an applicant's parents on their Parents' Confidential Statement (PCS). The PCS has been developed over a number of years by the financial aid officers at institutions that are members of the College Scholarship Service Assembly. These institutions request that a PCS be completed when a student is applying for financial aid. In addition to the PCS, some colleges have their own application for financial aid. These applications are usually obtained by writing directly to the college.

Parents sometimes wonder about the amount of information they are asked for on the PCS. You would, of course, be asked to make a detailed financial statement if you sought any other kind of financial assistance, such as a bank or state-sponsored educational assistance loan. But, beyond that, the detailed nature of the PCS is further assurance that financial aid is being distributed fairly on the basis of complete information, rather than haphazardly.

The form comes with complete instructions. To avoid any possible delay in processing your State-

ment, all relevant questions should be answered. Further, it is important to be as accurate as you can since the information provided is subject to verification, and discrepancies or inaccuracies could cause delay or uncertainty about your son's or daughter's need for aid.

While the CSS need analysis method aims at uniform treatment, decisions on aid are not routine or impersonal. Colleges also realize that sometimes special circumstances make it difficult for a family to provide even the normal support expected. Since colleges do use the information provided on the PCS to assist them in determining how much aid a student needs, particularly when unusual circumstances exist, you should use the space provided on the PCS to explain any unusual circumstances or hardships that might not be shown by the ordinary arithmetical computation of income and expense figures you submitted.

The CSS system

The CSS system looks first at the parents' current income. The procedures used in determining how much you ought to be able to provide from current income seek to be realistic. The CSS subtracts from total income the amounts reported for federal and state taxes, unusual medical and dental expenses, and certain other items considered beyond your control. A natural disaster that caused damage to your home and which required expensive repairs is an example of the kind of unusual expense taken into account under the CSS system. Another special circumstance considered by the system is the need to support an elderly relative. In addition, while the

income of working mothers is taken into account in the estimate of the family's total ability to pay, the CSS method makes certain allowances so that not all of a working mother's income is included in the computation of the parents' contribution. Parents who seek extra income to increase the resources available for college expenses can feel that they have helped their children avoid larger loans or a greater work load, especially in the critical freshman year. By providing this additional income, parents may well have provided their children with greater flexibility in choosing a college.

The amount of the parent's income remaining after these allowances is described as "effective income." Your effective income is the amount that you have available to spend for the basic necessities of life such as food, housing, clothing, basic medical care, transportation, and other things that the family may choose to purchase.

The CSS system next looks at a family's assets. The support expected by CSS from assets sometimes is a matter of concern to parents. They worry that savings for retirement or other needs will be used up. You can be assured that the CSS method protects families from being required to use up basic financial reserves.

In determining your ability to provide for some of the college expenses of your son or daughter from your assets, the CSS procedures take into account both savings and real estate, including the fair market value of your home less the balance on your mortgage, as well as any business assets. Then, certain allowable debts, such as past debts of a dissolved business, or unemployment, are deducted from this total to arrive at your net worth.

The CSS method also makes provision for basic retirement needs to protect you from having to use up retirement savings for educational costs. The formula provides a larger deduction from net worth for the retirement needs of older parents than for younger ones, since younger parents do have more time to accumulate retirement savings. Consideration also is given to families in which the mother is the sole support.

Both your effective income and your net worth from assets are considered in determining how much you may be expected to contribute toward college expenses. The amount of the contribution is based on the United States Bureau of Labor statistics studies. In computing this expected contribution, the fact that more than one of your children may be attending college is considered. Part of the amount you will be expected to contribute comes from what you are spending now to maintain your son or daughter at home.

The following table shows you the amount that a typical family would be able to provide toward each year of college, according to the CSS system. Some families may contribute more than is expected under the CSS system, while other families with unusual problems may not be able to provide the amount that is expected. Keep in mind that the College Scholarship Service indicates to the colleges the amount, according to the CSS system, that you could reasonably be expected to contribute toward meeting educational expenses. Colleges themselves review and evaluate the information provided by you before making the award.



Table 2. Parents' contribution from net income

Net income before federal taxes	Number of dependent children				
	1	2	3	4	5
\$ 5,000	\$ 0				
6,000	280	\$ 50			
7,000	550	280	\$ 80		
8,000	820	516	280	\$ 120	\$ 50
9,000	1,080	730	470	300	220
10,000	1,290	960	660	480	390
11,000	1,530	1,180	860	650	560
12,000	1,800	1,400	1,050	830	730
13,000	2,100	1,650	1,260	1,010	890
14,000	2,440	1,920	1,490	1,210	1,060
15,000	2,810	2,240	1,750	1,420	1,270
16,000	3,240	2,590	2,030	1,660	1,490
17,000	3,660	2,980	2,350	1,930	1,740
18,000	4,070	3,390	2,710	2,240	2,010
19,000	4,480	3,800	3,110	2,580	2,320
20,000	4,890	4,210	3,520	2,960	2,670

Students can help to pay for college costs

The student is expected to use one-fifth of his available precollege assets during each of his four academic years. For a student with savings of \$1,000 a college would normally expect \$200 of this amount to be used during the first year. At most colleges he is expected to help himself further through employment. If it is a term-time job, the amount expected usually is modest enough so that the part-time job will not interfere with studies. For example, a typical campus job might involve 10 to 15 hours of work a week and yield \$600-\$900 a year. For freshmen,

hours and earnings may be less than this at some colleges.

Colleges also expect students receiving aid to use part of his (or her) summer earnings toward defraying college costs. Table 3 shows the CSS expected savings from summer employment for the freshman and subsequent years.

Table 3. Schedule of expected savings from summer earnings

	Men	Women
Prefreshman	\$400	\$300
Presophomore	500	400
Prejunior	600	500
Presenior	600	500

This is a modest enough expectation and many students can save more. However, most colleges realize that some students from low-income families will not be able to save this expected amount and exceptions are often made in these circumstances.

Students can help themselves further by gathering information early and asking high school counselors and college aid officers about various sources of financial aid. Since application procedures and deadlines for aid programs vary, it is important to start planning early in the senior year of high school.

Answers to questions parents often ask

Which colleges give the most aid?

Often the colleges that charge the most award the most aid. Actually, it's not only how much assistance a college offers that matters, but how much the col-

lege expects you to provide and the total college costs. Most of the colleges using the CSS formula will expect roughly the same contribution from all families. Differences in awards for the most part reflect the difference in expenses at various colleges. In any case, the soundest policy for students and their parents is to choose a college for its educational suitability and to consider the size of the aid package in the context of total college costs.

Is an aid application a handicap to admission?

Students sometimes worry that applying for financial aid will prejudice their chances of being accepted by the college of their choice. You can reassure them. Colleges seldom allow a request for aid to influence an admissions decision.

Aren't there many unused grants?

We have described here how colleges try to assist as many students as possible in this period of rising expenses. At the same time there have been persistent reports that there are many grants available and that some of them are "going begging."

Not only are there few grants going begging, but such assertions do double damage. First, parents may come to expect that grants can be had for the asking and therefore neglect to do everything they can to help themselves; they may also overlook other sources of student aid. Second, potential donors and legislators may mistakenly come to believe that present aid resources are adequate. They are not, of course.

Sometimes colleges do have special grants for students of a certain name, or from a specified town, or with an unusual interest. Many of these are disap-

pearing as colleges ask court permission to relieve them of the original restrictions established by the donors many years ago. Occasionally such grants do go unused because no one who met the requirements was enrolled that year. Such grants are often listed in college catalogs.

What if my son or daughter receives aid from outside the college?

Sometimes a student will be awarded a grant by a national, state, or hometown organization—or even several from a variety of sources. Outside grants, even substantial gifts from relatives, are taken into account when colleges estimate how much aid a family needs. Even if a student receives an outside grant *after* his college has made its aid award, he is expected to notify the college. Some adjustment may then have to be made in the college's award. The degree of adjustment depends on the college's policies, and the size and duration of the outside award. If it is substantial and renewable, the college will normally adjust its award. Sometimes a college because of lack of funds may not be able to award a student all the aid he needs. In these cases, the award from the outside agency may not necessitate a reduction in the student's award from the college. When there is an adjustment, often the adjustment will simply be a revised combination of aid, with the college relieving the student of some of his loan or earnings obligation.

What are some of the financial aid sources?

Colleges themselves are the main source of student aid. They provide from their own resources, or administer for others, the largest amount of aid. The

loans provided by colleges usually carry exceptionally low interest rates and liberal repayment terms. Many states have various types of grant and loan programs. Some grants are awarded to students who have demonstrated academic success in secondary school and who need financial assistance in order to attend college. Usually eligibility for state awards requires that you be a state resident and planning to attend a college within the state. Twenty-two states presently offer general scholarships: California, Connecticut, Florida, Georgia, Illinois, Indiana, Iowa, Kansas, Maryland, Massachusetts, Michigan, Minnesota, New Jersey, New York, Ohio, Oregon, Pennsylvania, Rhode Island, Vermont, Washington, West Virginia, and Wisconsin. There are also state grants to attract students into such occupations as medical services and teaching. Some states now have developed additional programs to provide financial assistance to students from low-income families.

There are four major federal student assistance programs. The intent of these programs is to provide an educational opportunity for students who need financial assistance to attend college.

Federal Educational Opportunity Grants (EOG) provide a source of assistance for limited-income families in particular. The grants range from \$200 to \$1,000 a year, but none may exceed 50 percent of the college's estimate of the student's financial need. The grants must be "matched" with aid from other specified sources, such as college awarded grants, loans, or employment, or grants from state or private sources. One feature of the Educational Opportunity Grants is that the colleges have agreed to work with high schools in identifying needy, promising students. Some colleges may even make condi-

tional commitments to such students while they are still high school sophomores or juniors.

The College Work-Study Program established by the Economic Opportunity Act of 1964 provides jobs for students from low-income families. The jobs are provided through the college, either on the campus or off. Preference is given to students from families receiving, or eligible to receive, public or private welfare assistance or from families with combined incomes below \$7,500. Federal studies show that the average amount earned by students under this program is \$600 per year.

There now are two types of federally sponsored loans generally available: loans under the National Defense Student Loan Program, established by the National Defense Education Act of 1958, and the partly subsidized loans made through local lending institutions under the Guaranteed Loan Program, which became available in the 1966-67 academic year.

There has been some misunderstanding about National Defense Student Loans. Because of the wide publicity given these low-interest loans, some parents have written to government agencies and to colleges expecting that a loan would be forthcoming automatically. While the federal government provides most of the funds for these loans, they are administered by the colleges as part of their student-aid programs; applications for such loans must be made to the college the student wishes to enter. This same procedure is followed with the College Work-Study and Educational Opportunity Grants programs. A student may receive a National Defense Student Loan in amounts of up to \$1,000 per academic year. These loans are often awarded as part

of a student's aid package and have a special cancellation provision for students who go into teaching.

The Guaranteed Loan Program can be especially helpful to middle-income families. These loans are provided directly by banks and other lending institutions.

Under this program a student from a family with an "adjusted income" under \$15,000 may borrow up to \$1,000 (in some states as much as \$1,500) for each undergraduate year, up to a total of \$5,000. While the student is in college the federal government pays the full 7 percent interest on the loan. After completion of higher education and when repayment must begin, the student pays the full 7 percent interest. A student from a family with an "adjusted income" over \$15,000 a year can also borrow under this program, but he must pay the entire 7 percent interest from the date of the loan. ("Adjusted income" takes into account the size of your family and the standard deduction permitted on the federal income tax return.)

Information on these loans is available from local banks, savings associations, credit unions, and other lending institutions, the college your son or daughter will attend, your state's higher education or student loan department, the high school guidance office, or, in larger cities, the local office of the United States Department of Health, Education, and Welfare.

The federal government also has programs to assist students who plan to enter the nursing or health field and has recently established a loan program for students in a law-enforcement curriculum. The loan has a cancellation feature which means that part of this debt is forgiven for each year of service.

Many other organizations aid students with

grants and low-interest loans. They include Parent-Teacher Associations, community scholarship funds, employers, unions, churches, civic and fraternal groups, professional organizations, and industry associations. It would be worthwhile to learn more about such awards offered in your own locality or in the student's field of vocational interest. Your high school guidance counselor also will have information about such opportunities.

Also be sure to ask your employer and any union to which you may belong about aid possibilities. An increasing number of employers and unions provide assistance to children of employees or of members.

What are the educational benefits under the Social Security Act?

A 1965 change in the Social Security Act extended the age limit for children's benefits from 18 to 22 years of age for full-time students. Before the change, if one of a child's parents retired, became disabled, or died, the child received social security benefits until the age of 18. Now he receives these benefits until the age of 22 if he is a full-time student and unmarried. A student who was not eligible for benefits before his eighteenth birthday may become eligible if a parent retires, is disabled, or dies before the student's twenty-second birthday. To find out whether your son or daughter is eligible, apply at the nearest Social Security Administration office. Benefits are not sent automatically.

Who is eligible for veteran's benefits?

The GI Bill, formerly available only to veterans who had served during or just after World War II or during the Korean War, was made permanent in 1966.

Veterans honorably discharged from the armed forces after January 31, 1955 (except for six-month enlistees, who are ineligible) now qualify for benefits from the GI Bill, which provides for a program of education assistance. Veterans with at least 18 months of service can get up to 36 months of education assistance from the Veterans Administration. Those with less than 18 months of service can get one and a half months of assistance for each month of service. This program, therefore, can be of great benefit to those who decide to enter military service before entering or completing college.

Widows of veterans who died of service-connected injury or disease also now are eligible for VA college or other educational benefits on either a full- or part-time basis.

The "secret" of paying for college

Today many families cannot afford to pay the full costs of college from their income or from savings. But there are many ways to put together the needed funds. Some can come from income, since you no longer will have the expense of your son's or daughter's board at home. Another part will come from the contribution from the student's part-time and summer employment, as well as from savings he may have. Outside resources from the college, and from federal, state, and local sources may also be added. But to be sure you have adequate funds to cover college costs, it is important to begin planning early. More information about applying for financial aid and about major sources of aid can be obtained from a high school counselor or the financial aid director of the college your son or daughter hopes to attend.



**COLLEGE SCHOLARSHIP SERVICE
OF THE COLLEGE ENTRANCE EXAMINATION BOARD**

**Parents' Confidential Statement
Academic Year 1972-73**

The Parents' Confidential Statement (PCS) is to be filled out by you, the parents (or guardian) of a student who is requesting financial aid for academic year 1972-73. In addition to the PCS, this booklet contains:

- *Supplement A, also to be completed if you own all or part of a business.*
- *Supplement B, also to be completed if you are a farm or ranch owner, operator, or farm tenant.*

Mail your PCS and, if applicable, a Supplement to the appropriate office of the College Scholarship Service (CSS) listed on the back cover at least one month before the earliest deadline required by the colleges or agencies designated to receive copies. Do not submit this PCS after December 1, 1972.

General Information

College Scholarship Service. The CSS Assembly, a membership body within the College Entrance Examination Board, has developed the PCS to provide colleges and agencies with an estimate of the parents' and student's ability to contribute toward the costs of post-secondary education. The CSS reviews the PCS and releases a copy and a report to the colleges and agencies designated. Financial aid is not awarded by the CSS; rather, the awards and amounts are decided by each college and agency.

Special Family Circumstances. If you, the parents, are separated or divorced, the PCS should be completed by the parent (and present spouse, if any) who has custody of the student applicant. If someone other than the parent(s) completes the PCS, he should indicate his relationship to the student and specify whose financial status is being reported.

If a student has other special family circumstances, consult each college or agency for instructions.

Fees. Enclose with your PCS \$3.25 for the first college or agency listed and \$2 for each additional one. Please

make your check or money order payable to the College Scholarship Service. *Any PCS received without the proper fee will be returned to the parents.*

Changes in Family Circumstances. If the family circumstances change after the PCS has been submitted, write the CSS office to which you sent the PCS. *Do not submit another PCS.* Indicate the PCS item number that includes the change, describe the change, and, if applicable, provide the dollar amount. The CSS will forward all information to the colleges or agencies that received copies of the PCS.

In all correspondence with the CSS and on any separate sheets of paper that you may enclose with the PCS, be sure to provide the following information about the student: full name, date of birth, social security number, and home address.

Additional Copies of the PCS. If, before September 1, 1972, you wish to have copies sent to colleges or agencies other than those you originally listed, complete the Additional College Request Form on the next page. *Do not submit another PCS prior to September 1.*

Completing the PCS

To avoid delays in processing, it is important that you complete all items on the PCS. The following instructions should be helpful as you fill out the PCS.

- Please type or print all entries, preferably with black ink.
- Enter amounts in dollars; omit cents. Do not leave dollar items blank. Enter a zero where appropriate. Do not use words such as "unknown," "none," and "same."
- In all cases, if the actual figures are not available, provide your best estimates. Failure to provide estimates will also delay the processing of your PCS.
- Use **ITEM 25** to explain all circled items and any unusual family circumstances. If you need to enclose a separate sheet of paper, be sure to include the identification information requested under "Changes in Family Circumstances" on the preceding page.
- Sign and date the PCS and, if applicable, a Supplement. Be certain to enclose your check or money order, made payable to the College Scholarship Service, with your completed forms. Please do not send cash.
- Special care should be taken in completing the items listed below.

ITEM 5D: Indicate in **25** your relationship to the other dependents and the dollar amount of support you provide annually.

ITEM 7: Enter total annual amounts only. Include bonuses, drawing accounts, and commissions before payroll deductions. Do not include reimbursements for business expenses. If the annual amount for 1971 is not available, give your best estimate. If the annual salaries and wages estimated for 1972 are \$1,000 lower than for 1971, explain in **25**.

ITEM 8: Enter total annual amounts only. Include all dividends, interest, property income, appreciation or capital gains, social security benefits, pensions, child support, alimony, aid for dependent children, subsistence and quarters allowances, allotments, and aid from friends or relatives. In addition, include an estimate of other income such as free housing, food, and services.

ITEM 9: Enter only the total of those unreimbursed business expenses that are allowable as federal income tax deductions. If you own income-producing real estate, include tax-deductible business expenses on that real estate.

ITEM 12: Include such emergency or extraordinary expenses as payments for alimony, child support, uninsured natural disaster, termite control, unreimbursed tuition for parent's education, nursing home care, and unreimbursed moving expenses. Do

not include such expenses as payments for home appliances and furnishings, cars, medical insurance, retirement plan, contributions, commuting expenses, and household help.

ITEM 13: Enter parents' total federal income tax for 1970 and total federal income tax paid or estimated to be paid for 1971. Enter "zero" where appropriate. Do not enter state or local taxes, real estate taxes, self-employment taxes, or total taxable income.

ITEM 14: Be certain to estimate and enter the market value and unpaid mortgage. If home is part of a business property, enter information for the home only. If home is part of a farm, enter a "zero" in **14**, and include value in Supplement B.

ITEM 15: Be certain to estimate and enter the market value and unpaid mortgage. Do not include property that is part of your business or farm. Report that information on the appropriate Supplement.

ITEM 18: Do not include expenses already entered in **11** and **12** for 1972. Itemize in **25**.

ITEM 21: Explain the source and any restrictions on the use of these assets in **25**. Do not include student's life insurance policies, stamp or coin collections, or the value of personal property.

CUT HERE TO DETACH REQUEST FORM

Additional College Request Form 1972-73

Do not send to CSS after September 1, 1972.

DO NOT WRITE IN THIS SPACE

PRINT STUDENT APPLICANT INFORMATION BELOW.

LAST NAME	FIRST NAME	MID. INIT.	SEX	DATE OF BIRTH	SOCIAL SECURITY NUMBER
MO	DAY	YEAR			

STUDENT'S HOME ADDRESS

NUMBER AND STREET	CITY	STATE	ZIP CODE
-------------------	------	-------	----------

LIST ADDITIONAL COLLEGES AND AGENCIES TO WHICH COPIES OF THE PCS ARE TO BE SENT

NAME	ST	STATE	CSS USE ONLY	NAME	CITY	STATE	CSS USE ONLY

MAKE CHECK OR MONEY ORDER PAYABLE TO COLLEGE SCHOLARSHIP SERVICE. ENCLOSE \$2 FOR EACH COLLEGE OR AGENCY LISTED

Signatures of _____ both parents (or guardian) _____	Enter your telephone number: _____ AREA CODE NUMBER	Enter date PCS was sent to CSS: _____ MONTH DAY YEAR	AMOUNT ENCLOSED \$ _____
Date _____			

CUT HERE

If the student is an entering freshman, do not complete the 1971-72 columns of expenses and resources for items 23 and 24.

23 TOTAL EXPENSES FOR STUDENT FOR NINE TWELVE MONTHS

RESIDENT COMMUTER MARRIED SINGLE

If the student is applying to more than one college, do not complete A, B, C, and H.

	1971-72 (ACTUAL)	1972-73 (ESTIMATED)
A TUITION AND FEES	\$ _____	\$ _____
B STUDENT'S ROOM	_____	_____
C STUDENT'S BOARD	_____	_____
D BOOKS AND SUPPLIES	_____	_____
E CLOTHING, LINEN AND LAUNDRY	_____	_____
F RECREATION AND MEDICAL	_____	_____
G OTHER PERSONAL EXPENSES	_____	_____
H TRANSPORTATION (two round-trip railroad or air coach fares if a resident student; total commuting expenses if a commuting student)	_____	_____
TOTAL	\$ _____	\$ _____

24 TOTAL RESOURCES FOR STUDENT FOR NINE TWELVE MONTHS

	FUNDS UTILIZED: 1971-72 (ACTUAL)	FUNDS AVAILABLE: 1972-73 (ESTIMATED)
SCHOLARSHIPS (LIST SOURCE)	\$ _____	\$ _____
CONTRIBUTION FROM		
STUDENT'S PARENTS	_____	_____
SAVINGS FROM STUDENT'S SUMMER EARNINGS	_____	_____
STUDENT'S ASSETS	_____	_____
VETERAN'S BENEFITS	_____	_____
SOCIAL SECURITY BENEFITS	_____	_____
OTHER SOURCES	_____	_____
STUDENT'S NET TERM EARNINGS	_____	_____
LOANS	_____	_____
TOTAL	\$ _____	\$ _____

Note: If the student receives additional resources, he should notify the colleges or agencies listed in 2.

25 USE THIS SPACE TO EXPLAIN ALL CIRCLED ITEMS AND ANY UNUSUAL CIRCUMSTANCES.

STUDENT APPLICANT
(PLEASE PRINT)
LAST NAME
FIRST NAME
MIDDLE NAME

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PARENTS' CERTIFICATION AND AUTHORIZATION

We declare that the information reported on this form, to the best of our knowledge, is true, correct, and complete. We authorize transmission of copies of this form to the recipients named in item 2 and its use by the CSS as described under "General Information." The CSS or any of the recipients named have our permission to verify the information reported. If requested, we agree to send to the CSS, or to any recipients named, an official photostatic copy of our latest federal income tax return obtained from the United States Internal Revenue Service.

To assist in the determination of financial need we authorize the recipients named in item 2 to discuss the information contained on this form with the student applicant. YES NO

SIGNATURES OF _____
BOTH PARENTS
(OR GUARDIAN) _____

DATE _____

Please print name and address below to which correspondence regarding this form should be sent:

Supplement A

To be completed by owners of businesses.

Instructions

- Complete this work sheet and transfer the information to the Supplement before continuing with **ITEMS 7-25** of the pcs.
- If you own more than one business, submit a copy of Supplement A for each.
- Refer to your current and past income tax returns when completing this Supplement. In the case of partnerships or corporations where amounts are not readily separable, show your percentage of ownership in the space provided near the top of the

form, indicate total amounts under Income and Expenses, and report your share of income in **LINE 6**.

- If your home is a part of your business establishment, do not include its value in "Fixed Assets: Land and Buildings." Enter the present market value of your home in **PCS ITEM 14**.
- Do not submit balance sheets, profit and loss statements, or tax returns in lieu of Supplement A.
- A completed pcs must be mailed with your Supplement.

BUSINESS INFORMATION

NAME OF BUSINESS _____ PRODUCT OR SERVICE _____
 BUSINESS ADDRESS _____
 STREET _____ CITY _____ STATE _____

TYPE: SOLE PROPRIETOR PARTNERSHIP CORPORATION
 IF PARTNERSHIP, GIVE PARTNER'S NAME: _____ NUMBER OF EMPLOYEES: _____
 % YOUR PERCENTAGE OF OWNERSHIP OF TOTAL BUSINESS ASSETS _____

INCOME AND EXPENSES

ASSETS AND INDEBTEDNESS

	1969	1970	1971		AS OF DECEMBER 31, 1969	AS OF DECEMBER 31, 1970	AS OF DECEMBER 31, 1971
INCOME:				CURRENT ASSETS:			
1. GROSS INCOME		\$ _____	\$ _____	CASH (BUSINESS ACCOUNTS ONLY)	\$ _____	\$ _____	
2. COST OF GOODS SOLD		_____	_____	INVENTORIES	_____	_____	
3. ADJUSTED GROSS INCOME (1 MINUS 2)		_____	_____	OTHER CURRENT ASSETS	_____	_____	
EXPENSES:				ACCOUNTS AND NOTES RECEIVABLE	_____	_____	
A. YOUR WAGES OR DRAWING ACCOUNT (INCLUDE IN PCS, ITEM 7)		\$ _____	\$ _____	SUBTOTAL	_____	_____	
B. WAGES PAID TO FAMILY MEMBERS		_____	_____	LESS RESERVE FOR BAD DEBTS	_____	_____	
C. WAGES PAID TO OTHERS		_____	_____	A. TOTAL CURRENT ASSETS	_____	_____	
D. DRAWING ACCOUNTS PAID TO OTHERS		_____	_____	FIXED ASSETS:			
E. RENT		_____	_____	EQUIPMENT	_____	_____	
F. DEPRECIATION (USE STRAIGHT LINE METHOD ONLY)		_____	_____	LAND AND BUILDINGS	_____	_____	
G. OTHER OPERATING EXPENSES		_____	_____	OTHER FIXED ASSETS	_____	_____	
H. OTHER GENERAL EXPENSES		_____	_____	SUBTOTAL	_____	_____	
4. TOTAL EXPENSES		_____	_____	LESS RESERVE FOR DEPRECIATION	_____	_____	
				B. TOTAL FIXED ASSETS	_____	_____	
5. NET INCOME (3 MINUS 4)	\$ _____	\$ _____	\$ _____	C. TOTAL ASSETS (A PLUS B)	\$ 	\$ 	\$
6. YOUR SHARE OF NET INCOME (INCLUDE ENTRIES FOR 1970 AND 1971 IN PCS, ITEM 8)	\$ 	\$ 	\$ 	INDEBTEDNESS (BUSINESS ONLY):			
7. ESTIMATE YOUR SHARE OF NET INCOME FOR 1972 (INCLUDE ENTRY FOR 1972 IN PCS, ITEM 8)			\$ 	ACCOUNTS AND NOTES PAYABLE	_____	_____	_____
8. YOUR PERCENTAGE OF NET INCOME	_____ %	_____ %	_____ %	ACCRUED EXPENSES	_____	_____	_____
9. ESTIMATED MARKET VALUE OF BUSINESS	\$ _____	\$ _____	\$ _____	MORTGAGE ON BUSINESS	_____	_____	_____
				D. TOTAL INDEBTEDNESS	\$ 	\$ 	\$
10. ESTIMATED INCOME FROM OTHER SOURCES (EXPLAIN SOURCES IN PCS, ITEM 25)	\$ 	\$ 	\$ 	E. NET CAPITAL VALUE (C MINUS D)	\$ _____	\$ _____	\$ _____
				F. YOUR SHARE OF NET CAPITAL VALUE	\$ _____	\$ _____	\$ _____

PARENT'S SIGNATURE _____ DATE _____

Supplement B

To be completed by farm or ranch owners, operators, or farm tenants.

Instructions

- Complete this work sheet and transfer the information to the Supplement before continuing with **ITEMS 7-25** of the pcs.
- If you own more than one farm, submit a copy of Supplement B for each.
- Refer to your current and past federal income tax forms 1040F or 1040D when completing this Supplement. For any year for which tax forms were not completed, estimate as accurately as possible.
- In the case of partnerships or corporations where amounts are not readily separable, indicate total amounts and percentage of ownership.
- Do not submit balance sheets, profit and loss statements, or tax

returns in lieu of Supplement B.

- **LINES 1-3:** If farm income is reported on the accrual basis, the required information can be found on federal income tax form 1040F. In this case, disregard **LINE 1** and **2** and begin your entries with gross profits on **LINE 3**.
- **LINE 6:** The net amount of gains and losses from sales or exchanges of livestock and farm machinery can be transferred from federal income tax form 1040D. Report all gains or losses at their full amount. Do not include other property sales or exchanges reported on 1040D.
- A completed pcs must be mailed with your Supplement.

FARM INFORMATION

LOCATION _____ TOWNSHIP _____ COUNTY _____ STATE _____ YEAR PURCHASED 19 _____

TOTAL ACRES OWNED _____ ESTIMATE PRESENT MARKET VALUE PER ACRE \$ _____

NUMBER OF ACRES:	OWNED	RENTED FROM OTHERS	RENTED TO OTHERS	DO YOU LIVE ON THE FARM: <input type="checkbox"/> YES <input type="checkbox"/> NO	PRINCIPAL PRODUCTS: _____
TILLABLE	_____	_____	_____		
NONTILLABLE PASTURE	_____	_____	_____	YOUR FAMILY DWELLING IS: <input type="checkbox"/> OWNED <input type="checkbox"/> RENTED <input type="checkbox"/> RENT-FREE	FARM IS: <input type="checkbox"/> PARTNERSHIP <input type="checkbox"/> CORPORATION <input type="checkbox"/> SOLE OWNERSHIP
WOODLAND AND WASTE	_____	_____	_____	YOUR FAMILY RECEIVES FROM YOUR FARM: <input type="checkbox"/> MILK <input type="checkbox"/> BEEF <input type="checkbox"/> PORK	<input type="checkbox"/> % YOUR PERCENTAGE OF OWNERSHIP OF TOTAL FARM ASSETS
TOTAL	_____	_____	_____		
NUMBER OF ACRES:	IN TRUCK CROPS	IN PRODUCTIVE ORCHARDS	UNDER IRRIGATION		
	_____	_____	_____		

INCOME AND EXPENSES

INCOME:	1969	1970	1971
1. SALE OF LIVESTOCK, PRODUCE RAISED, AND OTHER FARM INCOME, INCLUDING GOVERNMENT PAYMENTS		\$ _____	\$ _____
2. PROFIT (OR LOSS) ON SALES OF PURCHASED LIVESTOCK AND OTHER PURCHASED ITEMS		_____	_____
3. GROSS PROFITS (1 AND 2)	\$ _____	\$ _____	\$ _____
EXPENSES:			
FARM OPERATING EXPENSES		_____	_____
DEPRECIATION (USE STRAIGHT LINE METHOD ONLY)		_____	_____
OTHER FARM DEDUCTIONS		_____	_____
4. TOTAL FARM EXPENSES	\$ _____	\$ _____	\$ _____
5. NET FARM INCOME (3 MINUS 4)		_____	_____
6. CAPITAL GAINS OR LOSSES FROM THE SALES OR EXCHANGES OF LIVESTOCK AND FARM MACHINERY		_____	_____
7. TOTAL FARM INCOME (5 AND 6) INCLUDE ENTRIES FOR 1970 AND 1971 IN PCS, ITEM 8	\$ []	\$ []	\$ []
8. ESTIMATED 1972 FARM INCOME (AVERAGE OF 1969, 1970, AND 1971 ENTRIES IN LINE 7 ABOVE) INCLUDE ESTIMATED 1972 FARM INCOME IN PCS, ITEM 8			\$ []
9. ESTIMATED INCOME FROM SOURCES OTHER THAN FARM (EXPLAIN SOURCES IN PCS, ITEM 25)	1970 \$ []	1971 \$ []	1972 \$ []

ASSETS AND INDEBTEDNESS

	AS OF DECEMBER 31, 1969	AS OF DECEMBER 31, 1970	AS OF DECEMBER 31, 1971
ASSETS:			
LAND AND BUILDINGS (INCLUDE FARM HOME)	\$ _____	\$ _____	\$ _____
FARM BANK ACCOUNTS	_____	_____	_____
ACCOUNTS RECEIVABLE	_____	_____	_____
MACHINERY AND EQUIPMENT (COST LESS DEPRECIATION)	_____	_____	_____
LIVESTOCK:			
TYPE _____ NUMBER _____			
TYPE _____ NUMBER _____			
GRAIN	_____	_____	_____
HAY	_____	_____	_____
OTHER FARM PRODUCTS	_____	_____	_____
OTHER FARM ASSETS	_____	_____	_____
A. TOTAL FARM ASSETS	\$ []	\$ []	\$ []
INDEBTEDNESS (FARM ONLY):			
MORTGAGE ON FARM	_____	_____	_____
ACCOUNTS PAYABLE	_____	_____	_____
DEBTS ON MACHINERY AND EQUIPMENT	_____	_____	_____
FARM CHARGE ACCOUNTS	_____	_____	_____
OTHER FARM DEBTS	_____	_____	_____
B. TOTAL FARM INDEBTEDNESS	\$ []	\$ []	\$ []
C. NET FARM VALUE (A MINUS B)	\$ _____	\$ _____	\$ _____
D. YOUR SHARE OF NET FARM VALUE	\$ _____	\$ _____	\$ _____
PARENT'S SIGNATURE _____			DATE _____

Supplement B

To be completed by farm or ranch owners, operators, or farm tenants.

(Do not send to CSS after December 1, 1972)

B

STUDENT APPLICANT											<input type="checkbox"/> M										
											<input type="checkbox"/> F	MO.	DAY	YEAR							
LAST NAME										FIRST NAME					MID. INIT.	DATE OF BIRTH			SOCIAL SECURITY NUMBER		

STREET ADDRESS _____ CITY, STATE, ZIP CODE _____

LIST COLLEGES AND AGENCIES TO WHICH COPIES OF THIS FORM ARE TO BE SENT. DO NOT LEAVE BLANK. USE ADDITIONAL COLLEGE REQUEST FORM FOR ADDITIONAL LISTINGS.

NAME	CITY	STATE	CSS USE ONLY	NAME	CITY	STATE	CSS USE ONLY

FARM INFORMATION

LOCATION _____ TOWNSHIP _____ COUNTY _____ STATE _____ YEAR PURCHASED 19 _____

TOTAL ACRES OWNED _____ ESTIMATE PRESENT MARKET VALUE PER ACRE \$ _____

NUMBER OF ACRES:	OWNED	RENTED FROM OTHERS	RENTED TO OTHERS	DO YOU LIVE ON THE FARM: <input type="checkbox"/> YES <input type="checkbox"/> NO	PRINCIPAL PRODUCTS: _____
TILLABLE	_____	_____	_____		_____
NONTILLABLE PASTURE	_____	_____	_____	YOUR FAMILY DWELLING IS: <input type="checkbox"/> OWNED <input type="checkbox"/> RENTED <input type="checkbox"/> RENT-FREE	FARM IS: <input type="checkbox"/> PARTNERSHIP <input type="checkbox"/> CORPORATION <input type="checkbox"/> SOLE OWNERSHIP
WOODLAND AND WASTE	_____	_____	_____		
TOTAL	_____	_____	_____	YOUR FAMILY RECEIVES FROM YOUR FARM: <input type="checkbox"/> MILK <input type="checkbox"/> BEEF <input type="checkbox"/> PORK	% YOUR PERCENTAGE OF OWNERSHIP OF TOTAL FARM ASSETS _____
NUMBER OF ACRES:	IN TRUCK CROPS	IN PRODUCTIVE ORCHARDS	UNDER IRRIGATION		
	_____	_____	_____		

INCOME AND EXPENSES

INCOME:	1969	1970	1971
1. SALE OF LIVESTOCK, PRODUCE RAISED, AND OTHER FARM INCOME, INCLUDING GOVERNMENT PAYMENTS	\$ _____	\$ _____	\$ _____
2. PROFIT (OR LOSS) ON SALES OF PURCHASED LIVESTOCK AND OTHER PURCHASED ITEMS	_____	_____	_____
3. GROSS PROFITS (1 AND 2)	\$ _____	\$ _____	\$ _____
EXPENSES:			
FARM OPERATING EXPENSES	_____	_____	_____
DEPRECIATION (USE STRAIGHT LINE METHOD ONLY)	_____	_____	_____
OTHER FARM DEDUCTIONS	_____	_____	_____
4. TOTAL FARM EXPENSES	\$ _____	\$ _____	\$ _____
5. NET FARM INCOME (3 MINUS 4)	_____	_____	_____
6. CAPITAL GAINS OR LOSSES FROM THE SALES OR EXCHANGES OF LIVESTOCK AND FARM MACHINERY	_____	_____	_____
7. TOTAL FARM INCOME (5 AND 6) INCLUDE ENTRIES FOR 1970 AND 1971 IN PCS, ITEM 8	\$ _____	\$ _____	\$ _____
8. ESTIMATED 1972 FARM INCOME (AVERAGE OF 1969, 1970, AND 1971 ENTRIES IN LINE 7 ABOVE) INCLUDE ESTIMATED 1972 FARM INCOME IN PCS, ITEM 8	_____	_____	\$ _____
9. ESTIMATED INCOME FROM SOURCES OTHER THAN FARM (EXPLAIN SOURCES IN PCS, ITEM 25)	\$ _____	\$ _____	\$ _____

ASSETS AND INDEBTEDNESS

	AS OF DECEMBER 31, 1969	AS OF DECEMBER 31, 1970	AS OF DECEMBER 31, 1971
ASSETS:			
LAND AND BUILDINGS (INCLUDE FARM HOME)	\$ _____	\$ _____	\$ _____
FARM BANK ACCOUNTS	_____	_____	_____
ACCOUNTS RECEIVABLE	_____	_____	_____
MACHINERY AND EQUIPMENT (COST LESS DEPRECIATION)	_____	_____	_____
LIVESTOCK:			
TYPE _____ NUMBER _____			
TYPE _____ NUMBER _____			
GRAIN	_____	_____	_____
HAY	_____	_____	_____
OTHER FARM PRODUCTS	_____	_____	_____
OTHER FARM ASSETS	_____	_____	_____
A. TOTAL FARM ASSETS	\$ _____	\$ _____	\$ _____
INDEBTEDNESS (FARM ONLY):			
MORTGAGE ON FARM	_____	_____	_____
ACCOUNTS PAYABLE	_____	_____	_____
DEBTS ON MACHINERY AND EQUIPMENT	_____	_____	_____
FARM CHARGE ACCOUNTS	_____	_____	_____
OTHER FARM DEBTS	_____	_____	_____
B. TOTAL FARM INDEBTEDNESS	\$ _____	\$ _____	\$ _____
C. NET FARM VALUE (A MINUS B)	\$ _____	\$ _____	\$ _____
D. YOUR SHARE OF NET FARM VALUE	\$ _____	\$ _____	\$ _____
PARENT'S SIGNATURE _____			DATE _____

Supplement A

To be completed by owners of businesses.

(Do not send to CSS after December 1, 1972)

A

STUDENT APPLICANT											<input type="checkbox"/> M					
											<input type="checkbox"/> F	MO.	DAY	YEAR		
	LAST NAME					FIRST NAME					MID. INIT.	SEX	DATE OF BIRTH			SOCIAL SECURITY NUMBER

STREET ADDRESS _____ CITY, STATE, ZIP CODE _____

LIST COLLEGES AND AGENCIES TO WHICH COPIES OF THIS FORM ARE TO BE SENT. DO NOT LEAVE BLANK. USE ADDITIONAL COLLEGE REQUEST FORM FOR ADDITIONAL LISTINGS.

NAME	CITY	STATE	CSS USE ONLY	NAME	CITY	STATE	CSS USE ONLY

BUSINESS INFORMATION

NAME OF BUSINESS	PRODUCT OR SERVICE	
BUSINESS ADDRESS		
STREET	CITY	STATE

TYPE: SOLE PROPRIETOR PARTNERSHIP CORPORATION

IF PARTNERSHIP, GIVE PARTNER'S NAME: _____ NUMBER OF EMPLOYEES: _____

% YOUR PERCENTAGE OF OWNERSHIP OF TOTAL BUSINESS ASSETS _____

INCOME AND EXPENSES

ASSETS AND INDEBTEDNESS

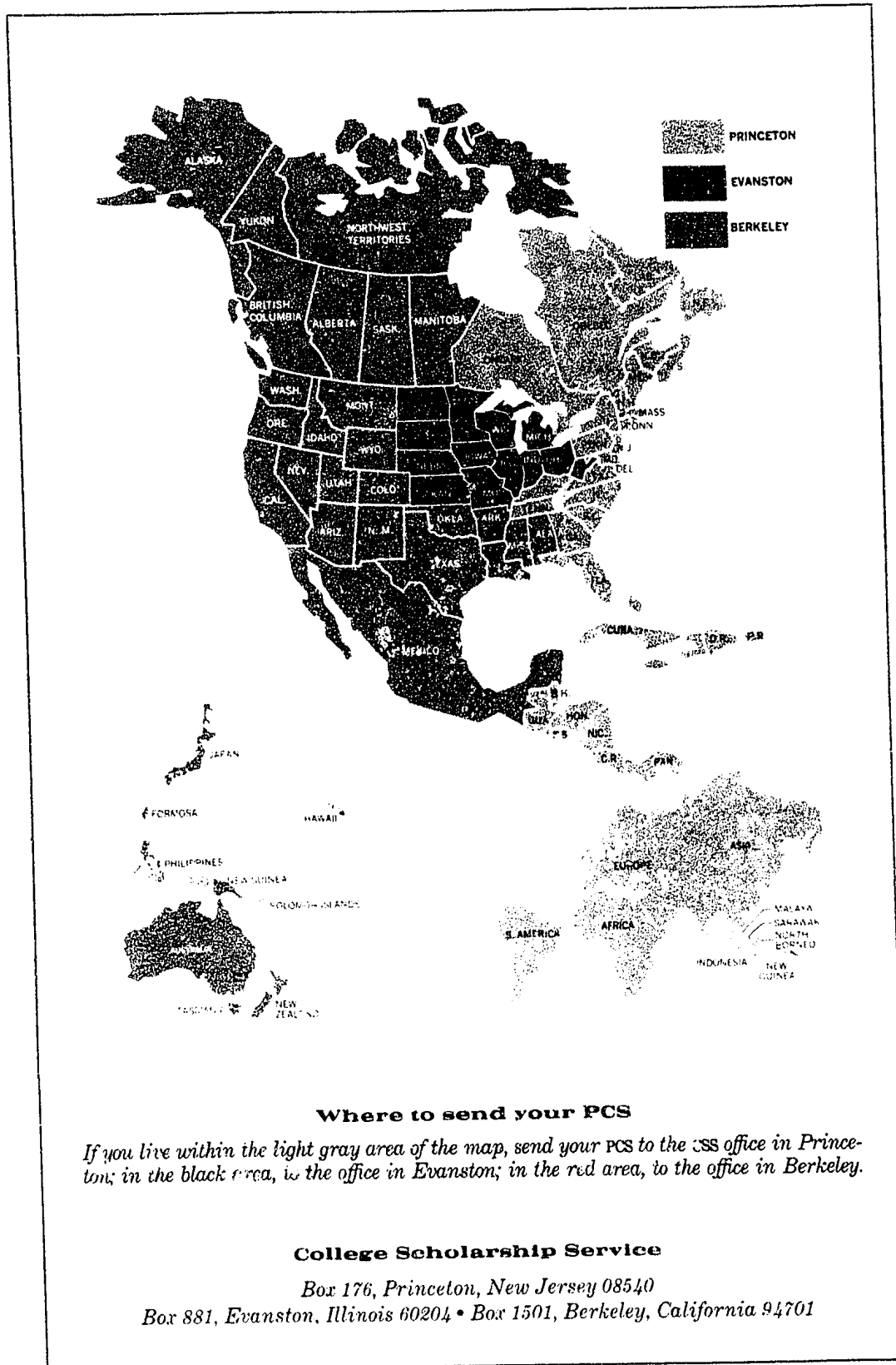
	1969	1970	1971
INCOME:			
1. GROSS INCOME	\$ _____	\$ _____	\$ _____
2. COST OF GOODS SOLD	_____	_____	_____
3. ADJUSTED GROSS INCOME (1 MINUS 2)	_____	_____	_____
EXPENSES:			
A. YOUR WAGES OR DRAWING ACCOUNT (INCLUDE IN PCS, ITEM 7)	\$ _____	\$ _____	\$ _____
B. WAGES PAID TO FAMILY MEMBERS	_____	_____	_____
C. WAGES PAID TO OTHERS	_____	_____	_____
D. DRAWING ACCOUNTS PAID TO OTHERS	_____	_____	_____
E. RENT	_____	_____	_____
F. DEPRECIATION (USE STRAIGHT LINE METHOD ONLY)	_____	_____	_____
G. OTHER OPERATING EXPENSES	_____	_____	_____
H. OTHER GENERAL EXPENSES	_____	_____	_____
4. TOTAL EXPENSES	_____	_____	_____
5. NET INCOME (3 MINUS 4)	\$ _____	\$ _____	\$ _____
6. YOUR SHARE OF NET INCOME (INCLUDE ENTRIES FOR 1970 AND 1971 IN PCS, ITEM 8)	\$ []	\$ []	\$ []
7. ESTIMATE YOUR SHARE OF NET INCOME FOR 1972 (INCLUDE ENTRY FOR 1972 IN PCS, ITEM 8)			\$ []
8. YOUR PERCENTAGE OF NET INCOME	_____ %	_____ %	_____ %
9. ESTIMATED MARKET VALUE OF BUSINESS	\$ _____	\$ _____	\$ _____

	AS OF DECEMBER 31, 1969	AS OF DECEMBER 31, 1970	AS OF DECEMBER 31, 1971
CURRENT ASSETS:			
CASH (BUSINESS ACCOUNTS ONLY)	\$ _____	\$ _____	\$ _____
INVENTORIES	_____	_____	_____
OTHER CURRENT ASSETS	_____	_____	_____
ACCOUNTS AND NOTES RECEIVABLE	_____	_____	_____
SUBTOTAL	_____	_____	_____
LESS RESERVE FOR BAD DEBTS	_____	_____	_____
A. TOTAL CURRENT ASSETS	_____	_____	_____
FIXED ASSETS:			
EQUIPMENT	_____	_____	_____
LAND AND BUILDINGS	_____	_____	_____
OTHER FIXED ASSETS	_____	_____	_____
SUBTOTAL	_____	_____	_____
LESS RESERVE FOR DEPRECIATION	_____	_____	_____
B. TOTAL FIXED ASSETS	_____	_____	_____
C. TOTAL ASSETS (A PLUS B)	\$ []	\$ []	\$ []
INDEBTEDNESS (BUSINESS ONLY):			
ACCOUNTS AND NOTES PAYABLE	_____	_____	_____
ACCRUED EXPENSES	_____	_____	_____
MORTGAGE ON BUSINESS	_____	_____	_____
D. TOTAL INDEBTEDNESS	\$ []	\$ []	\$ []
E. NET CAPITAL VALUE (C MINUS D)	\$ _____	\$ _____	\$ _____
F. YOUR SHARE OF NET CAPITAL VALUE	\$ _____	\$ _____	\$ _____

	1970	1971	1972
10. ESTIMATED INCOME FROM OTHER SOURCES (EXPLAIN SOURCES IN PCS, ITEM 25)	\$ []	\$ []	\$ []

PARENT'S SIGNATURE: _____ DATE _____

Mailing Instructions



Where to send your PCS

If you live within the light gray area of the map, send your PCS to the CSS office in Princeton; in the black area, to the office in Evanston; in the red area, to the office in Berkeley.

College Scholarship Service

Box 176, Princeton, New Jersey 08540
Box 881, Evanston, Illinois 60204 • Box 1501, Berkeley, California 94701

APPENDIX F

SCHOOL SUBMISSION SLIP

(Name of High School)

CHECK ONE

- Public
- Parochial
- Private

(Street Address)

Is this a regional or comprehensive
High school?

- Yes
- No

(Town or Community) (Zip Code)

How many students are registered as seniors in your school _____

List the registered seniors who did not complete this questionnaire:
(Use the back of this sheet if necessary)

NAME

NAME

Testing Supervisor

Name: _____

Title: _____

Testing Supervisor: Please return all materials to your Guidance
Department.

APPENDIX F

State of Rhode Island
Department of Education

RHODE ISLAND EDUCATION INVENTORY

Your high school, the Rhode Island State Department of Education and the State Legislature, are interested in helping the students who will follow you to have a better opportunity to pursue a higher education. To do this we need your help. Your answers to this questionnaire will help us find out more about how the State Scholarship Program in Rhode Island can meet the needs of young people such as yourself. The questionnaire asks for information about your high school career, your neighborhood and your plans after graduation from high school.

APPENDIX F

1. How do you feel about school?
 - A I like it very much
 - B I like it more than I dislike it
 - C I dislike it more than I like it
 - D I dislike it very much

2. The high school course I have taken can best be described as
(MARK ONLY ONE)
 - A College preparatory
 - B Fine arts
 - C Home economics
 - D Vocational
 - E Industrial arts
 - F Agriculture
 - G Commercial course

3. Where were you born? (MARK ONLY ONE)
 - A In this town or city
 - B Somewhere else in this state
 - C In another state in the U.S.
 - D In a territory of the U.S.
 - E In another country

4. Are you a citizen of the U.S.?
 - A Yes
 - B No

5. How would you classify yourself?
 - A Black student
 - B White student
 - C Oriental student

6. Did either of your parents come from Cape Verdi?
 - A Yes, both parents
 - B Yes, one parent
 - C No, neither parent

7. Are you of French-Canadian background?
 - A Yes
 - B No

APPENDIX F

8. Are you of Puerto Rican, Cuban, or Spanish Descent?

- A Yes
- B No

9. Are you of Portuguese descent?

- A Yes
- B No

10. Where was your father born?

- A In this state
- B In another state in the U.S.
- C In a territory of the U.S.
- D In some other country

11. How far in school did your father go? (MARK ONLY ONE)

- A Some grade school
- B Finished grade school
- C Some high school
- D Finished high school
- E Some college (one, two or three years)
- F College graduate (four years)

12. Who acts as your father? (MARK ONLY ONE)

- A My real father
- B My stepfather
- C A foster father
- D Another relative (Uncle, etc.)
- E Another adult
- F No one

13. Where was your mother born?

- A In this state
- B In another state in the U.S.
- C In a territory of the U.S.
- D In some other country

APPENDIX F

14. How far in school did your mother go? (MARK ONLY ONE)

- A Some grade school
- B Finished grade school
- C Some high school
- D Finished high school
- E Some college (one, two or three years)
- F College graduate (four years)

15. Who acts as your mother? (MARK ONLY ONE)

- A My real mother
- B My stepmother
- C A foster mother
- D Another relative (Aunt, etc.)
- E Another adult
- F No one

16. Do you live in

- A A one-family house
- B A two-family house
- C A three-family house
- D A four-family house
- E An apartment house

17. How many brothers and sisters do you have?

- A None
- B One
- C Two
- D Three
- E Four
- F Five or more

18. Does your family own the house or apartment where you live?

- A Yes
- B No

19. Does your family own a car?

- A Yes, one car
- B Yes, more than one car
- C No

APPENDIX F

20. Does your family have a television set?

- A Yes
- B No

21. Does your family have a telephone?

- A Yes
- B No

22. Do you have a dictionary in your home?

- A Yes
- B No

23. Do you have an encyclopedia in your home?

- A Yes
- B No

24. Approximately how many books does your family own? (MARK ONLY ONE)

- A 0 to 9
- B 10 to 24
- C 25 to 49
- D 50 to 99
- E 100 to 249
- F 250 to 499
- G 500 or more

25. Sex

- A Female
- B Male

26. How much education do your parents or guardians want you to have?

- A They don't care whether I go on with my education or not.
- B They want me to go on to vocational, technical, or business school.
- C They want me to go to college for two years or so.
- D They want me to go to college for four years or more.

APPENDIX F

27. What are you planning to do after you graduate? (MARK ONLY ONE)

- A Find a good job
- B I will enlist in one of the military services
- C I am going to get married
- D I am going to take post-graduate courses from high school
- E I am going to go to a technical school for specialized training
- F I am going to go to a business school
- G I am going to work and go to college part time or at night
- H I am going to work a year or so then go to college
- J I am going to college this fall (or this summer)

28. What was the average of your school marks last year?

- A 90 to 100 (A average)
- B 80 to 89 (B average)
- C 70 to 79 (C average)
- D Below 70 (Less than a C average)

29. Have you failed any subjects in high school so far?

- A No, none
- B Yes, one
- C Yes, two
- D Yes, three or more

30. Have you taken the Scholastic Aptitude Tests (College Boards)?

- A Yes
- B No, but I plan to take them
- C No, and I don't plan to

31. There are 25,000 different jobs in which people earn their living. Below are listed about ten major classes of jobs. On the answer sheet, indicate one you hope to be in ten years from now.

- | | |
|---------------------|--|
| A Business man | own your own business, like a shop, gas station, cleaning establishment, market, restaurant, hardware store, etc. |
| B Craftsman | like carpenter, mechanic, plumber, electrician, shoemaker, etc. |
| C Personal services | like beautician or barber, head sales-person in a store, tailor, nurse, chief cook in a restaurant, clerk, secretary, etc. |

APPENDIX F

31. D Skilled trades in
(Cont'd) manufacturing

like tool and die maker, draftsman, machinist, foreman, lathe operator, etc.

E Public official

like police officer, court reporter, fireman, supervisor of public works, town clerk, sheriff, etc.

F Farmer or farm manager

in horticulture, cattle farming, a nursery, truck gardening, etc.

G Salesman

like automobile, insurance, real estate, special products, stock broker, etc.

H Artist

like musician, actor, painter, sculptor, architect, landscape gardener, designer, etc.

I Business Executive

like banker, factory superintendent, store manager, sales supervisor, etc.

J Professional

like doctor, lawyer, engineer, minister or priest, teacher, etc.

K Housewife and mother

32. What kind of work does the person who is the head of your household usually do?

A Business man

owns own business, like a shop, gas station, cleaning establishment, market, restaurant, hardware store, etc.

B Craftsman

like carpenter, mechanic, plumber, electrician, shoemaker, etc.

C Personal services

like beautician or barber, head salesperson in a store, tailor, nurse, chief cook in a restaurant, clerk, secretary, etc.

D Skilled trades in manufacturing

like tool and die maker, draftsman, machinist, foreman, lathe operator, etc.

E Public official

like police officer, court reporter, fireman, supervisor of public works, town clerk, sheriff, etc.

APPENDIX F

32. F Farmer or farm manager in horticulture, cattle farming, a nursery, truck gardening, etc.
- G Salesman like automobile, insurance, real estate, special products, stock broker, etc.
- H Artist like musician, actor, painter, sculptor, architect, landscape gardener, designer, etc.
- I Business Executive like banker, factory superintendent, store manager, sales supervisor, etc.
- J Professional like doctor, lawyer, engineer, minister or priest, teacher, etc.
- K Part-time jobs

33. Your age

- A 16
 B 17
 C 18
 D 19
 E 20

34. I would like to go on to school (college or otherwise) for further training and education

- A Yes
 B No

35. I am going on to school (college or otherwise) for further training and education

- A Yes
 B No

If your answer to either or both of questions 34 and 35 is "Yes", please answer the remaining questions. If your answer to both questions 34 and 35 is "No", you need not answer the remaining questions.

APPENDIX F

THESE QUESTIONS ARE FOR THOSE WHO
WANT TO CONTINUE THEIR SCHOOLING

36. When and if I go for more schooling, I will go to (MARK ONLY ONE)

- A Junior college
- B A two-year technical college
- C A college or university outside of Rhode Island
- D An "Ivy League" college
- E A college or university in Rhode Island

37. If you expect to go to a regular four-year college, what kind of course will you take? (MARK ONLY ONE)

- A I am not going to a four-year college
- B Liberal Arts
- C Pre-professional
- D Engineering
- E Pharmacy
- F Business administration
- G Education
- H Nursing
- J Other

38. If you expect to go to a two-year junior college, technical institute or business school, what kind of course will you take? (MARK ONLY ONE)

- A I am not going to a two-year college
- B A two-year general course only
- C A two-year course, then transfer to a four-year college
- D A business administration course
- E A basic technical course
- F Some other special training to prepare for a job

39. How much money would be required to support you in your first year at this school or college: (Consider such expenses as tuition, fees, books, transportation, room and board, and other maintenance expenses. (MARK ONLY ONE)

- A Less than \$300
- B \$ 300 to 999
- C \$1000 to 1499
- D \$1500 to 1999
- E \$2000 or more

APPENDIX F

40. How much do you think your family and relatives will be able to provide?

- A Less than \$300
- B \$ 300 to 999
- C \$1000 to 1499
- D \$1500 to 1999
- E \$2000 or more

41. How much do you have now in terms of scholarship awards or your personal savings? (MARK ONLY ONE)

- A Less than \$300
- B \$ 300 to 999
- C \$1000 to 1499
- D \$1500 to 1999
- E \$2000 or more

42. How much, then, will you be short, i.e., how much will you have to borrow, earn, or raise in some other way? (MARK ONLY ONE)

- A Less than \$300
- B \$ 300 to 999
- C \$1000 to 1499
- D \$1500 to 1999
- E \$2000 or more

APPENDIX G

TABLE 12

DISTRIBUTION OF STIPENDS AWARDED TO
1969 RHODE ISLAND STATE SCHOLARSHIP RECIPIENTS

<u>STIPEND</u>	<u>NUMBER</u>	<u>AMOUNT</u>
\$1,000	250	\$250,000
950	59	56,050
900	69	62,100
850	8	6,800
800	17	13,600
750	7	5,250
700	18	12,600
650	16	10,400
600	12	7,200
550	12	6,600
500	14	7,000
450	7	3,150
400	19	7,600
350	11	3,850
300	32	9,600
250	<u>68</u>	<u>17,000</u>
TOTAL	619	\$478,800
AVERAGE STIPEND FOR 1969:	\$774	

APPENDIX H

TABLE 13

DISTRIBUTION OF STIPENDS AWARDED TO
1970 RHODE ISLAND STATE SCHOLARSHIP RECIPIENTS

<u>STIPEND</u>	<u>NUMBER</u>	<u>AMOUNT</u>
\$1,000	213	\$213,000
950	59	56,050
900	48	43,200
850	40	34,000
800	23	18,400
750	15	11,250
700	13	9,100
650	15	9,750
600	12	7,200
550	9	4,950
500	7	3,500
450	14	6,300
400	8	3,200
350	26	9,100
300	18	5,400
250	<u>123</u>	<u>30,750</u>
TOTAL	643	\$465,150
AVERAGE STIPEND FOR 1970:	\$723	

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APPENDIX A

A COPY OF THE PRESENT STATE SCHOLARSHIP LAW

H 1412
Substitute A

State of Rhode Island and Providence Plantations

January Session, A.D. 1959

May 27, 1959

AN ACT to Provide Scholarships for Qualified Residents of the State to Attend Institutions of Higher Learning, to Provide for Administration of a State Scholarship Program, in Addition to Chapter 37 of Title 16 of the General Laws, Entitled "Education."

Preamble

The general assembly has found and hereby declares that the provision of a higher education for all residents of this state, who desire such an education and are properly qualified therefor, is important to the welfare and security of this state and nation, and consequently is an important public purpose; many qualified youth are deterred by financial considerations from an adequate education, with a consequent irreparable loss to the state and nation; the number of qualified persons who desire higher education is increasing rapidly many of whom are unable to sustain the financial burden of tuition and other costs of attending both privately and publicly supported institutions; therefore a system of state scholarships for qualified residents of the state, which will enable them to attend qualified privately or publicly supported institutions of their choice, will, in part, ensure development of the natural talents of our youth to the greatest practical extent, and thereby promote the fullest use of all resources for higher education; now therefore,

It is enacted by the General Assembly as follows:

SECTION 1. Chapter 16-37 of the general laws; entitled "State scholarships," as amended by chapters 64 and 89 of the public laws, 1958, is hereby further amended by adding thereto the following sections:

"16-37-22. Functions of the commissioner of education and the board of education. - The commissioner of education in accordance with the provisions of sections 16-37-22 to 16-37-31, inclusive, shall prepare and supervise the issuance of public information concerning the

APPENDIX A--Continued

provisions of said section; prescribe the form and regulate the submission of applications for scholarships; conduct any conferences and interviews with applicants which may be appropriate; determine the eligibility of applicants; select the best qualified applicants; award the appropriate scholarships; and determine eligibility for, and award annual renewals of, scholarships. The board of education is authorized to make all necessary and proper rules, not inconsistent with this act, for the efficient exercise of the foregoing functions.

"16-37-23. Eligibility for scholarships. - 1. An applicant is eligible for the award of a scholarship under the provisions of this act when the commissioner finds:

(a) that he is a resident of this state;

(b) that he has successfully completed the program of instruction at an approved high school or the equivalent thereof, or is a student in good standing at such a school and is engaged in a program which in due course will be completed by the end of the academic year; and

(c) that his financial resources are such that, in the absence of scholarship aid, he will be deterred by financial considerations from completing his education at the institution of his choice.

2. In determining an applicant's capacity to profit by a higher education, the commissioner shall consider his scholastic record in high school and the results of the scholastic aptitude test of the college entrance examination board, or the tests used in the national merit scholarship program or the substantial equivalent thereof. The commissioner shall establish by rule the minimum conditions of eligibility in terms of the foregoing factors, and the relative weight to be accorded to such factors.

3. The functions of the commissioner shall be exercised without regard to any applicant's race, creed, sex, color, national origin, or ancestry.

"16-37-24. Award of scholarships. - The commissioner shall certify to the state controller a list of the names and addresses of the applicants to whom scholarships have been awarded; and the state controller is hereby authorized and directed to draw his orders upon the general treasurer for the payment of such scholarships in such sum as indicated for each award. Each scholarship shall be effective during the fiscal year following the award, and all records and accounts concerning such scholarship shall be kept accordingly.

"16-37-25. Number and terms of scholarships.

1. The number of scholarships available to be awarded in any fiscal year shall be equivalent in number to five per cent (5%) of the October enrollment in the graduating classes in all Rhode Island secondary schools, both public and private, as certified by the commissioner of

APPENDIX A--Continued

education from the fall enrollment reports submitted by such secondary schools, in the same fiscal year as the awards shall be made.

2. Each scholarship is renewable by the commissioner annually without further examination, for a total of four (4) academic years (not necessarily consecutive) or until such earlier time as the student receives a degree normally obtained in four (4) academic years. The commissioner shall grant such an annual renewal only upon the student's application and upon the commissioner's finding that (1) the applicant has completed successfully the work of the preceding year; (2) he remains a resident of this state; and (3) his financial situation continues to warrant award of a scholarship under the standards set forth in section 16-37-23-c.

3. The commissioner shall determine the amount of each scholarship, which shall be from two hundred and fifty dollars (\$250.) to one thousand dollars (\$1,000.) according to the financial requirements of each student to enable him to pursue his proposed course of study, and the applicant's financial resources.

"16-37-26. Student enrollment and obligations of institutions. -

1. An applicant to whom the commissioner awards a scholarship may apply for enrollment as a student in any qualified institution of higher learning. The institution is not required to accept such applicant for enrollment, but is free to exact compliance with its own admission requirements, standards, and policies. If it does so accept him, the institution shall give written notice of such acceptance to the commissioner. The award winner shall be entitled to periodic payments (not less than two (2), one (1) in each academic semester) for the amount of his award, and he may designate that such payments be made to the institution directly for credit against the student's obligation for tuition or other fees. The board of education may provide by appropriate rules and regulations for such reports, accounting, and statements from the award winner and college or university of attendance pertaining to the use of application of the award as it may deem proper.

2. If, in the course of any academic period, any student enrolled in any institution pursuant to a scholarship awarded under this act for any reason ceases to be a student in good standing, the institution shall promptly give written notice to the commissioner concerning such change of status and the reason therefor.

3. A student to whom a scholarship has been awarded may either re-enroll in the institution which he attended during the preceding year, or enroll in any other qualified institution of higher learning; and in either event, the institution accepting the student for such enrollment or reenrollment shall notify the commissioner of such acceptance.

"16-37-27. Cooperation with other scholarship programs. - The commissioner may cooperate with, assist and stimulate interest in other scholarship programs which have as an objective the assistance of qualified youth to completion of courses in higher education. The commissioner

APPENDIX A--Continued

may assist in the selection of qualified applicants and may assist interested groups of citizens, foundations, and other agencies in the administration of scholarship awards.

"16-37-28. Appropriations. - The general assembly shall annually appropriate a sum sufficient to pay every scholarship authorized by section 16-37-25 at the average rate of seven hundred fifty dollars (\$750.) per academic year; to which shall be added such sum as necessary for the costs of the administration of this act.

"16-37-29. Definitions. - The following words and phrases have the following definitions for the purposes of sections 16-37-22 to 16-37-31, inclusive, except to the extent that any such word or phrase is specifically qualified by its context:

1. 'Enrollment': The establishment and maintenance of an individual's status as a student in an institution of higher learning, regardless of the terms used at the institution to describe such status.

2. 'Approved high school': Any public high school located in this state; and any high school, located in the state or elsewhere (whether designated as a high school, secondary school, academy, preparatory school, or otherwise) which in the judgment of the commissioner of education provides a course of instruction, at the secondary level, and maintains standards of instruction, substantially equivalent of those of the public high schools located in this state.

3. 'Institution of higher learning,' 'qualified institution,' or 'institution': An educational organization which provides an organized course of instruction of at least two (2) years' duration in the sciences, liberal arts, professional or technical fields of study, at the collegiate level (whether designated as a university, college, community college, junior college, scientific or technical school, normal school, or otherwise) which either (1) is operated by this state, or (2) is operated publicly or privately, not for profit, and in the judgment of the commissioner maintains academic standards substantially equivalent to those of comparable institutions operated by this state.

"16-37-30. Annual report. - The board shall report annually in January to the governor and to the members of the general assembly of the state of Rhode Island, with respect to its activities during the year including the number of scholarships awarded, the names of recipients, and institutions attended.

"16-37-31. Partial Invalidity. - If any provisions of sections 16-37-22 to 16-37-31, inclusive, or the application thereof to any person or circumstances is invalid, such invalidity shall not effect the other provisions or applications of this act which can be given effect without the invalid provision or application."

APPENDIX A--Continued

SECTION 2. This act shall take effect upon its passage, except that no scholarships shall be awarded until after the beginning of the fiscal year beginning July 1, 1959, and no scholarship payments made until after the beginning of the fiscal year beginning July 1, 1960.

APPENDIX B

A SUMMARY OF THE FEDERAL FINANCIAL AID PROGRAMS

Federal programs of financial aid to college students now provide a large share of the total loan and scholarship assistance available to students. This summary will briefly describe the student aid programs sponsored by the Department of Health, Education and Welfare through the Office of Education and the Public Health Service and by the Department of Justice. All but one of these programs are administered through participating college and universities. The single exception is the Government Insured Student Loan Program (known as the Higher Education Loan Plan in Rhode Island) which operates through banks and credit unions.

The National Defense Student Loan Program

The backbone of all of the Government's programs for student aid is unquestionably the National Defense Student Loan Program. Its growth from a \$6 million appropriation in 1959 to an authorization of \$225 million for fiscal year 1968 is evidence of both its utility and its acceptance. For many institutions, loans from this source now make up the major portion of their non-scholarship aid funds. The National Defense Loan Program is administered by the Office of Education.

In many ways, the NDSL Program is designed to be readily integrated into the standard financial aid programs of colleges and universities. Many of the program's tenets are familiar. For example, it is not based on commercial and bank loans but derives instead from well-

APPENDIX B--Continued

established institutional loan programs, which preceded it by many years. It requires no collateral, except that endorsement may be required in cases in which the state law does not bind the signature of a minor. It requires evidence of financial need. It charges no interest while a student is in school, and only 3 per cent after the loan enters the repayment stage. Finally, it gives a student a long time during which to repay his loan--up to 10 years from the date of the first payment.

The program promotes careers in teaching by permitting the borrower who goes into teaching, at any level, in a public or private nonprofit elementary or secondary school or an institution of higher education in a state, to cancel up to one-half of his loan, or all of the loan if he teaches handicapped children or teaches in designated elementary or secondary schools having high concentrations of students from low-income families. It promotes graduate and professional education by lending larger amounts to graduate and professional students, and by deferring under-graduate loans until advanced degrees are earned, provided that attendance is on at least a half-time basis. It promotes part-time education by providing loans to half-time students who might otherwise be denied an opportunity for additional college education.

The program is changing to meet new needs, and it is producing change with a minimum of control from the central government and a minimum of control at the institutional level.

The application that a college completes to obtain its share of funds requires careful documentation of the financial needs of its students. The college must undertake to see that there is no racial or religious discrimination. It must keep meticulous records, which

APPENDIX B--Continued

may at any time be examined by authorized representatives of the United States government. However, very few of the legal and administrative requirements of the Office of Education force the college to take measures it would not, or should not, take with respect to its own funds. Each participating institution is required to contribute to the NDSL loan fund an amount equal to one ninth of the Federal contribution. Repayments to the fund by students are also available for relending.

DESCRIPTION OF THE PROGRAMLoan limits:

The major dimensions of the loans under the National Defense Student Loan Program are the following:

Up to \$1,000 may be lent to an undergraduate student each academic year, with additional amounts permissible for students in accelerated programs.

A maximum of \$5,000 may be lent to an undergraduate.

Up to \$2,500 per academic year may be lent to a graduate or professional student.

A maximum of \$10,000 of indebtedness including graduate loans may be incurred.

Eligibility:

A loan may be given to any citizen, a national of the United States, or any other person who is in the United States for other than a temporary purpose and who is enrolled in an institution of higher education on at least a half-time basis.

A loan need not be given to anyone against the judgment of the

APPENDIX B--Continued

college. No student, therefore, is vested with any right to a loan from the National Defense Student Loan Program.

It is necessary for a college to determine in some systematic way that an applicant has financial need for the loan.

Educational Opportunity Grants Program

Several million people in the United States today, because of inadequate educational, social, cultural, and economic opportunities, directly and intimately effect their lives. Although of long duration, this human problem has in recent years been acknowledged by those social institutions, both public and private, that are in a position to take action. Federal, state, and local legislation has organized programs designed to help poor people break out of their poverty. Substantial amounts of philanthropic and public education funds have been diverted from the more general purposes of the past to specific activities that help insure to these people the choices to which each American is entitled.

Potentially, one of the most effective of these new activities is the Educational Opportunity Grants Program, authorized by Congress in Title IV, Part A, of the Higher Education Act of 1965 (Public Law 89-329). This legislation provides for grants of from \$200 to \$1,000 a year for college expenses to eligible students of exceptional financial need, i.e., students whose parents can only contribute \$625 or less to the costs of college.

The program is both exciting and innovative; exciting because institutions have at their disposal funds for grants to students on the basis of financial need rather than scholastic performance; innovative

APPENDIX B--Continued

because for the first time the federal government has undertaken a grant program, not to expand training in fields such as medicine or critical areas of graduate study, nor as a benefit to veterans, but to assist all young people deprived of economic and educational advantages. It is a potentially effective program because it recognized the Institutions' wish to try to deal with the allied problems of education and poverty, and because it places directly on them the responsibility to channel the available funds to students from poor families.

The Educational Opportunity Grants Program requires for each grant an equal amount of financial aid from other sources, thus doubling its impact for a student who has exceptional financial need. It is, above all, an action program administered by the United States Office of Education in cooperation with institutions of higher education, and its primary objective is to offer students, disadvantaged because of economic conditions, an educational opportunity.

When a financial aid officer has made certain that a student is indeed eligible to receive a grant, he then determines the amount to be awarded. The procedures include the following steps:

1. Determine the student's initial entitlement, based on the expected contribution of his parents, if he is still dependent on them, or on his own contribution, if he is an independent student. Several systems are available to compute the parental contribution. The contribution from an independent student is computed by subtracting his living expenses from his assets, resources, and expected income.
2. Compute the cost of attending the institution.
3. Consider the total family contribution. For an independent

APPENDIX B--Continued

student this amount is equivalent to the contribution previously determined; for a student from whose parents a contribution is expected, this amount is the sum of their contribution and his own contribution.

4. Subtract the student's total family contribution from the cost of his attending college. The amount thus obtained is the student's financial need.

5. Determine the amount of the grant. The law provides that an Educational Opportunity Grant must be at least \$200 but no more than \$1,000. It also requires that an institution determine a student's need as described above. Finally, it requires that the grant be matched by an equal or greater amount of aid from other sources (grant, loan, scholarship, or job) available to the institution. Thus, an Educational Opportunity Grant cannot exceed the maximum grant to which the student is entitled and it also cannot exceed one-half of his financial need.

Since every grant represents an individual student, there may be a few cases in which, to better serve a student's need, the financial aid officer makes an award of less than the amount computed by the grant determination process.

There are two basic kinds of Educational Opportunity Grants; initial year awards and renewal year awards, both of which must be matched by the institution, and \$200 supplementary awards, which do not require matching.

Since a grant may be given to a student for up to four academic years (or the period of time he requires to complete his undergraduate studies, whichever is less), it seems logical that a college would award most of its initial year grants to freshman students, so that they might

APPENDIX B--Continued

take full advantage of the opportunity to receive financial help. Accordingly, while not excluding upperclassmen, the Office of Education has encouraged awarding initial year grants to freshmen.

When a student has used up his initial year of eligibility and if the financial aid officer at his institution determines that his need and eligibility for an Educational Opportunity Grant still exist, he should be awarded a renewal year grant. If he continues to be eligible, he should receive renewal year awards until he has completed four academic years or his full course of study, whichever is less.

Virtually all student aid programs assist needy students; the special distinction of the Education Opportunity Grants program is that it assists the neediest.

The College Work Study Program

The College Work-Study Program was originally part of the Economic Opportunity Act of 1964 (Public Law 88-452), designed "to mobilize the human and financial resources of the Nation to combat poverty in the United States." In its original form it was primarily a measure to improve the general economy with important but not exclusive emphasis on higher education. The Act was an expression of the concern of our society about the poverty that exists in the midst of affluence.

Title IV, Part C, of the Higher Education Act of 1965 amended and extended the College Work-Study Program in two major areas. The responsibility for the administration of the program was transferred from the Office of Economic Opportunity to the Office of Education. Student eligibility was expanded to include all otherwise eligible students who are in need of the earnings from part-time employment to pursue their studies.

APPENDIX B--Continued

While these changes did not materially effect the major provisions of the programs, they did make it more like a student aid and less like a poverty program.

The administrative regulations for the program require that the institution maintain an annual level of expenditures for student employment equal to the average of its expenditures in the three years preceding its participation in College Work-Study and develop new jobs for participants in the program. The program offers the opportunity to extend employment beyond the campus and into the community. An institution of higher education is encouraged to enter into contracts with both public and private nonprofit agencies and organizations off the campus to provide jobs for its students. The program can supplement other aspects of the Economic Opportunity Act, such as the Community Action Program and the Job Corps.

Jobs provided on the campus must be related to the educational objective of the student and must not result in the displacement of employed workers or the impairment of existing contracts for services.

Federal funds defray 80 per cent of payroll costs, institutional funds cover 20 per cent. If the College Work-Study job is with an off-campus agency, that agency pays the 20 per cent increment plus the additional cost of employers' contribution to social security, workmen's compensation, liability insurance, etc.

Students may work up to 15 hours per week while attending classes full time. During vacation periods, they may work up to 40 hours per week. The minimum wage is currently \$1.30 per hour (\$1.45 per hour effective February 1, 1970). The maximum wage is \$3.50 per hour.

APPENDIX B--Continued

Eligibility has been extended to all students considered by the college to be in need of financial aid from part-time earnings. A marked preference must be given to students from low-income families. Guidelines for determination of low-income eligibility include the following:

a. Students whose parents have a combined income of \$3,200 or less will be eligible for participation and preference, except where the income is derived from investments.

b. For income levels above \$3,200 and more than one dependent, the following income levels qualify as low-income:

<u>No. of Children</u>	<u>Income</u>
2	\$4,000
3	4,700
4	5,300
5	5,800
6	6,200
7	6,600

c. In addition, any family receiving or eligible to receive public welfare qualifies as low income

Earnings from the College Work-Study program are usually "packaged" with other forms of aid to meet the students financial need.

Guaranteed Insured Student Loan Program

Before 1965 only a dozen states had established formal statewide student loan programs. Today every state in the nation participates directly or indirectly in the Guaranteed Loan Program established by Title IV B of the Higher Education Act of 1965. This legislation has created a unique partnership involving federal, state governments, private agencies, commercial lending institutions, and colleges and universities.

APPENDIX B--Continued

The federal government's participation is two-fold: first, federal funds are advanced to states or private, nonprofit agencies to supplement existing guarantee reserves; second, the federal government will subsidize interest payments on behalf of students from families having an adjusted annual income of less than \$15,000. Colleges are asked to certify the enrollment and good academic standing of a student, the reasonableness of his college expenses, and the amount of financial aid available from sources other than his family. The actual loans are made by approved lending institutions, such as banks, credit unions, savings and loan associations, insurance companies, or the states themselves. Colleges and universities also may be eligible to act as lending agencies if they wish.

In Rhode Island, this program is administered by the Rhode Island Higher Education Assistance Corporation and the loans are called HELP loans. The loan limits are \$1,500 for graduate students and \$1,000 for undergraduates. Minimum monthly payment is \$30 and the per cent of guaranty is 80 per cent of the principal. The student must be at least a half-time student and may use the loan at an out-of-state institution, as well as in-state.

The federal government pays interest of 7% while the student is in school. The student pays 7% interest during the repayment period after he leaves school or graduates.

When the prime rate reached $8\frac{1}{2}\%$, Congress authorized the Commissioner of Education to pay an incentive fee to participating banks to compensate for the difference between the prime rate and the 7% interest rate for Guaranteed Insured loans. The incentive fee as of the quarter, October to December, 1969 was $2\frac{1}{2}\%$ per annum.

APPENDIX C

RHODE ISLAND STATE SCHOLARSHIP PROGRAM

Rules and Regulations
(Revised August 1968)

I. ELIGIBILITY

- A. To be eligible for a State Scholarship, an applicant must be a citizen of the United States or must have taken steps toward becoming a citizen.
- B. To be eligible for a State Scholarship, an applicant's father or legal guardian must have had his residence and home in Rhode Island for one year prior to the date of application.
- C. To be eligible for a State Scholarship, an applicant must be either:
 - 1. A public or private secondary school senior graduating in January or June immediately preceding the academic year in which the Program is being conducted.
 - 2. A public or private secondary school student who is admitted and enrolled in college at the end of his junior year.
 - 3. A public or private secondary school graduate who is currently doing satisfactory work in college or who intends to go to college and has not previously applied for the Rhode Island State Scholarship Program.
 - 4. An applicant who has previously applied for a scholarship and been found ineligible because of insufficient financial need.
- D. A former unsuccessful applicant may reapply for a State Scholarship in any subsequent year, provided he has not previously attended college as a full-time student and provided he continues to meet all other eligibility requirements. Such applicants will be required to complete all requirements anew.

II. APPLICATION DEADLINE

Every applicant must submit a completed scholarship application by the published deadline - this date shall be at midnight on the second Friday in December each year. Failure to comply with this requirement will disqualify the applicant from the Program for the forthcoming school year.

APPENDIX C

RHODE ISLAND STATE SCHOLARSHIP PROGRAM--Continued

III. TEST REQUIREMENTS

- A. Each applicant must submit, as a part of his application, scores from the College Entrance Examination Board Scholastic Aptitude Test (SAT). Only scores from the test administrations in November and December immediately prior to the announcement of each year's scholarship winners will be accepted. The January SAT examination is permitted as a make up if reason is shown.
- B. Applicants will be permitted to list the State Scholarship Program on their College Board Test Registration Card without charge; however, they will pay their own test fee.
- C. An applicant who, independently of the State Scholarship Program requirements, took the SAT at one of the required administrations may use these scores for the Program's competition by completing a Score Release Form provided in the College Board Bulletin of Information. Applicants will be required to pay the regular test score transcript fee.
- D. When an applicant has taken the SAT at both of the required test administrations, the higher single composite score will be used for purposes of the Rhode Island State Scholarship Program competition.

NOTE: An applicant who has previously applied for a scholarship and been found ineligible because of insufficient financial need or a secondary school graduate who is currently doing satisfactory work in college and did not apply for a scholarship before completing his senior year need not submit test scores.

IV. QUALIFIED INSTITUTIONS

The Commissioner of Education shall determine that an individual institution is judged to be a "qualified institution of higher learning" as specified by the law establishing the State Scholarship Program.

- A. For purposes of this Program, a qualified institution of higher learning is:
 1. One located in the United States or Canada
 2. One which provides an organized course of instruction of at least two years at the collegiate level which either (1) is operated by this state or (2) is operated publicly or privately, not for profit, and which holds regional and/or national accreditation or is approved by the state in which it is located.

APPENDIX C

RHODE ISLAND STATE SCHOLARSHIP PROGRAM--Continued

IV. QUALIFIED INSTITUTIONS--Continued

- B. Exceptions may be made in cases involving institutions which are located in foreign countries and whose ownership, administration, or operation is found to exist under American auspices or other institutions whose programs will be accepted in partial fulfillment of the requirements for the undergraduate degree granted by the institution to which the applicant was granted a scholarship. These and other exceptions must be approved by the Commissioner of Education.

V. SELECTION OF SEMIFINALISTS

A. Applicants not attending college at time of application:

1. A group of top-ranked applicants, approximately twice the number of awards to be made, will be selected and designated as semifinalists in each year's competition.
2. A composite SAT score will be computed for each applicant using the formula: 2 Verbal & Math (2V + M).
3. In considering each applicant's academic achievement in secondary school, his junior year rank-in-class, converted to a standard scale score, will be used. No differentiation will be made between public and private secondary schools in the treatment of this rank-in-class data. Where a numerical computation of rank-in-class is not provided by the secondary school, an appropriate estimate of rank-in-class will be determined by applying a standard set of rules.
4. In determining the ranked order of the applicants, a final composite score will be computed for each individual by weighing equally the converted rank-in-class score with the SAT 2V + M composite score.
5. In ranking applicants on the composite score roster, tie scores will be broken on the basis of the following priorities:

1st priority: Highest converted rank-in-class score
2nd priority: Highest SAT 2V + M composite score
3rd priority: Highest SAT verbal score

B. Applicants attending college at time of application:

An applicant who is doing satisfactory work in college will be considered a semifinalist upon certification by the college which he is attending that he is (1) in good academic standing and (2) making normal progress toward a baccalaureate degree as a full-time student.

RHODE ISLAND STATE SCHOLARSHIP PROGRAM--Continued

VI. SELECTION OF FINALISTS

A. Semifinalists not attending college at time of application:

Final ranking of semifinalists will be on the basis of the ascending computed total family contribution figure as determined from an evaluation of the information supplied on the Parents' Confidential Statement. The number of finalists to be chosen will be equal in number of 5% of the October enrollment in the graduating classes in all Rhode Island secondary schools as certified by the Commissioner of Education from the fall enrollment reports

B. Semifinalists attending college at time of application:

A separate list will be made for applicants entering their sophomore, junior and senior years with final ranking on each list being made on the basis of the ascending computed total family contribution figure as determined from an evaluation of the information supplied on the Parents' Confidential Statement. The number of finalists to be chosen from each list will be equal to the number of vacancies (less the number of previous awardees reinstated) that have occurred among the previous scholarship winners in that class since the last date of scholarship awards. In no case may the number of awards for a particular class exceed the number of scholarships originally awarded to that class.

VII. COLLEGE CHOICE CRITERIA

- A. Semifinalists will be asked to designate the one college to which they wish to carry a Rhode Island State Scholarship and will be permitted a specified period of time within which to make changes in their college choice. The deadline for submitting these changes shall be April 1. Normally, after this deadline date, only failure to be admitted to the college of first choice will constitute sufficient grounds for granting prematriculation transfers of the State Scholarship. Cases with unusual circumstances will be reviewed for possible exception to the rule.
- B. If a designated recipient is not admitted to his first-choice institution, he will be permitted to carry his State Scholarship to an institution to which he is able to gain admission, provided he continues to demonstrate minimum financial need, and provided the institution of his choice meets the criteria set forth in IV above.

APPENDIX C

RHODE ISLAND STATE SCHOLARSHIP PROGRAM--Continued

VII. COLLEGE CHOICE CRITERIA--Continued

- C. Hospitals providing an organized course of instruction in nursing, physiotherapy, or related fields are not judged to be qualified institutions of higher learning. State Scholarship recipients will be permitted to enroll in such courses, however, if the hospitals are affiliated with qualified institutions and if the recipients are enrolled in a regular degree program of at least two years duration.
- D. State Scholarships may not be used to assist recipients to complete their college education in summer school courses or university extension courses. Full-time year-round programs are exceptions.

VIII. FINANCIAL NEED ANALYSIS

- A. For purposes of the State Scholarship Program, financial need is defined as the difference between the individual student's total financial resources and the annual expenses of the typical student enrolled in the institution of the student's choice. It will be determined for each semifinalist by a Need Analysis Group using standard need analysis procedures formulated by the College Scholarship Service. The Parents' Confidential Statement shall be only attested to by the parents or guardian.
- B. Limits of Monetary Awards:
1. Financial need determined to be less than \$200 shall render the candidate ineligible for a monetary award.
 2. Financial need determined to be more than \$200--but less than \$1,000--shall result in monetary awards in intervals of \$50 from \$250 to \$1,000.
 3. Financial need determined to be in excess of \$1,000 shall result in the granting of the maximum award.
 4. The State Scholarship stipend may be adjusted according to the other scholarships a recipient may report as having been awarded him.
- C. Institutional expenses which shall be considered in the determination of need will include the following items:

RESIDENT

1. Tuition and fees
2. Room and board
3. Incidentals--books, supplies, laundry, etc.

COMMUTER

1. Tuition and fees
2. Room and board at home, allowance, transportation, and incidentals

APPENDIX C

RHODE ISLAND STATE SCHOLARSHIP PROGRAM--Continued

VIII. FINANCIAL NEED ANALYSIS--Continued

- D. Under no circumstances is the amount of an individual State Scholarship stipend to be made public, by the Program, the secondary school, the college, or the recipient.

IX. DELAY OF MATRICULATION

In cases where a recipient's entry into an institution of higher education is delayed due to military or other voluntary service (e.g., religious missionary work), the scholarship will be held open for a period of six months after his release from such service. Similar provisions will apply where the student is forced to delay beginning his studies because of serious illness or accident.

X. NUMBER OF SCHOLARSHIPS TO BE AWARDED

The number of scholarships available to be awarded in any fiscal year shall be equivalent in number to 5% of the October enrollment in the graduating classes in all Rhode Island secondary schools, both public and private, as certified by the Commissioner of Education from the fall enrollment reports.

XI. APPROPRIATIONS

The General Assembly shall annually appropriate a sum sufficient to pay every scholarship authorized by law at the average rate of \$750.

XII. RENEWALS

- A. Each State Scholarship is renewable for an additional three academic years beyond the freshman year. These may not necessarily be consecutive years and the scholarship will be terminated if the student receives his degree in a shorter period of time.
- B. Renewal criteria is as follows:
1. The student must be in good academic standing.
 2. The student must be making normal progress toward a baccalaureate degree as a full-time student.
 3. The college must recommend renewal of the scholarship according to items 1 and 2 and also recommend a stipend for the next academic year in terms of continued financial need as evidenced by the student's parents' annual submission of the Parents' Confidential Statement.

APPENDIX C

RHODE ISLAND STATE SCHOLARSHIP PROGRAM--Continued

XII. RENEWALS--Continued

4. Maintenance of Rhode Island residency.

XIII. SCHOLARSHIP PAYMENTS

- A. Actual payments of State Scholarships will be made only to colleges in which the students are officially enrolled; no payments will be made directly to the recipients or to any agents designated by them other than their colleges.
- B. Payment of State Scholarships to the colleges will be made twice each year, in October and February.
- C. Should a recipient's enrollment in his college be discontinued for any reason, academic or otherwise, during the school year, any unused funds which have been provided for the current year's stipend are to be refunded to the State General Treasurer in accordance with the college's regular policy for making such refunds. Under no circumstances may the college use the unused funds for other scholarship purposes, nor may the college designate another student as a holder of a State Scholarship.

XIV. TRANSFERS AND FOREIGN STUDY

- A. A State Scholarship recipient shall be permitted to transfer from one institution to another between academic years only, provided the transfer institution of his choice meets the criteria set forth in section IV.
- B. A State Scholarship recipient may be permitted to use his scholarship for a year of study in a foreign country, provided his studies are considered a part of his program of studies at the college at which he is enrolled.

XV. MARITAL STATUS

The marital status of the recipient will not affect the holding of a State Scholarship. The level of parental financial support will continue as when the recipient was single. However, changes in parental financial circumstances will be taken into consideration.

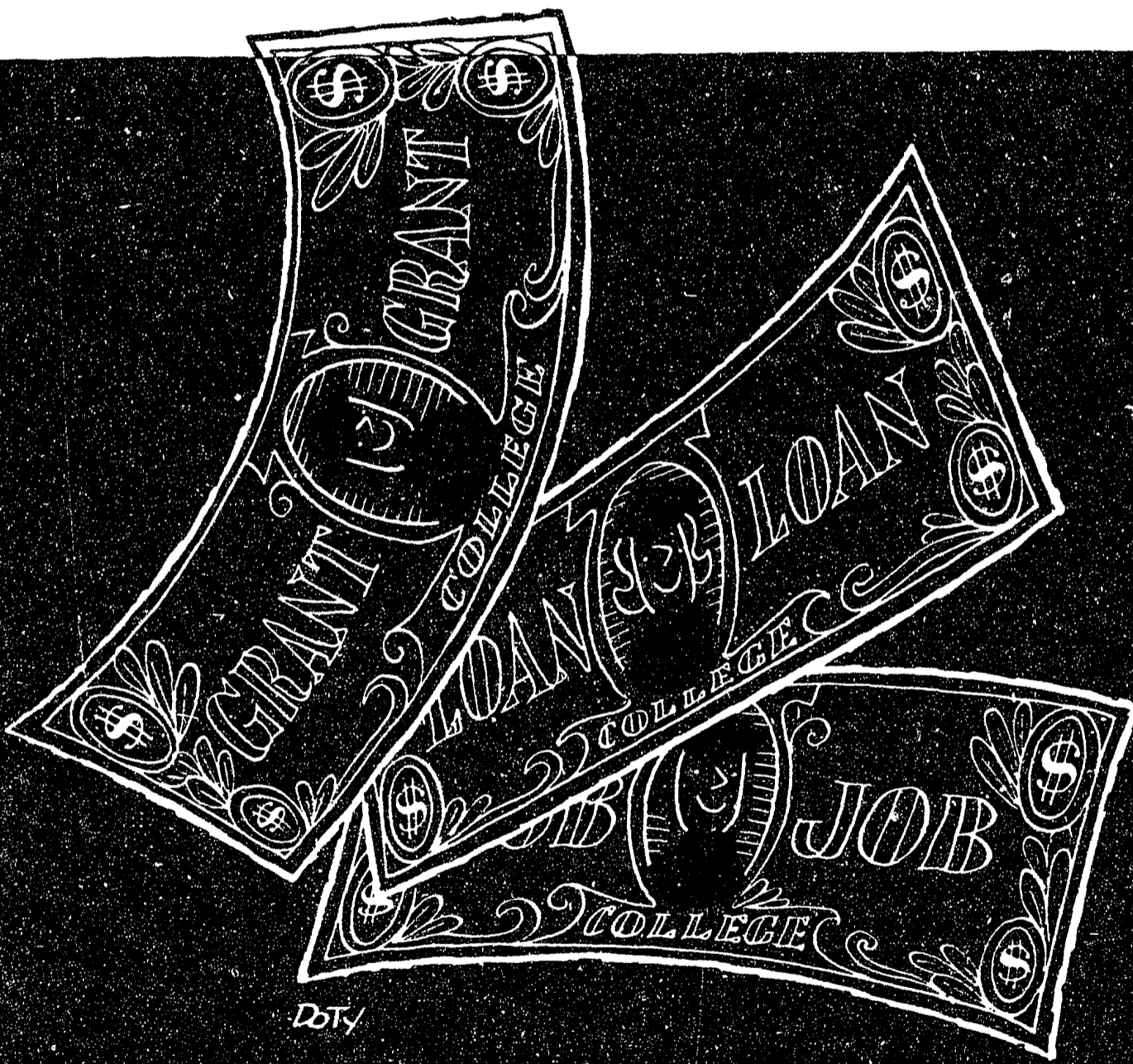
XVI. SUMMER SCHOOL

State Scholarship awards normally may not be used to assist recipients to complete their higher education during summer school sessions. Exceptions will be permitted in cases where an institution's regular academic schedule is organized on a full-year-round basis (e.g., trimester calendar).

APPENDIX D

A letter to parents

*to assist in
financial planning for college
1972-73*



The start of your career is a time of preparation—a time when most of us see how we can best utilize the possible sources of income.

The number of students attending college—in fact, worldwide, personal and national—has risen in the past decade and a half. These students need financial aid.

The purpose of this letter is to help you, as a parent, some of the financial aid today available. College Scholarship Search, an educational institution, is a reasonable parent's first step.

Understanding the insight into present conditions, the way in which college is a partnership to success through college.

Financial aid are changing

The first point to remember is that colleges award financial aid in different ways. For one thing, the amount of aid has continued to rise and fall. Low-income families have had to find other ways of determining their needs. Financial aid is a balance between the expenses of attending college and the income of the student.

The start of your son's or daughter's college career is a time of pride and satisfaction. But it is also a time when most of us must sharpen our pencils to see how we can balance the expenses against possible sources of income.

The number of high school students going on to college—in fact, who need to, for compelling personal and national reasons—has increased sharply in the past decade and is still rising. A great many of these students need financial aid.

The purpose of this booklet is to explain to you, as a parent, some of the important considerations of financial aid today, and the real significance of the College Scholarship Service method of helping both educational institutions and families to determine a reasonable parental contribution toward expenses.

Understanding these points can give you a useful insight into present-day college financing and the way in which colleges, parents, and students form a partnership to see that students who need aid get through college.

Financial aid practices are changing

The first point to understand is that the way colleges award financial aid has undergone significant changes. For one thing, as educational expenses continue to rise and more students from moderate- and low-income families seek a higher education, colleges have had to develop a more uniform and exact way of determining who needs assistance and how much. Financial need is usually defined as the difference between a family's resources and the total expenses of attending college. If there is a gap, the

student is considered to be in need of financial aid. More and more sources of financial aid such as government and private organizations are using a measure of need as the basis for financial aid awards. The additional impetus for considering need as the primary factor in awarding aid has come from the federal Educational Opportunity Grants and the College Work-Study programs. These programs are intended to provide students from families who can contribute little if anything toward college expenses an equal opportunity to continue their education. The federal guidelines clearly state that colleges are required to base awards under these programs entirely on a student's need. In determining this need, the important factors considered are the family's ability to contribute, and college costs.

Some organizations may require evidence of superior achievement in awarding grants, but these agencies also take need into account in determining the *amounts* awarded. A student, with relatively little financial need, may be offered a small grant as a recognition of academic achievement (or even no monetary award at all), while another may be offered a substantial amount because he cannot otherwise attend college.

Too, the kind of aid awarded has undergone a change at most institutions. Because of the higher

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cost of postsecondary education and the need to help an increasing number of students, most colleges now "package" aid; meaning some combination of grant, job, or loan. How much of the "package" is a grant depends on each institution's available funds, the number of students it is trying to help, and its own financial aid policies. Some colleges make jobs the initial part of their aid programs, unless there is a specific reason why a student cannot work. Other colleges stress loans more. Although the combination of grant, loan, and job may differ, the practice of packaging a grant with self-help forms of aid, loans and jobs, is widespread.

Colleges generally try to reserve more of their grant money for freshmen than for upperclassmen. Freshmen usually need the time for study, whereas upperclassmen may be able to spend more time in part-time work, usually have a better knowledge of local job opportunities, and often, because of more developed skills or experience have a higher earning capacity. A number of colleges and financial aid counselors do feel, however, that it is perfectly all right for a student during his first year of college to take on a modest amount of employment; probably no more than 15 hours a week.

Naturally, a family would prefer aid in the form of a full grant rather than in a combination of grant, loan, and job. But the "package" method does mean that more students can be helped, and therefore, your son's or daughter's chance of receiving aid is improved. Using such methods, many colleges today are able to help as many as 30 to 50 percent of their students.

A typical student budget

How much financial aid you will need is related to the actual costs of attending college. Most colleges include in their catalog a section on college budgets. A college budget should include not only tuition, room, and board, but also an allowance for books, clothing, recreation, transportation, and incidentals. The two budgets shown below include most of the items that would be found in a typical college budget. You can also see that for these two types of colleges the differences in total costs varies considerably.

Table 1. Typical college budgets

	<i>Private 4-year college</i>	<i>Public 4-year college</i>
Tuition and required fees	\$2,100	\$ 500
Dormitory room	500	450
Board	600	550
Books	150	150
Miscellaneous personal expenses	400	400
Transportation (usually 2 round trips from home to college are included in a student's budget)	<u>variable</u>	<u>variable</u>
Total	\$3,750	\$2,050

In preparing a commuting student's budget, meals on campus and local transportation would be substituted for room and board.

The College Scholarship Service

The College Scholarship Service (css) is an activity of the College Entrance Examination Board. The css

was established more than 17 years ago in response to the need for a consistent and equitable method of assessing a parent's ability to contribute toward educational costs. Today, more than 4,000 postsecondary institutions and agencies use the CSS system in determining their financial aid awards.

The CSS does not decide the amount of a student's award, or grant financial aid, but provides colleges and agencies with an objective analysis of a family's financial resources. The college then makes the final judgment about the student's need and the kind of financial assistance to be awarded.

In its need analysis, the CSS uses the financial information supplied by an applicant's parents on their Parents' Confidential Statement (PCS). The PCS has been developed over a number of years by the financial aid officers at institutions that are members of the College Scholarship Service Assembly. These institutions request that a PCS be completed when a student is applying for financial aid. In addition to the PCS, some colleges have their own application for financial aid. These applications are usually obtained by writing directly to the college.

Parents sometimes wonder about the amount of information they are asked for on the PCS. You would, of course, be asked to make a detailed financial statement if you sought any other kind of financial assistance, such as a bank or state-sponsored educational assistance loan. But, beyond that, the detailed nature of the PCS is further assurance that financial aid is being distributed fairly on the basis of complete information, rather than haphazardly.

The form comes with complete instructions. To avoid any possible delay in processing your State-

ment, all relevant questions should be answered. Further, it is important to be as accurate as you can since the information provided is subject to verification, and discrepancies or inaccuracies could cause delay or uncertainty about your son's or daughter's need for aid.

While the CSS need analysis method aims at uniform treatment, decisions on aid are not routine or impersonal. Colleges also realize that sometimes special circumstances make it difficult for a family to provide even the normal support expected. Since colleges do use the information provided on the PCS to assist them in determining how much aid a student needs, particularly when unusual circumstances exist, you should use the space provided on the PCS to explain any unusual circumstances or hardships that might not be shown by the ordinary arithmetical computation of income and expense figures you submitted.

The CSS system

The CSS system looks first at the parents' current income. The procedures used in determining how much you ought to be able to provide from current income seek to be realistic. The CSS subtracts from total income the amounts reported for federal and state taxes, unusual medical and dental expenses, and certain other items considered beyond your control. A natural disaster that caused damage to your home and which required expensive repairs is an example of the kind of unusual expense taken into account under the CSS system. Another special circumstance considered by the system is the need to support an elderly relative. In addition, while the

income of working mothers is taken into account in the estimate of the family's total ability to pay. the CSS method makes certain allowances so that not all of a working mother's income is included in the computation of the parents' contribution. Parents who seek extra income to increase the resources available for college expenses can feel that they have helped their children avoid larger loans or a greater work load, especially in the critical freshman year. By providing this additional income, parents may well have provided their children with greater flexibility in choosing a college.

The amount of the parent's income remaining after these allowances is described as "effective income." Your effective income is the amount that you have available to spend for the basic necessities of life such as food, housing, clothing, basic medical care, transportation, and other things that the family may choose to purchase.

The CSS system next looks at a family's assets. The support expected by CSS from assets sometimes is a matter of concern to parents. They worry that savings for retirement or other needs will be used up. You can be assured that the CSS method protects families from being required to use up basic financial reserves.

In determining your ability to provide for some of the college expenses of your son or daughter from your assets, the CSS procedures take into account both savings and real estate, including the fair market value of your home less the balance on your mortgage, as well as any business assets. Then, certain allowable debts, such as past debts of a dissolved business, or unemployment, are deducted from this total to arrive at your net worth.

The CSS method also makes provision for basic retirement needs to protect you from having to use up retirement savings for educational costs. The formula provides a larger deduction from net worth for the retirement needs of older parents than for younger ones, since younger parents do have more time to accumulate retirement savings. Consideration also is given to families in which the mother is the sole support.

Both your effective income and your net worth from assets are considered in determining how much you may be expected to contribute toward college expenses. The amount of the contribution is based on the United States Bureau of Labor statistics studies. In computing this expected contribution, the fact that more than one of your children may be attending college is considered. Part of the amount you will be expected to contribute comes from what you are spending now to maintain your son or daughter at home.

The following table shows you the amount that a typical family would be able to provide toward each year of college, according to the CSS system. Some families may contribute more than is expected under the CSS system, while other families with unusual problems may not be able to provide the amount that is expected. Keep in mind that the College Scholarship Service indicates to the colleges the amount, according to the CSS system, that you could reasonably be expected to contribute toward meeting educational expenses. Colleges themselves review and evaluate the information provided by you before making the award.

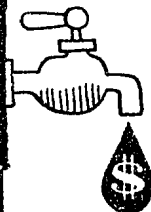


Table 2. Parents' contribution from net income

Net income before federal taxes	Number of dependent children				
	1	2	3	4	5
\$ 5,000	\$ 0				
6,000	280	\$ 50			
7,000	550	280	\$ 80		
8,000	820	510	280	\$ 120	\$ 50
9,000	1,080	730	470	300	220
10,000	1,290	960	660	480	390
11,000	1,530	1,180	860	650	560
12,000	1,800	1,400	1,050	830	730
13,000	2,100	1,650	1,260	1,010	890
14,000	2,440	1,920	1,490	1,210	1,060
15,000	2,810	2,240	1,750	1,420	1,270
16,000	3,240	2,590	2,030	1,660	1,490
17,000	3,660	2,980	2,350	1,920	1,740
18,000	4,070	3,390	2,710	2,240	2,010
19,000	4,480	3,800	3,110	2,580	2,320
20,000	4,890	4,210	3,520	2,960	2,670

Students can help to pay for college costs

The student is expected to use one-fifth of his available precollege assets during each of his four academic years. For a student with savings of \$1,000 a college would normally expect \$200 of this amount to be used during the first year. At most colleges he is expected to help himself further through employment. If it is a term-time job, the amount expected usually is modest enough so that the part-time job will not interfere with studies. For example, a typical campus job might involve 10 to 15 hours of work a week and yield \$600-\$900 a year. For freshmen,

hours and earnings may be less than this at some colleges.

Colleges also expect students receiving aid to use part of his (or her) summer earnings toward defraying college costs. Table 3 shows the CSS expected savings from summer employment for the freshman and subsequent years.

Table 3. Schedule of expected savings from summer earnings

	Men	Women
Prefreshman	\$400	\$300
Presophomore	500	400
Prejunior	600	500
Presenior	600	500

This is a modest enough expectation and many students can save more. However, most colleges realize that some students from low-income families will not be able to save this expected amount and exceptions are often made in these circumstances.

Students can help themselves further by gathering information early and asking high school counselors and college aid officers about various sources of financial aid. Since application procedures and deadlines for aid programs vary, it is important to start planning early in the senior year of high school.

Answers to questions parents often ask

Which colleges give the most aid?

Often the colleges that charge the most award the most aid. Actually, it's not only how much assistance a college offers that matters, but how much the col-

lege expects you to provide and the total college costs. Most of the colleges using the CSS formula will expect roughly the same contribution from all families. Differences in awards for the most part reflect the difference in expenses at various colleges. In any case, the soundest policy for students and their parents is to choose a college for its educational suitability and to consider the size of the aid package in the context of total college costs.

Is an aid application a handicap to admission?

Students sometimes worry that applying for financial aid will prejudice their chances of being accepted by the college of their choice. You can reassure them. Colleges seldom allow a request for aid to influence an admissions decision.

Aren't there many unused grants?

We have described here how colleges try to assist as many students as possible in this period of rising expenses. At the same time there have been persistent reports that there are many grants available and that some of them are "going begging."

Not only are there few grants going begging, but such assertions do double damage. First, parents may come to expect that grants can be had for the asking and therefore neglect to do everything they can to help themselves; they may also overlook other sources of student aid. Second, potential donors and legislators may mistakenly come to believe that present aid resources are adequate. They are not, of course.

Sometimes colleges do have special grants for students of a certain name, or from a specified town, or with an unusual interest. Many of these are disap-

pearing as colleges ask court permission to relieve them of the original restrictions established by the donors many years ago. Occasionally such grants do go unused because no one who met the requirements was enrolled that year. Such grants are often listed in college catalogs.

What if my son or daughter receives aid from outside the college?

Sometimes a student will be awarded a grant by a national, state, or hometown organization—or even several from a variety of sources. Outside grants, even substantial gifts from relatives, are taken into account when colleges estimate how much aid a family needs. Even if a student receives an outside grant *after* his college has made its aid award, he is expected to notify the college. Some adjustment may then have to be made in the college's award. The degree of adjustment depends on the college's policies, and the size and duration of the outside award. If it is substantial and renewable, the college will normally adjust its award. Sometimes a college because of lack of funds may not be able to award a student all the aid he needs. In these cases, the award from the outside agency may not necessitate a reduction in the student's award from the college. When there is an adjustment, often the adjustment will simply be a revised combination of aid, with the college relieving the student of some of his loan or earnings obligation.

What are some of the financial aid sources?

Colleges themselves are the main source of student aid. They provide from their own resources, or administer for others, the largest amount of aid. The

loans provided by colleges usually carry exceptionally low interest rates and liberal repayment terms. Many states have various types of grant and loan programs. Some grants are awarded to students who have demonstrated academic success in secondary school and who need financial assistance in order to attend college. Usually eligibility for state awards requires that you be a state resident and planning to attend a college within the state. Twenty-two states presently offer general scholarships: California, Connecticut, Florida, Georgia, Illinois, Indiana, Iowa, Kansas, Maryland, Massachusetts, Michigan, Minnesota, New Jersey, New York, Ohio, Oregon, Pennsylvania, Rhode Island, Vermont, Washington, West Virginia, and Wisconsin. There are also state grants to attract students into such occupations as medical services and teaching. Some states now have developed additional programs to provide financial assistance to students from low-income families.

There are four major federal student assistance programs. The intent of these programs is to provide an educational opportunity for students who need financial assistance to attend college.

Federal Educational Opportunity Grants (EOG) provide a source of assistance for limited-income families in particular. The grants range from \$200 to \$1,000 a year, but none may exceed 50 percent of the college's estimate of the student's financial need. The grants must be "matched" with aid from other specified sources, such as college awarded grants, loans, or employment, or grants from state or private sources. One feature of the Educational Opportunity Grants is that the colleges have agreed to work with high schools in identifying needy, promising students. Some colleges may even make condi-

tional commitments to such students while they are still high school sophomores or juniors.

The College Work-Study Program established by the Economic Opportunity Act of 1964 provides jobs for students from low-income families. The jobs are provided through the college, either on the campus or off. Preference is given to students from families receiving, or eligible to receive, public or private welfare assistance or from families with combined incomes below \$7,500. Federal studies show that the average amount earned by students under this program is \$600 per year.

There now are two types of federally sponsored loans generally available: loans under the National Defense Student Loan Program, established by the National Defense Education Act of 1958, and the partly subsidized loans made through local lending institutions under the Guaranteed Loan Program, which became available in the 1966-67 academic year.

There has been some misunderstanding about National Defense Student Loans. Because of the wide publicity given these low-interest loans, some parents have written to government agencies and to colleges expecting that a loan would be forthcoming automatically. While the federal government provides most of the funds for these loans, they are administered by the colleges as part of their student-aid programs; applications for such loans must be made to the college the student wishes to enter. This same procedure is followed with the College Work-Study and Educational Opportunity Grants programs. A student may receive a National Defense Student Loan in amounts of up to \$1,000 per academic year. These loans are often awarded as part

of a student's aid package and have a special cancellation provision for students who go into teaching.

The Guaranteed Loan Program can be especially helpful to middle-income families. These loans are provided directly by banks and other lending institutions.

Under this program a student from a family with an "adjusted income" under \$15,000 may borrow up to \$1,000 (in some states as much as \$1,500) for each undergraduate year, up to a total of \$5,000. While the student is in college the federal government pays the full 7 percent interest on the loan. After completion of higher education and when repayment must begin, the student pays the full 7 percent interest. A student from a family with an "adjusted income" over \$15,000 a year can also borrow under this program, but he must pay the entire 7 percent interest from the date of the loan. ("Adjusted income" takes into account the size of your family and the standard deduction permitted on the federal income tax return.)

Information on these loans is available from local banks, savings associations, credit unions, and other lending institutions, the college your son or daughter will attend, your state's higher education or student loan department, the high school guidance office, or, in larger cities, the local office of the United States Department of Health, Education, and Welfare.

The federal government also has programs to assist students who plan to enter the nursing or health field and has recently established a loan program for students in a law-enforcement curriculum. The loan has a cancellation feature which means that part of this debt is forgiven for each year of service.

Many other organizations aid students with

grants and low-interest loans. They include Parent-Teacher Associations, community scholarship funds, employers, unions, churches, civic and fraternal groups, professional organizations, and industry associations. It would be worthwhile to learn more about such awards offered in your own locality or in the student's field of vocational interest. Your high school guidance counselor also will have information about such opportunities.

Also be sure to ask your employer and any union to which you may belong about aid possibilities. An increasing number of employers and unions provide assistance to children of employees or of members.

What are the educational benefits under the Social Security Act?

A 1965 change in the Social Security Act extended the age limit for children's benefits from 18 to 22 years of age for full-time students. Before the change, if one of a child's parents retired, became disabled, or died, the child received social security benefits until the age of 18. Now he receives these benefits until the age of 22 if he is a full-time student and unmarried. A student who was not eligible for benefits before his eighteenth birthday may become eligible if a parent retires, is disabled, or dies before the student's twenty-second birthday. To find out whether your son or daughter is eligible, apply at the nearest Social Security Administration office. Benefits are not sent automatically.

Who is eligible for veteran's benefits?

The GI Bill, formerly available only to veterans who had served during or just after World War II or during the Korean War, was made permanent in 1966.

Veterans honorably discharged from the armed forces after January 31, 1955 (except for six-month enlistees, who are ineligible) now qualify for benefits from the GI Bill, which provides for a program of education assistance. Veterans with at least 18 months of service can get up to 36 months of education assistance from the Veterans Administration. Those with less than 18 months of service can get one and a half months of assistance for each month of service. This program, therefore, can be of great benefit to those who decide to enter military service before entering or completing college.

Widows of veterans who died of service-connected injury or disease also now are eligible for VA college or other educational benefits on either a full- or part-time basis.

The "secret" of paying for college

Today many families cannot afford to pay the full costs of college from their income or from savings. But there are many ways to put together the needed funds. Some can come from income, since you no longer will have the expense of your son's or daughter's board at home. Another part will come from the contribution from the student's part-time and summer employment, as well as from savings he may have. Outside resources from the college, and from federal, state, and local sources may also be added. But to be sure you have adequate funds to cover college costs, it is important to begin planning early. More information about applying for financial aid and about major sources of aid can be obtained from a high school counselor or the financial aid director of the college your son or daughter hopes to attend.



**COLLEGE SCHOLARSHIP SERVICE
OF THE COLLEGE ENTRANCE EXAMINATION BOARD**

**Parents' Confidential Statement
Academic Year 1972-73**

The Parents' Confidential Statement (PCS) is to be filled out by you, the parents (or guardian) of a student who is requesting financial aid for academic year 1972-73. In addition to the PCS, this booklet contains:

- *Supplement A, also to be completed if you own all or part of a business.*
- *Supplement B, also to be completed if you are a farm or ranch owner, operator, or farm tenant.*

Mail your PCS and, if applicable, a Supplement to the appropriate office of the College Scholarship Service (CSS) listed on the back cover at least one month before the earliest deadline required by the colleges or agencies designated to receive copies. Do not submit this PCS after December 1, 1972.

General Information

College Scholarship Service. The CSS Assembly, a membership body within the College Entrance Examination Board, has developed the PCS to provide colleges and agencies with an estimate of the parents' and student's ability to contribute toward the costs of post-secondary education. The CSS reviews the PCS and releases a copy and a report to the colleges and agencies designated. Financial aid is not awarded by the CSS; rather, the awards and amounts are decided by each college and agency.

Special Family Circumstances. If you, the parents, are separated or divorced, the PCS should be completed by the parent (and present spouse, if any) who has custody of the student applicant. If someone other than the parent(s) completes the PCS, he should indicate his relationship to the student and specify whose financial status is being reported.

If a student has other special family circumstances, consult each college or agency for instructions.

Fees. Enclose with your PCS \$3.25 for the first college or agency listed and \$2 for each additional one. Please

make your check or money order payable to the College Scholarship Service. *Any PCS received without the proper fee will be returned to the parents.*

Changes in Family Circumstances. If the family circumstances change after the PCS has been submitted, write the CSS office to which you sent the PCS. *Do not submit another PCS.* Indicate the PCS item number that includes the change, describe the change, and, if applicable, provide the dollar amount. The CSS will forward all information to the colleges or agencies that received copies of the PCS.

In all correspondence with the CSS and on any separate sheets of paper that you may enclose with the PCS, be sure to provide the following information about the student: full name, date of birth, social security number, and home address.

Additional Copies of the PCS. If, before September 1, 1972, you wish to have copies sent to colleges or agencies other than those you originally listed, complete the Additional College Request Form on the next page. *Do not submit another PCS prior to September 1.*

Completing the PCS

To avoid delays in processing, it is important that you complete all items on the PCS. The following instructions should be helpful as you fill out the PCS.

- Please type or print all entries, preferably with black ink.
- Enter amounts in dollars; omit cents. Do not leave dollar items blank. Enter a zero where appropriate. Do not use words such as "unknown," "none," and "same."
- In all cases, if the actual figures are not available, provide your best estimates. Failure to provide estimates will also delay the processing of your PCS.
- Use **ITEM 25** to explain all circled items and any unusual family circumstances. If you need to enclose a separate sheet of paper, be sure to include the identification information requested under "Changes in Family Circumstances" on the preceding page.
- Sign and date the PCS and, if applicable, a Supplement. Be certain to enclose your check or money order, made payable to the College Scholarship Service, with your completed forms. Please do not send cash.
- Special care should be taken in completing the items listed below.

ITEM 5D: Indicate in **25** your relationship to the other dependents and the dollar amount of support you provide annually.

ITEM 7: Enter total annual amounts only. Include bonuses, drawing accounts, and commissions before payroll deductions. Do not include reimbursements for business expenses. If the annual amount for 1971 is not available, give your best estimate. If the annual salaries and wages estimated for 1972 are \$1,000 lower than for 1971, explain in **25**.

ITEM 8: Enter total annual amounts only. Include all dividends, interest, property income, appreciation or capital gains, social security benefits, pensions, child support, alimony, aid for dependent children, subsistence and quarters allowances, allotments, and aid from friends or relatives. In addition, include an estimate of other income such as free housing, food, and services.

ITEM 9: Enter only the total of those unreimbursed business expenses that are allowable as federal income tax deductions. If you own income-producing real estate, include tax-deductible business expenses on that real estate.

ITEM 12: Include such emergency or extraordinary expenses as payments for alimony, child support, uninsured natural disaster, termite control, unreimbursed tuition for parent's education, nursing home care, and unreimbursed moving expenses. Do

not include such expenses as payments for home appliances and furnishings, cars, medical insurance, retirement plan, contributions, commuting expenses, and household help.

ITEM 13: Enter parents' total federal income tax for 1970 and total federal income tax paid or estimated to be paid for 1971. Enter "zero" where appropriate. Do not enter state or local taxes, real estate taxes, self-employment taxes, or total taxable income.

ITEM 14: Be certain to estimate and enter the market value and unpaid mortgage. If home is part of a business property, enter information for the home only. If home is part of a farm, enter a "zero" in **14**, and include value in Supplement B.

ITEM 15: Be certain to estimate and enter the market value and unpaid mortgage. Do not include property that is part of your business or farm. Report that information on the appropriate Supplement.

ITEM 18: Do not include expenses already entered in **11** and **12** for 1972. Itemize in **25**.

ITEM 21: Explain the source and any restrictions on the use of these assets in **25**. Do not include student's life insurance policies, stamp or coin collections, or the value of personal property.

CUT HERE TO DETACH REQUEST FORM

DO NOT WRITE IN THIS SPACE

Additional College Request Form 1972-73

Do not send to CSS after September 1, 1972.

PRINT STUDENT APPLICANT INFORMATION BELOW.

LAST NAME	FIRST NAME	MID. INIT.	SEX	DATE OF BIRTH	SOCIAL SECURITY NUMBER
<input type="checkbox"/> M	<input type="checkbox"/> F			MO DAY YEAR	

STUDENT'S HOME ADDRESS

NUMBER AND STREET	CITY	STATE	ZIP CODE
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LIST ADDITIONAL COLLEGES AND AGENCIES TO WHICH COPIES OF THE PCS ARE TO BE SENT

NAME	CITY	STATE	CSS USE ONLY	NAME	CITY	STATE	CSS USE ONLY

MAKE CHECK OR MONEY ORDER PAYABLE TO COLLEGE SCHOLARSHIP SERVICE. ENCLOSE \$2 FOR EACH COLLEGE OR AGENCY LISTED ▶ AMOUNT ENCLOSED

Signatures of _____
 both parents
 (or guardian) _____

Date _____

Enter your telephone number: AREA CODE NUMBER	Enter date PCS was sent to CSS: MONTH DAY YEAR
---	---

\$ _____

CUT HERE

If the student is an entering freshman, do not complete the 1971-72 columns of expenses and resources for items 23 and 24.

23 TOTAL EXPENSES FOR STUDENT FOR NINE TWELVE MONTHS
 RESIDENT COMMUTER MARRIED SINGLE

If the student is applying to more than one college, do not complete A, B, C, and H.

	1971-72 (ACTUAL)	1972-73 (ESTIMATED)
A. TUITION AND FEES	\$ _____	\$ _____
B. STUDENT'S ROOM	_____	_____
C. STUDENT'S BOARD	_____	_____
D. BOOKS AND SUPPLIES	_____	_____
E. CLOTHING, LINEN AND LAUNDRY	_____	_____
F. RECREATION AND MEDICAL	_____	_____
G. OTHER PERSONAL EXPENSES	_____	_____
H. TRANSPORTATION (two round-trip railroad or air coach fares if a resident student; total commuting expenses if a commuting student)	_____	_____
TOTAL	\$ _____	\$ _____

24 TOTAL RESOURCES FOR STUDENT FOR NINE TWELVE MONTHS

SCHOLARSHIPS (LIST SOURCE)	FUNDS UTILIZED: 1971-72 (ACTUAL)	FUNDS AVAILABLE: 1972-73 (ESTIMATED)
_____	\$ _____	\$ _____
CONTRIBUTION FROM:		
STUDENT'S PARENTS	_____	_____
SAVINGS FROM STUDENT'S SUMMER EARNINGS	_____	_____
STUDENT'S ASSETS	_____	_____
VETERAN'S BENEFITS	_____	_____
SOCIAL SECURITY BENEFITS	_____	_____
OTHER SOURCES	_____	_____
STUDENT'S NET TERM EARNINGS	_____	_____
LOANS	_____	_____
TOTAL	\$ _____	\$ _____

Note: If the student receives additional resources, he should notify the colleges or agencies listed in 2.

25 USE THIS SPACE TO EXPLAIN ALL CIRCLED ITEMS AND ANY UNUSUAL CIRCUMSTANCES.

STUDENT APPLICANT
 (PLEASE PRINT)
 LAST NAME
 FIRST NAME
 MIDDLE NAME

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PARENTS' CERTIFICATION AND AUTHORIZATION

We declare that the information reported on this form, to the best of our knowledge, is true, correct, and complete. We authorize transmittal of copies of this form to the recipients named in item 2 and its use by the CSS as described under "General Information." The CSS or any of the recipients named have our permission to verify the information reported. If requested, we agree to send to the CSS, or to any recipients named, an official photostatic copy of our latest federal income tax return obtained from the United States Internal Revenue Service.

To assist in the determination of financial need we authorize the recipients named in item 2 to discuss the information contained on this form with the student applicant. YES NO

SIGNATURES OF _____
 BOTH PARENTS
 (OR GUARDIAN) _____

DATE _____

Please print name and address below to which correspondence regarding this form should be sent:

Supplement A

To be completed by owners of businesses.

Instructions

- Complete this work sheet and transfer the information to the Supplement before continuing with **ITEMS 7-25** of the PCS.
- If you own more than one business, submit a copy of Supplement A for each.
- Refer to your current and past income tax returns when completing this Supplement. In the case of partnerships or corporations where amounts are not readily separable, show your percentage of ownership in the space provided near the top of the form, indicate total amounts under Income and Expenses, and report your share of income in **LINE 6**.
- If your home is a part of your business establishment, do not include its value in "Fixed Assets: Land and Buildings." Enter the present market value of your home in PCS **ITEM 14**.
- Do not submit balance sheets, profit and loss statements, or tax returns in lieu of Supplement A.
- A completed PCS must be mailed with your Supplement.

BUSINESS INFORMATION

NAME OF BUSINESS		PRODUCT OR SERVICE	
BUSINESS ADDRESS		STATE	
STREET		CITY	
TYPE: <input type="checkbox"/> SOLE PROPRIETOR		IF PARTNERSHIP, GIVE PARTNER'S NAME: _____	
<input type="checkbox"/> PARTNERSHIP		NUMBER OF EMPLOYEES: _____	
<input type="checkbox"/> CORPORATION			
% YOUR PERCENTAGE OF OWNERSHIP OF TOTAL BUSINESS ASSETS			

INCOME AND EXPENSES

ASSETS AND INDEBTEDNESS

	1969	1970	1971
INCOME:			
1. GROSS INCOME		\$ _____	\$ _____
2. COST OF GOODS SOLD		_____	_____
3. ADJUSTED GROSS INCOME (1 MINUS 2)		_____	_____
EXPENSES:			
A. YOUR WAGES OR DRAWING ACCOUNT (INCLUDE IN PCS, ITEM 7)		\$ _____	\$ _____
B. WAGES PAID TO FAMILY MEMBERS		_____	_____
C. WAGES PAID TO OTHERS		_____	_____
D. DRAWING ACCOUNTS PAID TO OTHERS		_____	_____
E. RENT		_____	_____
F. DEPRECIATION (USE STRAIGHT LINE METHOD ONLY)		_____	_____
G. OTHER OPERATING EXPENSES		_____	_____
H. OTHER GENERAL EXPENSES		_____	_____
4. TOTAL EXPENSES		_____	_____
5. NET INCOME (3 MINUS 4)	\$ _____	\$ _____	\$ _____
6. YOUR SHARE OF NET INCOME (INCLUDE ENTRIES FOR 1970 AND 1971 IN PCS, ITEM 8)	\$ []	\$ []	\$ []
7. ESTIMATE YOUR SHARE OF NET INCOME FOR 1972 (INCLUDE ENTRY FOR 1972 IN PCS, ITEM 8)			\$ []
8. YOUR PERCENTAGE OF NET INCOME	_____ %	_____ %	_____ %
9. ESTIMATED MARKET VALUE OF BUSINESS	\$ _____	\$ _____	\$ _____

	AS OF DECEMBER 31, 1969	AS OF DECEMBER 31, 1970	AS OF DECEMBER 31, 1971
CURRENT ASSETS:			
CASH (BUSINESS ACCOUNTS ONLY)	\$ _____	\$ _____	\$ _____
INVENTORIES	_____	_____	_____
OTHER CURRENT ASSETS	_____	_____	_____
ACCOUNTS AND NOTES RECEIVABLE	_____	_____	_____
SUBTOTAL	_____	_____	_____
LESS RESERVE FOR BAD DEBTS	_____	_____	_____
A. TOTAL CURRENT ASSETS	_____	_____	_____
FIXED ASSETS:			
EQUIPMENT	_____	_____	_____
LAND AND BUILDINGS	_____	_____	_____
OTHER FIXED ASSETS	_____	_____	_____
SUBTOTAL	_____	_____	_____
LESS RESERVE FOR DEPRECIATION	_____	_____	_____
B. TOTAL FIXED ASSETS	_____	_____	_____
C. TOTAL ASSETS (A PLUS B)	\$ []	\$ []	\$ []
INDEBTEDNESS (BUSINESS ONLY):			
ACCOUNTS AND NOTES PAYABLE	_____	_____	_____
ACCRUED EXPENSES	_____	_____	_____
MORTGAGE ON BUSINESS	_____	_____	_____
D. TOTAL INDEBTEDNESS	\$ []	\$ []	\$ []
E. NET CAPITAL VALUE (C MINUS D)	\$ _____	\$ _____	\$ _____
F. YOUR SHARE OF NET CAPITAL VALUE	\$ _____	\$ _____	\$ _____

	1970	1971	1972
10. ESTIMATED INCOME FROM OTHER SOURCES (EXPLAIN SOURCES IN PCS, ITEM 25)	\$ []	\$ []	\$ []

PARENT'S SIGNATURE _____ DATE _____

Supplement B

To be completed by farm or ranch owners, operators, or farm tenants.

Instructions

- Complete this work sheet and transfer the information to the Supplement before continuing with **ITEMS 7-25** of the pcs.
- If you own more than one farm, submit a copy of Supplement B for each.
- Refer to your current and past federal income tax forms 1040F or 1040D when completing this Supplement. For any year for which tax forms were not completed, estimate as accurately as possible.
- In the case of partnerships or corporations where amounts are not readily separable, indicate total amounts and percentage of ownership.
- Do not submit balance sheets, profit and loss statements, or tax

returns in lieu of Supplement B.

- **LINES 1-3:** If farm income is reported on the accrual basis, the required information can be found on federal income tax form 1040F. In this case, disregard **LINE 1** and **2** and begin your entries with gross profits on **LINE 3**.
- **LINE 6:** The net amount of gains and losses from sales or exchanges of livestock and farm machinery can be transferred from federal income tax form 1040D. Report all gains or losses at their full amount. Do not include other property sales or exchanges reported on 1040D.
- A completed pcs must be mailed with your Supplement.

FARM INFORMATION

LOCATION _____ TOWNSHIP _____ COUNTY _____ STATE _____ YEAR PURCHASED _____ 19____

TOTAL ACRES OWNED _____ ESTIMATE PRESENT MARKET VALUE PER ACRE \$ _____

NUMBER OF ACRES:	OWNED	RENTED FROM OTHERS	RENTED TO OTHERS	DO YOU LIVE ON THE FARM: <input type="checkbox"/> YES <input type="checkbox"/> NO	PRINCIPAL PRODUCTS: _____
TILLABLE	_____	_____	_____		
NONTILLABLE PASTURE	_____	_____	_____	YOUR FAMILY DWELLING IS: <input type="checkbox"/> OWNED <input type="checkbox"/> RENTED <input type="checkbox"/> RENT-FREE	FARM IS: <input type="checkbox"/> PARTNERSHIP <input type="checkbox"/> CORPORATION <input type="checkbox"/> SOLE OWNERSHIP
WOODLAND AND WASTE	_____	_____	_____		
TOTAL	_____	_____	_____	YOUR FAMILY RECEIVES FROM YOUR FARM: <input type="checkbox"/> MILK <input type="checkbox"/> BEEF <input type="checkbox"/> PORK	% YOUR PERCENTAGE OF OWNERSHIP OF TOTAL FARM ASSETS _____
NUMBER OF ACRES:	IN TRUCK CROPS	IN PRODUCTIVE ORCHARDS	UNDER IRRIGATION		
	_____	_____	_____		

INCOME AND EXPENSES

INCOME:	1969	1970	1971
1. SALE OF LIVESTOCK, PRODUCE RAISED, AND OTHER FARM INCOME, INCLUDING GOVERNMENT PAYMENTS	\$ _____	\$ _____	\$ _____
2. PROFIT (OR LOSS) ON SALES OF PURCHASED LIVESTOCK AND OTHER PURCHASED ITEMS	_____	_____	_____
3. GROSS PROFITS (1 AND 2)	\$ _____	\$ _____	\$ _____
EXPENSES:			
FARM OPERATING EXPENSES	_____	_____	_____
DEPRECIATION (USE STRAIGHT LINE METHOD ONLY)	_____	_____	_____
OTHER FARM DEDUCTIONS	_____	_____	_____
4. TOTAL FARM EXPENSES	\$ _____	\$ _____	\$ _____
5. NET FARM INCOME (3 MINUS 4)	_____	_____	_____
6. CAPITAL GAINS OR LOSSES FROM THE SALES OR EXCHANGES OF LIVESTOCK AND FARM MACHINERY	_____	_____	_____
7. TOTAL FARM INCOME (5 AND 6) INCLUDE ENTRIES FOR 1970 AND 1971 IN PCS, ITEM 8	\$ _____	\$ _____	\$ _____
8. ESTIMATED 1972 FARM INCOME (AVERAGE OF 1969, 1970, AND 1971 ENTRIES IN LINE 7 ABOVE) INCLUDE ESTIMATED 1972 FARM INCOME IN PCS, ITEM 8	_____	_____	\$ _____
9. ESTIMATED INCOME FROM SOURCES OTHER THAN FARM (EXPLAIN SOURCES IN PCS, ITEM 25)	\$ _____	\$ _____	\$ _____

ASSETS AND INDEBTEDNESS

	AS OF DECEMBER 31, 1969	AS OF DECEMBER 31, 1970	AS OF DECEMBER 31, 1971
ASSETS:			
LAND AND BUILDINGS (INCLUDE FARM HOME)	\$ _____	\$ _____	\$ _____
FARM BANK ACCOUNTS	_____	_____	_____
ACCOUNTS RECEIVABLE	_____	_____	_____
MACHINERY AND EQUIPMENT (COST LESS DEPRECIATION)	_____	_____	_____
LIVESTOCK:			
TYPE _____ NUMBER _____			
TYPE _____ NUMBER _____			
GRAIN	_____	_____	_____
HAY	_____	_____	_____
OTHER FARM PRODUCTS	_____	_____	_____
OTHER FARM ASSETS	_____	_____	_____
A. TOTAL FARM ASSETS	\$ _____	\$ _____	\$ _____
INDEBTEDNESS (FARM ONLY):			
MORTGAGE ON FARM	_____	_____	_____
ACCOUNTS PAYABLE	_____	_____	_____
DEBTS ON MACHINERY AND EQUIPMENT	_____	_____	_____
FARM CHARGE ACCOUNTS	_____	_____	_____
OTHER FARM DEBTS	_____	_____	_____
B. TOTAL FARM INDEBTEDNESS	\$ _____	\$ _____	\$ _____
C. NET FARM VALUE (A MINUS B)	\$ _____	\$ _____	\$ _____
D. YOUR SHARE OF NET FARM VALUE	\$ _____	\$ _____	\$ _____
PARENT'S SIGNATURE _____			DATE _____

Supplement B

To be completed by farm or ranch owners, operators, or farm tenants.

(Do not send to CSS after December 1, 1972)

B

STUDENT APPLICANT											<input type="checkbox"/> M					
											<input type="checkbox"/> F	MO	DAY	YEAR		
	LAST NAME					FIRST NAME					MID. INIT.	SEX	DATE OF BIRTH			SOCIAL SECURITY NUMBER

STREET ADDRESS _____ CITY, STATE, ZIP CODE _____

LIST COLLEGES AND AGENCIES TO WHICH COPIES OF THIS FORM ARE TO BE SENT. DO NOT LEAVE BLANK. USE ADDITIONAL COLLEGE REQUEST FORM FOR ADDITIONAL LISTINGS.

NAME	CITY	STATE	CSS USE ONLY	NAME	CITY	STATE	CSS USE ONLY

FARM INFORMATION

LOCATION _____ TOWNSHIP _____ COUNTY _____ STATE _____ YEAR PURCHASED 19 _____

TOTAL ACRES OWNED _____ ESTIMATE PRESENT MARKET VALUE PER ACRE \$ _____

NUMBER OF ACRES:	OWNED	RENTED FROM OTHERS	RENTED TO OTHERS	DO YOU LIVE ON THE FARM: <input type="checkbox"/> YES <input type="checkbox"/> NO	PRINCIPAL PRODUCTS: _____
TILLABLE	_____	_____	_____		
NONTILLABLE PASTURE	_____	_____	_____	YOUR FAMILY DWELLING IS: <input type="checkbox"/> OWNED <input type="checkbox"/> RENTED <input type="checkbox"/> RENT-FREE	FARM IS: <input type="checkbox"/> PARTNERSHIP <input type="checkbox"/> CORPORATION <input type="checkbox"/> SOLE OWNERSHIP
WOODLAND AND WASTE	_____	_____	_____	YOUR FAMILY RECEIVES FROM YOUR FARM: <input type="checkbox"/> MILK <input type="checkbox"/> BEEF <input type="checkbox"/> PORK	% YOUR PERCENTAGE OF OWNERSHIP OF TOTAL FARM ASSETS _____
TOTAL	_____	_____	_____		
NUMBER OF ACRES:	IN TRUCK CROPS	IN PRODUCTIVE ORCHARDS	UNDER IRRIGATION		
	_____	_____	_____		

INCOME AND EXPENSES

INCOME:	1969	1970	1971
1. SALE OF LIVESTOCK, PRODUCE RAISED, AND OTHER FARM INCOME, INCLUDING GOVERNMENT PAYMENTS	\$ _____	\$ _____	\$ _____
2. PROFIT (OR LOSS) ON SALES OF PURCHASED LIVESTOCK AND OTHER PURCHASED ITEMS	_____	_____	_____
3. GROSS PROFITS (1 AND 2)	\$ _____	\$ _____	\$ _____
EXPENSES:			
FARM OPERATING EXPENSES	_____	_____	_____
DEPRECIATION (USE STRAIGHT LINE METHOD ONLY)	_____	_____	_____
OTHER FARM DEDUCTIONS	_____	_____	_____
4. TOTAL FARM EXPENSES	\$ _____	\$ _____	\$ _____
5. NET FARM INCOME (3 MINUS 4)	_____	_____	_____
6. CAPITAL GAINS OR LOSSES FROM THE SALES OR EXCHANGES OF LIVESTOCK AND FARM MACHINERY	_____	_____	_____
7. TOTAL FARM INCOME (5 AND 6) INCLUDE ENTRIES FOR 1970 AND 1971 IN PCS, ITEM 8	\$ _____	\$ _____	\$ _____
8. ESTIMATED 1972 FARM INCOME (AVERAGE OF 1969, 1970, AND 1971 ENTRIES IN LINE 7 ABOVE) INCLUDE ESTIMATED 1972 FARM INCOME IN PCS, ITEM 8	_____	_____	\$ _____
9. ESTIMATED INCOME FROM SOURCES OTHER THAN FARM (EXPLAIN SOURCES IN PCS, ITEM 25)	1970 \$ _____	_____	1972 \$ _____

ASSETS AND INDEBTEDNESS

	AS OF DECEMBER 31, 1969	AS OF DECEMBER 31, 1970	AS OF DECEMBER 31, 1971
ASSETS:			
LAND AND BUILDINGS (INCLUDE FARM HOME)	\$ _____	\$ _____	\$ _____
FARM BANK ACCOUNTS	_____	_____	_____
ACCOUNTS RECEIVABLE	_____	_____	_____
MACHINERY AND EQUIPMENT (COST LESS DEPRECIATION)	_____	_____	_____
LIVESTOCK:			
TYPE _____ NUMBER _____			
TYPE _____ NUMBER _____			
GRAIN	_____	_____	_____
HAY	_____	_____	_____
OTHER FARM PRODUCTS	_____	_____	_____
OTHER FARM ASSETS	_____	_____	_____
A. TOTAL FARM ASSETS	\$ _____	\$ _____	\$ _____
INDEBTEDNESS (FARM ONLY):			
MORTGAGE ON FARM	_____	_____	_____
ACCOUNTS PAYABLE	_____	_____	_____
DEBTS ON MACHINERY AND EQUIPMENT	_____	_____	_____
FARM CHARGE ACCOUNTS	_____	_____	_____
OTHER FARM DEBTS	_____	_____	_____
B. TOTAL FARM INDEBTEDNESS	\$ _____	\$ _____	\$ _____
C. NET FARM VALUE (A MINUS B)	\$ _____	\$ _____	\$ _____
D. YOUR SHARE OF NET FARM VALUE	\$ _____	\$ _____	\$ _____

PARENT'S SIGNATURE _____ DATE _____

Supplement A

To be completed by owners of businesses.

(Do not send to CSS after December 1, 1972)



STUDENT APPLICANT											<input type="checkbox"/> M													
											<input type="checkbox"/> F	MO.	DAY	YEAR	SOCIAL SECURITY NUMBER									
LAST NAME										FIRST NAME					MID. INIT.	SEX			DATE OF BIRTH			SOCIAL SECURITY NUMBER		

STREET ADDRESS _____ CITY, STATE, ZIP CODE _____
 LIST COLLEGES AND AGENCIES TO WHICH COPIES OF THIS FORM ARE TO BE SENT. DO NOT LEAVE BLANK. USE ADDITIONAL COLLEGE REQUEST FORM FOR ADDITIONAL LISTINGS.

NAME	CITY	STATE	CSS USE ONLY	NAME	CITY	STATE	CSS USE ONLY

BUSINESS INFORMATION

NAME OF BUSINESS	PRODUCT OR SERVICE
BUSINESS ADDRESS	
STREET	CITY STATE

TYPE: SOLE PROPRIETOR PARTNERSHIP CORPORATION

YOUR PERCENTAGE OF OWNERSHIP OF TOTAL BUSINESS ASSETS _____

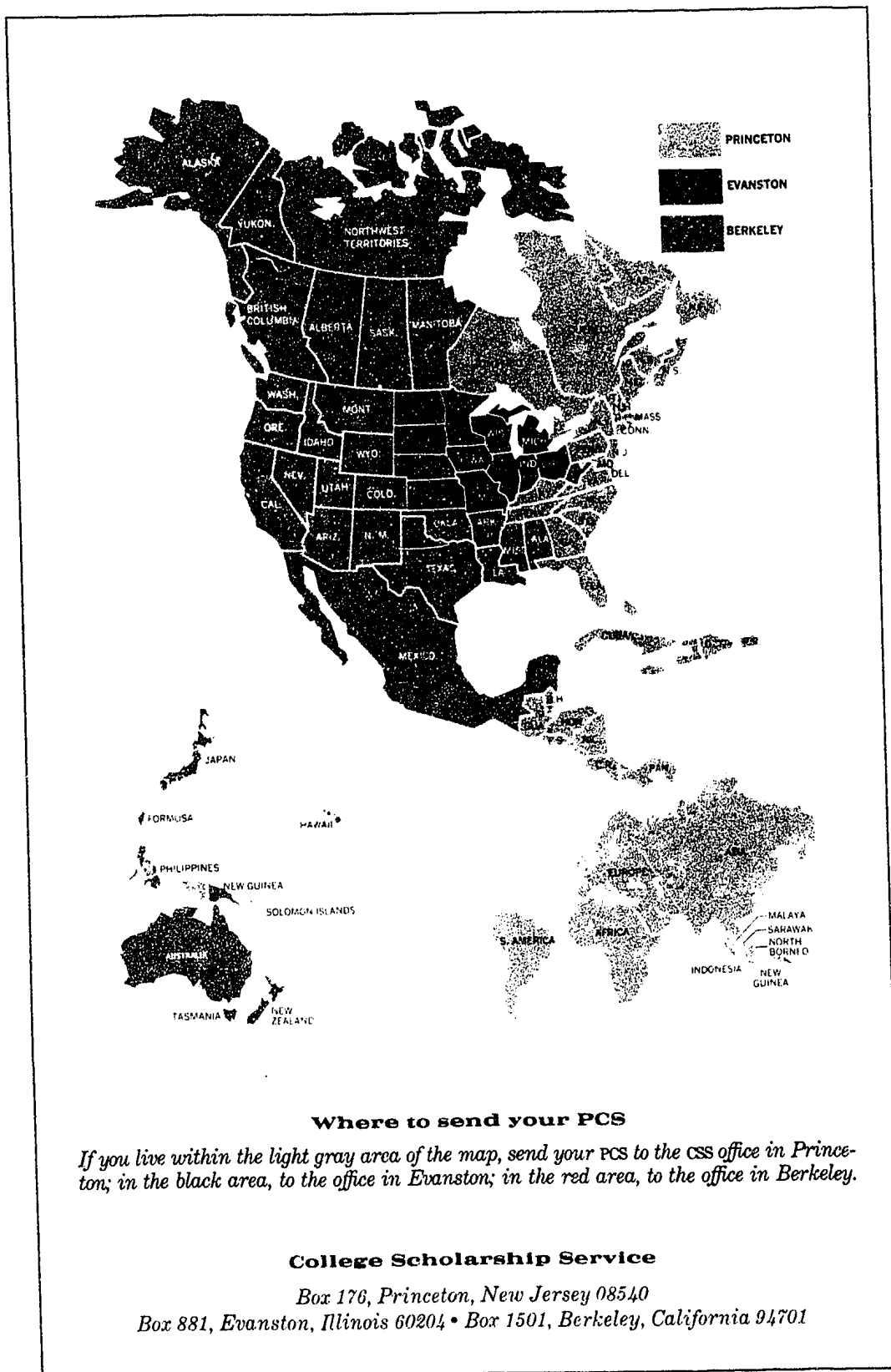
IF PARTNERSHIP, GIVE PARTNER'S NAME: _____ NUMBER OF EMPLOYEES: _____

INCOME AND EXPENSES	ASSETS AND INDEBTEDNESS
---------------------	-------------------------

	1969	1970	1971		AS OF DECEMBER 31, 1969	AS OF DECEMBER 31, 1970	AS OF DECEMBER 31, 1971
INCOME:							
1. GROSS INCOME		\$ _____	\$ _____				
2. COST OF GOODS SOLD		_____	_____				
3. ADJUSTED GROSS INCOME (1 MINUS 2)		_____	_____				
EXPENSES:							
A. YOUR WAGES OR DRAWING ACCOUNT (INCLUDE IN PCS, ITEM 7)		\$ _____	\$ _____				
B. WAGES PAID TO FAMILY MEMBERS		_____	_____				
C. WAGES PAID TO OTHERS		_____	_____				
D. DRAWING ACCOUNTS PAID TO OTHERS		_____	_____				
E. RENT		_____	_____				
F. DEPRECIATION (USE STRAIGHT LINE METHOD ONLY)		_____	_____				
G. OTHER OPERATING EXPENSES		_____	_____				
H. OTHER GENERAL EXPENSES		_____	_____				
4. TOTAL EXPENSES		_____	_____				
5. NET INCOME (3 MINUS 4)		\$ _____	\$ _____				
6. YOUR SHARE OF NET INCOME (INCLUDE ENTRIES FOR 1970 AND 1971 IN PCS, ITEM 8)		\$ _____	\$ _____				
7. ESTIMATE YOUR SHARE OF NET INCOME FOR 1972 (INCLUDE ENTRY FOR 1972 IN PCS, ITEM 8)			\$ _____				
8. YOUR PERCENTAGE OF NET INCOME		_____ %	_____ %				
9. ESTIMATED MARKET VALUE OF BUSINESS		\$ _____	\$ _____				
10. ESTIMATED INCOME FROM OTHER SOURCES (EXPLAIN SOURCES IN PCS, ITEM 25)		\$ _____	\$ _____				
		1970	1971	1972			
		\$ _____	\$ _____	\$ _____			
CURRENT ASSETS:							
CASH (BUSINESS ACCOUNTS ONLY)		\$ _____	\$ _____				
INVENTORIES		_____	_____				
OTHER CURRENT ASSETS		_____	_____				
ACCOUNTS AND NOTES RECEIVABLE		_____	_____				
SUBTOTAL		_____	_____				
LESS RESERVE FOR BAD DEBTS		_____	_____				
A. TOTAL CURRENT ASSETS		_____	_____				
FIXED ASSETS:							
EQUIPMENT		_____	_____				
LAND AND BUILDINGS		_____	_____				
OTHER FIXED ASSETS		_____	_____				
SUBTOTAL		_____	_____				
LESS RESERVE FOR DEPRECIATION		_____	_____				
B. TOTAL FIXED ASSETS		_____	_____				
C. TOTAL ASSETS (A PLUS B)		\$ _____	\$ _____	\$ _____			
INDEBTEDNESS (BUSINESS ONLY):							
ACCOUNTS AND NOTES PAYABLE		_____	_____				
ACCRUED EXPENSES		_____	_____				
MORTGAGE ON BUSINESS		_____	_____				
D. TOTAL INDEBTEDNESS		\$ _____	\$ _____	\$ _____			
E. NET CAPITAL VALUE (C MINUS D)		\$ _____	\$ _____	\$ _____			
F. YOUR SHARE OF NET CAPITAL VALUE		\$ _____	\$ _____	\$ _____			

PARENT'S SIGNATURE _____ DATE _____

Mailing Instructions



APPENDIX F

SCHOOL SUBMISSION SLIP

(Name of High School)

- CHECK ONE
 Public
 Parochial
 Private

(Street Address)

- Is this a regional or comprehensive
High school?
 Yes No

(Town or Community) (Zip Code)

How many students are registered as seniors in your school _____

List the registered seniors who did not complete this questionnaire:
(Use the back of this sheet if necessary)

NAME _____ NAME _____

Testing Supervisor

Name: _____

Title: _____

Testing Supervisor: Please return all materials to your Guidance
Department.

APPENDIX F

State of Rhode Island
Department of Education

RHODE ISLAND EDUCATION INVENTORY

Your high school, the Rhode Island State Department of Education and the State Legislature, are interested in helping the students who will follow you to have a better opportunity to pursue a higher education. To do this we need your help. Your answers to this questionnaire will help us find out more about how the State Scholarship Program in Rhode Island can meet the needs of young people such as yourself. The questionnaire asks for information about your high school career, your neighborhood and your plans after graduation from high school.

APPENDIX F

1. How do you feel about school?
 - A I like it very much
 - B I like it more than I dislike it
 - C I dislike it more than I like it
 - D I dislike it very much

2. The high school course I have taken can best be described as
(MARK ONLY ONE)
 - A College preparatory
 - B Fine arts
 - C Home economics
 - D Vocational
 - E Industrial arts
 - F Agriculture
 - G Commercial course

3. Where were you born? (MARK ONLY ONE)
 - A In this town or city
 - B Somewhere else in this state
 - C In another state in the U.S.
 - D In a territory of the U.S.
 - E In another country

4. Are you a citizen of the U.S.?
 - A Yes
 - B No

5. How would you classify yourself?
 - A Black student
 - B White student
 - C Oriental student

6. Did either of your parents come from Cape Verdi?
 - A Yes, both parents
 - B Yes, one parent
 - C No, neither parent

7. Are you of French-Canadian background?
 - A Yes
 - B No

APPENDIX F

8. Are you of Puerto Rican, Cuban, or Spanish Descent?

- A Yes
- B No

9. Are you of Portuguese descent?

- A Yes
- B No

10. Where was your father born?

- A In this state
- B In another state in the U.S.
- C In a territory of the U.S.
- D In some other country

11. How far in school did your father go? (MARK ONLY ONE)

- A Some grade school
- B Finished grade school
- C Some high school
- D Finished high school
- E Some college (one, two or three years)
- F College graduate (four years)

12. Who acts as your father? (MARK ONLY ONE)

- A My real father
- B My stepfather
- C A foster father
- D Another relative (Uncle, etc.)
- E Another adult
- F No one

13. Where was your mother born?

- A In this state
- B In another state in the U.S.
- C In a territory of the U.S.
- D In some other country

APPENDIX F

14. How far in school did your mother go? (MARK ONLY ONE)

- A Some grade school
- B Finished grade school
- C Some high school
- D Finished high school
- E Some college (one, two or three years)
- F College graduate (four years)

15. Who acts as your mother? (MARK ONLY ONE)

- A My real mother
- B My stepmother
- C A foster mother
- D Another relative (Aunt, etc.)
- E Another adult
- F No one

16. Do you live in

- A A one-family house
- B A two-family house
- C A three-family house
- D A four-family house
- E An apartment house

17. How many brothers and sisters do you have?

- A None
- B One
- C Two
- D Three
- E Four
- F Five or more

18. Does your family own the house or apartment where you live?

- A Yes
- B No

19. Does your family own a car?

- A Yes, one car
- B Yes, more than one car
- C No

APPENDIX F

20. Does your family have a television set?

- A Yes
- B No

21. Does your family have a telephone?

- A Yes
- B No

22. Do you have a dictionary in your home?

- A Yes
- B No

23. Do you have an encyclopedia in your home?

- A Yes
- B No

24. Approximately how many books does your family own? (MARK ONLY ONE)

- A 0 to 9
- B 10 to 24
- C 25 to 49
- D 50 to 99
- E 100 to 249
- F 250 to 499
- G 500 or more

25. Sex

- A Female
- B Male

26. How much education do your parents or guardians want you to have?

- A They don't care whether I go on with my education or not.
- B They want me to go on to vocational, technical, or business school.
- C They want me to go to college for two years or so.
- D They want me to go to college for four years or more.

APPENDIX F

27. What are you planning to do after you graduate? (MARK ONLY ONE)

- A Find a good job
- B I will enlist in one of the military services
- C I am going to get married
- D I am going to take post-graduate courses from high school
- E I am going to go to a technical school for specialized training
- F I am going to go to a business school
- G I am going to work and go to college part time or at night
- H I am going to work a year or so then go to college
- J I am going to college this fall (or this summer)

28. What was the average of your school marks last year?

- A 90 to 100 (A average)
- B 80 to 89 (B average)
- C 70 to 79 (C average)
- D Below 70 (Less than a C average)

29. Have you failed any subjects in high school so far?

- A No, none
- B Yes, one
- C Yes, two
- D Yes, three or more

30. Have you taken the Scholastic Aptitude Tests (College Boards)?

- A Yes
- B No, but I plan to take them
- C No, and I don't plan to

31. There are 25,000 different jobs in which people earn their living. Below are listed about ten major classes of jobs. On the answer sheet, indicate one you hope to be in ten years from now.

- | | |
|---------------------|--|
| A Business man | own your own business, like a shop, gas station, cleaning establishment, market, restaurant, hardware store, etc. |
| B Craftsman | like carpenter, mechanic, plumber, electrician, shoemaker, etc. |
| C Personal services | like beautician or barber, head sales-person in a store, tailor, nurse, chief cook in a restaurant, clerk, secretary, etc. |

APPENDIX F

31. (Cont'd)
- | | |
|-----------------------------------|---|
| D Skilled trades in manufacturing | like tool and die maker, draftsman, machinist, foreman, lathe operator, etc. |
| E Public official | like police officer, court reporter, fireman, supervisor of public works, town clerk, sheriff, etc. |
| F Farmer or farm manager | in horticulture, cattle farming, a nursery, truck gardening, etc. |
| G Salesman | like automobile, insurance, real estate, special products, stock broker, etc. |
| H Artist | like musician, actor, painter, sculptor, architect, landscape gardener, designer, etc. |
| I Business Executive | like banker, factory superintendent, store manager, sales supervisor, etc. |
| J Professional | like doctor, lawyer, engineer, minister or priest, teacher, etc. |
| K Housewife and mother | |
32. What kind of work does the person who is the head of your household usually do?
- | | |
|-----------------------------------|---|
| A Business man | owns own business, like a shop, gas station, cleaning establishment, market, restaurant, hardware store, etc. |
| B Craftsman | like carpenter, mechanic, plumber, electrician, shoemaker, etc. |
| C Personal services | like beautician or barber, head salesperson in a store, tailor, nurse, chief cook in a restaurant, clerk, secretary, etc. |
| D Skilled trades in manufacturing | like tool and die maker, draftsman, machinist, foreman, lathe operator, etc. |
| E Public official | like police officer, court reporter, fireman, supervisor of public works, town clerk, sheriff, etc. |

APPENDIX F

32. (Cont'd)
- | | | |
|---|------------------------|--|
| F | Farmer or farm manager | in horticulture, cattle farming, a nursery, truck gardening, etc. |
| G | Salesman | like automobile, insurance, real estate, special products, stock broker, etc. |
| H | Artist | like musician, actor, painter, sculptor, architect, landscape gardener, designer, etc. |
| I | Business Executive | like banker, factory superintendent, store manager, sales supervisor, etc. |
| J | Professional | like doctor, lawyer, engineer, minister or priest, teacher, etc. |
| K | Part-time jobs | |

33. Your age

- A 16
- B 17
- C 18
- D 19
- E 20

34. I would like to go on to school (college or otherwise) for further training and education

- A Yes
- B No

35. I am going on to school (college or otherwise) for further training and education

- A Yes
- B No

If your answer to either or both of questions 34 and 35 is "Yes", please answer the remaining questions. If your answer to both questions 34 and 35 is "No", you need not answer the remaining questions.

APPENDIX F

THESE QUESTIONS ARE FOR THOSE WHO
WANT TO CONTINUE THEIR SCHOOLING

36. When and if I go for more schooling, I will go to (MARK ONLY ONE)
- A Junior college
 - B A two-year technical college
 - C A college or university outside of Rhode Island
 - D An "Ivy League" college
 - E A college or university in Rhode Island
37. If you expect to go to a regular four-year college, what kind of course will you take? (MARK ONLY ONE)
- A I am not going to a four-year college
 - B Liberal Arts
 - C Pre-professional
 - D Engineering
 - E Pharmacy
 - F Business administration
 - G Education
 - H Nursing
 - J Other
38. If you expect to go to a two-year junior college, technical institute or business school, what kind of course will you take? (MARK ONLY ONE)
- A I am not going to a two-year college
 - B A two-year general course only
 - C A two-year course, then transfer to a four-year college
 - D A business administration course
 - E A basic technical course
 - F Some other special training to prepare for a job
39. How much money would be required to support you in your first year at this school or college: (Consider such expenses as tuition, fees, books, transportation, room and board, and other maintenance expenses. (MARK ONLY ONE)
- A Less than \$300
 - B \$ 300 to 999
 - C \$1000 to 1499
 - D \$1500 to 1999
 - E \$2000 or more

APPENDIX F

40. How much do you think your family and relatives will be able to provide?

- A Less than \$300
- B \$ 300 to 999
- C \$1000 to 1499
- D \$1500 to 1999
- E \$2000 or more

41. How much do you have now in terms of scholarship awards or your personal savings? (MARK ONLY ONE)

- A Less than \$300
- B \$ 300 to 999
- C \$1000 to 1499
- D \$1500 to 1999
- E \$2000 or more

42. How much, then, will you be short, i.e., how much will you have to borrow, earn, or raise in some other way? (MARK ONLY ONE)

- A Less than \$300
- B \$ 300 to 999
- C \$1000 to 1499
- D \$1500 to 1999
- E \$2000 or more

APPENDIX G

TABLE 12

DISTRIBUTION OF STIPENDS AWARDED TO
1969 RHODE ISLAND STATE SCHOLARSHIP RECIPIENTS

<u>STIPEND</u>	<u>NUMBER</u>	<u>AMOUNT</u>
\$1,000	250	\$250,000
950	59	56,050
900	69	62,100
850	8	6,800
800	17	13,600
750	7	5,250
700	18	12,600
650	16	10,400
600	12	7,200
550	12	6,600
500	14	7,000
450	7	3,150
400	19	7,600
350	11	3,850
300	32	9,600
250	68	17,000
	<u>619</u>	<u>17,000</u>
TOTAL	619	\$478,800
AVERAGE STIPEND FOR 1969:	\$774	

APPENDIX H

TABLE 13

DISTRIBUTION OF STIPENDS AWARDED TO
1970 RHODE ISLAND STATE SCHOLARSHIP RECIPIENTS

<u>STIPEND</u>	<u>NUMBER</u>	<u>AMOUNT</u>
\$1,000	213	\$213,000
950	59	56,050
900	48	43,200
850	40	34,000
800	23	18,400
750	15	11,250
700	13	9,100
650	15	9,750
600	12	7,200
550	9	4,950
500	7	3,500
450	14	6,300
400	8	3,200
350	26	9,100
300	18	5,400
250	<u>123</u>	<u>30,750</u>
TOTAL	643	\$465,150
AVERAGE STIPEND FOR 1970:	\$723	

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