

# School Counselors & **College Financial Fit**

## **Survey Results:**

### The Need For An Expanded Focus

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**American  
Student  
Assistance®**



## About American Student Assistance (ASA)

American Student Assistance® helps kids discover their education and career opportunities. ASA® is an innovative nonprofit developing services, initiatives, partnerships, and philanthropic programs to help guide kids through the process of selecting the right education path for them, and to bridge the education-to-workforce gap. Most students today are not receiving education and career guidance at an early enough age to set them on a path to future success. After 60+ years working directly with students, ASA is turning its experience into actionable and effective solutions to help kids better prepare for 21st century jobs. ASA is committed to helping kids know themselves, know their options, and make smart choices about their education and career journey. For more information visit [asa.org](http://asa.org).



The first steps on a student's pathway are usually taken with a high school counselor. In the words of the American School Counselor Association on the essential role of the counselor, "High school students need guidance in making concrete and compounded decisions. They must navigate academic, peer and parental pressures as they face high-stakes testing, the challenges of college admissions, the scholarship and financial aid application process and entrance into a competitive job market."<sup>1</sup> Both students and parents alike rely on a school counselor's expertise and knowledge to help guide them through this process. In addition to the myriad other responsibilities school counselors have, today's counselors are expected to advise students on how to academically prepare for college, apply to college, and - more and more these days - they must help students understand the financial impact of their college decision. But as the ways of paying for college have become increasingly burdensome, are school counselors equipped to help? Do they have the resources? And, do they view this guidance as even falling within their purview? To help assess how secondary school counselors are helping students navigate the financial side of their post-high school choices, in 2017 American Student Assistance® conducted a nationwide survey of high school counselors to hone in on how much information counselors are prepared to discuss with students and families about paying for college and how discussions about financial fit factor into their college recommendations.

What the survey revealed is that many school counselors are not comfortable talking about the financial side of college planning. Counselors strongly believe that information on the true cost of college is important to convey to their students, but most feel unprepared and have received little training to do so. Counselors are more likely to recommend schools that are a good academic fit for the student and are less likely to dissuade a student from going to a college that is a bad financial fit. In addition, many counselors admit that when making recommendations on which colleges a student should consider, they sometimes know very little about the student's actual ability to afford the schools being recommended.

In general, the findings show that, while getting into college and being able to pay are likely part of the same thought process for students and families, conversations about the ability to academically get into college are still separate from conversations a school counselor may have about a student's ability to pay for college. Despite the considerable investment families are being asked to make in higher education, finding a college that is the right financial fit is not generally seen as a factor equal to academic fit for many high school counselors. While it is true these conversations are going on between some counselors and students, it is not happening universally.

Among other issues, ASA sought to learn:

1. How high a priority is the ability to pay when helping student choose college?
2. Are counselors aware of their students' and families' financial circumstances when making postsecondary recommendations?
3. Are counselors comfortable speaking with students and families about the college financial aid application process?
4. Do counselors have sufficient training to navigate the current landscape of college financing?
5. What was the counselors' own experience in the college admission and financial aid application processes?
6. Given all the other tasks assigned to school counselors, do they have the time to have these in-depth college planning and financing conversations with every student or is the ratio of counselor to student too high to provide the information in a meaningful way?


## Key Findings

Survey results confirmed that school counselors understand and accept their role in advising students on college financing as part of a college planning process but often don't have the training or support to do so.

- **Eighty-eight percent** agree that financing college is a major concern for their students.
- **Ninety-two percent** say they bear some of the responsibility to discuss college affordability with their students but also believe that family members, college financial aid offices, and teachers play a role.
- Only **55 percent** of counselors had formal training on the financial aid process and of this group, the majority received this training at a conference or on the job. Of that 55 percent, only **26 percent** received training in their bachelor's or master's degree level counseling program.
- Only **11 percent** of counselors say they are always aware of their students' financial circumstances when having discussions about college affordability. Another **52 percent** say they are often aware of their students' financial circumstances.
- Less than **20 percent** of counselors say they are extremely comfortable discussing the financial aid application process with students and parents, while over twice that (**48 percent**) say they are extremely comfortable talking about the college application process.
- Counselors believe academic fit is a more crucial consideration than financial fit when discussing college options with students and are more likely to dissuade a student from attending a school that is a poor academic fit than one that's a poor financial fit.
- Counselors do have a slight bias toward recommending four-year colleges over two-year colleges.
- School counselors don't have a true understanding of how much debt students are taking on to fund their education. Only **17 percent** of respondents could accurately pick the average amount of student debt students are accumulating.
- When reflecting on their own experiences applying to college, **66 percent** said they had to take on student loans to pay for their own education, and **70 percent** of respondents said that their own high school counselors were not able to guide them through the process of financing college because they weren't knowledgeable about the topic of financial aid.
- Counselors do not have the ability to talk in-depth with all students about planning for college because high student-to-counselor ratios limit time spent with each student. Over half (**54 percent**) of the counselors in the study have a ratio of more than 300 students to one counselor at their schools.

## Historical Context: The Push for Increased College Attainment

Planning for college is only a very small portion of what most school counselors do daily. According to a report by the National Association for College Admission Counseling, 54 percent of high school counselors report that they spend less than 20 percent of their time on college readiness, selection and applications.<sup>2</sup> Most of their time is spent on high school course scheduling, academic development, personal or school issues, and a myriad of other activities. But for many parents and students, school counselors are their only source for college guidance. And as the push toward “college for all” has risen nationwide, so has the expectation that school counselors should provide support and direction on this path.



In February 2009, President Barack Obama used his first public address before a joint session of Congress to push the college for all movement and ask every American to commit to at least one year of education after graduating high school. The President pointed to evidence that a majority of the fastest growing occupations in the country require education beyond a high school diploma, and to the fact that the United States – which led the world in college attainment in the 1970s – had fallen behind to the middle of the pack of other industrialized nations in the percentage of college graduates.<sup>3</sup> As a result, President Obama set an ambitious goal to have the United States lead the world in the percentage of college graduates by the year 2020.<sup>4</sup>

Although a college degree is generally seen as the great economic equalizer, and for many it is, there is evidence that suggests this drive for college for all has some unintended consequences. In fact, is the drive for college exacerbating economic inequality, as “college for all” has come to mean “college at any cost” for some? How do we stop students and families from perpetuating this cycle? What role does the school counseling community play in helping families understand the options and consequences of college at any cost?

Time and time again we hear stories of parents taking on enormous amounts of debt to fund their child’s dream school, students who enroll in college without a good understanding of how or if they will be able to pay for anything beyond freshman year, and students piling debt upon debt to get through their degree because they have been told it is what they need to do to get ahead. However, what is missing is an understanding of the true costs of these financial choices on President Obama’s original goal. After all, Obama’s end goal was not merely to drive up enrollment numbers at American colleges; it was to ensure the long-term economic stability and career success of our nation’s youth through education and training.

Skyrocketing college costs well beyond inflation, though, have put paying for college beyond the reach of the average American family and reduced the purchasing power of the federal Pell Grant that helps lower-income students afford college. Simultaneously, stagnant incomes and a volatile economy have made it difficult for families to save for college. Happily, in recent years, initiatives at the state level to make community college and/or local state colleges tuition free (or at least debt-free) have gained momentum and show encouraging signs that our nation may yet once again return to a time when a public higher education is within reach of working-class families.

Unfortunately, though, to date only a handful of states and/or cities have enacted college “promise” programs, while efforts at the federal level have stalled. Higher education has been gradually destabilized over the past two decades by subtle shifts in our nation’s attitudes, slowly marching toward seeing college as a private good disseminating benefits primarily to the individual student, rather than a public good lifting up our society. As a result, widespread state disinvestment has continuously made colleges more reliant on tuition, while simultaneously our nation’s federal student aid has become over-reliant on loans that place the burden of college costs squarely on students’ and parents’ shoulders. If the goal remains to lead the world in percentage of college graduates, as a nation we should be working toward making college more affordable, from investing more in higher education through a re-examination of our federal and state budget priorities, to holding colleges accountable for holding costs down. Realistically, though, a return to lower college costs is unlikely in the immediate future.

In the meantime, more and more students and their families, eager to obtain the degree that will lead to career stability and economic prosperity, will continue to shoulder larger education debt to make their college dreams come true. That is why it is so critical, in students' desperate push to attain education beyond high school, that we give them a clear vision of what they can gain from their college experience, and what it will truly cost to make that goal happen.

Entering college without a clear understanding of why you're there in the hopes of finding your passion or discovering yourself is often an expensive prospect and one many families can no longer afford to make. The breakdown seems to be in the college planning process, as the focus for many years has simply been that getting into college will be the key many need to unlock future success. In fact, the way high schools track student data bears that out. The National Association of College Admissions Counselors found that while about 58 percent of schools tracked what their students did immediately after high school, only 37 percent of schools tracked information on whether a student who enrolled in college persisted beyond the first year.<sup>5</sup> Getting into college is the most important metric from the high school point of view.


There is evidence that, if we are only looking at pushing to get kids in, the college for all movement is having an impact. After a slight decrease in enrollment between 2010 and 2015, the number of undergraduates in college is expected to soar and is projected to increase by 14 percent between 2015 and 2026, leading to approximately 19.3 million undergraduates in the U.S., according to the National Center for Education Statistics.<sup>6</sup> This is great news if our only concern is how many kids enroll in college. However, with increasing college costs, increasing student loan debt, and evidence that 40 percent of students who begin college fail to graduate in six years<sup>7</sup>, getting kids to the next step after high school can't just be about getting them in, but also about how successful they will be at getting through.

In recent years, there has been a shift in thinking in the college access community. Today, the mantra is that getting into college is only half the battle - getting through college is really the goal. However, getting in and getting through are only two-thirds of the way there. After all, if you are so mired in debt after graduation that you can't achieve economic security with the degree you've attained, can your higher education experience truly be deemed a success? Certainly, there are many intangible benefits to attaining higher education beyond the financial; college should prepare students not just to earn a decent living, but also to be valuable contributing citizens to our democracy. And study after study show college graduates lead healthier lives and exhibit higher levels of civic engagement than those with only a high school degree. But it also cannot be denied that most students and families today view college first and foremost as a gateway to economic mobility. Given the strong expectation that college will lead to financial benefits, it is somewhat counterintuitive that the college planning process over the years has greatly overlooked the financial challenges of attaining a college degree.

It would seem the academic goals of planning for college have become so divorced from the economic realities of paying for it that the two conversations are not always happening with students and their families. The assumption may be that if you are smart enough, and academically prepared enough, it's reasonable to borrow above-average amounts to grab that golden ring of a college degree. But the reality is that even high achieving students may be unable to complete a degree if financial hurdles get in the way – and all too often, debt without a degree leads to default.<sup>8</sup>

Surely there can be a better balance struck in the college planning equation. Students and the nation are better off if students make more informed decisions about college based on both academic and financial fit so that they can achieve their education and career aspirations, while simultaneously achieving the economic security they seek through education.

What is meant by a college that is a good “financial fit”? To start, let's be clear that “financial fit” by no means implies that a student should always opt for the cheapest higher education institution and avoid borrowing at all



costs. Nor does it mean that students should only look at colleges that fit within certain economic parameters. In fact, the Higher Education Act was passed in 1965 to break down just that financial limitation and give students of every socioeconomic background the opportunity to attend any college of their choice, regardless of their financial circumstance. Instead, financial fit is more about an understanding of the true costs of the college choices a student makes and how those choices fit with their long-term goals. It is taking steps to minimize risk so that the investment in higher education pays off in the end rather than leaves students in a worse financial position than before they attended college.

Financial fit should be taken into consideration in multiple ways and by all students. First, those most at risk of overborrowing and being burdened with unmanageable debt, such as those taking on high student loan amounts and pursuing relatively low-paying careers, need to thoroughly understand the ramifications of their choices and any available tools to mitigate the debt. Similarly, less academically motivated students who are at a higher risk of dropping out early – thus accumulating the debt but no degree – need to take a long, hard look at their plans. For example, do they know what their average monthly payment will be, how many years they'll have to repay, and how that may affect other financial goals? Or, are they aware of strategies they might be able to use to manage the debt, like tying payments to income or possibly even loan forgiveness for certain professions? Again, the desired outcome of a financial fit analysis is not to limit dreams but to truthfully assess the real cost of student debt over the long haul. While we don't want to dissuade students from taking a risk at trying an education path that may better their lives in the long run, it is important for students to factor in the financial fit and how they will be able to navigate a path to their personal success.

Conversely, those who never thought college was possible or have been scared away by the sticker price of college need to view financial fit through a different lens (especially those ruling out elite institutions because of high prices, as these institutions typically hand out generous financial aid). For these students and families, the financial fit conversation must revolve around an understanding that borrowing a reasonable amount can be a valuable investment in your future. The key in both situations is to find the balance and help students understand the long-term consequences and benefits of education and the costs associated.

Financial fit should not be the sole determining factor in students' and families' college choices, but there is clearly much room to change the paradigm in how families approach the college conversation and how much weight they assign to a college's affordability in their decision-making process. Just as students understand what their "safety" and "reach" schools are academically, students should have a better understanding of how all the costs associated with college will fit with their ability to pay now or eventually pay back their loans. What is their financial safety school? Is it the one with the higher ticket price but the generous aid package that doles out more grant aid and less debt over time? What is their financial reach school? Is it the out-of-state public institution that requires travel costs and more loan debt? Financial fit is not about just fitting what you can or can't afford now, it's about trying to balance what will give you the best prospect for long-term economic success based on the education you are getting and the debt you are taking on.

There is a reasonable argument to be made that a school system, and a school counselor, can't control the financial aspects of their student's lives and so shouldn't try to weigh in or advise on these issues. What they can control in some ways is a student's academic preparedness, so that is the one thing they should focus on when helping students plan for college. But if school counselors aren't talking about financial fit, how else will students get this valuable information? Can discussions about planning for college really be divorced from how the student will pay? And for those counselors who do tackle the financial aspect, how are they faring as they advise students through the complex maze of college applications and financial aid – do they have the right tools and training to do their jobs properly in a changing world?

In 2017, American Student Assistance conducted a survey of more than 1,000 high school counselors nationwide with an equal representation from all areas of the country and a representative proportion of public to private school counselors.

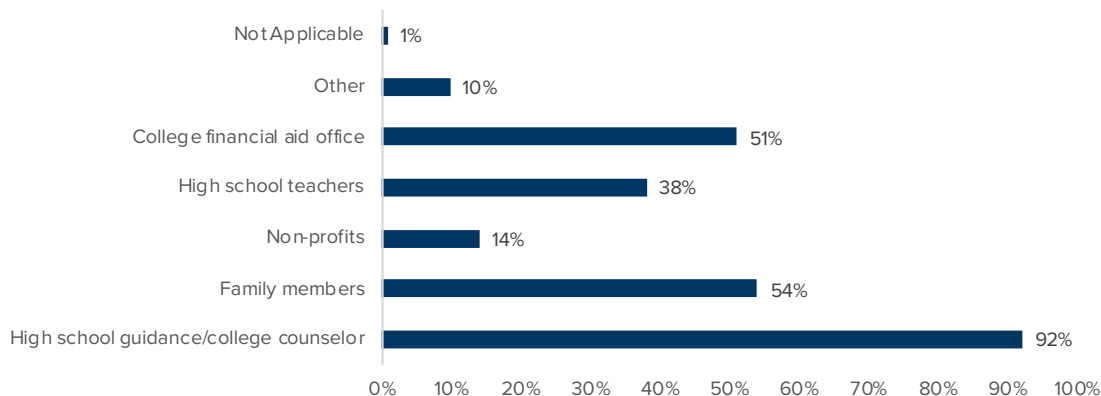
In addition to revealing that most counselors (88 percent) report that the ability to pay for college is a major concern for their students, the survey results probed counselors' thoughts on who bears responsibility to talk to students about college affordability, their comfort level discussing financial matters with students, and their formal training in the subject, among other topics.



## Summary of Findings and Recommendations:

**Finding: School counselors believe they have a role to play in discussing college affordability with their students, but they do not believe it is solely their responsibility.**

Including yourself, who has a responsibility to talk to students about college affordability? Choose all that apply.



Students may be concerned about college costs and are seeking advice from their school counselor, but counselors believe they are not solely responsible for conversations about college affordability. Ninety-two percent of counselors surveyed say they bear some of the responsibility to discuss college affordability with their students but also believe that family members, college financial aid offices, and teachers play a role. It is interesting to note that 8 percent of counselors believe they do not have any role in discussing college affordability. Many respondents pointed to partnerships with multiple stakeholders in the college admissions and financial aid application processes to assist them with this information. Some “other” entities they cited were:

- **College admissions representatives**
- **GEAR UP; TRIO programs**
- **Representative from state finance commission or state higher education assistance authority**



**We try to bring a lot of resources in house. We have a financial aid night and multiple FAFSA completion events that are staffed by college financial aid officers. We also enlist the help of a state agency that helps student navigate the financial aid process.**

*-ASA Survey Respondent*



In fact, the official position of the American School Counselor Association is that counselors often should partner with third parties to provide this college information. In part, their position reads, “To ensure students have opportunity to reach their full potential, school counselors collaborate with community-based organizations, including college access organizations and college access professionals, within the framework of a comprehensive school counseling program.... Community-based organizations often have expertise and time to work with hard-to-serve populations and should be part of the total community wide approach to postsecondary education. Community-based organizations can provide tremendous value to the work school counselors do in the context of improving school-based programs and student outcomes.”<sup>9</sup>

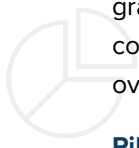
However, there is a down side to relying too heavily on partners. Partnerships may vary according to region and some of the assistance school counselors are relying on may not be coming from impartial parties. For example, many for-profit college access and loan companies, as well as colleges and universities, don’t do college admissions or financial aid information nights solely for altruistic purposes, but provide this information as a pipeline to eventually sell a loan or enroll a student in their school. As a result, the advice provided might be valuable, but might not always be impartial.

It is important to note how partnerships vary according to region. The National College Access Network (NCAN) is a growing network of nearly 400 college access and success professionals and organizations.<sup>10</sup> Over 90 percent of these organizations are in urban areas, which may offset inequities in resources and personnel within inner-city school systems. Conversely, rural areas may not be visited by admissions counselors from a variety of public and private universities and rural areas may not have outside college advisors embedded in schools as they are in urban schools. The College Advising Corps (CAC) is a member organization of NCAN which attempts to bridge this divide. It is a non-profit based in North Carolina that works to increase the number of first-generation, low-income, and/or underrepresented students who enroll in and complete college.<sup>11</sup>

Ideally, whether the partnership exists in a rural area or urban area, conversations about college affordability can occur with students of all ability levels and aspirations and be the starting point for a broader conversation about multiple pathways to post-secondary education success.

**Recommendation for Improvement: Where appropriate, continue to rely on third party providers in new and innovative ways. Expand college advising programs that put boots on the ground.** One-on-one counseling is vital to provide the kind of personalized support that is needed to properly counsel students, but it is time consuming and often hard to scale. With high counselor to student ratios, school systems often rely on third parties to provide college information.

Community-based programs such as the College Advising Corps (CAC) can be instrumental in increasing student access to trained college access professionals and provide the one-on-one guidance that they may not get in school. The CAC, which began in 2005 with 14 advisors in Virginia, now boasts 600 advisors in 600 schools nationwide, with roughly one-third of them in rural areas. CAC collaborates with 24 colleges and universities such as Duke and the University of California, Berkeley, whose admissions and financial aid offices recruit the advisors and provide them training.<sup>12</sup> CAC employs a similar model to Teach For America; instead of taking recent college graduates and putting them in classrooms in high-need schools as teachers, CAC places recent college graduates in high-need schools as full-time college advisors. Individual states can implement the CAC model through their Student Assistance Commissions and College Access Networks. In 2009, the Illinois Student Assistance Commission (ISAC) started the ISACorps, which trained recent college graduates to operate as mentors in high schools to help students and parents navigate the college admissions and financial aid application processes.<sup>13</sup> This both provides a needed resource to families and a support to the already overburdened counselors. In 2015, the Michigan College Access Network (MCAN) launched the AdviseMI program to expand the previously established college advising programs at the state’s two major universities – the University of Michigan and Michigan State University.

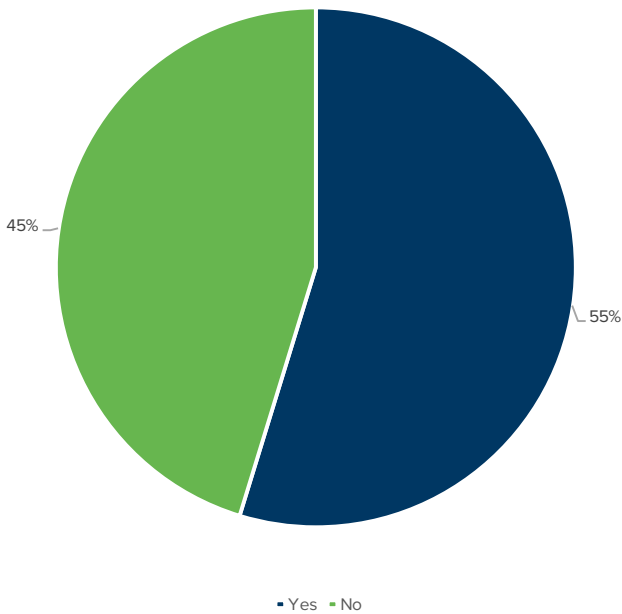


AdviseMI placed 40 recent college graduates as devoted college advisers in 51 high schools across the state; in 2016, the program grew to 49 advisers serving 62 high schools. Of note, AdviseMI college advisers are recent graduates of the program’s 17 partner institutions.<sup>14</sup> While third party providers should be vetted for potential conflicts of interest or neutrality, they can ultimately be an important support for counselors who are often overworked and under-resourced.

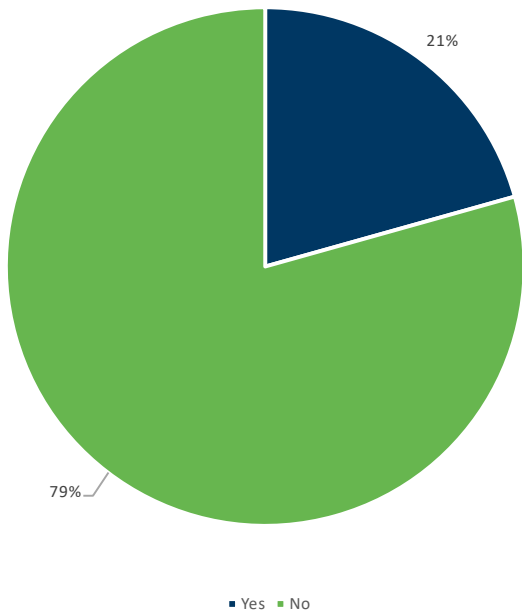
**Pilot high school alumni mentoring programs.** Mentoring is known to have a positive impact on students and college enrollment.<sup>15</sup> Where there is a gap in the resources of counselors to provide college guidance, pilot programs should be launched to test the ability of recent high school graduates to help walk their peers through the process. Instead of waiting until college students graduate before placing them in high schools across the country, current local college and trade students who are alumni of a particular high school and wish to remain connected with their communities can offer support for school counselors. These students could serve as ‘pathways advisors’ and work with current high school students on developing their postsecondary education plans. Instead of relying on one adviser per school, the pathways advisers could be a group of four to five rotating students that held office hours in the high school once or twice a week and worked in close collaboration with the counselor. As recent graduates of the same high school, they could relay their experiences in completing financial aid applications, reviewing financial aid award letters and sizing up how best to fill the financial aid gaps between what the college/university offers and the total cost of attendance. The alumni pathway adviser currently involved in a postsecondary vocational education program could support students interested in the trades, as well as the school counselor in his/her interactions with senior administrators in the high school who may have more interest in sending their graduates to traditional four-year colleges instead of the trades. Successful existing relationships between high schools and local colleges should be replicated whenever possible.

**Finding: Most school counselors aren’t formally trained to answer questions about the financial aid or student loan process. In fact, only 55 percent of counselors had formal training on financial aid and of that group, the majority received that training not in a classroom or as part of their counselor certification, but on the job or at a professional development conference.**

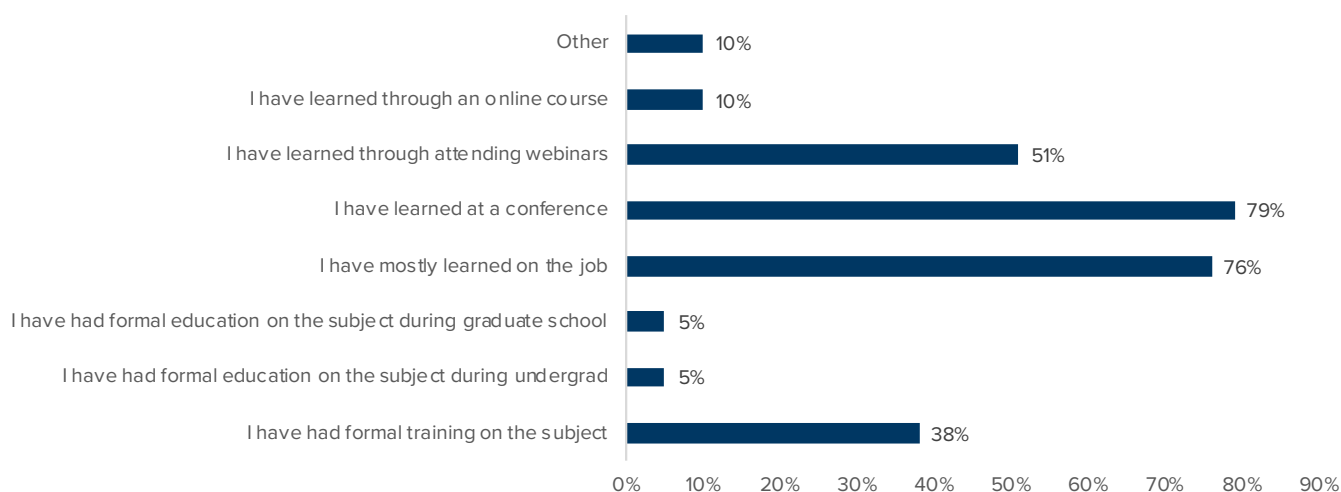
Have you had any training or formal education to handle questions on financial aid?



Have you had any training or formal education to handle questions on student debt?



What type of training have you received on financial aid? Choose all that apply.



All states require school counselors to have a minimum of a bachelor's degree (and most a master's degree) in addition to a formal certification or training in school counseling to perform their duties and counsel students. Training varies greatly by states—with some leaving the specific coursework required up to the higher education institution the students attend and others requiring specific subjects of study. In Massachusetts, for example, a counselor must complete a master's degree in counseling and must take specific coursework that focuses generally on topics like emotional and social development, mental health, organization and operation of education systems, and in some cases, career counseling.<sup>16</sup>

However, Massachusetts is just one of a handful of states (less than 20 percent of states nationwide) that require any formal training on college and postsecondary planning in their school counseling requirements. A review of college and university course descriptions for school counseling programs nationwide finds that very few colleges and universities have training on college planning, let alone higher education financing, as part of the curriculum when training prospective school counselors. While it may come up as an aside or as part of a larger discussion, there is little formal time dedicated to how to plan or properly finance higher education. The National Association for College Admissions Counseling has been working to encourage graduate schools to adopt courses in college planning, but progress has been slow with only a few graduate schools willing to make the change. In fact, of the 466 school counseling programs in colleges and universities nationwide, less than 15 percent have courses that specifically teach college planning to future school counselors.

Once the certified counselor is in a school setting, a counselor's ability to get more training may depend on external factors like the amount of resources available for training, level of Internet connectivity, and time. Many districts lack the financial resources to send their counselors to regional or national conferences for professional development and networking. Rural districts with limited Internet connectivity or broadband access might find challenges in viewing webinars or other online training opportunities with high-definition video that can't be seen without high-speed Internet. Counselors in districts with unusually high student-to-counselor ratios may simply not have the time to engage with any type of training because they are stretched to the limits of their capabilities with the volume of students they encounter on a regular basis.

**“**  
**We need more training.**  
*-ASA Survey Respondent*

**Recommendation for improvement: Incorporate training into undergraduate, graduate and certification programs for school counseling.** Ninety-two percent of school counselors say it is their responsibility to discuss college affordability with their students and yet only 26 percent of school counselors had any training at the graduate or undergraduate level to answer student or parent questions about college planning and financial aid.

States should start by mandating instruction on college planning and higher education financing as part of the state's school counseling certification requirement. Only by boosting the number of states that require their instruction will colleges adapt their training curriculum and provide counselors with the resources they need to facilitate these discussions. Counselors must be armed with the right information to help their students navigate the complex procedures that go into properly planning for and funding a higher education plan.

In the meantime, while schools are planning for new course offerings, existing courses can be 'retro-fitted' to incorporate new and relevant information on planning for college and financing higher education. For example, a graduate student in a masters of school counseling program who learns about the rapid growth of citizens 60 years and older with student loans (from 700,000 in 2005 to 3 million in 2015)<sup>17</sup> might use that newfound knowledge in practice and think twice before encouraging a parent to take out excessive private or PLUS loans to pay for their child's college education. Or counselors who learned that 4 million students dropped out of college with debt during 2015 and 2016<sup>18</sup> might more carefully consider both academic and financial fit of a school, thereby ensuring a greater chance of successful program completion. Exposure to such information would improve school counselors' ability to help students find the right financial fit and increase their level of comfort in speaking with families about college planning and financing.

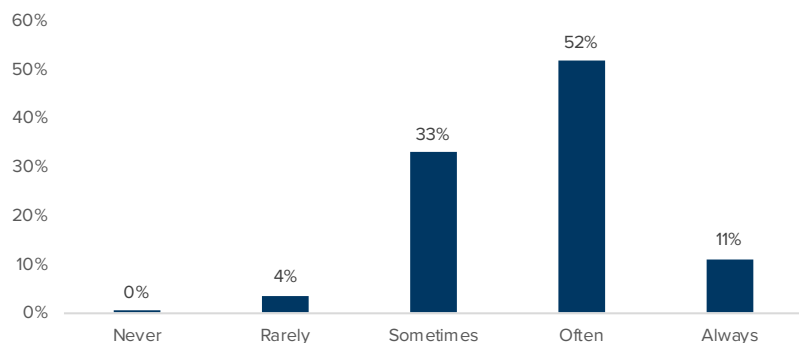
**Provide opportunities for online education and encourage conference attendance.** Most school counselors say they receive the bulk of financial aid training on the job and at industry conferences, rather than via formal education. They also go online for training – 41 percent of counselors attended webinars related to student debt and 51 percent attended webinars related to financial aid. With many school districts across the country facing limited resources, it is essential that K-12 administrators support their school counselors in pursuing these outside training opportunities, such as online webinar/course hybrids offered by colleges and universities and nonprofit organizations, to enhance their skills and fill in the gaps.<sup>19</sup> Standard letters to justify enrollment to school administrators would help ease and speed the approval process and increase counselor participation, enabling them to take advantage of these convenient distance education offerings.

**Finding: When talking to students during the college planning process, many counselors are only able to make college recommendations based on a general understanding of the student's financial circumstances.**

Families may be reluctant to share personal information with a counselor, but if families are relying on the counselor to give accurate advice, it is important to understand that counselors cannot make truly informed recommendations without full knowledge of what a family might consider an affordable education. Fifty-two percent of counselors indicated they often have some understanding of the financial circumstances of their students, but only 11 percent of counselors surveyed responded that they always know the financial circumstances on which they are basing their recommendations.

Many counselors pointed out their knowledge of their students' financial situation came from the designation of federal funding availability to their school — either through Title I of the Elementary and Secondary Education Act or the National School Lunch Program. Title I provides funding for districts based on the number of low-income students the school serves and the lunch program provides free and reduced lunch to specific families that meet poverty guidelines. In suburban areas where there is likely more variation in incomes, students' particular financial situations may be more difficult for counselors to discern. Yet it is equally important to be comfortable speaking with these students and families about the financial aid process, because families in middle-income communities can be 'squeezed' — they don't qualify for Pell Grants due to their income, and they don't have the savings to simply write a check to cover college costs.

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



“

Our school is all free lunch as it is low-income. I live in a district where people are middle-income. They haven't saved enough to cover college [and] aren't poor enough for Pell [Grants]. This socioeconomic status is always on my mind when I guide students.

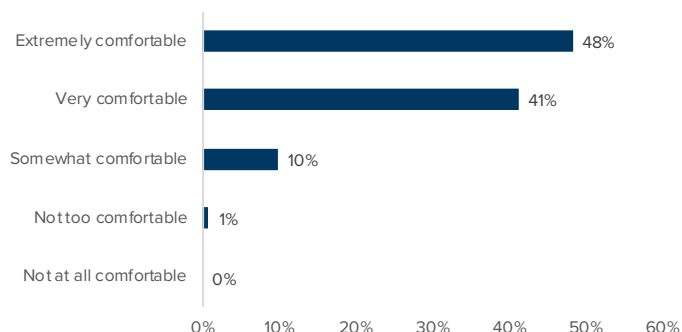
-ASA Survey Respondent

**Finding: Most counselors are very comfortable talking about the college application process with students and their parents, but there is less comfort discussing the financial aid process. Less than 20 percent of counselors say they are extremely comfortable discussing the financial aid application process with students and parents, while over twice that (48 percent) say they are extremely comfortable talking about the college application process.**

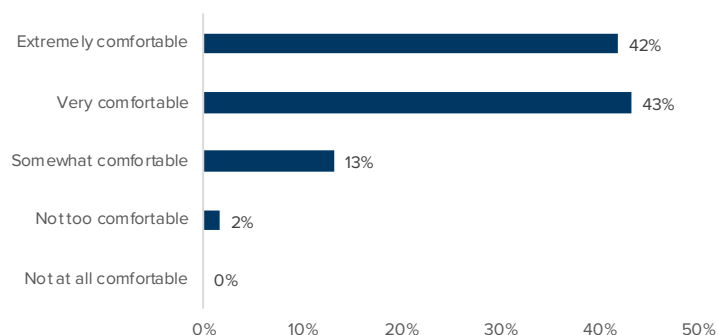
Despite the lack of training, counselors can talk comfortably with families about the college application process, with 89 percent saying they are very comfortable (41 percent) or extremely comfortable (48 percent) talking with students about the college application process. A slightly smaller percentage (85 percent) said they were comfortable talking with parents about the college application process. As one counselor noted, this level of confidence is likely a result of on-the-job training — trial and error after years of talking to students and families about the college admissions process rather than any formal training.

However, possibly due to a combination of the lack of training and the lack of accurate information about the family's financial circumstances, 41 percent of school counselors say they are not at all comfortable or only somewhat comfortable talking to students, and 44 percent speaking to parents about the financial aid process. In stark contrast to the almost 50 percent of counselors who are extremely comfortable speaking about the college admissions process, less than 20 percent of counselors are extremely comfortable discussing the financial aid application process with students and parents.

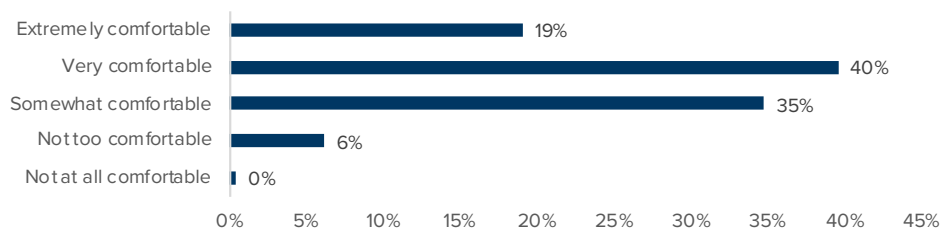
How comfortable are you speaking about the college application process with students?



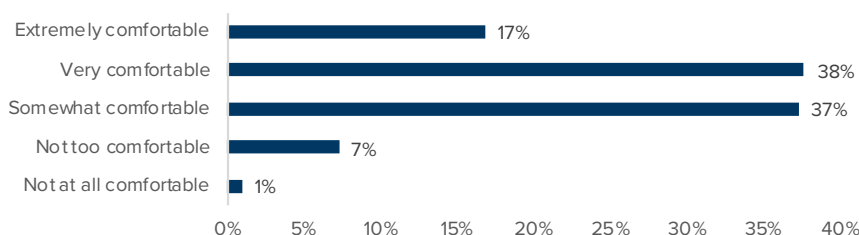
How comfortable are you speaking about the college application process with parents?



### How comfortable are you speaking about the financial aid application process with students?



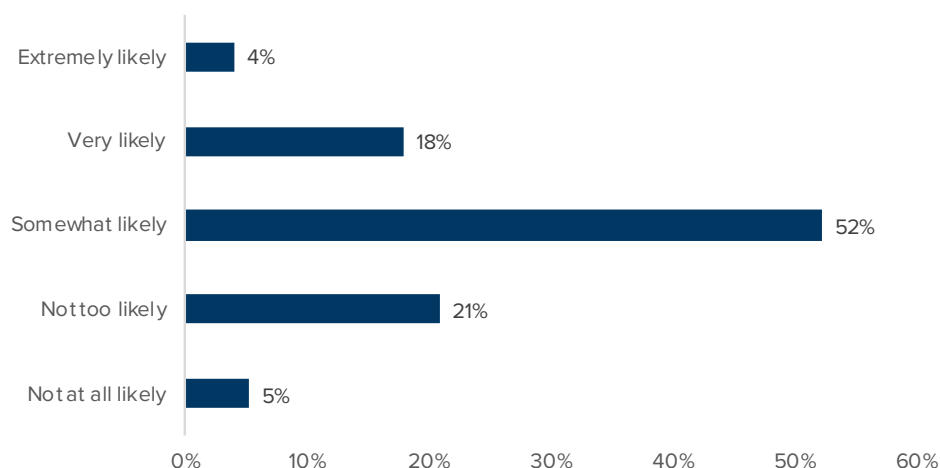
### How comfortable are you speaking about the financial aid application process with parents?



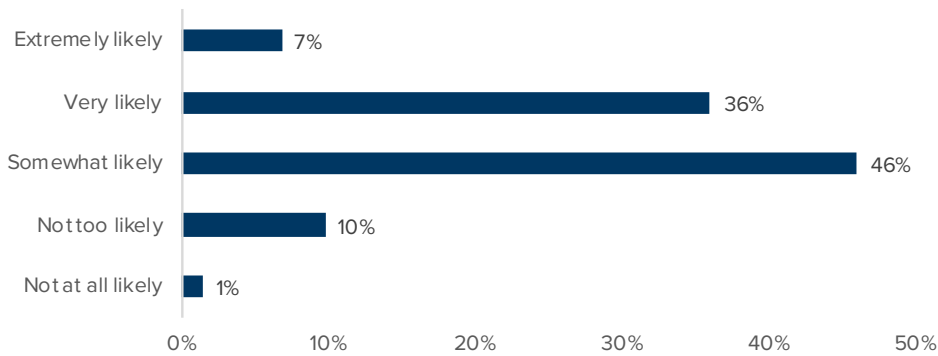
### **Finding: Counselors are more likely to discourage a student from attending a certain school based on poor academic fit than insufficient financial aid.**

Almost half of school counselors say they are very likely or extremely likely to discourage a student from going to a college they perceive as a poor academic fit; conversely, less than 30 percent report they are likely to discourage a student from going to a school based on insufficient financial aid. Interestingly, most counselors are less definitive about their likelihood to sway a student in any direction based on either poor academic fit or lack of financial aid. Most counselors fell somewhere in the middle in saying they were only “somewhat likely” to dissuade a student from such a choice based on either academic fit or financial fit.

### How likely are you to discourage a student from attending a certain school because of insufficient financial aid?



How likely are you to discourage a student from attending a certain school because it is not a good academic fit?



Financial fit should not be the sole determining factor in students' and families' college choices, but there is clearly much room to change the paradigm in how families approach the college conversation and how much weight they assign to a college's affordability in their decision-making process. Certainly, academically high-achieving students should not be dissuaded from pursuing the best higher education they can attain simply out of a fear of student debt (especially since many elite institutions hand out generous financial aid). Often, a reasonable amount of student loans is the best investment a student can make in her future. However, if said education is going to put a severe economic strain on the family's resources or require them to take on excessive loan amounts beyond the normal debt load, school counselors should be equipped to suggest additional pathways, such as starting at a lower-priced school and transferring or considering colleges that give out institutional grants and scholarships.

Similarly, less academically motivated students would also benefit from frank discussions around their financial fit with their chosen college. In fact, these students would likely benefit even more so, as they are at a higher risk of dropping out early – thus accumulating the debt but no degree – than their high-achieving peers.

**Finding: There is a bias toward recommending four-year colleges over two-year colleges. Sixty-nine percent of the counselors indicated they were likely to recommend a four-year college over a two-year college to their students. Even if the purpose of choosing a two-year school was for the student to save money, less than half would have a strong inclination to recommend a two-year college. The best means of saving money, in the counselor's view, seems to be through dual enrollment programs, with 88 percent saying they would suggest students earn college credits while in high school.**

The Georgetown Center on Education and the Workforce projects the economy will generate 55 million jobs by 2020 and a healthy majority (65 percent) will require some form of postsecondary education.<sup>20</sup> However, a closer examination of 'some form' of postsecondary education reveals it need not always be a bachelor's degree or higher; 7 million jobs will require an associate degree, 5 million jobs will require a postsecondary certificate, and 10 million jobs will require some college credit. Therefore, our societal goal must be to help all students find successful pathways beyond secondary school – including the students uninterested in college immediately after high school but who may have stronger interest in later years or who may pursue advanced training as their form of postsecondary education.

However, despite these data, currently there seems to be a strong bias toward recommending four-year bachelor's degree programs. Sixty-nine percent of the counselors surveyed indicated they were likely to recommend a four-year college over a two-year college to their students.

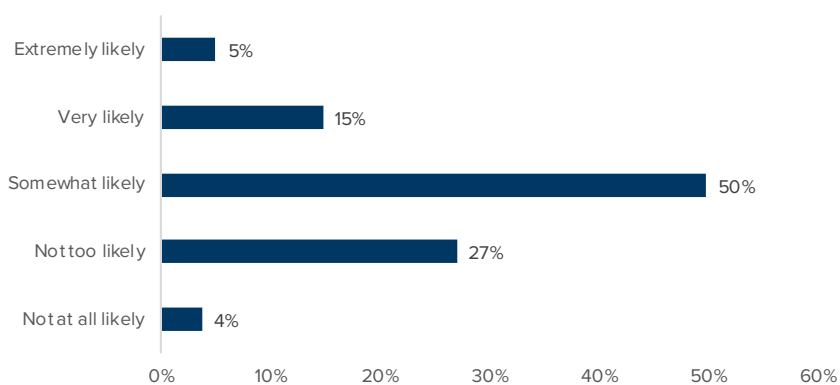


Even if they know money is a factor, less than 50 percent of school counselors said they were very likely or extremely likely to encourage a student to attend a two-year college prior to attending a four-year college to save money. This could be a result of high school administrators raising expectations that all students will apply to (and hopefully attend) a four-year college, with the goal of raising the high school's ranking and status. This might be beneficial for the school, but if it's not the right choice for the student both academically and financial, the student might not succeed long-term.

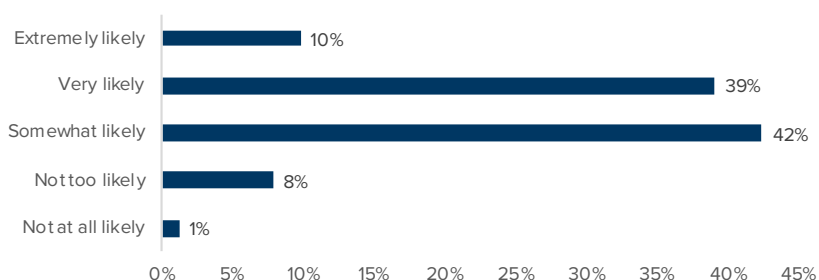
Among counselors, the more popular way to point toward a financial savings for higher education seems to be through dual enrollment programs that allow high school students to gain college credit while still in high school. These programs, usually under an agreement between the high school and a local community college, allow students to take college classes that can be applied to both their high school and college degree simultaneously. Dual enrollment programs vary by state, but most allow these classes to be taken for free by the high schooler. Counselors often point to dual enrollment as an option for students to save on higher education cost – indeed, most of the survey respondents (84 percent) indicated they are very likely to recommend students take advantage of programs that allow high school students to earn college credit.

**Recommendation for improvement: Expand the definition of college.** To get past this bias for certain degree types, we should embrace explorations of all paths to higher education and expand the definition of “college,” recognizing that there are multiple postsecondary pathways toward economic mobility beyond high school.

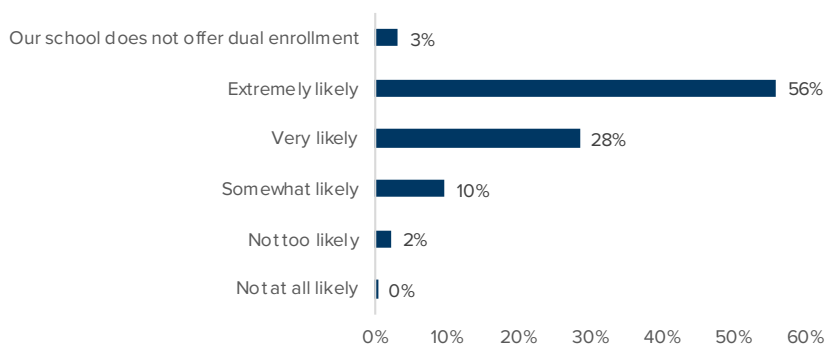
How likely are you to recommend a 4-year college over a 2-year college?



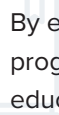
How likely are you to encourage a student to attend a 2-year college prior to attending a 4-year college in order to save money?



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







By expanding their perception of college beyond the traditional four-year institution to include two-year programs and advanced skills training, the high school guidance community can help open more postsecondary education possibilities for students from all economic and educational backgrounds – while simultaneously limiting the instances where students over-borrow for an education that may not align with their future career goals.

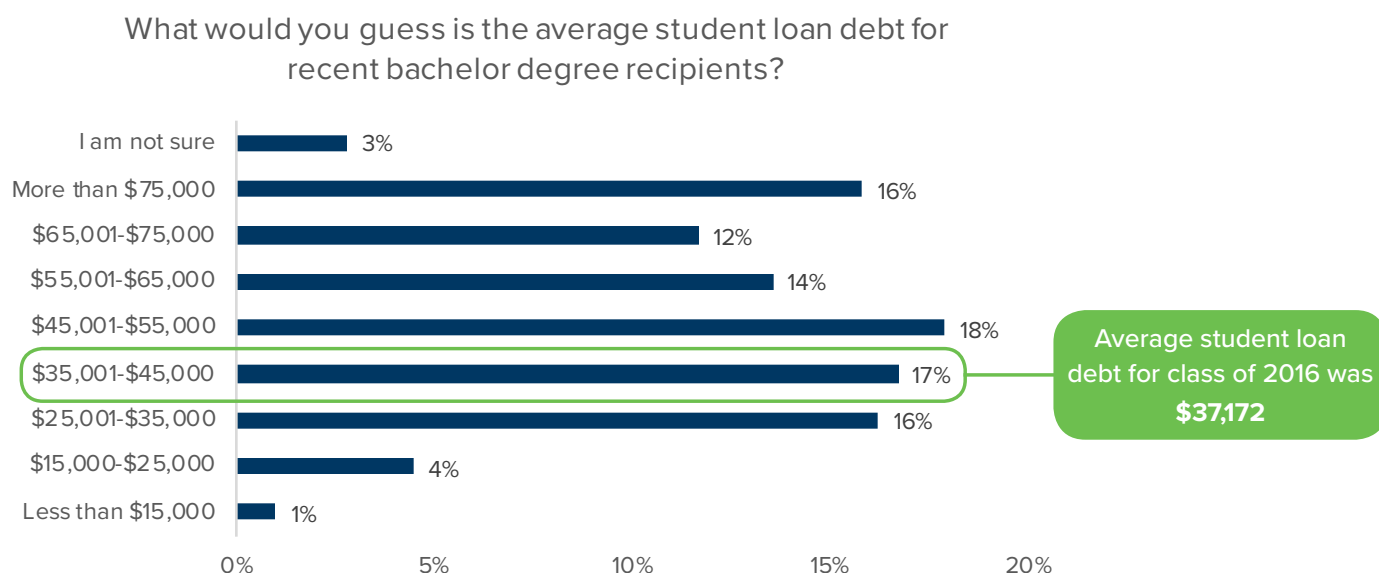
Of course, counselors already face a daunting challenge of helping students and families sort through the nearly 4,000 traditional higher education options available nationally, and so we need to think of new and creative ways to allow for exploration of all education pathways. Whenever possible we should look to expand partnerships with the private sector on apprenticeships, internships, and innovative approaches to skill-building that can lighten the load on school counselors and help students explore their education and career options in a different way.

One such approach is the Pathways in Technology high school program, a joint venture of IBM, New York City Public Schools and the City University of New York that uses both job skills building through internships and a dual enrollment program. Since launching in 2011, Pathways in Technology, or P-Tech, has expanded to 60 schools in six states and Australia. This program allows kids to explore what their career interest might be and puts them on a path to an associate degree without limiting their possibilities for a bachelor's degree. The goal of P-Tech is to provide students a traditional 9th-to-12th grade curriculum combined with a free two-year associate degree.<sup>21</sup> This “9-14” experience also includes work experience, so students can receive mentoring and encouragement from their internships beyond what the school counselor might be able to offer them. A study of the first P-Tech cohorts found 36 P-TECH students finished the program one or two years earlier than expected. Those students then either enrolled in a four-year degree program or took a job with their internship company, IBM (or both). Multiple paths to success were available to these students and they were given the opportunity to explore which works for them. For those kids who did not finish early, 60 percent are expected to complete their degree on time, which is over five times the national average.<sup>22</sup> We need to embrace dual enrollment programs and other opportunities like P-Tech as a step toward expanding how kids can begin to explore what higher education means to them.

This shift in how kids explore higher education options and what “counts” as higher education will take buy-in from both counselors and school administration alike. According to the College Board, there is a significant disconnect between counselors and administrators regarding the perceived support for counselors to fulfill certain strategic goals around postsecondary planning – specifically, higher education financing. Eighty percent of high school administrators said they supported counselor efforts on college financing planning like assistance with completion of the Free Application for Federal Student Aid (FAFSA), but only 53 percent of school counselors said that, when it came to allocating resources to these efforts, they had administration support to do so.<sup>23</sup> Further evidence of a disconnect between counselors and administrators can be seen among administrators themselves. For example, in 2016 the Indiana Chamber of Commerce commissioned a study examining the decisions of school principals and school superintendents regarding the roles and responsibilities of school counselors. When asked to choose from a list of professional development needs for school counselors, principals and superintendents gave almost identical responses to the following topics: using data to inform practice; mental health issues; crisis/suicide; trauma informed schools and parent outreach/collaboration. They sharply diverged on their responses to the topic of college and career readiness: 66 percent of superintendents viewed it as a need for professional development, while only 48 percent of principals viewed college and career readiness as a need for professional development for school counselors.<sup>24</sup>

**Recommendation for improvement: Change the data tracked to enable longitudinal analysis of student outcomes.** In addition, as was previously noted, only 37 percent of schools are even collecting data on whether their students are succeeding in college long-term. This means there is no real understanding of whether the college guidance provided by school counselors is working. One possible example of better alignment for administrators and school counselors is to establish a strategic plan that includes metrics for not just college access and attendance, but also successful completion of a higher education credential – and even successful retirement of student debt, if possible. This would incent districts to be more focused on the long-term higher education success of students and lead to more careful consideration and support for recommended paths to higher education. Counselors and administrators should work toward the same metrics for success: ensuring their students are entering a higher education environment they can succeed in academically and financially so that they can achieve long-term success. Without tracking the numbers of how many kids persist in higher education, schools will never know how they are progressing toward this metric, and we will never move past the default position of recommending certain school types over others just to achieve enrollment numbers.

**Finding: Counselors don't have a true understanding of the debt students are taking on, with only 17 percent correctly estimating what the average amount of student loan debt is nationally.**

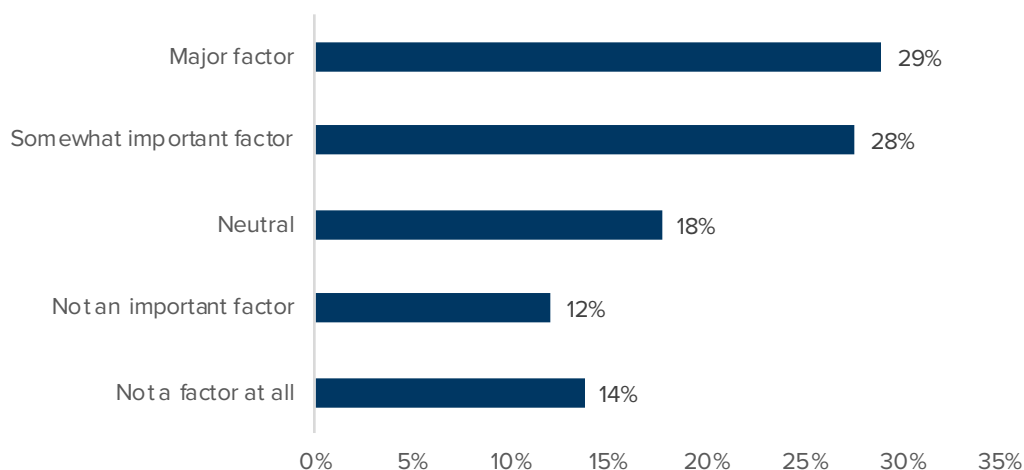


The national conversation about student loan debt has brought many families to wonder whether the risk of taking on debt is now outweighing the potential rewards of the degree. School counselors are often in the middle of these debates, as they seek to explain how to pay for college without discouraging students from exploring all possibilities regardless of sticker price. Finding this balance is more difficult without the proper context if counselors are unaware of how much debt a typical graduate in their community might expect after completing a bachelor's degree.

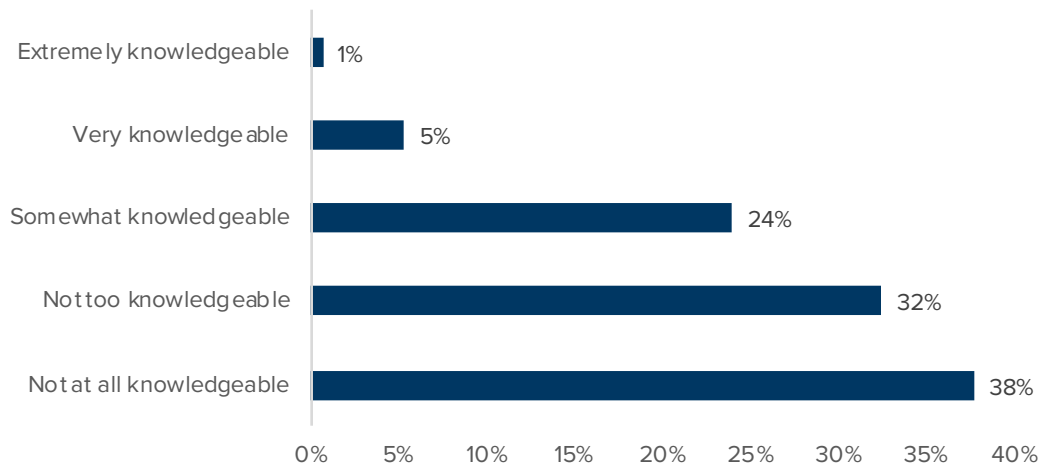
According to analysis by student loan expert Mark Kantrowitz, the average student debt for the class of 2016 was \$37,712. Only 17 percent of counselors could properly put in context how much debt students are taking on. If you can't fix a problem without knowing the problem, counselors have a long way to go to help students put the debt they are taking on into tangible terms that can fit into their college decision-making process.

**Finding: Many counselors know firsthand that information about how to properly finance college is important because 60 percent said it was a big factor in their own choice of college, 66 percent had to take on student debt to fund their own education, and 70 percent of respondents said they didn't receive the information they needed from their high school counselors about paying for college.**

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



### When you were in high school, how knowledgeable was your own school counselor on the topic of Financial Aid?



This finding begs the question: If 70 percent of current school counselors said they didn't receive information from their own counselors when they went through the college admissions and financial aid application processes, why are they reluctant to speak to students and families about finances and the importance of making sound decisions in determining the best ways to pay for college? This reluctance might be the result of directives from senior administrators not to discuss finances, or to focus more on increasing the number of students who attend four-year colleges without regard to whether students have sufficient resources to attend said colleges. When asked for additional comments after completing the survey, many counselors indicated that their own experiences influenced how they spoke to students and seemed eager to break the cycle of inadequate financial literacy on how best to pay for college with the least possible debt at graduation.

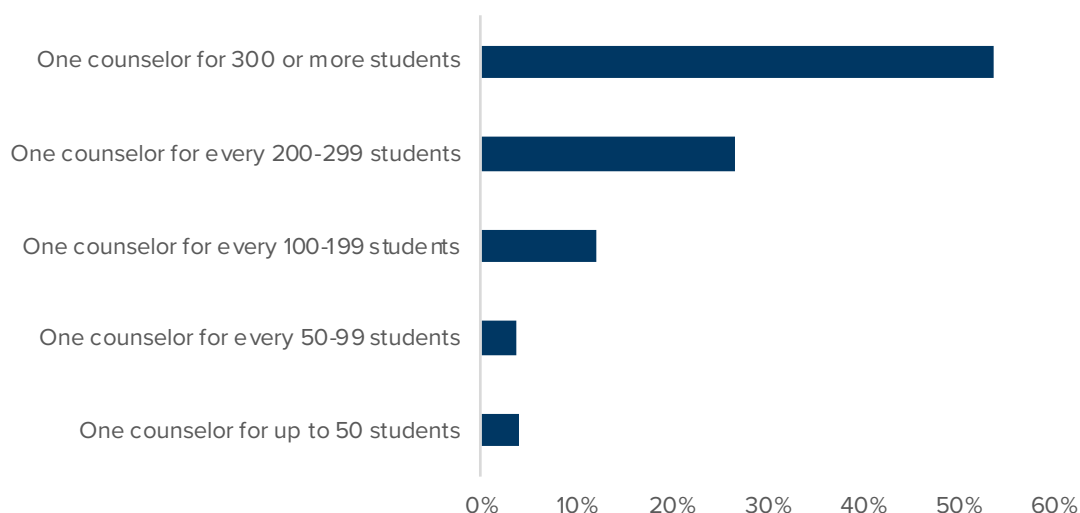


**My goal is to help students avoid a crippling amount of student loan debt. I know firsthand exactly how difficult it is to face.**

*-ASA Survey Respondent*

**Finding: Counselors are overburdened and, therefore, are likely unable to provide the highest quality of guidance every student deserves.** Despite the ASCA recommended 250:1 ratio of students to counselor, over half of school counselors in ASA's survey have a student-to-counselor ratio 300-to-1 or higher and only 20% have a ratio smaller than 199:1.

## What is the ratio of counselors to students at your school?



Research suggests that this 300:1 ratio is standard, if not low. The American School Counselor Association places the average ratio at 480:1 nationally and as high as 1000:1 in some districts. According to the US Department of Education Office for Civil Rights, one in five high schools nationwide have no school counselor at all.<sup>25</sup> Counselors cannot be effective when they must counsel such a large proportion of students. If they work eight hours per day and do nothing but counsel seniors about college (which isn't the case), each member of a senior class of 300 gets 3.3 hours of a counselor's time.<sup>26</sup> The reality is, most kids get significantly less time with a counselor. If that same counselor needs to also counsel freshman, sophomores and juniors on preparing for college, as well as emotional support, academic support and disciplinary issues in the 990 hours of school time per year, the counselor has just over 49 minutes to spend with a student per year. In fact, given all the other things that a counselor must do in a day, the National Association of School Admissions Counseling calculates that most students get only an average of 38 minutes with their school counselor over the whole four years of high school—or less than 10 minutes a year.<sup>27</sup> If you factor in the previously mentioned finding that most counselors spend less than 20 percent of their time on college preparation, that brings the average time spent on college planning to about seven minutes per student. This is time used to discuss possible career paths, college options, what type of college or schooling best meets their needs, application questions, financial aid questions, making sure they have all the academic qualifications to attend, etc.

That 38 minutes of total counseling time is the average and it is likely that the highly motivated students who seek out the help get significantly more time, and the less motivated may get no time at all. If the counselors can't know every student, likely the ones who need the most help, have the fewest resources to navigate the college planning system, and aren't motivated to seek out assistance are left to their own devices.



**There are not enough counselors in each school. This prohibits us from being able to adequately counsel all children about their future plans.**

*-ASA Survey Respondent*

**Recommendation for improvement: More personnel to decrease student-to-school counselor ratios.**

There must be a renewed commitment to understand the value that counselors bring to the daily lives of students and to their long-term success. More than half (54 percent) of the school counselor survey respondents have one counselor for 300 or more students. Across the nation, that ratio is nearly 500 to 1, a proportion that education experts point out has remained virtually unchanged for the past 10 years.<sup>28</sup> The value of counselors can be reaffirmed through an increased commitment of resources to allow for more counselors, lower the counselor-to-student ratios, and provide the support and training to allow them to do their job better.

“

**Many counselors are so overloaded with paperwork for scheduling/greeting/testing/filing that they have a limited amount of time to spend assisting students with college and financial aid applications. I think counselors could do a better job if they had more time to concentrate on this significant student need.**

*-ASA Survey Respondent*

Increased resources can be achieved through greater state investment in school counseling to cut down student-to-school counselor ratios. Often, initiatives crafted at the state level can lead to broader implementation across the rest of the country. For example, from 2010 to 2015 Colorado implemented the School Counselor Corps Grant Program, which allocated \$16 million to 75 secondary schools to create an additional 220 counselor positions and provide 875 school professionals with postsecondary and workforce training. Within that five-year period, Colorado cut the student-to-counselor ratio roughly in half, from 363:1 to 216:1, and between 2012 and 2015, the high school dropout rate decreased from 5.5 percent to 3.5 percent. Based on labor market studies, the state estimated each dropout in Colorado costs \$321,450 per lifetime of that individual, incorporating the variable of taxes lost and spending via other public support systems. As a result, the state's return on investment for this increased counseling program was calculated at approximately \$320 million, or \$20 saved for every \$1 spent.<sup>29</sup> This is a prime example of preventive medicine or the ‘pay now or pay later’ philosophy – devote resources now to increase the number of school counselors, or pay more later in resources used to address societal challenges such as incarceration, welfare benefits and health care costs.

## Conclusion

The national debate about college affordability has ranged from whether the rise in student debt constitutes a crisis to whether the risk of taking on debt is now outweighing the potential rewards of the degree. School counselors are often in the middle of these debates, as they seek to explain how to pay for college without discouraging students from exploring all possibilities regardless of sticker price. This careful choice in high school—based on both academic fit and ability to pay-- must be given equal weight and school counselors will continue to be one of the most crucial starting places to have these conversations. As one counselor succinctly put it in our survey: “Students seem to either want NO debt, or not care at all about the amount of debt. Usually, my advice to them is to understand how much debt makes sense for their chosen career path.” These are the conversations that must take place between every counselor and their student as important choices are made about postsecondary education. To ensure these conversations do happen, counselors need the resources to reduce caseloads and have more time with each student; the training to confidently talk with students and families about complex issues of college planning and financial aid; and the flexibility and support from administrators to try new ways of helping students explore all their post-high school options to ensure they can achieve a postsecondary education that is the right academic fit and the right financial fit.

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## **APPENDIX: SCHOOL COUNSELOR SURVEY RESULTS**

### **About the survey**

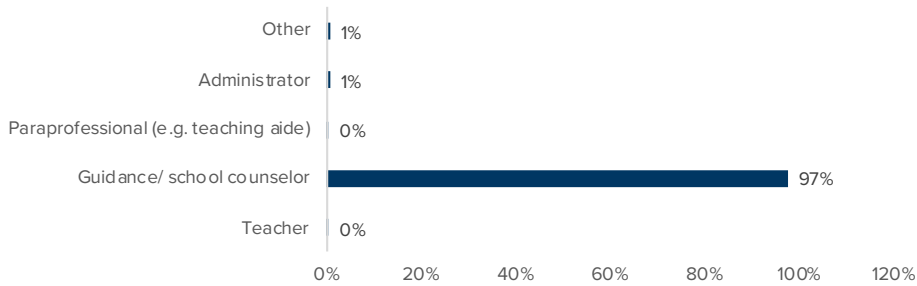
American Student Assistance®, a non-profit based in Boston, Massachusetts, conducted a survey of school counselors nationwide. Working with a panel and the survey firm Qualtrics, we gathered information from 1,012 counselors. Best efforts were made to achieve a nationally representative sample. The survey was open from June 1 to August 1, 2017. Those responding to the survey were provided with an incentive to participate.

### **Demographics of the survey group**

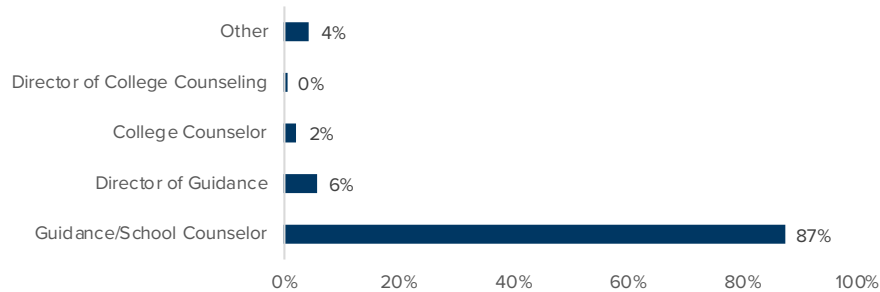
Survey respondents’ overwhelming job function was school counselor, with less than three percent indicating they were administrators, teachers or paraprofessionals. Approximately six percent held the job title of director of guidance or college counseling, while another two percent were college counselors and just over four percent identified their job title as “other.”



### What is your primary job responsibility?

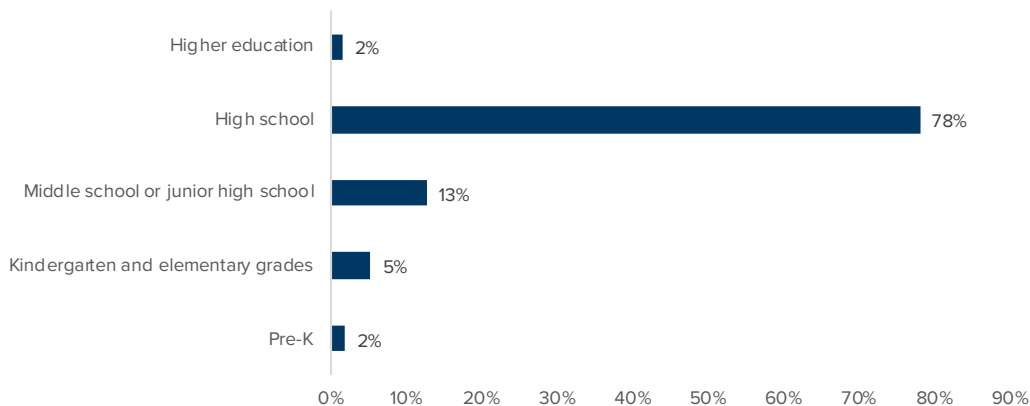


### What is your job title?

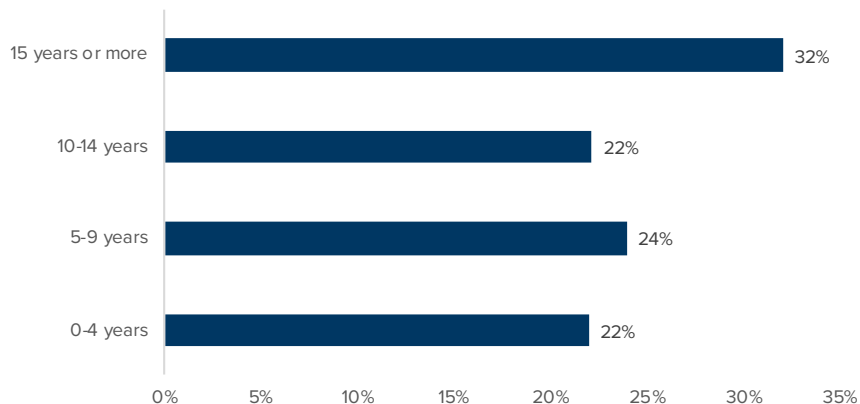


The majority of respondents worked at the high school level. Thirteen percent worked with middle or junior high schoolers, five percent with elementary-aged children and a little over one percent worked in higher education. Respondents represented a good mix of experience in their position: 32 percent had worked as a counselor for 15 years or more, another 46 had been in the profession five to 15 years, and the remaining 22 percent were in the field for four years or less.

### With what grades or school levels do you primarily work?

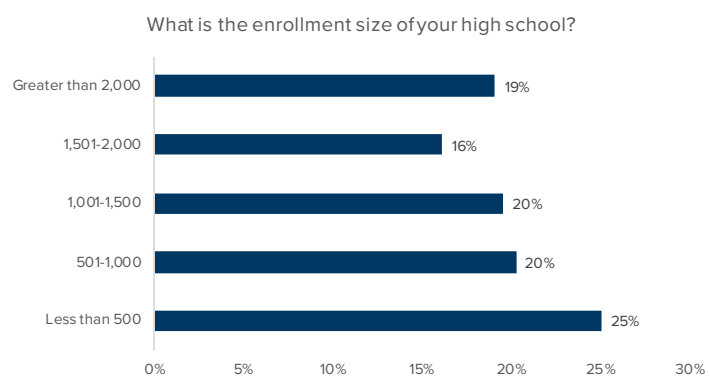
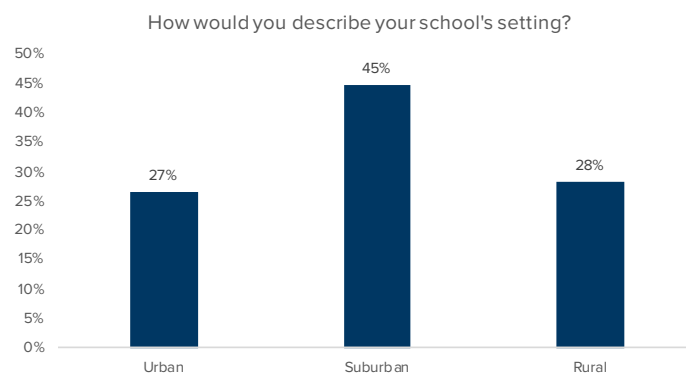
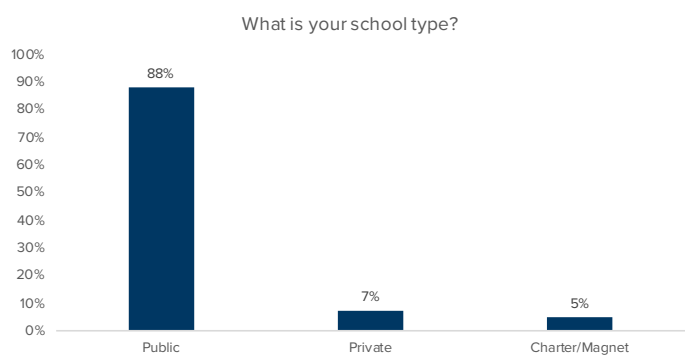
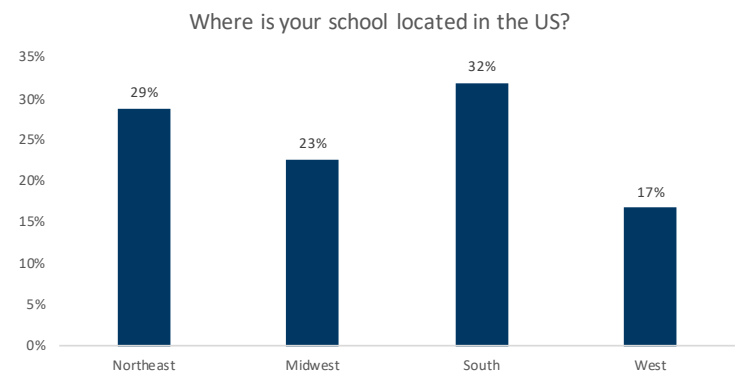


### How long have you been a school counselor?





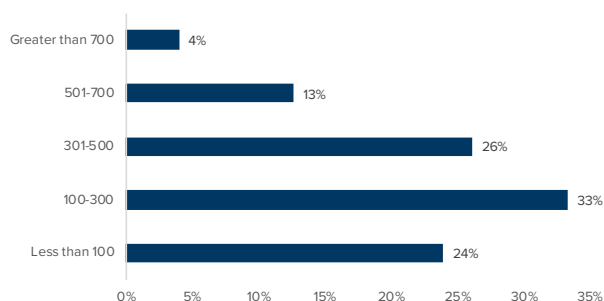
Survey respondents worked in all areas of the country, with 29 percent located in the Northeast, 23 percent in the Midwest, 32 percent in the South and 17 percent in the West. Forty-five percent classified their school setting as suburban, 29 percent rural and 27 percent urban. Most respondents (88%) worked at a public school, while seven percent worked at a private institution and nearly five percent at a charter or magnet school. The counselors surveyed represented a good cross-section of school size. Fifty-five percent worked at a school with more than 1,000 students, approximately 20 percent at schools with 500 to 1,000 enrollees and 25 percent at very small schools with less than 500 students. Most counselors – 76 percent – had graduating senior classes of at least 500 students.



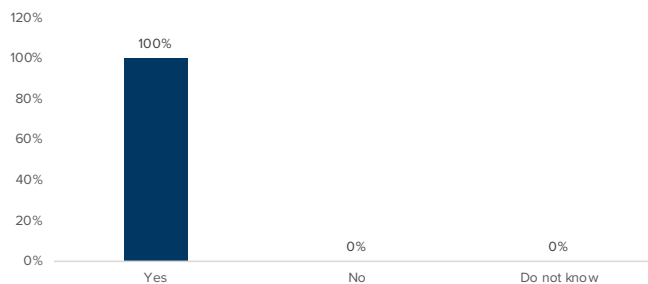
## College planning and financial aid counseling

Survey results show that school counselors have completely taken on the responsibility of college counseling, with 100 percent of respondents indicating they provided college planning services to students in their current role. However, while 92 percent agreed that counselors share a responsibility to discuss college affordability with students, many thought that responsibility also rests with colleges (20 percent), teachers at their school (15 percent), family members (21 percent), and other resources in the community, such as area nonprofits (9 percent). Regardless of who delivers the help to students, there can be no doubt they need the help; less than one percent of the counselors surveyed said their students had no concerns about paying for college.

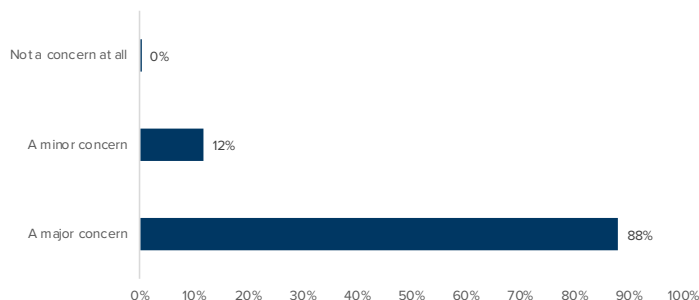
What is the enrollment size of the senior class?



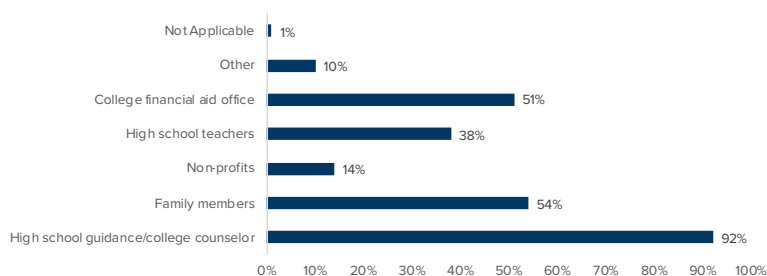
As part of your job, do you ever provide counseling to students about college planning?



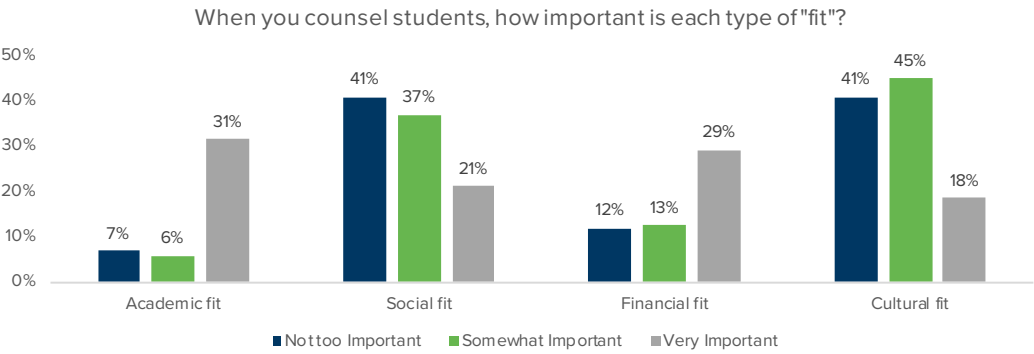
How much are your students concerned about financing college?



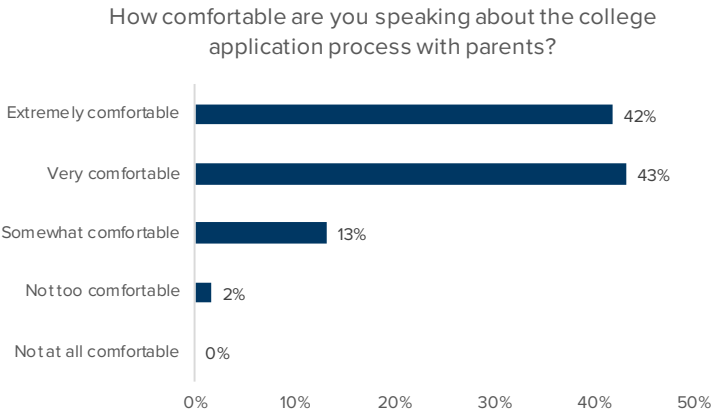
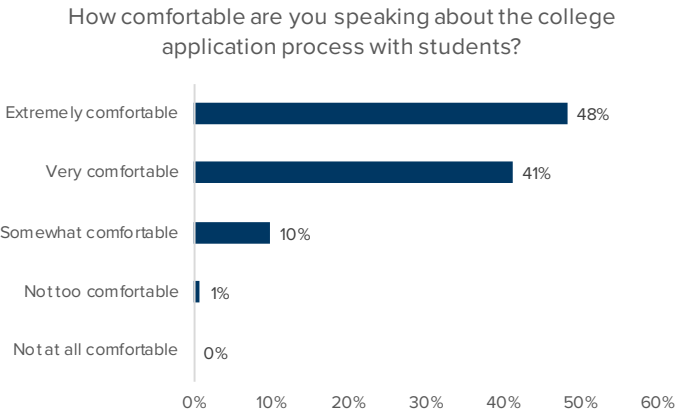
Including yourself, who has a responsibility to talk to students about college affordability? Choose all that apply.



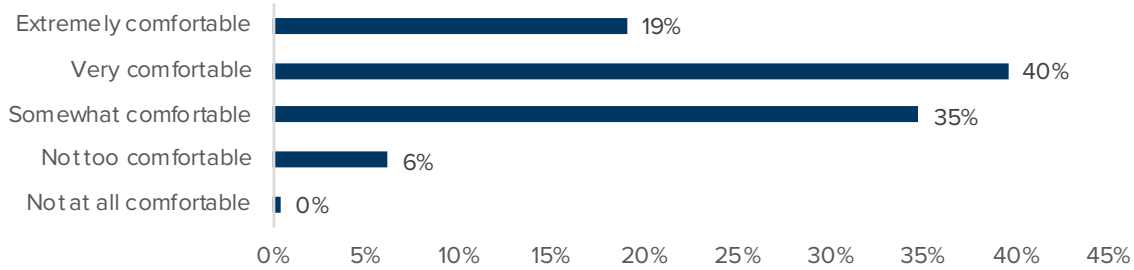
Based on heightened concerns over college costs and families’ ability to meet them, school counselors reported they frequently assist students to consider the financial fit of a potential college. When asked how much weight they gave to each facet of a student’s decision on where to attend college, 42 percent said financial fit was at least somewhat important (29 percent ranked it as “very important”). Academic fit ranked the highest in the “very important” category at 31 percent, with social fit and cultural fit each being ranked as “not too important” by 41 percent of respondents.



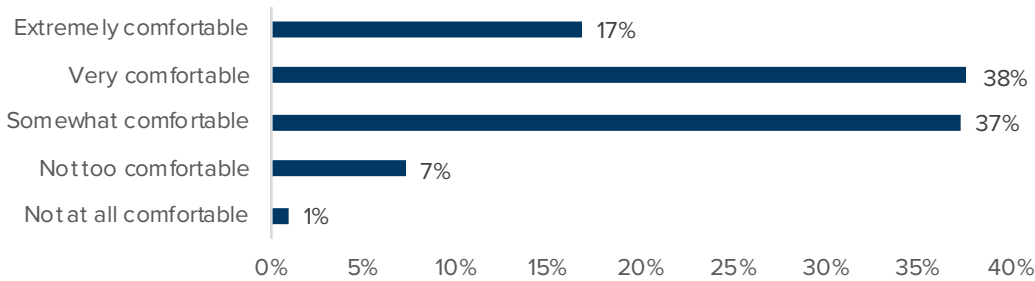
Counselors generally indicated they felt prepared to advise on the college application process. Nearly 90 percent said they are very or extremely comfortable helping students apply academically to college, while 85 percent expressed a similar comfort level talking to parents. However, their comfort level drops precipitously when it comes to assisting with financial aid; less than 60 percent are very or extremely comfortable helping students apply for financial aid and less than 55 percent are very or extremely comfortable discussing financial aid with parents. Further, 62 percent are confident in their ability to dissect and explain a financial aid award letter to their students, but that still leaves a full 38 percent feeling at the most only “somewhat comfortable” delving into the specifics of an award letter.



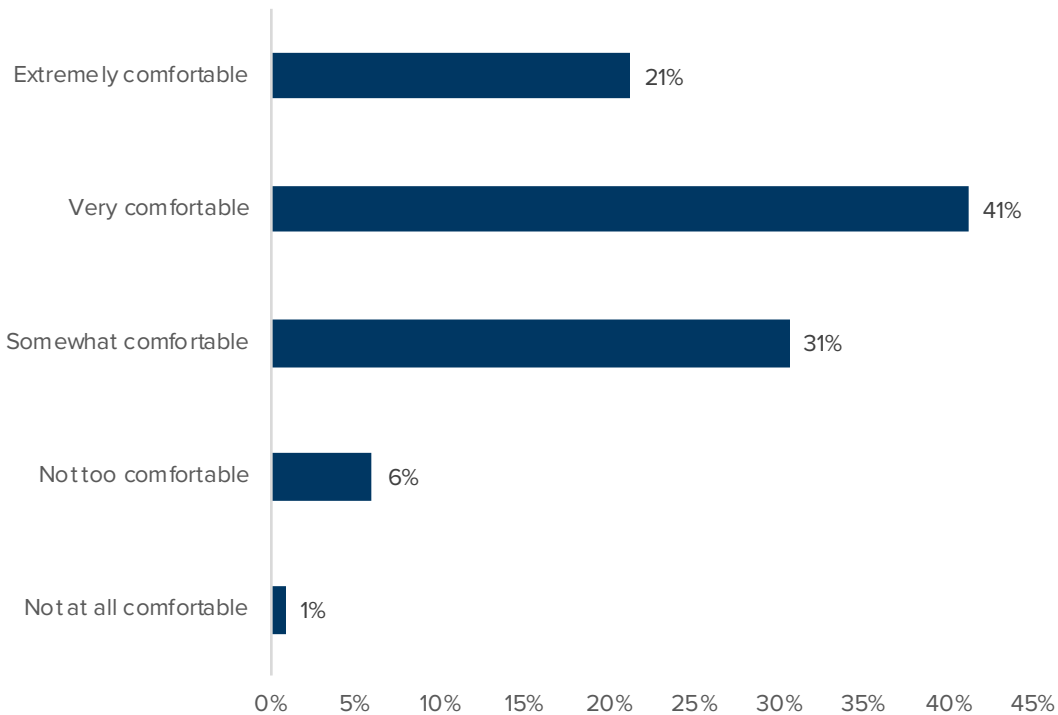
### How comfortable are you speaking about the financial aid application process with students?



### How comfortable are you speaking about the financial aid application process with parents?

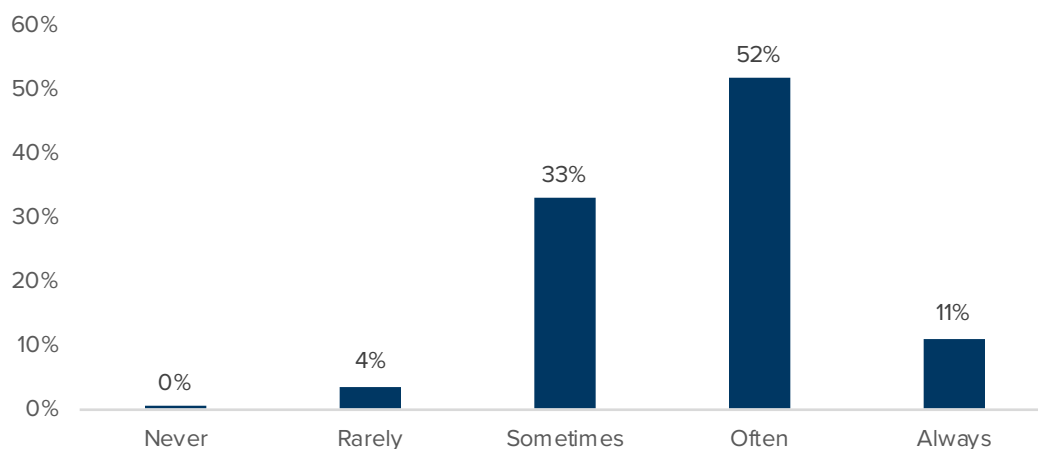


### How comfortable are you reading and explaining financial aid award letters to your students?



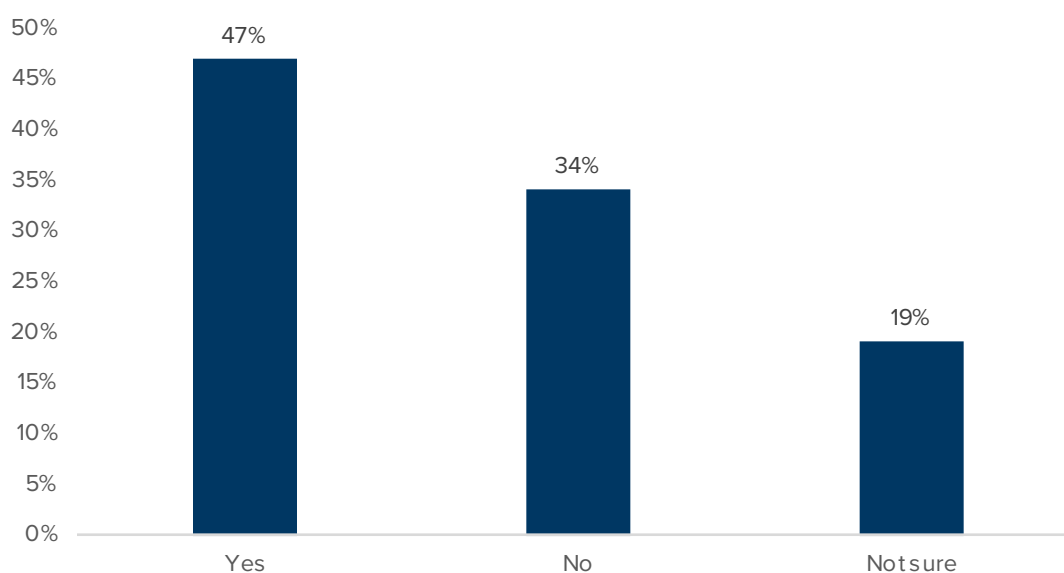
One reason counselors may feel less than prepared to advise on financial aid is a lack of information. Counselors reported they often didn't know enough about a student's particular financial situation, with nearly 40 percent indicating they know a family's financial circumstances only sometimes, rarely or not at all.

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

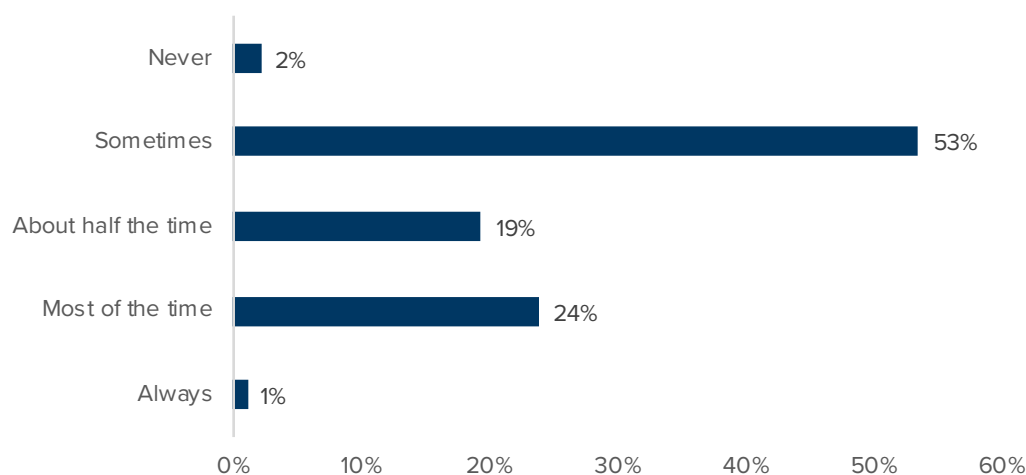


When students find a gap between the financial aid offered by a college they're considering attending and the total college costs, counselors recommend a variety of alternative options to finance the education. The most popular suggestion is scholarships, recommended by 46 percent of counselors, followed by another 42 percent suggesting federal parent PLUS loans or private loans originated by a lender. Specifically regarding parent PLUS loans, counselors reported this form of aid was frequently already included in a college's financial aid package, with just under 45 percent of respondents seeing them in at least half of all award letters they review.

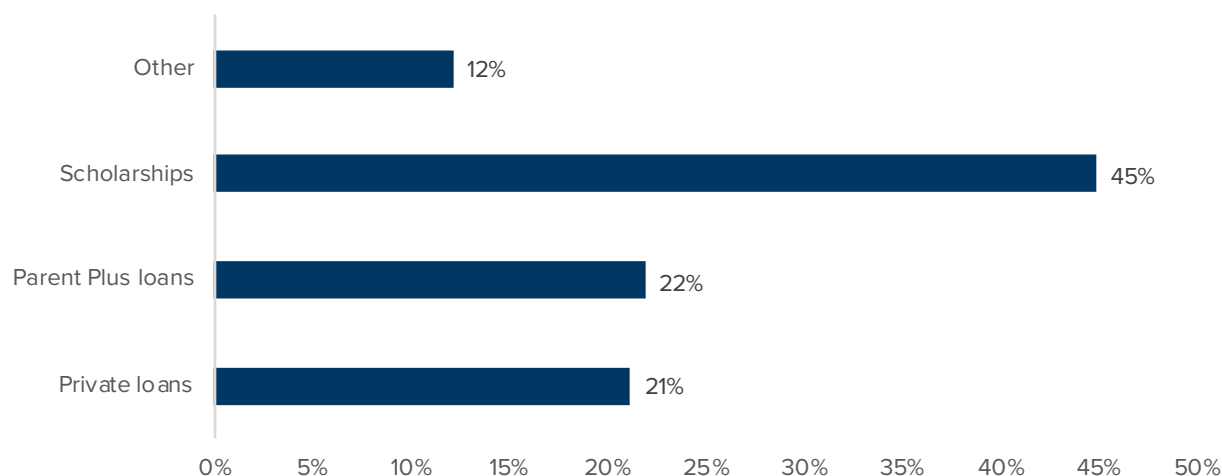
Have you ever seen a Parent PLUS loan included in a student's financial aid award letter?



### How often do you see a Parent PLUS Loan included in a student's financial aid award letter?

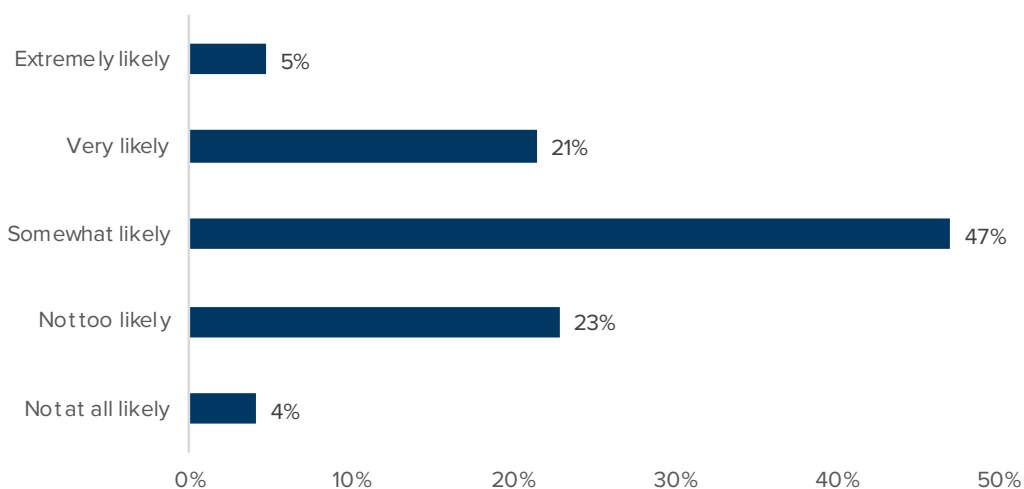


### If students have a gap between the financial aid award and the cost of attendance, what do you suggest?

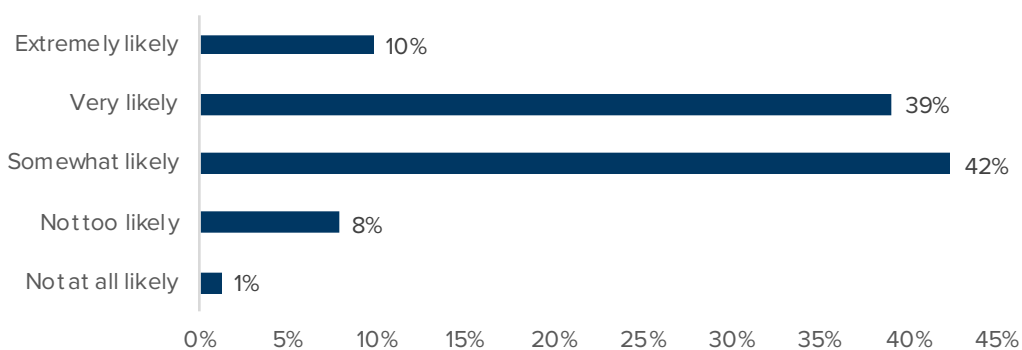


Counselors also said they suggested several ways for students to save money on their higher education. Seventy-three percent said they were at least somewhat likely to suggest a student live at home instead of on campus. Even more (91 percent) said they encourage students to consider attending a two-year school first before transferring to a four-year institution, and an even higher percentage (95 percent) recommended students take advantage of dual enrollment programs, which allow students to earn college credit while they're still in high school, thus cutting down on the number of credits they must earn – and pay for – during their college career.

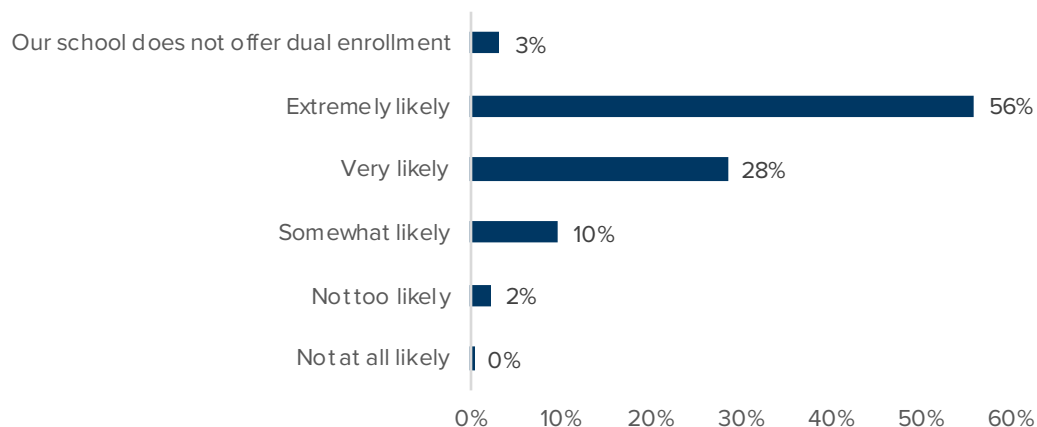
How likely are you to recommend a student live at home instead of on campus to save money?



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?

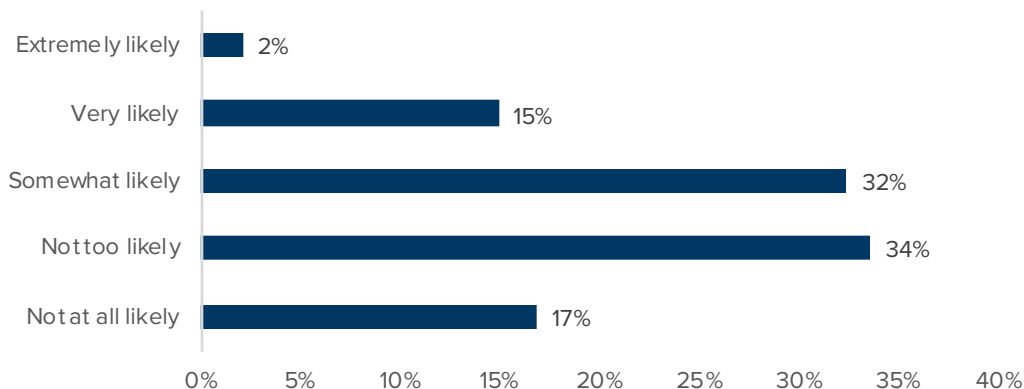


### How likely are you to recommend students take advantage of dual enrollment programs that allow high school students to earn college credit?



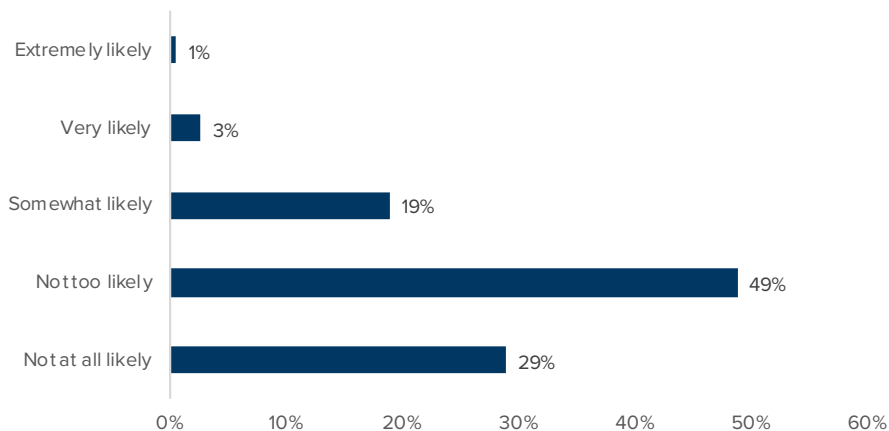
However, counselors said they were much less likely to recommend students postpone their higher education plans altogether. This may be a result of research on the topic in recent years that suggests students who put off going to college often don't attend at all. In fact, close to 80 percent of surveyed counselors said they were not too likely or not at all likely to suggest students take a gap year if they didn't have enough money to attend. Interestingly, almost 50 percent of respondents said they were somewhat, very or extremely likely to recommend a gap year if the student was academically underprepared to go on to college, versus the roughly 20 percent who would do so if the student was not prepared financially.

### How likely are you to recommend a student take a gap year if they are academically unprepared to attend college?



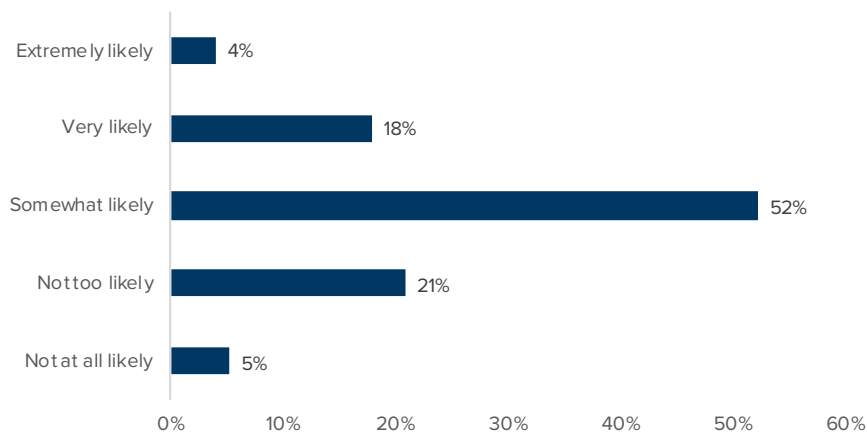


How likely are you to recommend a student take a gap year if they have insufficient funds to attend college?

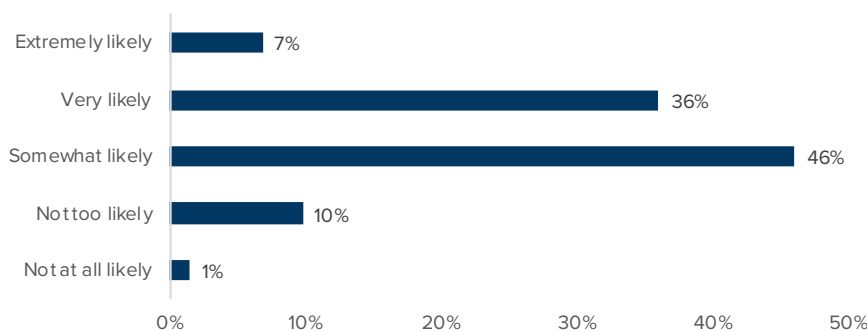


In terms of offering guidance to students as they weigh their college choices, counselors showed a clear preference for recommending four-year institutions over two-year institutions. Nearly 70 percent were somewhat, very or extremely likely to do so. Similar to the gap year recommendation findings, a higher percentage of counselors said they'd dissuade a student from attending a specific school for academic reasons than financial. Eighty-eight percent said they were at least somewhat likely to discourage students from attending a college that wasn't a good academic fit, while only 74 percent said they'd do the same if the student received an insufficient financial aid award.

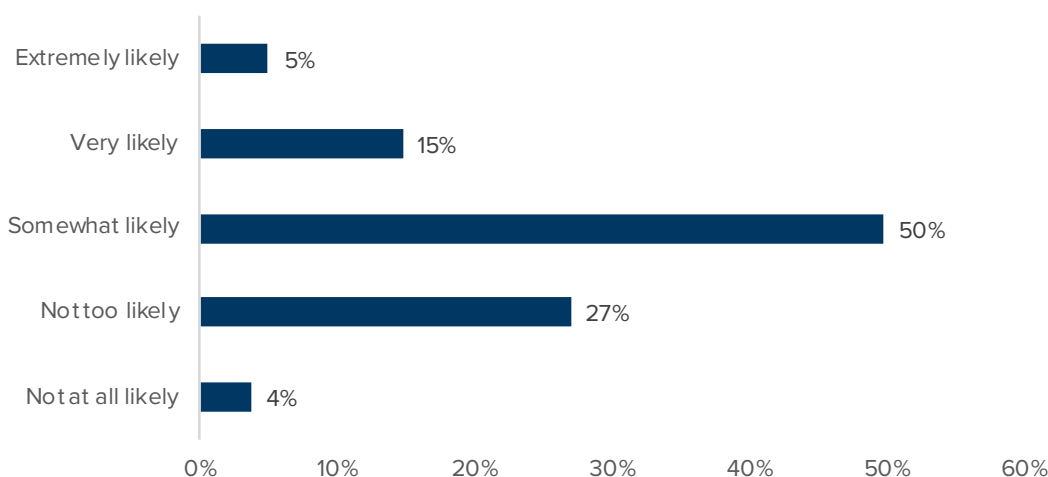
How likely are you to discourage a student from attending a certain school because of insufficient financial aid?



How likely are you to discourage a student from attending a certain school because it is not a good academic fit?



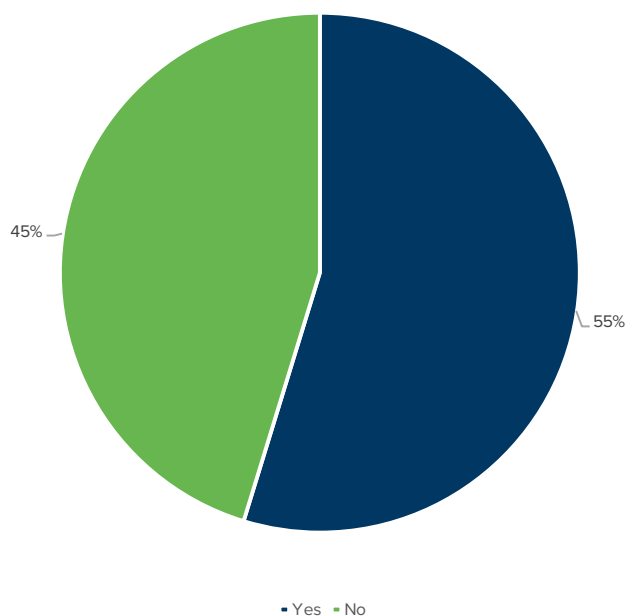
### How likely are you to recommend a 4-year college over a 2-year college?



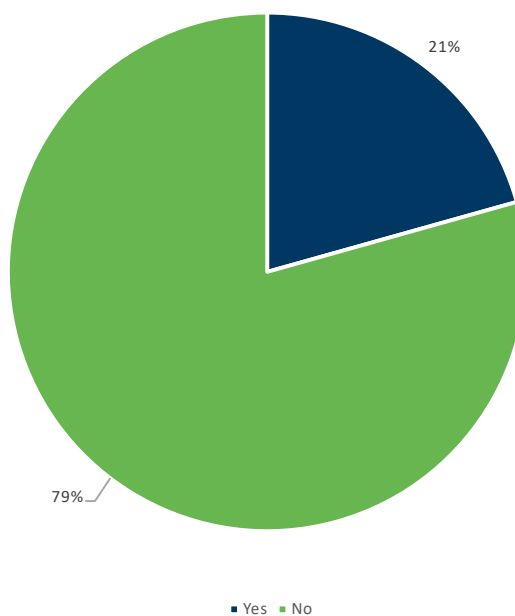
### Counselors' financial aid and student debt knowledge

Counselors were fairly evenly divided on whether they'd received formal training on financial aid, with a slim 55-percent majority reporting they had. On the other hand, the clear majority said they hadn't received any training specifically on student debt issues. Further, most of that training was learned on the job, at conferences or via online courses and webinars; just shy of 10 percent said they formally studied these topics during their undergraduate or graduate college career. Perhaps as a result of a lack of training, only 17 percent of counselors in our survey correctly estimated the average debt load of a college graduate today (roughly \$37,000). However, somewhat surprisingly counselors tended to overestimate, not underestimate, debt totals – most likely a result of frequent media stories about college graduates struggling under the burden of six-figure student loans.

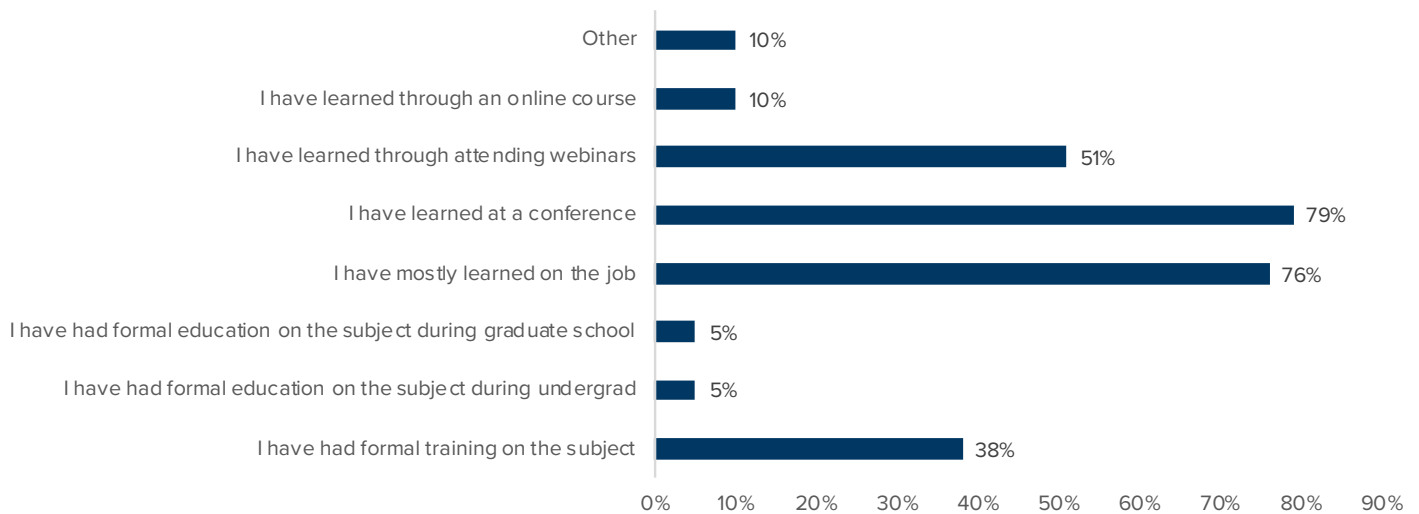
Have you had any training or formal education to handle questions on financial aid?



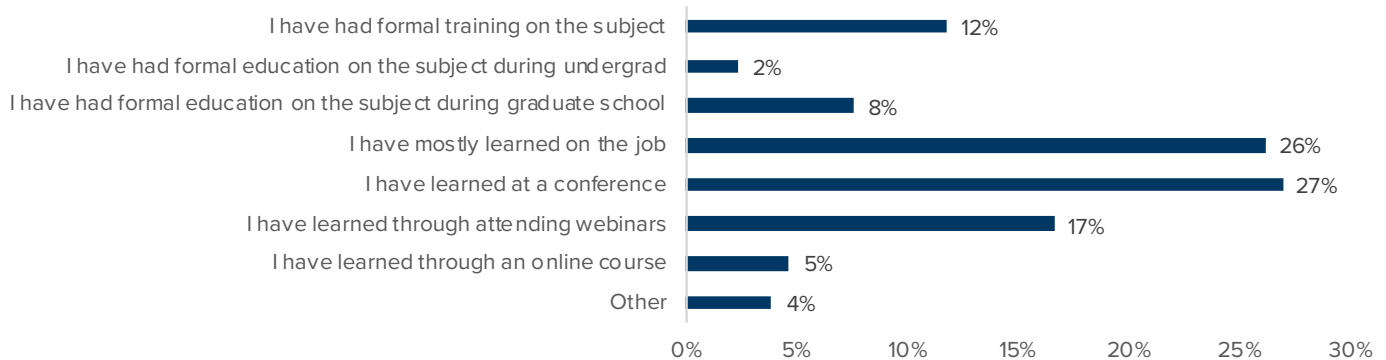
Have you had any training or formal education to handle questions on student debt?



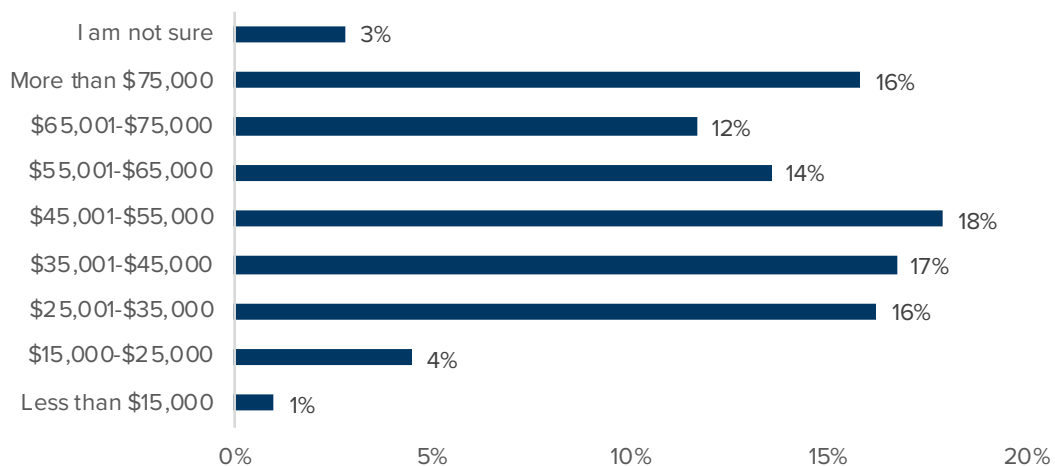
What type of training have you received on financial aid? Choose all that apply.



What type of training have you received on student debt?

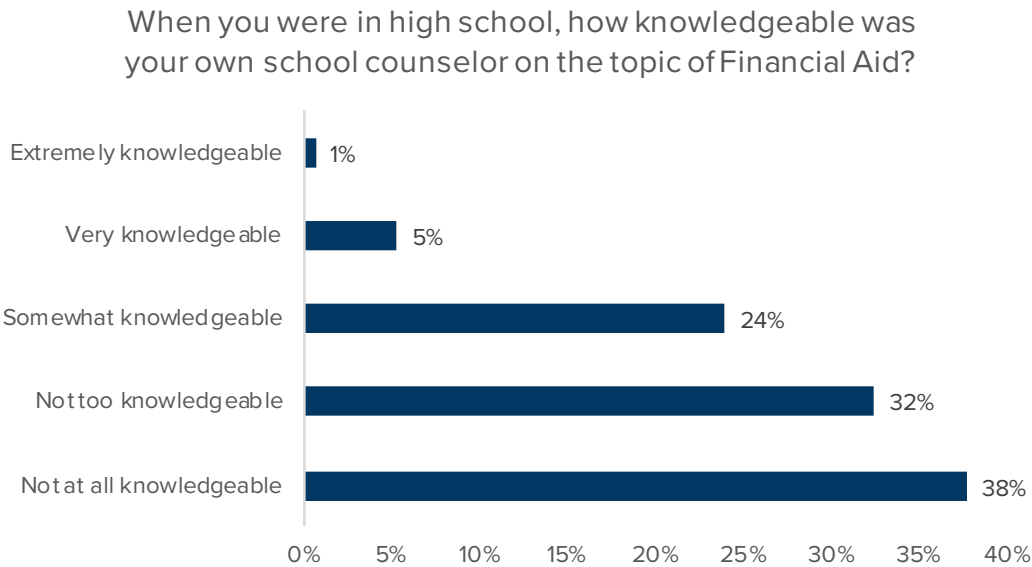
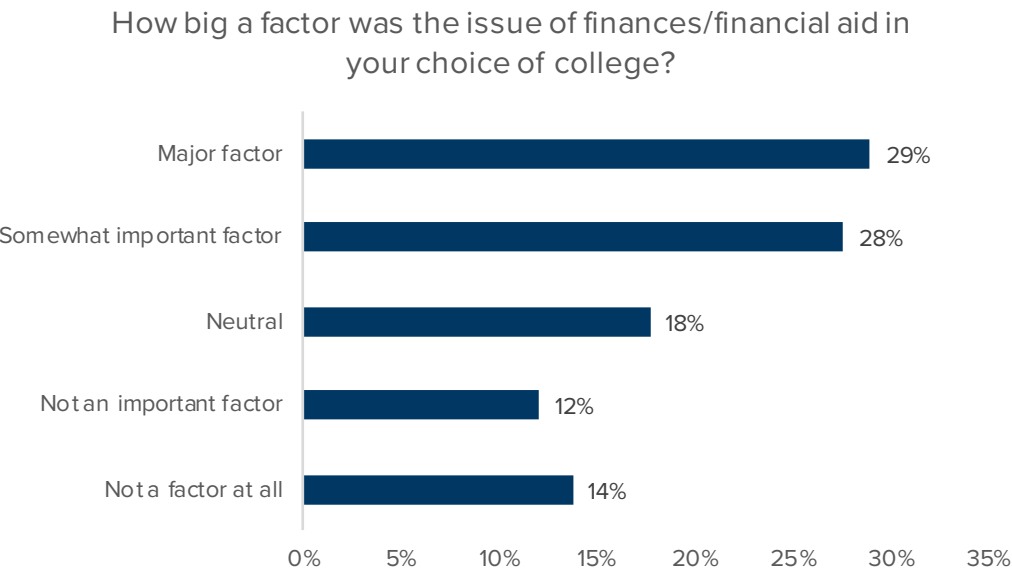


What would you guess is the average student loan debt for recent bachelor degree recipients?

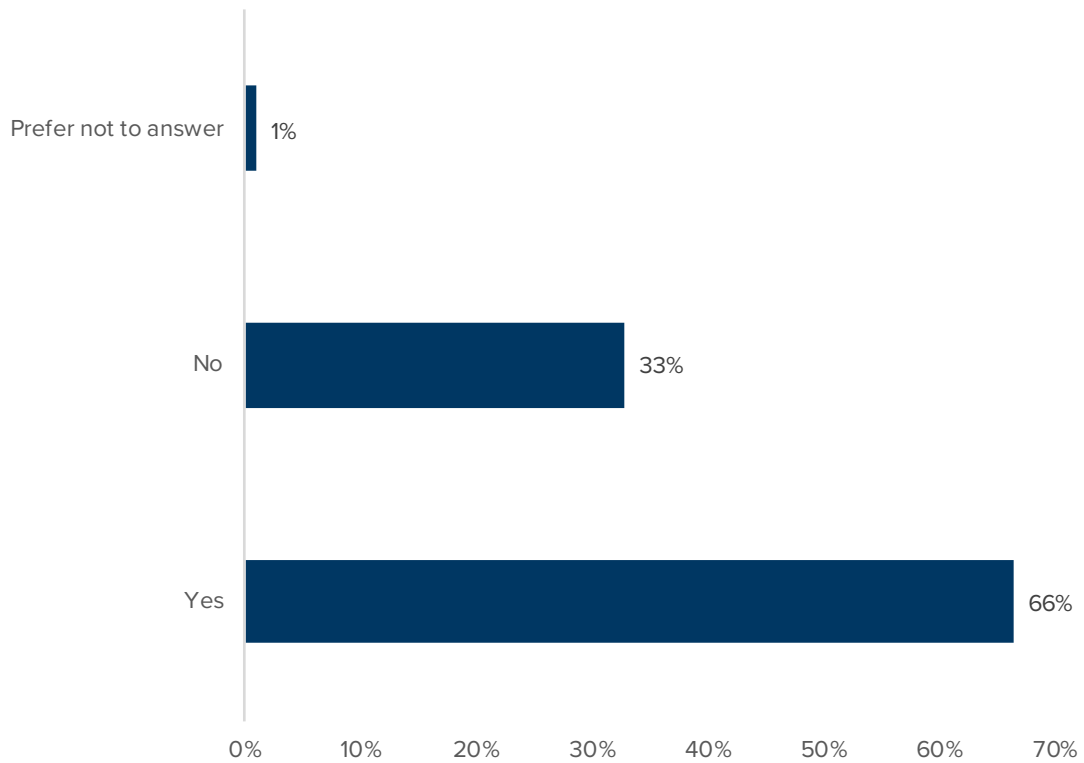


Counselors’ own experience with financial aid and student debt

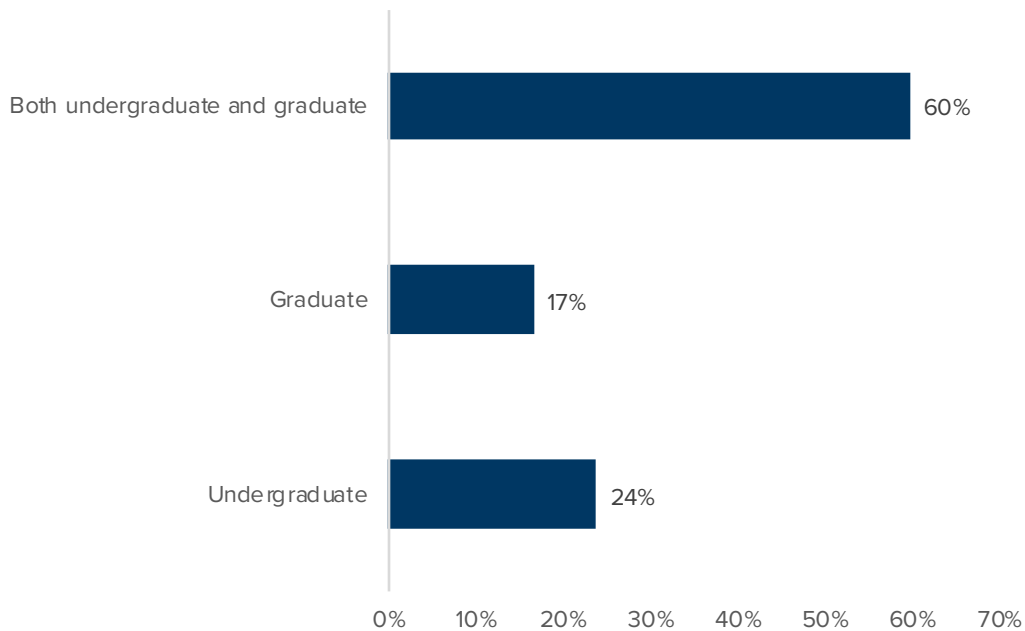
Many counselors reported having college planning experiences not too dissimilar from those of current-day students. As reported earlier in this report, 99 percent of counselors said their students today were concerned about college costs. A smaller percentage of counselors reported concern over finances in their own college choice, but the number is not insignificant: More than half said money or financial aid played a hand in their decision. The majority (66 percent) borrowed while they were in college and most (60 percent) took out loans for undergraduate and graduate study. Meanwhile, a full 70 percent rated their own school counselor as not too knowledgeable or not at all knowledgeable in financial aid matters.



### Did you take out student loans for your own education?



### Did you borrow for undergraduate or graduate studies?



Counselor workloads

Finally, perhaps the most disturbing survey finding was the severe caseload of counselors. More than half of respondents reported a ratio of 300 or more students for each counselor at their school, well above the recommended industry standards. Overworked counselors must deal with a variety of student needs, from academic advising to assistance with emotional, mental and behavioral issues, leaving them precious little time to offer in-depth college and financial aid planning to each of their assigned students. More must be done to support counselors by easing their workload and increasing training opportunities, so they can best play their part in making sure students and parents make informed decisions throughout their educational journey.

