

Making it (or not) on a Dime in College

*Introduction*

Between 2001 and 2006 the average tuition and fees for attending a four-year college increased 35 percent. During the past few years, tuition and fees increases have slowed but the prices are up for the previous five years after adjusting for inflations (The College Board, 2006). The disparity between the steady rise in college tuition and the meager rise in family income leaves a significant distance between family contributions and the actual costs of attending college. The experiences of students who are from families with lower socioeconomic conditions, and who do not receive enough financial support through their family or financial aid, varies greatly from other students. Many of these students have to work during the school year, which is the norm even for full-time students. In 1999–2000, 76 percent of all dependent students worked, including work study jobs while they were enrolled full-time. These students worked an average of 22 hours per week (Choy, 2004). As a result, the choices these students have to make between working long hours and campus involvement are tough.

There are a significant number of descriptive and inferential statistical research studies by NCES and higher education researchers addressing the impact of the changes in financial aid and college tuition on access to and persistence in college. What was missing was an ethnographic study, allowing the students to tell their stories about what it is like being a full-time dependent student who is having to work and worry about paying for college, including living expenses. This longitudinal study was designed to fill the gap in the literature, addressing the following research questions:

- How do students with unmet financial need, resulting in a high net price for attending a four-year public university, get by throughout the year?

- How do these students persist in college, academically, socially, and financially?
- How do these students make choices about involvement and engagement within college?
- By making the choices they make, does it affect the student's college experiences?

The data and findings of this study begins to tell the story of how these students really make decisions in college based on their unmet financial need, and how this impacts their decisions about involvement, engagement, academics, and relationships with others on-campus.

The research design for this study was a quantitative and qualitative mixed method approach, and the time period was the 2006-2007 academic school year. The quantitative data collection includes utilized the findings from the NCES BPS, and NPSAS survey data, and then comparing specific BPS and NPSAS question responses to the participants' responses in this study. Student participants completed an initial survey instrument, laying the foundation for understanding each student's circumstances, including parent's backgrounds, unmet financial need, type of financial aid received, gender, ethnicity, hometown, college aspirations, hours planning to work and location, hourly salary rate, etc. In addition, the students' completed an on-line survey bi-weekly. The qualitative data collection procedures involved focus groups and narrative reflections from the student's bi-weekly survey over the course of two semesters. The focus groups were conducted at the beginning and end of the academic year.

The study took place in three Great Lake states—Indiana, Michigan, and Ohio, with four institutions across these states represented. This final paper and subsequent reports using the data gathered by the researchers has implications for policy makers, student affair professionals, financial aid officers, and the broader higher education community. Understanding the experiences and impacts of financial burdens on college students can affect how we make

decisions about financial aid policies; resource allocation; curriculum for freshman courses student life programming; fee structures at colleges and universities; and academic persistence programs. Our study has relevance for multiple audiences, including Federal, state, and institutional policymakers, student affairs and financial aid professionals, and federal education associations (e.g., NAFSAA, ASHE, AERA, AIR, NACADA, ACPA, NASPA).

*Inspiration for the study*

The idea for this study was sparked by the reading of the book, “Nickel and Dimed: On (not) getting by in America” by Barbara Ehrenreich (2002). Her two year study of working poor individuals in America attempted to expose how difficult it can be to make it on low wages in the United States. The experiences of the individuals portrayed in the book force the reader to think about their own financial situation. For us, it began a conversation about the children of these individuals as they enter colleges and universities across the country. Our study does not include the children of the men and women in the Nickel and Dimed book, nor does it attempt to replicate Ehrenreich’s study. Rather we used her book as a catalyst and model for our study, analyzing the experiences of college students with significant financial unmet need by financial aid or parental support.

*Supporting Literature*

Presently, Americans are worried about their ability to pay for college. Although they are being persuaded that a college education provides the only hope of a secure economic future, they are focused on obtaining the best possible education at the lowest possible price (McPherson & Schapiro, 1998). College bound students and families are finding it increasingly difficult to meet the rising costs and students are forced to find their own means of paying for school. Scholarships, loans and grants, work study jobs, and part time jobs off campus are the

traditional ways in which students have used to fill the gap between parental support and the amount of financial aid received. While these methods do work to fill in some of the gaps, it is increasingly more difficult to make up the tremendous increases in tuition and fees with the support of financial aid and low wage jobs.

Eighty-four percent of the nation believes that the cost of attending college is too expensive for many students and families (Lake, Snell, Perry & Associates, Inc., 2003). In the past, paying for college had been considered primarily a family responsibility; however, this has not been the case in the recent years. In the 1990s college tuition and fees increased outpacing both inflation and growth in the median family income (Joyner, 1996). The disparity between the steady rise in college tuition and the meager rise in family income leaves a significant distance between family contributions and the actual costs of attending college. As a result, the average federal expected family contribution declined for both low- and middle-income students, and the average amount of financial need increased. In 1990, 54 percent of full-time dependent students received some form of financial aid. And by the 2004-05 school year, 76 percent of first-time, full-time undergraduates received financial aid at four-year public institutions. Twenty-eight percent received federal grants and 38 percent received state grants, while 44 percent borrowed through an education loan program. Loans averaged \$3,998 (Knapp, Kelly-Reid, Whitmore, and Miller, 2007).

The federal government's goal of universal access is further away than it has been in decades. The enrollment gap between upper- and lower-income students has expanded, and the focus of government financial assistance has shifted from the neediest students to middle- and upper-income students (Mumper, 1996; Orfield, 2002). The federal government continues offering a needs-based grant system, but a loan-based system has become the dominant form of

aid since the 1980s. During the same period, the federal government changed the federal loan regulations, expanding students' eligibility for both subsidized and unsubsidized loans (Berkner, 2000) and thus, the percentage of students borrowing for college increased. And then, the private loan sector joined the game and by 2005-6 private loans accounted for 20 percent of all educational loan borrowing, up from 10 years earlier (Wasley, 2006). State government appropriations for both student financial aid and higher education institutions have increased; however, the increases have not been enough to keep institutions from raising tuition costs in order to maintain services or programs. The result is that the share of family income has increased to pay for college. This combination has driven the market competition, especially with a record number of students attending college (Carnevale & Fry, 2001; Gladieux, 1995; Mumper, 1996; Orfield, 2002).

The federal government estimates that the growth in traditional college-age population between 2000-2015 will exceed 16 percent. The growth in this generation of college students has major impacts as the increase in tuition and decline in family contributions continues. These discrepancies have huge impacts for persistence and graduation rates. As unmet need increases, our colleges and universities are going to see graduate rates plummeting as well as return rates of students (Pascarella & Terenzini, 2005). Additionally, as the amount of unmet need continues to rise, students are beginning to work more hours both on and off campus. The more hours a student works during college, the less likely they are to persist or graduate. In addition, the more likely they are to have problems with numbers of courses they can take, course scheduling, choice of courses, access to the library, and academic performance (Pascarella & Terenzini, 2005). The literature does not state that working while in college is the problem; the issues related to working are attributed to the number of hours and the location of work (on or off

campus). Studies from the 1990's have found that working 15 hours may be close to the magic number for student success (Pascarella & Terenzini, 2005). Horn and Berktold (1998) report that students who are working 14 or fewer hours per week may be at the ideal level for success and persistence.

The 2000 NPSAS survey findings show that 76 percent of all full-time dependent students worked while attending college. The findings also illustrate the positive and negative sides to working and earning money for college expenses. Positively, working can help students with their career preparation, academics, time management, and opportunities to network both on and off campus. The negative effects are based on the number of hours students work, including limited class options, class schedule, number of classes they can take, and library services. As the number of working hours increased, a higher percentage of students reported that working had a negative effect on their grades (14 percent who worked 15 hours a week or less, and 42 percent who worked 30 or more hours a week) (Choy & Carroll, 2003).

The question that arises is how does working in college impact a student's involvement and engagement on campus? In 1984, Alexander Astin authored a theory about involvement on campus, which became influential to the student affairs community. His theory reported that student involvement has a positive impact on development and learning. He hypothesized, "the greater the student's involvement in college, the greater will be the amount of student learning and personal growth" (Astin, 1999, p. 520). He further stated that student involvement leads to increased satisfaction, retention, and persistence rates.

The Advisory Committee on Student Financial Assistance (ACSFA) states that the excessive levels of unmet need for low-income students will mean that they will have to abandon their plans for full-time, on-campus attendance, and attend part-time, work long hours, and

borrow heavily. Although motivated by financial consideration, “students make choices that significantly lower the probability of their persistence and degree completion” (2001, p. v).

The ability of a student to pay for their education and participate in making financial decisions about their education has been found to be a factor positively related to persistence. The influence has been found to be more indirect than direct and also impacts academic integration and institutional commitment positively (Cabrera et al., 1993). There are some differences in where the money comes from and the impact that has on the student. Taking out significant amounts of loans during their college tenure and using credit cards to pay for tuition has been found to have negative impact. A recent survey done by Sallie Mae (student loan provider) found that nearly 42 percent of students and parents surveyed had never heard of low interest loans offered by sources other than the federal government. This lack of education regarding sources of financial support can be detrimental to a student and their opportunities to attend college and universities. If a student did not take out a loan to finance college, 35 percent would dropout. But, the least likely to drop out were students who took out loans and worked less than 15 hours a week (Knapp, et al, 2007).

From their compilation of 2,600 studies on college students, Pascarella and Terenzini (1991/2005) provided evidence that college has a positive direct impact, both short- and long-term, on a student’s working life. The impacts include better working conditions and benefits, investment decisions and health, and lower rates of unemployment. College also affects an individual’s cognitive development, self-image, and psychological well-being. In addition, the studies found that attending colleges and earning a degree has major impacts on both male and female students choosing a sex atypical career during college. The studies also found that this has more of an impact on female college students over men (Pascarella & Terenzini, 2005)

In conclusion, once a student makes the difficult decision to attend college and which college to attend, the student has to worry about persistence to graduation, and financial issues throughout. The choices students make are influenced by family background, environmental and educational experiences, and policy-related factors, including postsecondary information, student aid, tuition costs, and debt forgiveness (Paulsen & St. John, 1997). Therefore, it is critical to understand the impact of student's financial burdens on engagement in college, academics, and social and professional socialization.

### *Methodology*

The purpose of this study was to learn about the level of engagement, involvement, and the decisions traditional age students make during their college years based on their financial circumstances. The ideal study would follow students from the point they begin their freshmen year through graduation. This study was a one year analysis of first-time freshmen students at four different institutions, in three states.

### *Research Design*

The research design for this study was a mixed-methods longitudinal study and the time period was the 2006-2007 academic school year. The data collection methods included on-line surveys, on-line journaling, and focus groups. The quantitative and foundation data collection tool was a survey administered twice during the academic year. Several questions were pulled from the NCES Beginning Postsecondary Students Longitudinal Survey (BPS) and National Postsecondary Student Aid Study (NPSAS), and the National Survey of Student Engagement (NSSE). The BPS study is a longitudinal study focusing on persistence, including the relationship between working and academics, and the impact of students' educational efforts on their lives. The BPS begins with traditional age students who are entering college for the first-

time. The decision to use these survey questions was made so that we would have the ability to compare our data to larger national data sets. For this study, the student participants completed the survey instrument to determine if they met the criteria for participation: (a) first-time freshmen, (b) living on campus, (c) have financial aid, and (d) work.

The survey data laid the foundation for understanding each student's circumstances, including parent's backgrounds, unmet financial need, type of financial aid received, gender, ethnicity, where they come from, college aspirations, hours planning to work, where they will be working, hourly salary rate, etc. Then, the study participants answered some of the same questions each week on their on-line blog.

The qualitative data collection procedures involved two focus groups (fall and spring) and narrative reflections from a bi-weekly blog survey. This research study fits nicely into the 2000 draft legislation to Congress on the definition of "scientifically based qualitative research standards." The standards include systematic collection and analysis of data, using some combination of in-depth interviewing and document collection, including multi-site case studies, life histories, and ethnographies. But, more importantly, this study "explores issues and hypotheses whose underlying dynamics and factors are not sufficiently well refined, understood, or amenable to experimental control to permit adequate study through quantitative research" (Eisenhart & Towne, 2003, p. 33).

Focus groups provided the participants opportunities to clarify their ideas and experiences through discussions with other students who had similar circumstances (Kelly, 2003). The goal was to capture the unique experiences the students have in common with one another based on their initial survey instrument and interview data. The focus groups were conducted twice over the academic year.

The researchers also collected and analyzed data from the on-line blogs. Document analysis can provide an important avenue of “voice, interpretation, and meaning” (Love, 2003, p. 83). The on-line blogs were used to give participants the opportunity to reflect on their experiences bi-weekly. The blogs were designed to give the participants the opportunity to interact in their own natural setting, in their own language, and in their own rich cultural contexts (Love, 2003). They were asked to keep a weekly journal of expenses, in addition to responding to questions from the initial survey instrument and prompts for telling us their story on the decisions they made based on their financial worries.

### *Research Sites*

The study took place in three Great Lake states—Indiana, Michigan, and Ohio. Four institutions were represented from these three states. These three states, based in the U.S. Rust Belt, have experienced declining economies due to the loss of manufacturing jobs, and Michigan and Ohio were ranked 41<sup>st</sup> and 46<sup>th</sup> among states in job creation during the 1990s. Additionally, there are large educational deficits, such as in Ohio where only 21.9 percent of the adult population possesses a bachelor’s degree (28 percent nationally) (Katz & Muro, 2004).

In addition, according to “Measuring Up 2002” Indiana and Michigan received D’s while Ohio received an F for affordability of college. The affordability grade takes into account the ability of families to pay for a public four-year institution, state strategies to promote affordability, and the degree which students rely on loans to finance their education (Measuring Up, 2002). In addition, tuition in Michigan last year went up 12 percent, third highest increase in the country. Ohio and Indiana fell in the middle at 6 percent and 5 percent, respectively (College Board, 2005).

*Data Analysis*

The analysis of the data included distinct methods for the quantitative and qualitative data we obtained using multi-media collection schemes, including phone interviews, on-line surveys, in-person focus groups, and an on-line blog site.

Quantitative survey and blog data. The researchers entered the quantitative survey and blog data into SPSS for analysis. Initial analysis included descriptive statistics, illustrating who the participants are (e.g., background, parent's education, ethnicity, gender, year in college, and other data that the researchers determine as important). Continued descriptive analysis of blog data included number of hours a student works, studies, engages in student activities, etc. At the end of the year, the quantitative analyses included inferential statistics, including t-tests between questions from the beginning and end of the year survey, and ANOVA and chi-squares of blog data.

Qualitative blog data. The researchers used constant comparative analysis of the qualitative data and began analysis upon completion of the first focus group interviews. The focus group transcripts and open-ended blog data has been coded thematically and analyzed across the span of the year. The themes were used to guide follow-up questions that were asked in the final focus groups.

Focus group data. The focus group data was analyzed, coded for themes, and other developmental issues concerning what the students experienced as a result of the financial concerns they faced (Miles & Huberman, 1994). The data analysis process was a combination of constant comparative method and ethnographic data analysis procedures (Creswell, 1998). The first step in the analysis process involved reading over all the data and openly coding. The next step involved comparing highlighted data to one another to determine patterns and emerging

themes (Creswell, 1998). The themes were then compared to the open-ended blog questions to see if there was differences overtime. Some of the initial focus group questions were used at the final focus group in the spring; however, other questions were added that focused on their time spent at school, the lessons learned, and what they would want to tell policymakers. The researchers focused on the meaning-making by the participants, and how the participants were influenced by their behaviors and activities based on their financial issues and work constraints and how that impacted involvement on campus.

The AIR Grant allowed us to have a graduate student who oversaw the participant involvement. She monitored student's participation in the on-line blogs, focus groups, and surveys. At the end of the paper we include a section on lessons learned for keeping freshmen students engaged in a yearlong study.

Lastly, we acknowledge the internal threats to validity, including the events happening between interview times, maturation of subjects, loss of subjects during the study due to time, dropout, etc., and subjects perceptions changing in response to the research situation. The researchers also acknowledge the issues of validity and credibility of students' self-reporting on their blogs and surveys. Our goal was to have 80 participants across the four institutions but by the end of the year we had few participants from two of the institutions. At the end of the paper we address our lessons learned in engaging freshmen participants in a yearlong study.

### *The Participants*

The students in this study were first-time freshmen who lived in the residence halls, had taken out financial aid, and worked during the academic year. Ninety-one percent of the students graduated from a public high school with graduating classes of 26-99 (17.9 percent), 100-199 (28.2 percent), and 200-299 (17.9 percent). Seventy-one percent of the students were female.

At the beginning of the school year, 70 percent of the students were registered to vote. Sixty-two percent of the students' parents were married and their parents financially supported one (44 percent) or two (25 percent) individuals, and 38 percent of the supported individuals were in college during 2006-07.

Twenty-nine percent of the students' fathers have high school degrees followed by 20 percent who have bachelor's degrees. Thirty-four percent of their mothers' have a high school diploma followed by 22 percent who have bachelor's degrees and 20 percent who have associate's degrees. Parent education levels in the NCES BPS (1996/2001) were higher than in our study. Overall, in the BPS study, 50 percent of the parents held bachelor's degrees or higher and thirty percent held high school diplomas.

Seventy percent of the students were enrolled in their first choice institution, and 62.3 percent were attending an institution 101-500 miles from home. In the yearend survey, 97.6 percent of the respondents stated that they plan on returning to the same institution next year and the same percentage indicated that they plan on graduating from their current institution.

### *Findings*

The findings have been split into quantitative and qualitative findings. The quantitative data lays the foundation for the students' stories, which help answer this study's research questions:

- How do students with unmet financial need, resulting in a high net price for attending a four-year public university, get by throughout the year?
- How do these students persist in college, academically, socially, and financially?
- How do these students make choices about involvement and engagement within college?
- By making the choices they make, does it affect the student's college experiences?

By first taking a look at these students’ high school experiences and then their first-year experiences, this study can begin telling the story of how these students really make decisions in college based on their unmet financial need, and how this impacts their decisions about involvement, engagement, academics, and relationships with others on-campus.

*Quantitative Data*

High school and college academics. The students indicated that once in awhile they would attend a high school class without completing a reading or writing assignment (35 percent). As shown in Table 1, 30 percent of the students sometimes worked with their classmates on assignments and 23 percent sometimes discussed ideas with fellow students outside of class. And when it came to interacting with teachers, 38 percent marked that they would often discuss grades or assignments them.

Table 1. *High School Academics*

How often did you...	Never	Once in a great while	Occasionally	Sometimes	Often	Very often
Attend class without completing readings or assignments	14%	<b>35%</b>	23%	15%	10%	3%
Work with classmates outside of class on class assignments	5%	13%	19%	<b>30%</b>	23%	9%
Discuss ideas from class with others outside of class	10%	14%	18%	<b>23%</b>	18%	17%
Discuss grades or assignments with the teacher	1%	5%	6%	27%	<b>38%</b>	22%

During their freshmen year of college, the students interacted less with their faculty (see Table 2). Thirty-nine of the students occasionally interacted with faculty during office hours and 32 percent interacted with them outside of class. Compared to their high school study habits, fewer students studied with other students in college (29 percent “occasionally” and 27 percent “sometimes”).

In answering the Spring 2005 Your First College Year (YFCY) survey from the Higher Education Research Institute (HERI), the freshmen students indicated that they “frequently” or “occasionally” study with other students (88 percent). This percentage is significantly higher than this study’s findings. But, 16 percent of the YFCY students stated that they handed in course assignments late and four percent of this study’s students indicated that they “often” or “very often” handed in assignments late (Hurtado, Sax, Saenz, Harper, Oseguera, Curley, Lopez, Wolf, Arellano, 2007).

Table 2. *College Academics*

How often have you interacted with the following	Never	Once in a great while	Occasionally	Sometimes	Often	Very often
Faculty during office hours	10%	34%	<b>39%</b>	12%	5%	0%
Faculty outside of class or office hours	22%	29%	<b>32%</b>	10%	7%	0%
Studied with other students	5%	12%	<b>29%</b>	27%	22%	5%
Turned in class assignments late	49%	<b>34%</b>	7%	5%	2%	2%
Fell asleep in class	42%	<b>30%</b>	2%	12%	8%	5%

High school and college activities. As illustrated in Table 3, almost 19 percent of the students worked for pay during their senior year of high school. Forty percent of the students spent only 1-5 hours a week preparing for class and over 21 percent participated in school related activities. In addition, they spent over 28 hours a week socializing or relaxing.

Table 3. *High School Activities*

How many hours did you spend in a typical 7-day week...	0 Hours	1-5 Hours	6-10 Hours	11-15 Hours	16-20 Hours	21-25 Hours	26 plus Hours
Participating in activities	4%	17%	19%	<b>21%</b>	13%	14%	10%
Working for pay	22%	10%	12%	<b>19%</b>	15%	13%	9%
Preparing for class	0%	<b>40%</b>	22%	24%	6%	4%	3%
Relaxing or socializing	0%	19%	<b>29%</b>	19%	11%	8%	15%

In their spring semester of college, 50 percent of the students took 13-15 credits hours while 45 percent carried 16-18 hours. The students stated that they attended classes and labs 11-15 hours a week (39 percent) followed by 16-20 hours (29 percent). At the same time, the students took 11-15 hours preparing for class (27 percent) followed by 6-10 hours (24 percent). Very few of the students exercised (less than 1 hour = 34 percent) or participated in student clubs or organizations (less than one hour = 44 percent). Students usually found time to socialize with friends (6-10 hours = 27 percent).

The questions in Table 3 were also answered by the students in the bi-weekly blog survey. The students were asked to provide the amount of time they spent on each activity each week (see Table 4). ANOVAs were run to see whether or not there were differences in the 14

time points. The only statistically significant finding was “socializing with friends”  $F(12, 368) = 1.76, p < .05$ , which makes sense due to mid- and final semester projects, tests, and assignments.

Table 4. *Average Hours Spent During the Week doing the Following Activities in College*

How many hours during a typical 7-day week did you...	Less than 1 hour	1-2 Hours	3-5 Hours	6-10 Hours	11-15 Hours	16-20 Hours	20 plus Hours
Attending classes/labs	0%	0%	0%	7%	<b>39%</b>	29%	24%
Studying or homework	0%	5%	15%	24%	<b>27%</b>	17%	12%
Exercising or sports	<b>34%</b>	17%	24%	22%	0%	0%	2%
Student clubs or organizations	<b>44%</b>	22%	20%	12%	0%	0%	2%
Spending time with family	37%	15%	<b>39%</b>	5%	2%	0%	2%
Socializing with friends*	0%	5%	20%	<b>27%</b>	12%	15%	22%

\*  $p < .05$

High school and college involvement. During their senior year of high school, many of the students were either very involved or not at all involved in athletics, leadership positions, or academic clubs or honor societies. As shown in Table 5, 40 percent of the students participated in athletics, 36 percent of the students did not participate in academic honor societies, 67 percent did not participate in academic clubs, and 36 percent were involved in service clubs or organizations.

Table 5. *High School Involvement*

	Not involved	A little involved	Involved	Pretty involved	Highly involved
Athletic teams	<b>27%</b>	12%	10%	12%	40%
Leadership positions	<b>35%</b>	9%	14%	19%	23%
Academic honor societies	<b>36%</b>	6%	13%	24%	21%
Academic clubs	<b>67%</b>	8%	13%	8%	4%
Service clubs or organizations	22%	10%	18%	<b>36%</b>	14%

First-year college experience. Twenty-percent of the students indicated in the final survey that they felt lonely or homesick during the past academic year. As seen in Table 6, 37 percent of the students “never” or “once in a great while” felt unsafe on the campus. And as described more in-depth in the qualitative section, a high percentage of students worried about their health (24 percent occasionally and 20 percent sometimes), which included how they paid for their healthcare.

Table 6. *First Year College Experience*

How often have you felt...	Not at all	Once in a great while	Occasionally	Sometimes	Often	Very Often
Lonely or homesick	20%	<b>29%</b>	27%	17%	5%	2%
Isolated from campus life	<b>39%</b>	27%	15%	17%	0%	2%
Unsafe on this campus	<b>37%</b>	<b>37%</b>	7%	17%	2%	0%
Worried about your health	22%	22%	<b>24%</b>	20%	10%	2%

Table 7 displays students’ level of satisfaction with their first-year experience and various aspects of the institution. The students indicated a high degree of satisfaction (54 percent

satisfied; 24 percent very satisfied) of their overall academic experience. They were also “satisfied” with the institution’s classroom (59 percent) and computer/lab facilities (61 percent). The percentage of satisfaction dropped for student residential halls (32 percent satisfied; 20 percent neutral). The students addressed residential hall issues during the focus groups, including poor food choices especially for vegetarians, too expensive for what they receive, and they have pay for items that they do not need.

The answers provided by the students in this study resonate with the answers provided by the students who completed the YFCY survey. Seventy-two percent of the YFCY students were “satisfied” or “very satisfied” with their college experience and quality of instruction. The YFCY and this study’s students indicated that the classroom facilities were “satisfactory” (59 percent) to “very satisfactory” (18 percent). In addition, both groups of students were “satisfied” (YFCY = 41 percent) or “neutral” (YFCY = 28 percent) (Hurtado, et al., 2007).

*Table 7. Satisfaction with Institution during First Year*

	Very Satisfied	Satisfied	Neutral	Dissatisfied	Very Dissatisfied
Overall academic experience	24%	<b>54%</b>	15%	7%	0%
Classroom facilities	17%	<b>59%</b>	15%	10%	0%
Computer facilities/labs	20%	<b>61%</b>	10%	10%	0%
Student housing	15%	<b>32%</b>	20%	15%	15%
Financial aid office	8%	20%	<b>32%</b>	12%	5%

The students answered many of the same questions on the beginning and end of the year surveys. In the beginning or initial survey, they provided their perceptions on how they would handle academics, working, socializing, and paying for college. After experiencing their freshmen year, the students answered the same questions in the end of the year survey. Because

of space, we report only the statements that were found statistically significant between the beginning and final surveys. From the Chi-Square analyses we found significantly different results between the beginning and the end of the year for the following statement: Keeping up with school work,  $X^2(5, N = 152), = 11.45, p < .05$ ; Getting help with school work,  $X^2(5, N = 152), = 11.06, p < .05$ ; and Participating in co-curricular activities  $X^2(6, N = 152), = 17.81, p < .01$ .

Paying for college. All students received financial aid (see Table 8) and we obtained mixed messages from the students about their knowledge and expertise of the financial aid system. Some were knowledgeable about the financial aid process, including how to complete the FAFSA and how to work with the institution's financial aid office. However, many did not know how to navigate the financial aid system. Forty-one percent of our students (Indiana and Michigan) stated that they received one-time state merit scholarship scholarships. Thus, they were not sure how they would pay for college next year and several did not want to have to take out loans; however, they realized that loans maybe the only path they had to continue with their schooling. As shown in Table 8, only 37 percent received the Pell grant, but 69 percent received Federal loans. One student, who is an art major, stated that he was going to be over \$15,000 in debt to student loans after his first year of college.

Table 8. *Paying for College*

Financial Aid	None	Less than \$1,000	\$1,001 - \$2,999	\$3,000 - \$5,999	\$6,000 - \$9,999	Over \$10,000
Pell Grant	63%	7%	20%	10%	0%	0%
State Merit-Based Scholarship	27%	22%	41%	7%	2%	0%
State Need-Based Scholarship	83%	7%	7%	2%	0%	0%
College Work-Study Grant	69%	10%	21%	0%	0%	0%
College Grant or Scholarship	41%	15%	15%	12%	15%	2%
Other Private Grant or Scholarship	88%	8%	5%	0%	0%	0%
Federal government loans	31%	0%	26%	26%	12%	5%
Private bank loans	85%	0%	3%	3%	3%	8%
State or institution loans	87%	0%	8%	5%	0%	0%

We assumed that all students would have jobs at or near the start of the fall semester; however, we found that assumption false. It took twenty-eight percent over half of the year to find a job because they (1) did not know how to navigate the hiring system on campus, (2) did not have federal work-study money, (3) were picky and did not want to take any job (e.g., cafeteria), (4) were feeling overwhelmed, or (5) were getting involved in other activities (e.g., clubs).

- I did not have a job because of the amount of credits I was taking and I did not know how to handle both a job and college yet.
- During first semester, I tried to find a job off campus and by the time I resorted to on-campus jobs it was too late. I ended up teaching piano lessons for \$10 a lesson in

November and have been doing that ever since. I didn't get a real job until I got an internship with College Works Painting a couple of weeks ago.

- I did not have a job because I felt it would interfere with my studies, although I could have used one to cover expenses.
- When I went in with my application the job that I was going for said they were filled. I sent in applications online as well but I never heard from the organizations that I applied to. I also could not get a job off campus because I didn't have a car the entire year.

The students indicated in the final survey that working did limit their involvement on campus, which was significantly different from the initial survey's findings ( $\chi^2(1, N = 80) = .206, p < .05$ ). Restricting choice of classes and number of classes were not found statistically significant for the students between the two surveys.

Table 9. Working and classes during the first year of college

	Yes	No
Restrict choice of classes	16.7%	86.7%
Limit number of classes	29.0%	71.0%
Limit involvement on campus	61.3%	38.7%
Parents/guardians expect you to have a job for pay	74.2%	25.8%

At the beginning of the academic year, 53 percent of the freshmen participants did not own a credit card, but by the end of the year, this figure dropped to 38 percent. One student told us that he signs up for a credit card offer on campus so he can get a free t-shirt and then he goes back to the residence hall and cancels the card. This way he receives free clothing. Of those that have a credit card (62 percent), 83 percent of their parents/guardians do not help pay the credit card bill. In addition, 74 percent of the students' parents/guardians did not deposit money into their checking/savings accounts throughout the year. But, 74 percent of the students indicated that they will not be in debt at the end of the academic year.

Twenty five percent of the students will be moving off-campus for their sophomore year. Several of the students indicated that it was less expensive to live off campus and that they were then able to have their own room and cook their own food. We learned that one of the institutions has been increasing its room and board rate every year and this coming year will increase it another 10 percent.

### *Qualitative Data*

The qualitative data from this study was collected from bi-weekly on-line blogs and two focus groups during the course of the 2006-2007 academic year. The qualitative data has been coded into three themes that show how the students selected for the study made choices about finances and how that affected their engagement and involvement on campus. The data revealed that the choices the students made were based on cost: academically, socially, and emotionally. Much of the data shows that the costs were greatly impacted by working and changed throughout the course of the year. The three themes based on the qualitative data that will be presented in this section are:

- Academic costs of financial hardship and working;
- Social costs of financial hardship and working; and
- Emotional costs of financial hardship and working

These themes emerged as the data was analyzed on a time continuum, from the beginning of the academic year to the final focus group at the end of the spring semester. The notion of costs comes from the students having to make choices about school. All of our students in the study stated that going to school was a choice they made, but to get by working was mandatory. Some did not get a job during the first semester due to access and time management, but by the final focus group all of our students had worked in some capacity during their freshman year. The

students seemed to understand the costs of tuition and housing, but had little notion of how much it costs to be involved, purchase supplemental texts and packs for classes, and the other odds and ends that arise throughout the year, (i.e. buying food on Sunday because the cafeteria is closed, bus passes, movies, going out, healthcare, and other activities that are common on college campuses). We found that we had a few students that initially would make decisions about money that impacted them in negative ways later, (i.e. buying clothing, getting hair done, going out to eat too much, etc.), but in the final focus group these students had reported learning “the hard way how to manage money during the semester”.

The first theme; *Academic costs of financial hardship and working* emerged early in the study and was realized by most students as the year went on. Since most of these students were working part time jobs on campus, their average wages were low and they were limited to 29 hours per week. We did discover about 20 percent of the students held more than one job with hours totaling closer to 40 hours per work. They quickly found out that their wages did not go far enough when it came time to join academic groups with fees for participation. A majority of the students joined academic groups associated with their chosen majors that would help them make the most connections for future employment, but they did little with the group outside weekly meetings that were free. If optional trips to professional sites were offered most could not or did not attend because of the cost or their work schedule.

The study also found that almost 90 percent of the students had to miss optional evening study sessions because of work. One student reported, “I could have done much better in my chemistry class [fall semester] if I had attended some of the study sessions. I could not because of work.” We also found that additional classroom needs (supplemental books/course packs, special calculators) that were not specified at the beginning of the semester were not purchased

by most of these students. One student said, “I actually went the first four weeks of the spring semester with no books and when I finally got them I could only afford the required books. I did without the supplemental book which could have helped with the class.” It was clear that the students made difficult choices about “extra academic support” versus working. It was clear that working usually won because, as one student stated, “. . .Someone has to pay the tuition bill and that is my responsibility. If I want to return, I have to work.”

The academic costs of financial hardship and working came out loud and clear as the students received their final grades from the fall semester. Since we tracked the students during the spring as well, we were able to ask questions specifically focusing on grades and working. The self reports from the students regarding grades were good. Most of our students were in good academic standing and reported satisfaction with the first semester of their college tenure. The biggest complaint we heard at the end of the fall semester was not being able to get “the perfect schedule” because of their work schedule. Most of our students worked jobs that had specific hours and to have that job they needed to be there during those hours. For example, working in the cafeteria has specific hours because they are only open certain times, also a student worked in a lab and had to be there when the faculty member or graduate assistants were there to supervise and provide guidance. The students that were not bound by time constraints with scheduling were constrained by the number of credits they could take because of financial reasons and many were also stuck with the final choices of classes because of financial holds. Many of our students across the institutions spent hours working on getting financial holds removed during the year. Most were because of the way loan payments are dispersed, others because they just did not have the money to pay when the institution said it was time. One female student actually owes more money than she had anticipated because her institution sent a

loan refund check to her in error. She said she called at least three times to make sure it was not an error and each time the school told her that it was an overpayment and that she could keep the money. She used the money for other living expenses and when the error was discovered she did not have the money to pay back. The issue was the way the university charges and credits accounts and it is not on the same schedule as loan check reimbursement. As a consequence of the many hours spent trying to take care of this issue and the frustration of the experience she is not returning next year.

The academic costs of financial hardship and working really ranged throughout the year, but in the end it affected students in many ways. Working unequivocally affected our students' ability to freely get involved with academic groups as well as attend and participate in supplemental study and discussion groups. This early data would show that financial hardship in college may impact return rates, persistence, and in the end graduation rates, as the students struggle with funding as the costs to college rise each year.

The second theme; *Social costs of financial hardship and working*, emerged about a quarter of the way through the fall semester. The students in the study were eager to get involved on campus and found that at the beginning of the fall semester their respective campuses offered many free opportunities to see what groups and social opportunities existed on campus. The students had idealistic visions of what involvement meant on their campus and embraced the opportunities for inclusion in groups. The students selected for this study were all residential students so their notion of a "true campus experience meant joining lots of groups and meeting lots of new people." At the beginning of the semester all the campuses provided opportunities for student groups, Greek organizations, and campus government groups to showcase their organizations. The students in our study said the opportunity to walk around and see what groups

are on campus was great, plus “they gave out lots of stuff for free.” The event provided one way to access groups, but our students quickly found out that most of the group’s tables they visited had costs and fees associated with involvement and many times was out of the reach of our students. We did find that our students were willing to pay \$10, \$15, and even \$20 to groups that were affiliated with their majors and courses of study, but they were not willing or able to pay for groups that strictly were social groups, including Greek organizations.

Many of our students had opportunities for governance roles in their residence halls and some within their living learning community. What we found early was that a majority of the students (more than 50 percent) were interested in joining a fraternity or sorority. However, because of the prohibitive cost, only one female student actually joined a sorority. This was only made possible by borrowing money from her sister which she will have to pay back this summer. One hundred percent of the students in this study belonged to at least one social group on their respective campuses. However, nearly 75 percent reported that they had to virtually end participation in the group because of their work schedules. “The choice is quite simple - either work or go home” one student said about the choices they made on their campus. When asked if they felt that personal relationships with peers suffered any because of their financial hardship one student said, “I had to go home every weekend to work for my parents so I had no social life. It is hard to find stuff to do during the week when you have to study all the time.” This theme represented the reason many of our students chose to live on campus rather than attend a school close to home - for the experience of being a college student and participating in college life. While this may seem trivial, there is much research to support the importance of the social aspect of college, which in some ways is more important than the academic component. In the blogs many of our students talked about the great joy and pleasure in the relationships they had formed

during their freshman year. One student said, “My girlfriend is so amazing, I actually do not worry about money and my financial situation when I am around her. Of course, I wish I could take her to dinner more, I just have to hope that by going to school I will someday make enough to treat her very nice”. Another student said, “I came to school not knowing anyone and I have met some incredible friends that really support and help me get through the very tough times”.

Basic human instinct to feel a sense of belonging and safety can be provided by creating opportunities for students to be around one another in academic and social settings. Student groups and other situations for students to engage and be involved with one another need to be accessible and available to all students. Although it would be idealistic to think that all conflicts with schedule could be taken into account, it is important as administrators and student group leaders to think about students who work and have financial obligations that need to be met. Social experiences are important for student development, communication skills, and being a responsible citizen in a social society. We need to make sure that as administrators we are cultivating these opportunities as evidenced by this theme and the costs of not supporting these experiences.

The final theme; *Emotional costs of financial hardship and working*, is the most difficult to report and define because it is such an individual issue. This theme relates to issues of health and wellness related to the stress and physical demands of balancing work, school, and relationships. For many older adults who attended college during a different era, the needs and desires of college students was much different than today. The materialism of our society has changed significantly, which impacts how today’s college students think about themselves in relation to others. There were students in the study that reported making poor choices about money early in the academic year. One student said, “I had to get a haircut but I guess I could

have saved \$50.00 by not having my hair highlighted also. ... Sometimes you just want to look nice.” Another student said, “I was doing really well before I got my debit card and then I would go crazy at Meijer buying stuff I wanted but did not need.” We heard many other similar stories about the learning curve that existed regarding finances. Most often though, we heard students express a sense of loneliness in not being able to participate in opportunities that their close friends could because they did not work. We found that participation in dinners, attending campus movies, and hanging out were the most difficult factors that our students encountered during their first year. One student said, “Wednesday is my favorite day because I get to eat in the cafeteria with all my friends. It is the only day I do not work the late shift. It is so much fun to discuss the day and just hang out.” Loneliness in college can be extremely detrimental to the growth and development of college students. Having meaningful relationships with peer groups is an important aspect of college life; as freshmen, many of these students are already feeling the pressure to work more, adding to their sense of loneliness and isolation.

This theme also encompasses the physical demands that balancing school, work, and relationships have had on our students. In a blog entry late in the spring semester a male student wrote, “I have slept nine hours in three days between tests, work, and trying to have a social life”. Another student reported that, “I either have mono or am just really sick because I never sleep. I take 15 credits and then work 12am to 5am four days a week. I never have time to sleep because I also have to study.” These students represent two of the most extreme cases among our population, but nonetheless many other students talked about common colds and other physical ailments that have plagued them for more than half a semester. A small proportion of our students do not have health insurance and have used the campus infirmary for their 3 free visits, but cannot get lab tests because they are not covered by the free visit. Another issue that we

encountered related to health was access to medication for their illness. The students reported that even if they could get to a doctor either getting to a pharmacy to get the medicine was out of reach, or the cost of over the counter medicine was too much. In some of the students' cases this impacted their academic success for brief times over the year. In other cases the students reported that not being healthy impacted their mental health more than anything. One student said, "It was just one more thing I had to worry about." Another student said, "I know if I did not stress out so much about money and classes I would not be sick so much. It was really tough fall semester because I felt like I was sick all the time. It made going to class and work tough."

This theme is extremely limited by the study only being one year. If the study progresses and follows the students for their remaining time in college, the data so far would suggest that some of the students are going to be emotionally, physically, and mentally impacted by the stress and strain of their financial situation. At the end of the study, the students were reporting that they are extremely worried about the next few years and paying for school. A majority of the students realize that their costs are going to increase as they progress through school. For a large number of the students, they earned a scholarship for their freshman year that is not recurring and they realize there is going to a gap in funding in the next few years.

Some final comments from the students that they included in the final survey:

- College is expensive, but it is an experience everyone should have. It opens your eyes, broadens your horizon, and you meet all sorts of people, quite possibly your best friend for life.
- It has sucked. Money is evil and I don't want to be an adult simply because of money.
- It is really frustrating worrying about paying for tuition, entertainment, books, etc and then hearing other students who have their parents pay for everything and pay for their credit cards and them bragging about taking classes in the summer when I am not because I cannot afford to do so. I just wish that it was all easier to deal with and that I didn't have to take out so many loans to pay for college semester after semester.

- Halfway through last semester I sold a chemistry book I still need this semester to pay my phone bill after already owing my boyfriend \$150 (he said I didn't have to pay him back, but there's no way I would just take that much money). It seems like whenever I think about the next three years, when I have to pay for everything except tuition, it scares me. I got lucky getting an internship that will cover next year if I work really hard, but will I be this lucky again? And if I fail, what will I do? I want to avoid student loans at all costs until medical school. And it seems like every time I think I'm going to be okay financially today, something comes up and I have less than \$100 in my bank account again, or -\$36. It's just frustrating and makes me revert to my "happy place" way too much.
- A story, it is stressful to see the amounts of money accumulate at such a fast rate when most of the classes within the first year are a review from high school or do not pertain to my concentration.
- I think it is important for freshman students to be able to enjoy their first year of college but still understand that they have financial responsibilities that must be met before personal expenditures can take place. I didn't work my first year because my parents did not want me to. I think this was a good choice and now that I know how much time my classes take up I am planning on working next semester and still maintaining the same number of credit hours.
- It's really hard to find a job unless you get one right away. It's almost impossible to find a job at the semester mark. A lot of people go home to work on the weekends like I do because there aren't enough jobs up here.
- Work is not that hard to find on campus. There are a lot of opportunities out there. At times it is very hard to balance your time with school work and working at your job. Many times I have felt overwhelmed. But I am saving my money to pay off my loans. It's a bummer that I have to pay off the loans when I graduate. I am going to try to pay some of them off as I work throughout the year. More students, especially freshman need to slow down and relax. I should have slowed down and relaxed. I think my illness of getting mono and missing almost a month of school could have not been as bad, if I were to have slowed down. It is very tough your first year because it is a new change.
- Taking part in paying for my education has brought more responsibility into my life.
- If college is all a party, I'm not sure what I'm doing. It's stressful. T

- There are days when I'm going to burst into tears or break something, and then there are days when it all /fits/ and feels like I shouldn't be anywhere else. It's work. I'm in honor's college, I'm in three honors classes at a time, and I'm a pre-med starting to dip my toes into hard classes. It's not a party. It's like high school, but this doesn't last from 6:55 to 2:15. College became my life. I miss always having lunch with friends, going home where my parents took care of all the bills, and my dog, but I wouldn't have it any other way. I'm a college student; watch me smile through a yawn.

### *Discussion and Implications*

Making the transition to higher education and being a college student is difficult; add financial and new college experience pressures and it can become stifling. The escalated costs of attending college are souring and impacting students in profound ways. Even when tuition and fees are paid through financial aid packages, the hidden costs to fully engage on a college campus are prohibitive for many students. No one in this country, or the citizens of the three states included in this study, would argue the value of an education. However, understanding the experiences and impacts of financial burdens on college students can impact how we make decisions about federal, state, and institutional policies for financial aid and costs for attending college, which is the focus of this paper. As mentioned, the NSSE, HERI, and NPSAS/BPS data provides sound and vigorous data to inform policy; however, these studies are missing the rich narrative data of these first-year students' experiences on campus based on financial issues.

A few of the policy implications pulled from this study's findings are: (a) navigating the system, (b) balancing work, academics, and the college experience, (c) financial management during college, and (d) giving voice to the students when planning for the future of the institution (e.g., residence halls, fees).

### *Navigating the System*

The focus of this policy implication is primarily the financial aid system; however, we learned that the financial aid system was not the only concern of the students but other financial systems, including healthcare, food, and academic supplies, were part of the financial system. We found that these students, who were primarily first generation students, learned about navigating their institution's system in time of need. And several learned the hard way. A few students, however, used their social networks to determine the best route for proceeding but, many had to learn as they went along and thus, causing stress and taking precious time away from studying or working.

Financial aid. How can institutions assist families and students in learning how to navigate the financial aid system? During their senior year, many of the students and their families attended financial aid seminars held at their school, so this is not the issue according to our study's students. The issue is when the student begins the academic year, and they and their parents realize that the financial aid package will not cover expenses. Many of the students anticipated that they would be working right away, which was not the case for many. Or between the time the student received their financial aid package and the time they entered college, their family encountered a financial problem. In addition, a few of the students even told us that their 2007-08 financial aid had already been distributed (in March) and they were using their loan money to pay for this year's bills. What does the student and their families do especially when the student is one of thousands attending a large public four-year institution?

As researchers hearing the students' stories, we recommend that students are offered access to financial aid counselors. Many individuals are reading this and are saying that the students do have access. But, to us, the students do not have access compared to having one-on-one access to academic advisors or student affairs professionals (resident hall advisors) who know them by name. The students are recommended to e-mail, call, or stand in-line at a central location to talk to a financial aid counselor, which can be overwhelming, especially since they are not sure what their questions are and how to ask the questions. In addition, the financial aid office should offer different ways for the student and family/guardian to learn about the various financial aid options, especially for their sophomore year. The time between the freshman and sophomore year is critical for persistence and as emphasized in this study, several of the students received one-year non-recurring scholarships and thus, may be struggling to figure out how they will finance their sophomore year. Because student and family situations are so unique, a web-

site, newsletter, or broad workshops are not the answer. The conversation needs to be personalized and discussed in ways that truly define all options and tells the real story of their future when they take out thousands of dollars in loans to cover their educational expenses.

Additionally, many institutions offer a freshman seminar course that addresses financial planning and money management. The timing of this course is critical and should be required for all students taking out a student loan. The course should be offered during the second semester of the freshman year or the first semester of the sophomore year. We recommend these times because it gives the student either one full semester or two full semesters to learn the system and the students have a better understanding of costs.

Institutional systems. We also heard from the students on how college has helped them learn about financial management, including spending habits, banking, and buying textbooks. However, many did not know who to turn to on campus to find out how to obtain a job, obtain healthcare, or where to go if they had an emergency financial hardship. Again, many of the students learned about the system when they were thrown into it or by a peer, which was oftentimes incorrect information.

We heard from the students that they were overwhelmed with information while attending the orientation program during the summer. However, many did not learn what they really needed to learn to have a good freshmen year experience. A few examples include:

- Buying textbooks—many bought the books from the on-campus bookstore without knowing that they could find the book or supplies through less expensive options. But, a few did buy books off of the Internet but then learned that they would not receive the right volume or only certain parts of the book were sent to them. There are several implications regarding academic supplies, but most importantly, it is important to educate students and families on the reasons for high costs of textbooks and where and why of purchasing textbooks. Many students and families believe the whole textbook sales are a money opportunity for the institution and bookseller. So if the mission of the public higher education institution is to educate and broaden a student's mind, then why is the institution out to make money from the student?
- Healthcare—several of the students in this study had to use the institution's healthcare system, but learned quickly that they had to pay out for extra services or prescriptions despite having insurance through their family/guardians. So, how do students who are

struggling to meet their financial needs obtain sound healthcare in time of need without going into debt through their student account or credit card?

- Food—the residence hall policies for meal plans varied across the institutions. For example one institution did not offer Sunday meals. Thus, the students had to use their own money to purchase food, which was costly at times. In addition, a couple of institutions offered inconvenient mealtimes that conflicted with classes, labs, or work. Lastly, the students received recommendations for which meal plan would work for them but many found out that the meal plan was too much, which then caused them to lose money.
- Recreation—as mentioned in the literature review, higher education is market-driven and one can observe this when walking around the campuses. One area the students questioned was the recreation centers. On one campus the students had to pay extra to use the recreation centers, which the students did not understand because they were paying so much for tuition, matriculation fees, and residence hall room and board. The students stated that the centers had the latest in high tech machines, but they questioned why their classrooms did not have high tech learning options. They wanted to know where their tuition money was going to, because they did not understand why money was spent on non-academic items versus academic items. What is the main purpose for them attending higher education?

As researchers we wonder how the institutions make decisions on how they develop and implement various systems. When we heard the students' stories we wondered if the administrators took into considerations the various students' voices in planning the healthcare, textbook, recreation, and residence hall meal system. Therefore, involving students and families in decision making, and communicating with and educating students and families is critical in these times of lean resources, increased costs, and decreased funding from the state.

*Working and persistence*

As discussed in the literature review, working during college is the norm and working can have positive affects on students' experience in college. The students indicated in our study that 74 percent of the families expected them to have a job while attending college. However, we learned that several students had a hard time finding a job on campus. Approximately 30 percent of the students received federal work study, but many did not know about this financial aid option. How is work study determined? What truly is work study? How do I find a work study job on campus? These questions lead back to the issue of navigating the institution's financial aid system. But, for those who do not receive work study, how do they navigate the institution's student job system. Again, how can administrators assist students through this process?

*Conclusion*

The data gathering for this study concluded on May 15, 2007 and thus, we believe that this paper is a work in progress. The researchers will continue analyzing the data and by our presenting the initial findings and implications at AIR and also sharing the data and findings with colleagues, our goal is to focus in on certain areas for certain constituents (e.g., student affairs personnel, institutional researchers, academic affairs, policymakers) and present our findings at other association conferences and journals.

*Lessons Learned*

Lastly, we want to share with other researchers, especially those who are beginning a research career, with lessons learned from our yearlong study:

*Communications*

- Do not assume that students will use their university e-mail. Inquire into how they want to be contacted and communicated with.

- There has to be an individual on the research team who tracks and prods the students in completing their blogs and surveys. Make sure that the students understand that this person will be the only person contacting them and how important it is to read their e-mails or instant messages.
- List management and response tracking becomes key with this type of data collection. However, without the right tools, it is nearly impossible to be time efficient and accurate. Survey Monkey did prove helpful as far as sending mass communications, but does not have the optimal functions to aid in tracking of multiple responses. Basically, it is more conducive to tracking for a one-time response study.
- Do not expect for all students will attend the focus groups and thus, researchers need to have contingent plan for how to obtain the non-attendees' stories.
- Be patient with the students on providing data about themselves as they may not immediately open up or be able to fully reflect on their experiences until they have settled into school and the research process. By asking students to answer closed- and open-ended questions bi-weekly on how they spent their time and any worries or issues with finances, they did eventually start opening up and writing about the issues they were encountering. Also the students stated that they had to really contemplate how they were actually spending their time, and a few actually found that they could make more time to work or study.

#### *Champion*

- Having a champion at each university is critical in helping with recruitment of students. A champion from academics rather than residential life was found to be better in our study. This individual also needs to have rapport with the students and be able to contact them in an efficient and effective manner.

#### *Compensation*

- Students have to be compensated for their work. We were fortunate to have a grant that could provide students with an incentive, which was given to them at the end of each semester. Our compensation was an Amazon gift card, and there was a sliding scale for the amount of money they could receive based on the number of times they blogged and focus groups attended.

- Students also have to be compensated to participate in focus groups. We planned our focus groups around food; however, we still missed students. We conducted telephone interviews with the missed students. They were usually motivated by the gift card and later on, they were motivated by our presentations and our efforts to disperse the study's findings.
- SPAM! It seemed that some of our communications were being spammed out by the institutional email servers.

*Researchers*

- This study could not have been carried out effectively without multiple researchers (faculty and graduate students) because (1) much data was acquired from focus groups, surveys, and blogs, (2) need for multiple perspectives and research areas of expertise, (3) multiple roles and responsibilities (tracking students' data input, quantitative data analysis, qualitative data analysis, flexibility for focus groups and interviews).

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