



Center for  
Consumer  
Advocacy

# The Role of School Counselors in Application and Enrollment Decisions

**Kevin Fudge**  
**American Student  
Assistance**  
**July 19, 2018**

# Methodology and Survey Purpose

- Surveys filtered for high school counselors
- **1,012** surveys completed
- Surveys sent to contacts through an online panel
- Analyze if counselors discuss affordability
- Examine when and how counselors discuss affordability
- Analyze variables that impact counselors' recommendations

# What Do We Mean By 'Financial Fit'?

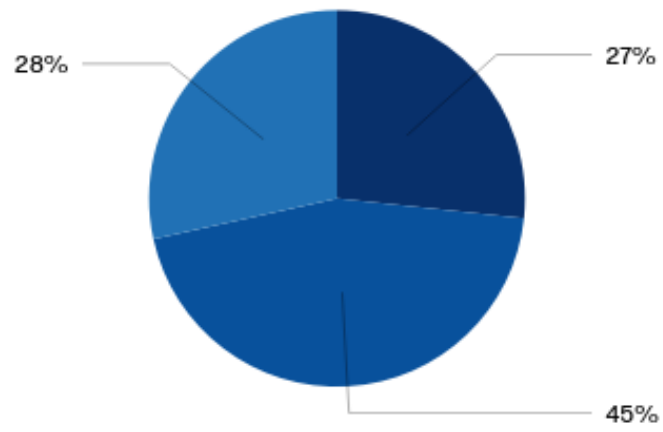
- “Financial fit” **by no means** implies that a student should always opt for the cheapest higher education institution and avoid borrowing at all costs
- It is taking steps to **minimize risk** so investment in higher education pays off in the end rather than leaves students in a worse financial position than before they attended



# Key Findings

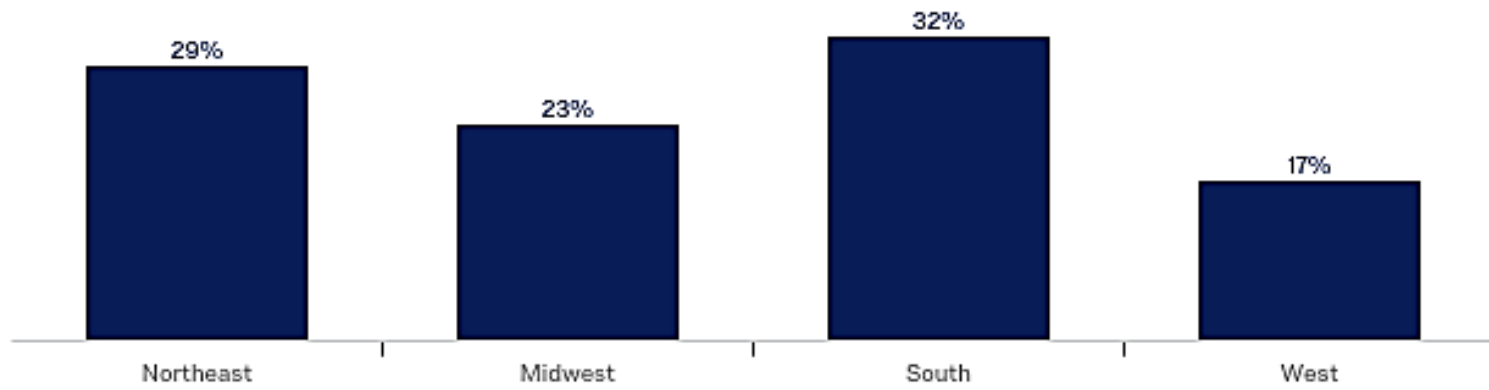
- **54%** have 300+ students to 1 counselor ratios at their schools
- **92%** say it is their responsibility to discuss college affordability with their students
- Only **55%** of counselors had formal training on financial aid and only **21%** on student debt
- Counselors weigh **academic** fit more than **financial** fit when discussing college options with students

# Demographics Respondents' Schools

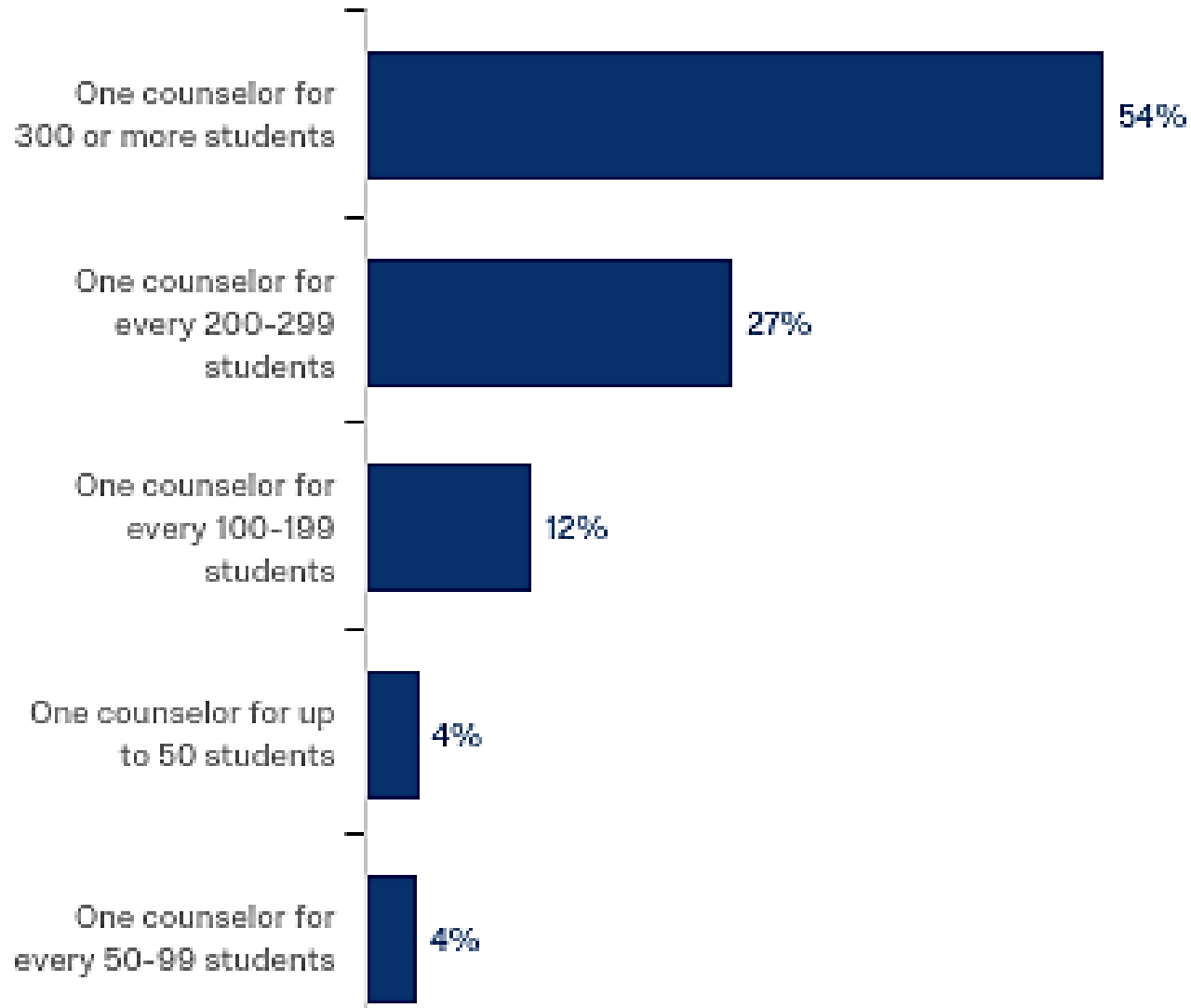


88% of respondents work at a public school

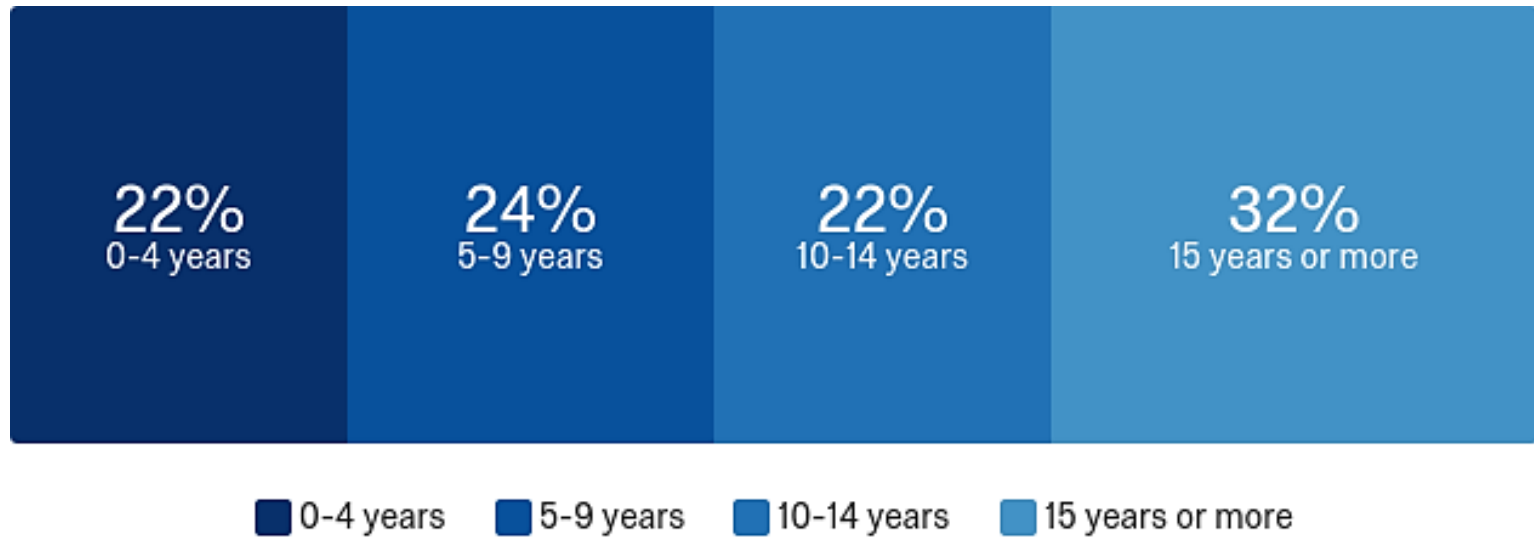
Urban Suburban Rural



# ASCA Recommends 250 to 1 Ratio



# Level of Experience



48% have less than 10 years of guidance counselor experience



# Survey Results



# About 90% = Finances Major Concern

Q. How much of a concern are finances and financing post secondary education to the students that you counsel?

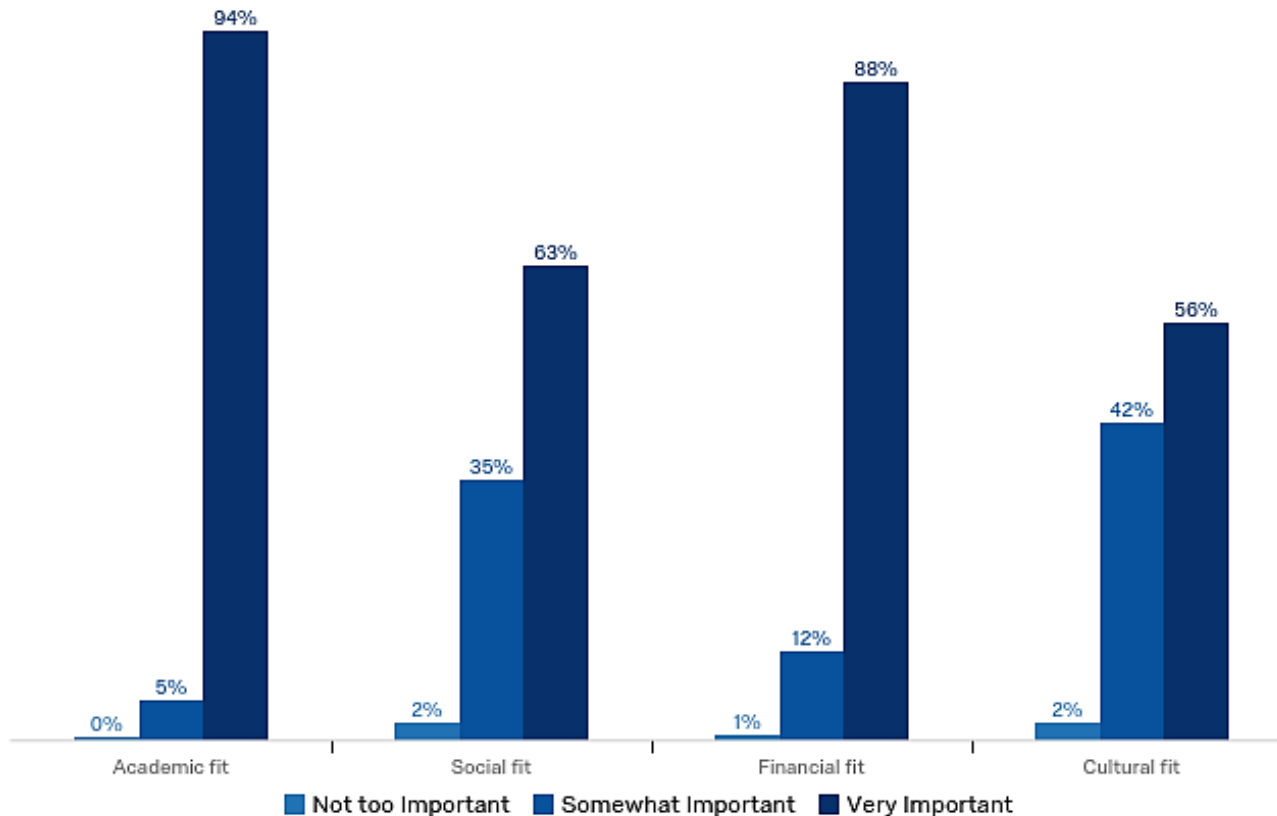


Finances are a bigger concern for students at public schools compared to private

	Public	Private
A major concern	89% (n=793)	75% (n=55)
A minor concern	11% (n=97)	23% (n=17)

# Academic Weighs More Than Financial

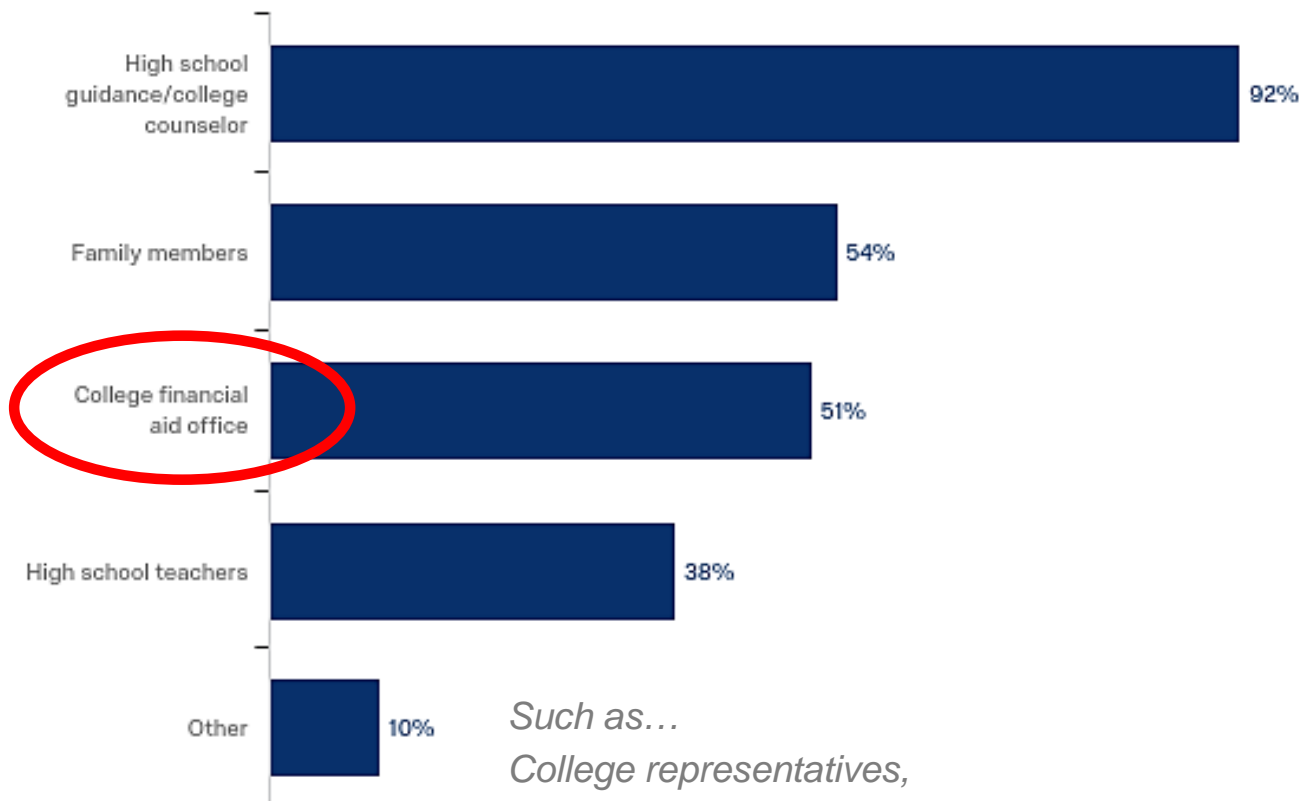
Q. Of the different kinds of fit that you discuss with the students you counsel, how important would you say is each of the following?



Counselors weigh academic fit more than financial fit regardless if they work at a public school or private school

# 51% Hold Colleges Responsible

Q. Including yourself, who has a responsibility at your school to talk to students about college affordability?

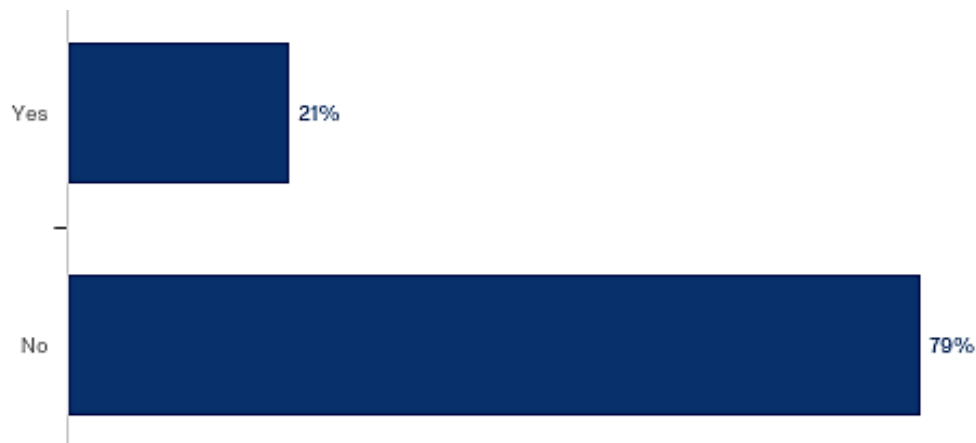


*Such as...  
College representatives,  
College advisors,  
Career counselors*

# Limited Training on Debt & Fin Aid

Q. Have you had any training or formal education to handle questions on...

*...student debt?*

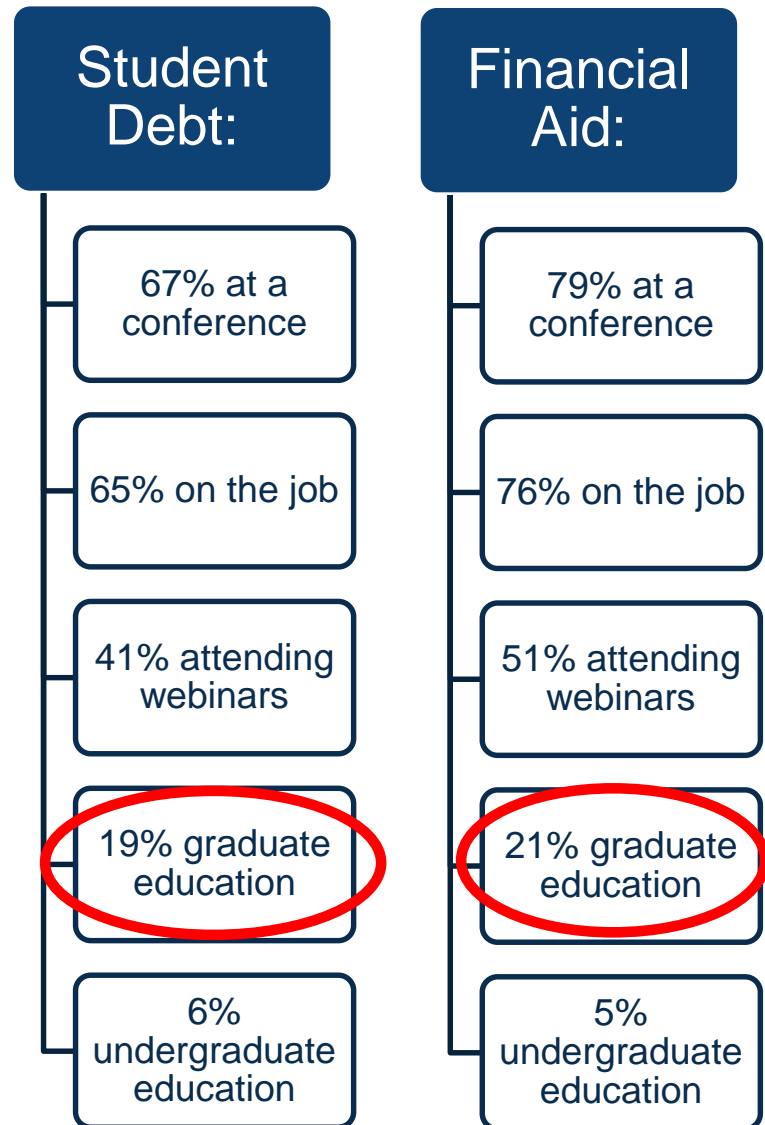


*...financial aid?*



# Are Graduate Programs Keeping Up?

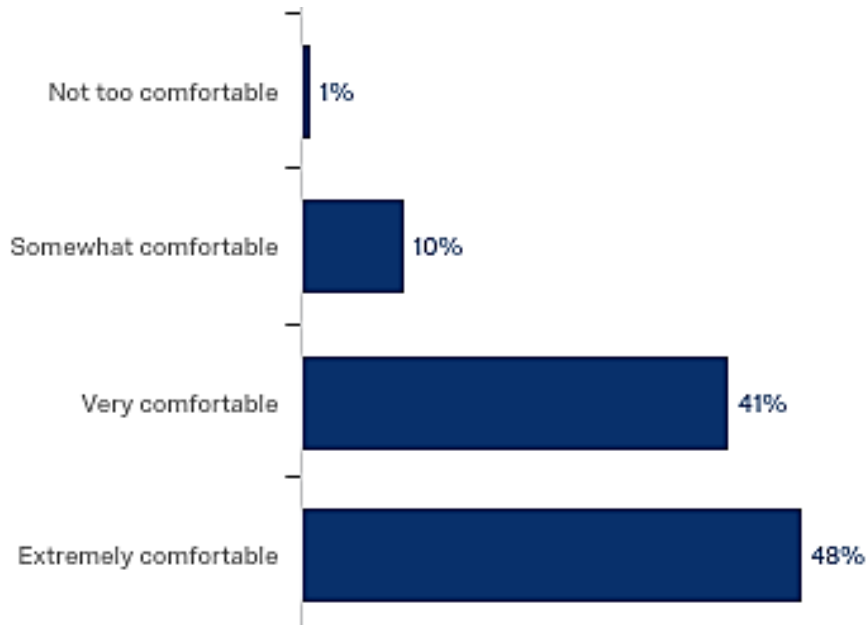
Q. Which of the following better describes training or formal education you received to handle these questions?



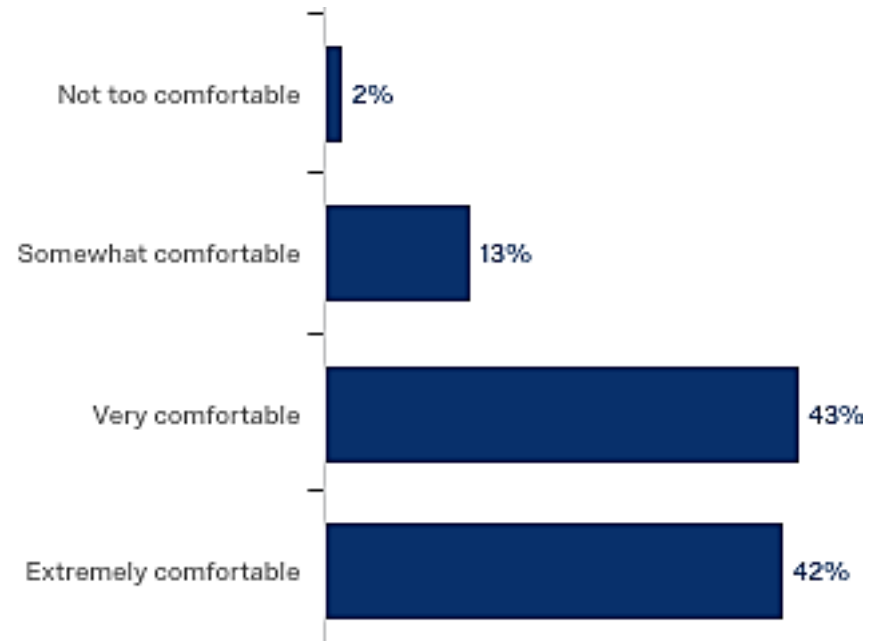
# Most Comfortable With Admissions

Q. How comfortable are you speaking about the college application process...

*...with Students*



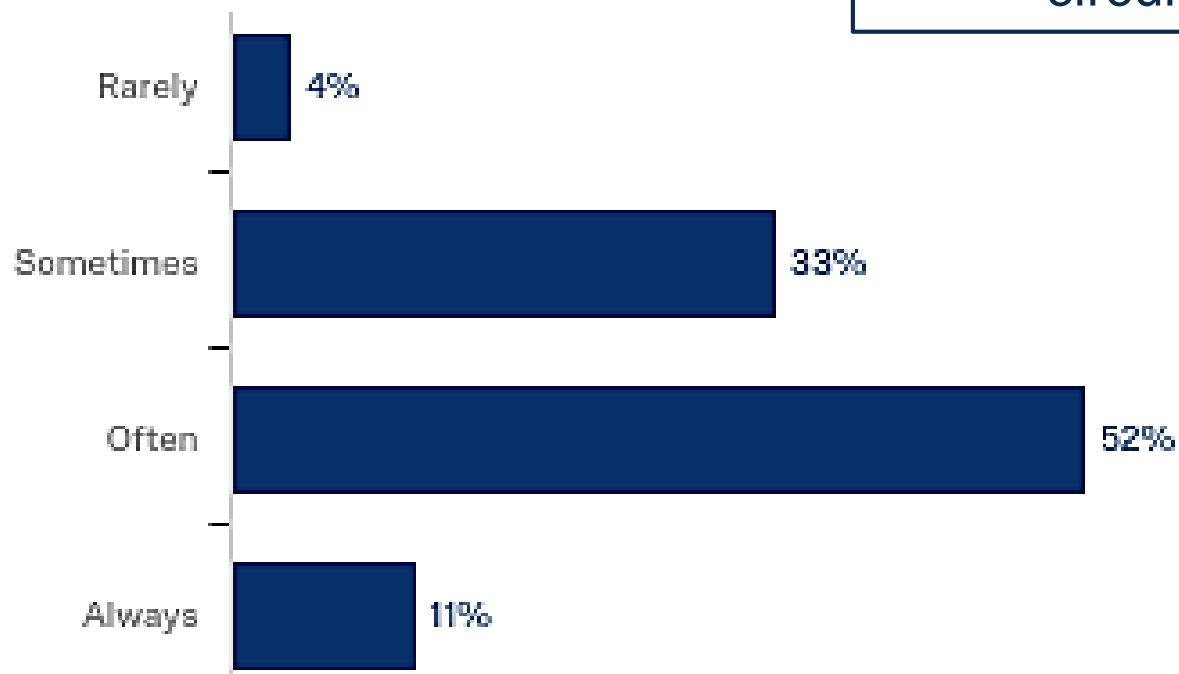
*...with Parents*



None reported being 'Not at all comfortable' speaking with students or parents about the college application process

# Majority Aware of Students' Finances

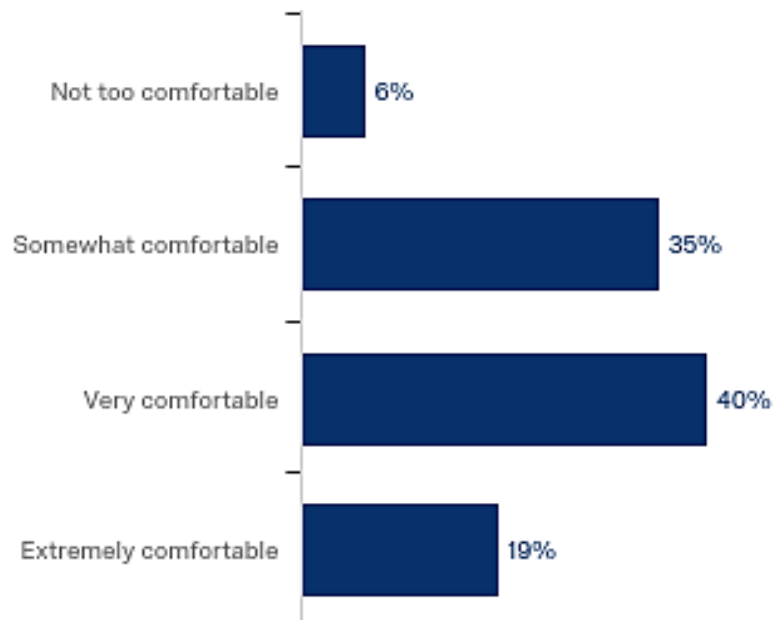
Q. When you talk to students during the college planning process, how often are you aware of their financial circumstances?



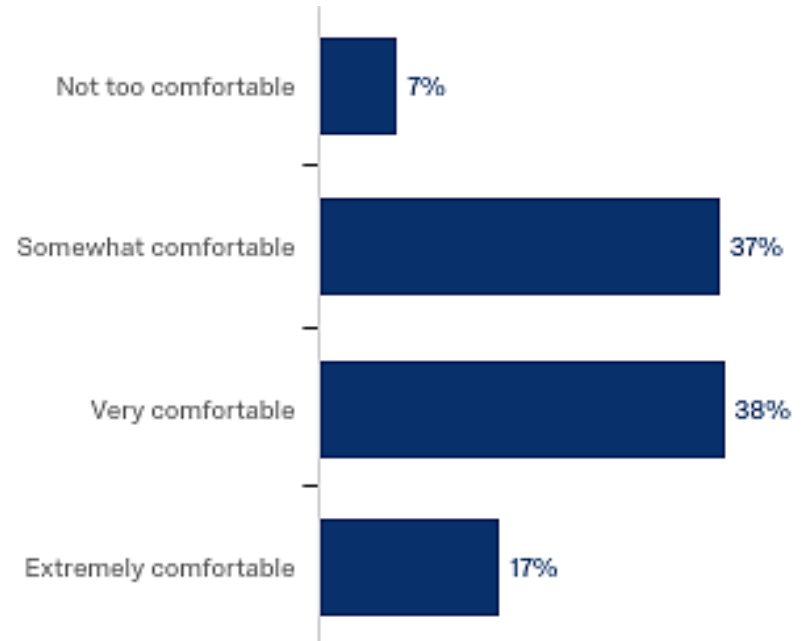
# Despite Awareness; Reluctance

Q. How comfortable are you speaking about the *financial aid* application process...

...with Students



...with Parents

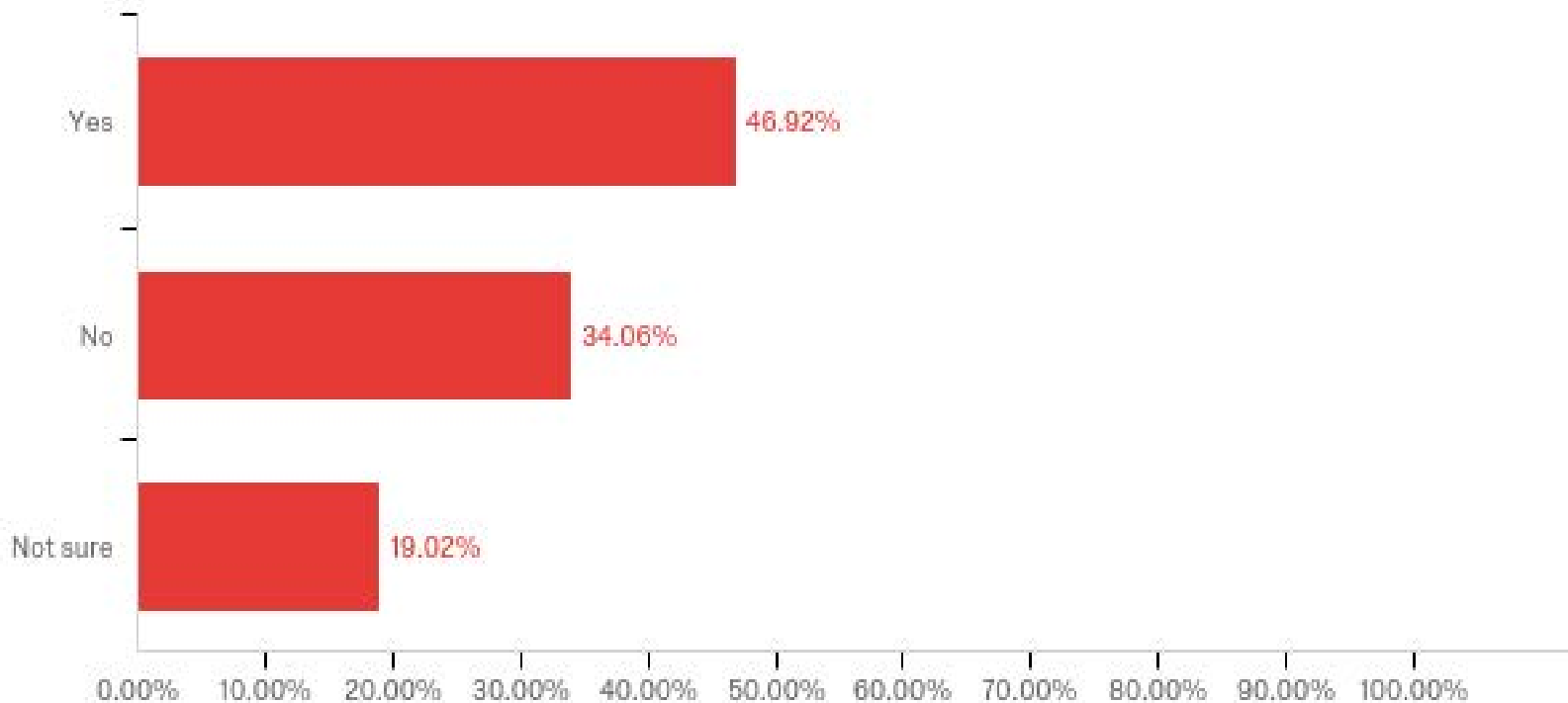


90% comfortable speaking about the college admissions process; 60% comfortable speaking about financial aid (55% parents)



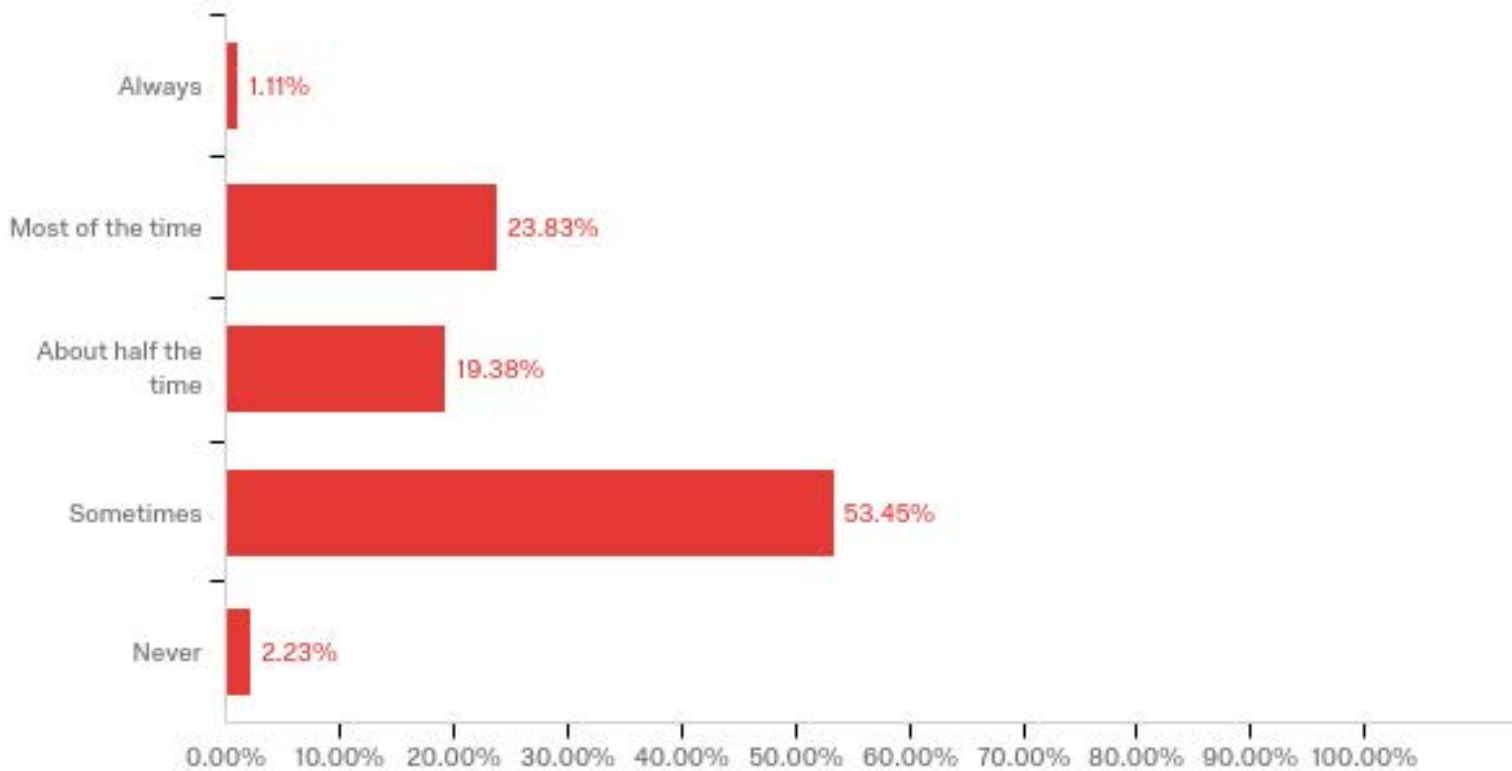
# Almost 50% See PLUS Included

Q. Have you ever seen a Parent PLUS loan included in a student's financial aid award letter?



# Almost 25% See It 'Most Of The Time'

Q. How often do you see a Parent PLUS loan included in a student's financial aid award letter?



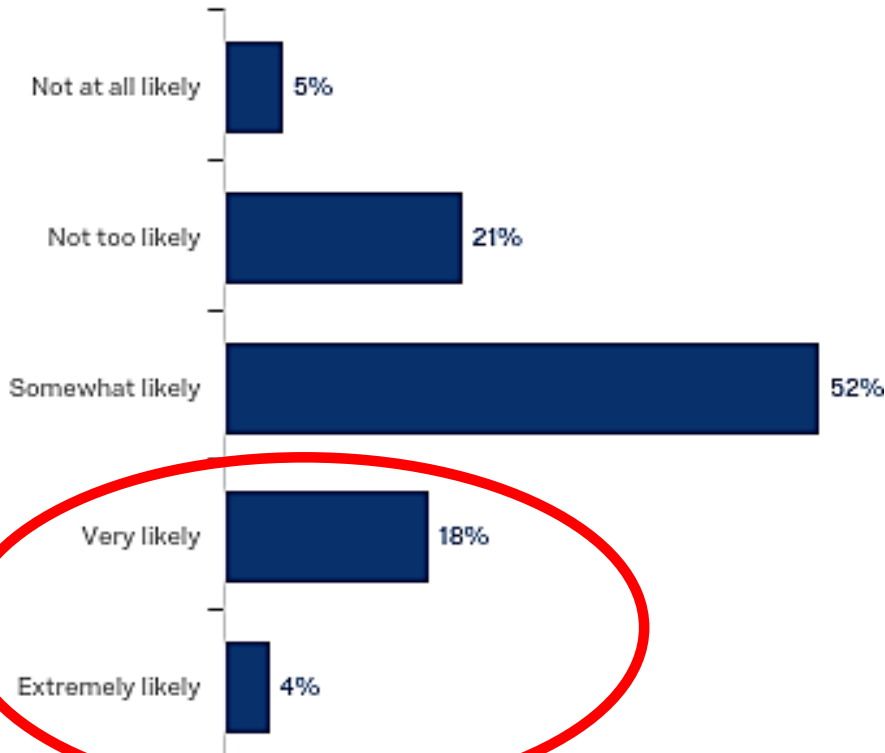


So What Does It  
All Mean?

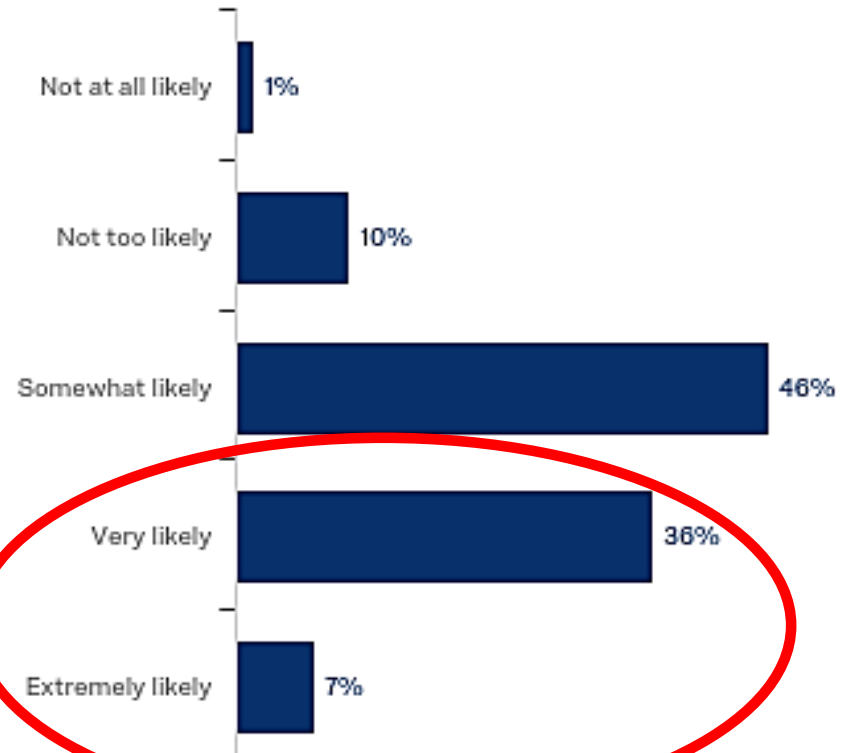
# Academic More Weight Financial

Q. How likely are you to discourage a student from attending a certain school due to...

*...Insufficient Financial Aid*



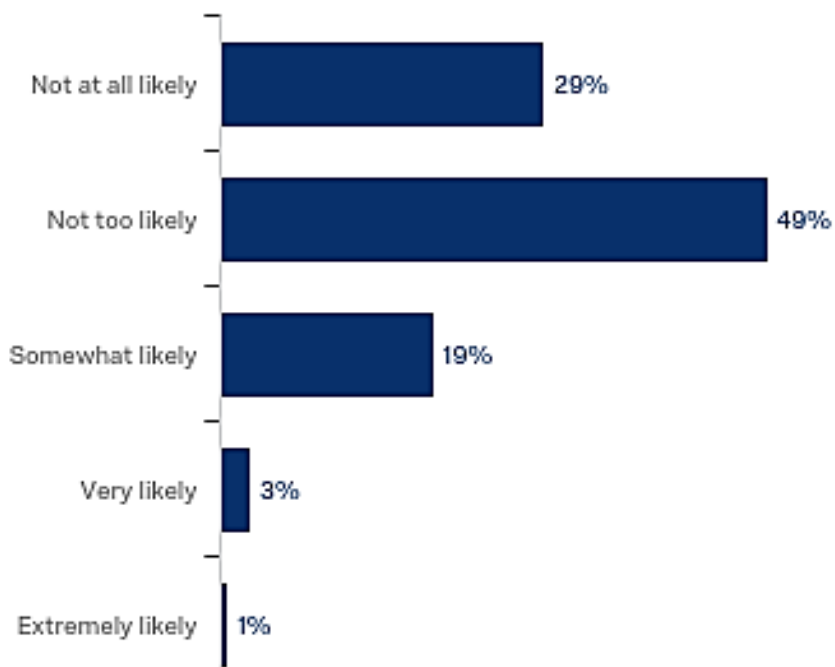
*...Poor Academic Fit*



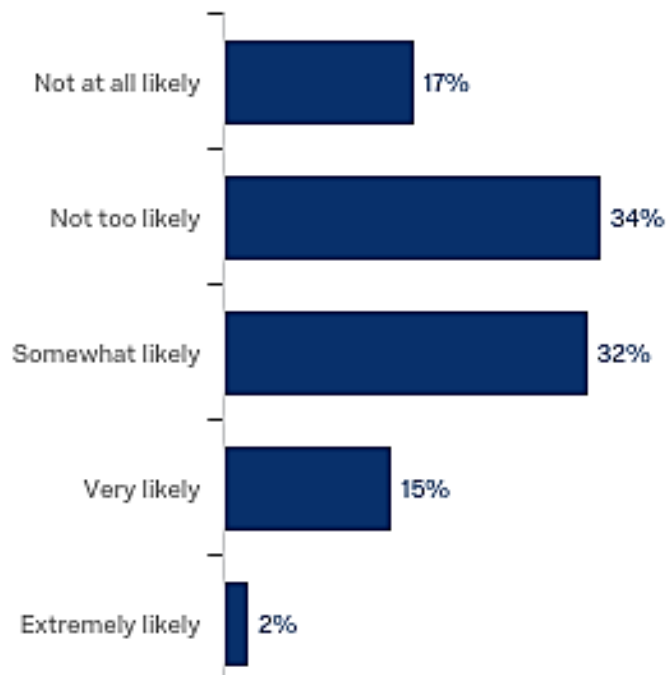
# Academic More Weight Financial

Q. How likely are you to recommend that a student takes a gap year if they are ...

*...Insufficient funds*

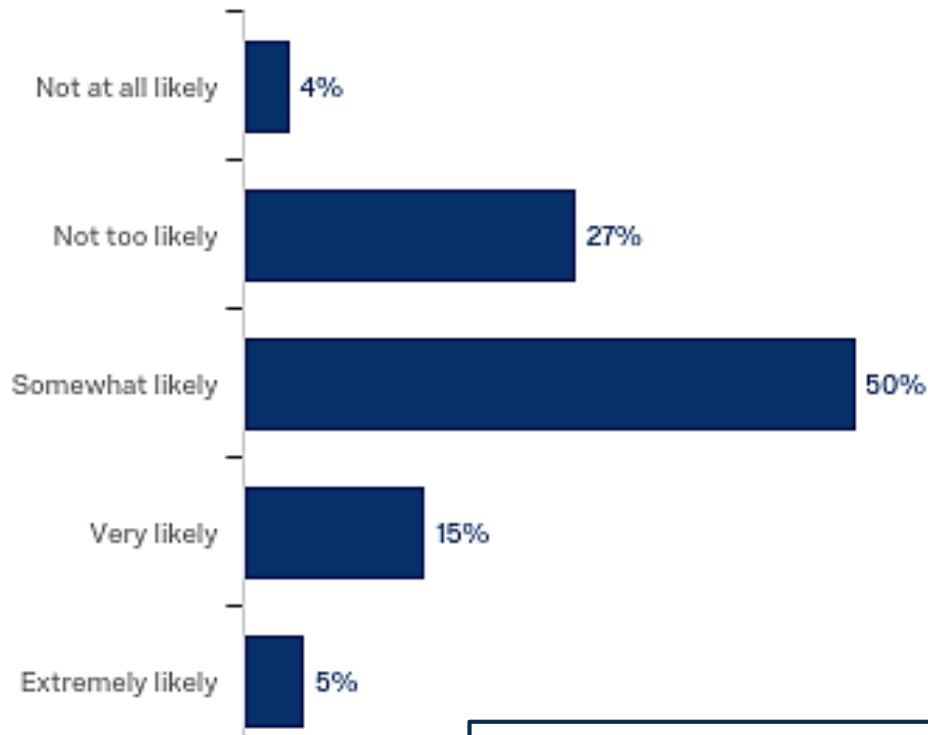


*...Academically unprepared*



# Will 'Somewhat' Increase or Decrease?

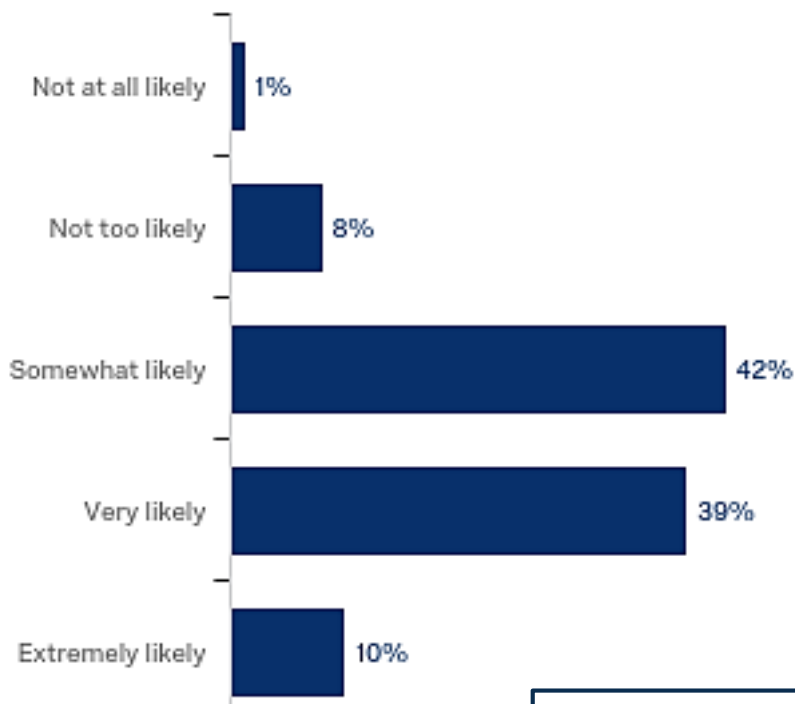
Q. How likely are you to recommend a 4-year college over a 2-year college?



Private school counselors are **29% more likely** to recommend a 4-year college over a 2-year, compared to public school counselors

# Counselors Encouraging Transfer

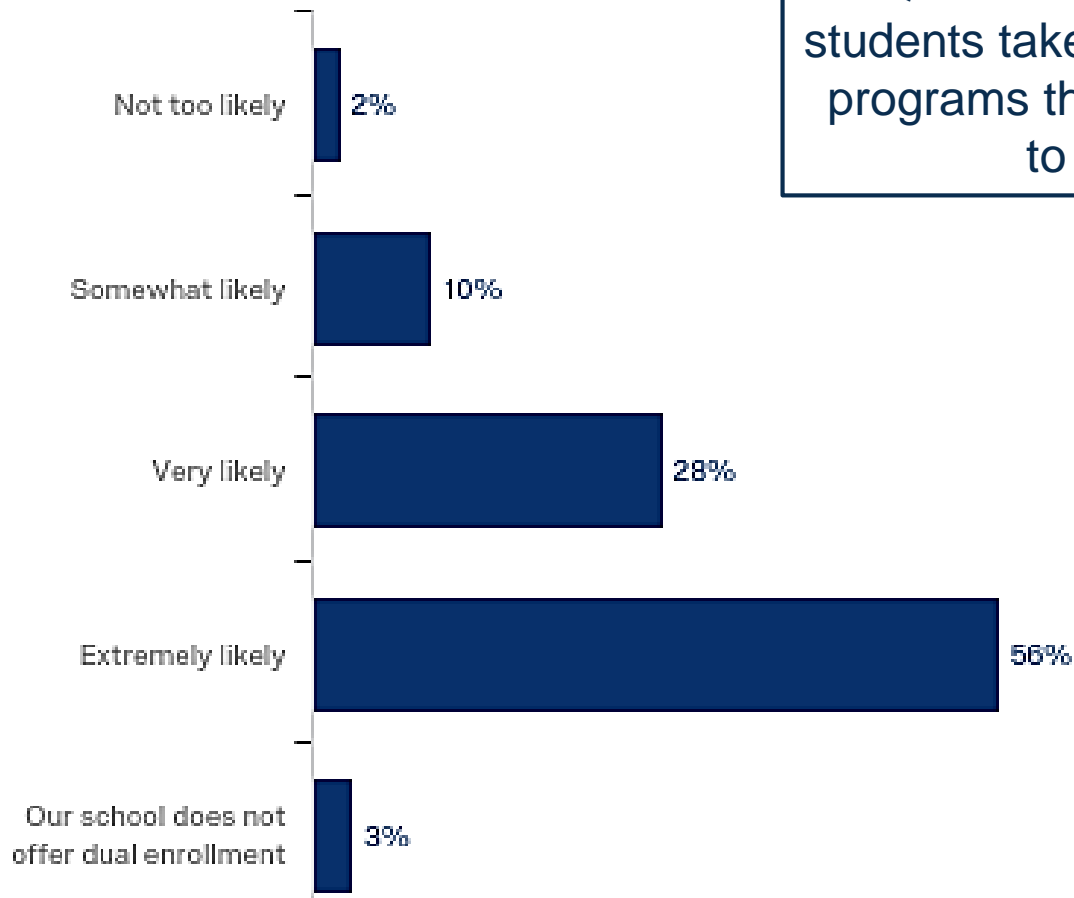
Q. How likely are you to encourage a student to attend a 2-year college prior to attending a 4-year college in order to save money?



Public school counselors are **10% more likely** to encourage a 2-year college over a 4-year, compared to private school counselors

# Counselors Value Dual Enrollment

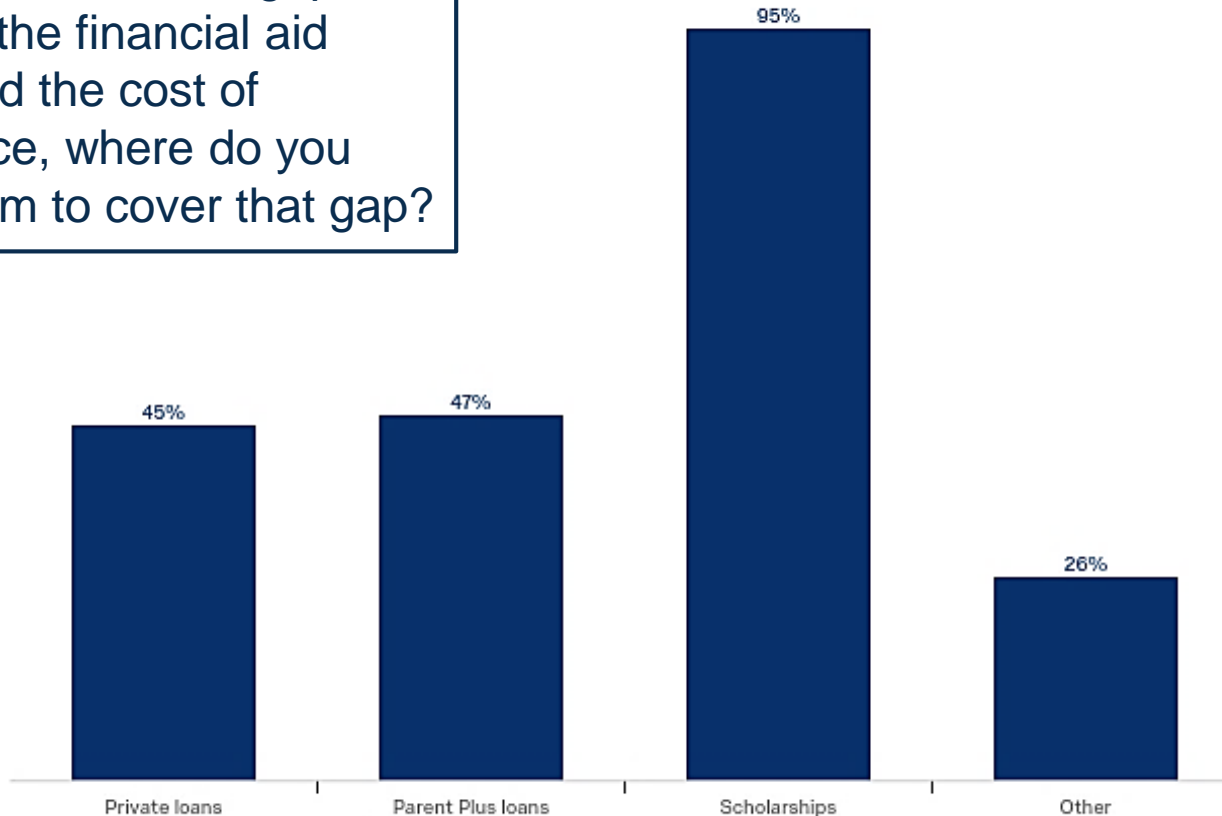
Q. How likely are you to recommend students take advantage of dual enrollment programs that allow high school students to earn college credit?





# Displacement Entering The Lexicon

Q. If students have a gap between the financial aid award and the cost of attendance, where do you direct them to cover that gap?

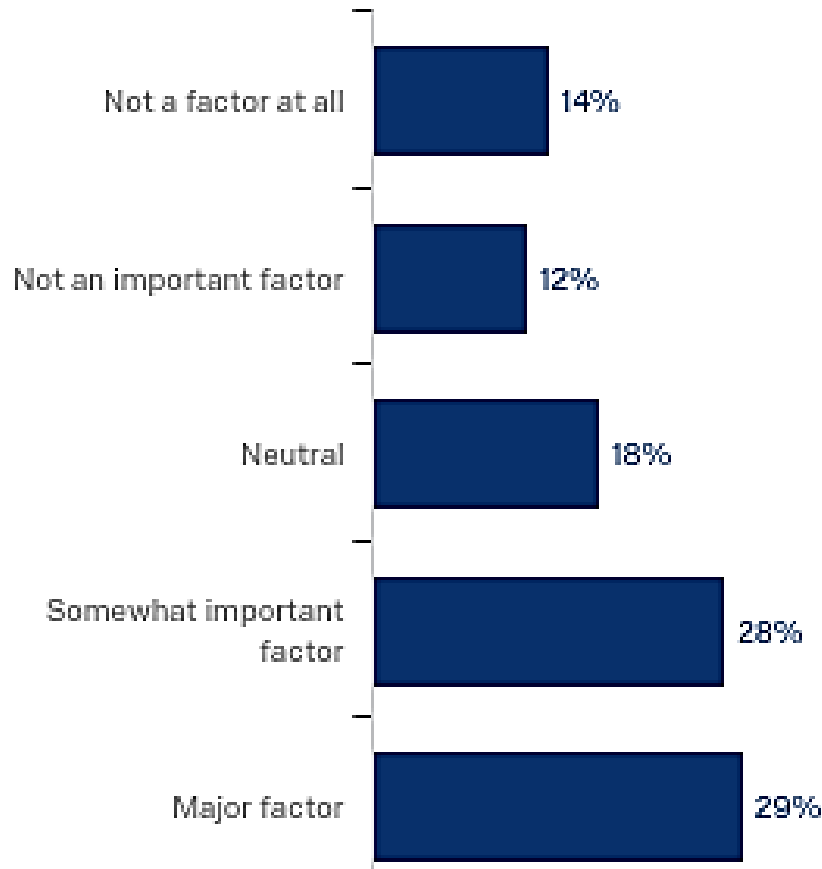


*such as...  
work study,  
part-time jobs,  
contacting college financial aid office,  
considering other colleges*



# The Counselors' Schooling Experience

# Almost 60% = Finances Big Factor



Q. How big a factor was the issue of finances/financial aid in your choice of college?

Also, **66% of respondents** took on student loans to fund their college education

# Only 17% Identified Average Debt

Q. What would you guess is the average student loan debt for recent bachelor degree recipients?



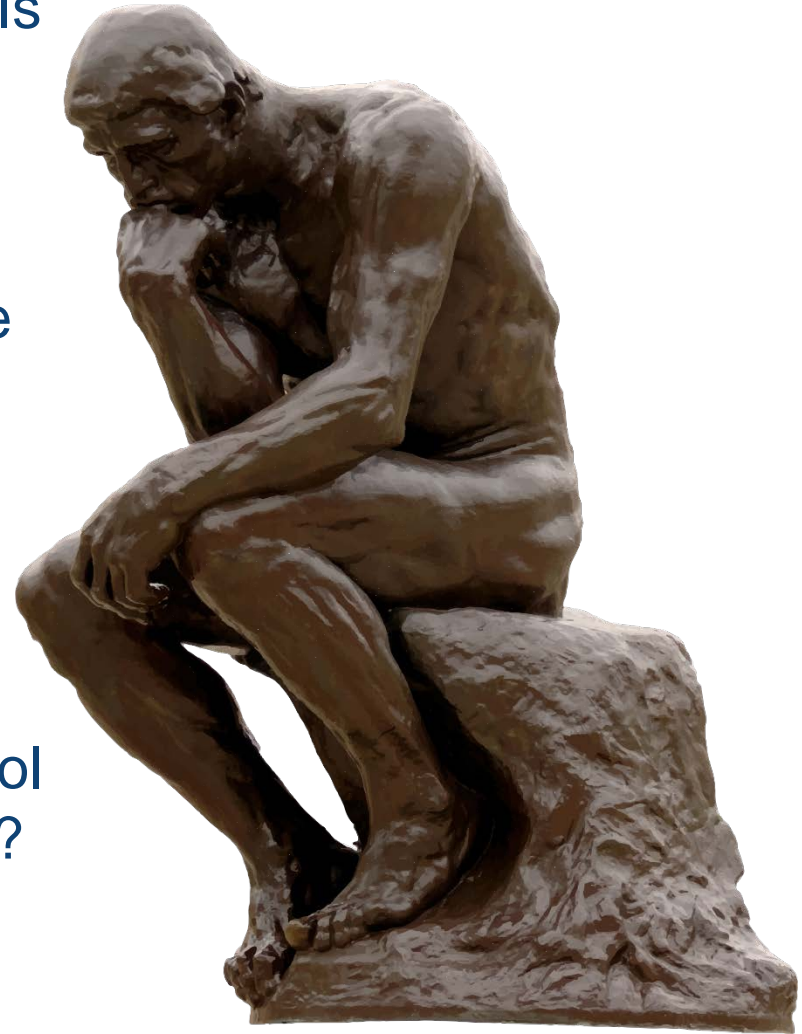
Average student loan debt for the class of 2016 was **\$37,172**



# Takeaways

# Questions To Consider

- How are you communicating value? Is your Net Price Calculator effective? Scholarship policy?
- Besides your feeder schools, how are you communicating with counselors? How does their own debt affect their guidance?
- If your college offers graduate programs, is your instruction for school counseling keeping up with the times?
- How accessible is your institution to CC transfers? To student with dual enrollment credits?



# Trends of the Future?

- What happens if high schools measure success by average debt of graduates instead of percentage accepted at 4-year colleges?
- How will private college closures or consolidations (no pun intended) in certain states affect perception of private colleges in across the country?
- As K-12 education and guidance evolves, how will traditional 4-year colleges adapt to students who want to build skills in college instead of the traditional liberal arts education?

# You're Welcome, Broncos Fans!







## Contact

**Kevin Fudge**

**(978) 314-4989 (direct)**

**[kfudge@asa.org](mailto:kfudge@asa.org)**

**<https://www.linkedin.com/in/kevinfudge>**

**<http://www.asa.org/advocacy>**