

Memorandum

**United States Department of Education
Institute of Education Sciences
National Center for Education Statistics**

DATE: December 31, 2009
TO: Shelly Martinez, OMB
THROUGH: Kashka Kubzdel, NCES
FROM: Tracy Hunt-White, NCES
SUBJECT: Request to conduct Focus Groups for NPSAS:12 under NCES Generic
Cognitive Clearance (OMB No. 1850-0803 v. 20)

Submittal-Related Information

The following material is being submitted under the generic Institute of Education Sciences (IES) clearance agreement (OMB #1850-0803 v.8) that was approved in July 2007. Generic clearance provides for the National Center for Education Statistics (NCES) to improve survey and assessment instruments by conducting field tests, focus groups, and cognitive interviews that lead to improved methodologies, question types, and/or delivery methods. The request for approval described in this memorandum is to conduct focus groups with postsecondary students, the results of which will guide development of questionnaire items for the NPSAS:12 field test student interview.

Background

Housed in NCES's Postsecondary Studies Division, the 2011-12 National Postsecondary Student Aid Study (NPSAS:12) is a comprehensive study of how students and their families pay for postsecondary education. In addition to providing cross-sectional information about college costs and financing, NPSAS:12 will serve as the base year data collection for the next Beginning Postsecondary Students Longitudinal Study (BPS:12/14, BPS:12/17), should the BPS option be exercised by NCES. As a longitudinal study, BPS is able to investigate persistence and enrollment in less-than-2-year, 2-year, and 4-year institutions, transfer and graduation rates, employment, and student loan debt over time. BPS, which samples both traditionally- and nontraditionally-aged postsecondary students, is the only nationally-representative, longitudinal survey of first-time beginners in postsecondary education.

Working together with a distinguished team of researchers and its contractor, RTI International, NCES is reconceptualizing the BPS study to better elaborate the decision-making processes of postsecondary students. The BPS student interview, including the NPSAS:12 base year interview, is also being redesigned to reflect this new conceptualization. Drawing upon human capital theory, the redesign team is developing a model of student decision-making in which choices are based upon probabilistic expectations of the rewards and costs of alternative choices, and grounded in imperfect – and evolving – information.

We propose to conduct a multistage qualitative evaluation comprised of focus groups and cognitive interviews. This qualitative evaluation will require refinement of items used in previous surveys as well as on properly developing items which will help to elaborate the postsecondary choices of the first-time beginning (FTB) population. Focus groups are needed to help the redesign team move from conceptualization to instrument development. Additionally, the focus groups will help the contractor to improve a select set of existing questions in the NPSAS and BPS interviews, particularly items involving financial aid terminology that is possibly unfamiliar to students (e.g. private loans) and items used to determine eligibility for the BPS cohort. Once the testing is complete, RTI will submit the items and test results to the *Q Bank*¹ -- a federal repository of questions that have been tested along with the results.

Design and Context

Focus Groups. The current request is for approval to conduct a series of focus groups, as shown in the schedule below, between February and April 2010. (Using the results from the focus groups, we will develop item wording to include with a request for approval to conduct cognitive testing to be submitted about October 1, 2010.) The contractor team – RTI, MPR Associates, and Branch Associates – has drafted focus group materials, which include the protocols, or topic guides, covering both the open-ended questions and targeted probes which will explore participants' opinions, decisions, and behaviors. An abbreviated questionnaire will collect standard demographic information about each of the participants during the screening process.

Branch Associates will draw focus group participants from the greater Philadelphia area where their offices are located and where a large number of postsecondary institutions are located, making it particularly well-suited for recruiting the target population. Six focus groups, each with 8 or 9 students, are planned. Four of the focus groups will consist of students from key institution sectors, and the two remaining groups will comprise students representing key areas of analytic interest for the redesign --

¹ http://www.cdc.gov/QBANK/Report/Miller_2005.pdf

nontraditional students and remedial students. Participants will be selected to provide representation of the FTB population based on age, sex, and other key characteristics, and will be compensated for their involvement in the group and for travel expenses incurred in participating. Attachment I provides additional detail about recruitment procedures. Attachment II presents the screening questions that will be used to determine eligibility for focus group participation. A copy of the participant information sheet is provided in Attachment III. Attachment IV contains the focus group protocol, and Attachment V the Assurance of Confidentiality

The focus groups will be held in a facility that is centrally located, easily accessible by car and public transportation, and allows for professional audio recording. Groups will be held at times convenient for student schedules. Each group session, of approximately 90 minutes' duration, will be led by two Branch Associates researchers with extensive experience moderating focus groups of youth and adults. One staff person will serve as the lead moderator and will be responsible for keeping the discussion focused and making sure that all students take part in the discussion. The second will be responsible for taking notes during the session, making note of significant verbal and nonverbal events. The recordings will be made available to RTI and NCES for review.

Immediately following the conclusion of each focus group, the two researchers will debrief by reviewing the focus group tapes and notes, and highlighting potential themes that may have arisen. Following each group's session, the audiotape will be transcribed and imported into the NVivo 8 content analysis software used by Branch Associates for qualitative analysis. Branch will organize their observations and summarize the common themes, insights and ideas emerging from each of the focus groups in a report that will be submitted to RTI. RTI will share the focus group report with its instrumentation partners and with NCES.

The template for the focus group protocol is contained in Attachment IV of this submittal.

Assurance of Confidentiality

Focus group participants will be informed that their participation is voluntary and confidential (see attachment V). No personally identifiable information from either schools or students will be released. Students will be assigned a unique student identifier (ID), which will be created solely for data file management and used to keep all student materials together. The student ID will not be linked to the student name in any way or form. The signed student consent forms will be kept separately from the student

interview files in a locked cabinet for the duration of the study and will be destroyed after the final report is released.

Schedule for NPSAS:12 OMB requests and related activities

	Start	End	# days
Meet with NCES to discuss content domains	10/28/2009	10/28/2009	1
Develop focus group protocols	10/29/2009	12/14/2009	47
Package for Focus Groups to OMB	12/18/2009	12/18/2009	1
OMB review of Focus Group package	12/18/2009		
Prepare for focus groups	1/4/2010	1/30/2010	27
Conduct Focus Groups	2/1/2010	4/30/2010	89
TRP meeting 1 (discuss results of Focus groups for item development)	5/12/2010	5/13/2010	2
Clearance for Cognitive Testing			
Develop/refine items for cognitive testing	5/1/2010	10/1/2010	154
Prepare package for Cognitive testing	9/1/2010	10/1/2010	31
OMB review of Cognitive package	10/1/2010		
Conduct cognitive testing	10/26/2010	11/15/2010	21

Estimate of Hour Burden

Six focus groups, with 8 or 9 students each, are planned (not to exceed an overall total of 50 participants). Each group session is expected to last approximately 90 minutes.

To ensure that the focus group sessions do not exceed the allotted 90 minutes, the questions will be piloted to gauge the time required to cover the desired material. If necessary, the question sections will be rotated across the groups so each group receives a subset of the sections. All groups will begin with the sections related to BPS cohort eligibility and institutional choice. The nontraditional and remediation groups will receive the relevant module as their third section, and then the remaining sections will be administered as time allows.

Estimated respondent burden

Focus Group	Number of Recruits	Hours per recruit	Hours for recruiting	Number selected	Hours per focus group respondent	Total Burden Hours
Public and private, not-for-profit 4-year	20	.066 (4 minutes)	1.3	8-9	1.5 (90 minutes)	14.8
Private, for-profit 2-year and 4-year	20	.066 (4 minutes)	1.3	8-9	1.5 (90 minutes)	14.8
Public 2-year	20	.066 (4 minutes)	1.3	8-9	1.5 (90 minutes)	14.8
Less-than-2-year	20	.066 (4 minutes)	1.3	8-9	1.5 (90 minutes)	14.8
Nontraditional students	20	.066 (4 minutes)	1.3	8-9	1.5 (90 minutes)	14.8
Students requiring developmental coursework	20	.066 (4 minutes)	1.3	8-9	1.5 (90 minutes)	14.8
Totals	120			Up to 50*		88.8

* A maximum of 50 focus group participants will be included across all groups.

Estimate of Costs for Recruiting and Paying Respondents

Students will receive \$50 for their participation.

Estimate of Cost Burden

There are no direct costs to participants.

Cost to Federal Government

The cost of conducting the focus groups will be \$54,802. The following table provides the overall project cost estimates:

Focus groups February 2010	Cost
1 Staff Costs	
Subtotal	
2 Subcontract Costs	
Subcontract	\$50,912
MSE	\$2,036
Subtotal	
3 Other Project Materials *	
Digital Recorders	
Incentives for Student Participation	
Photocopy/Shipping	
Subtotal	
Total Cost of Task Without Fee	
Fixed Fee	\$1,853
Award Fee	
Total Cost of Task	\$54,802

* These costs are included in the subcontract.

Attachment I
Recruitment Procedures

Description of Focus Group Participant Recruitment Process

Advertisement:

The focus groups will be advertised at a variety of locations and through a variety of media in the Philadelphia region to maximize exposure to diverse postsecondary student populations, such as:

- Central locations at colleges, universities and other postsecondary institutions;
- Community locations such as coffee shops;
- College/university and city newspapers; and
- Online resources such as Facebook.com and Craigslist.org.

The advertisements will describe the purpose of the focus groups and details of participation, including the time commitment, incentive for participation, and contact information. A sample flyer is presented below.

Recruitment:

Students who are interested in participating in a focus group will be asked to call the Branch Associates office to complete a brief screening interview to determine eligibility. Eligible participants will be those determined to be first-time beginning students in the desired institution types with a range of demographic characteristics and educational experiences.

The six focus groups will be selected to reflect the following characteristics:

Institution type:

- Public and private, not-for-profit 4-year,
- Private, for-profit 2-year and 4-year,
- Public 2-year,
- Less-than-2-year,

Student characteristics:

- Nontraditional students, and
- Students requiring developmental coursework.

Participants within each group will be selected to provide a range of FTB student types across the following demographic variables:

- Age;
- Sex; and
- Degree program.

For each institution type, approximately 20 students will be recruited to ensure the desired number of participants (approximately 8-9 participants per group.)

Sample Recruitment Flyer

Are you currently enrolled in your first year of college or trade school?

You may be eligible to earn \$50 by participating in a focus group (a group discussion led by a trained individual where there are no right or wrong answers.) During these focus groups, we will discuss topics related to your selection of a college or trade school and your career and educational goals. We will also discuss issues related to financial aid and paying for college.

About the focus groups:

Branch Associates and RTI International are conducting this study for the National Center for Education Statistics (NCES) of the U.S. Department of Education. The focus groups will be conducted in February 2010 and will be held at a central location convenient to public transportation in Center City Philadelphia. The group discussions will last approximately 90 minutes, during which time a moderator will ask questions of a small group of students about postsecondary planning, decision-making, and experiences.

Eligibility to Participate:

First-year students enrolled in a trade school, college, or university are eligible to participate. Please call Branch Associates to complete a brief telephone screening in order to determine if you are eligible. The telephone screening will take approximately 3-5 minutes to complete. You will not be compensated for completing the telephone screening.

Contact:

Matthew Coll
Branch Associates Inc.
215-731-9980

Attachment II
Eligibility Screening Questions

Thank you for inquiring about the focus groups for this study. Six focus groups, with 8 or 9 students each, are planned. Approximately 20 recruits will be screened for each of the six groups, and the screening is expected to take approximately 3-5 minutes. Each group session is expected to last approximately 90 minutes. The group discussions will be recorded so that we can review your ideas and comments. We will prepare a report that does not single out any one person, but reports what we heard from the group as a whole. In accordance with federal confidentiality requirements, we will keep the recording only until our report is finished. No names will be mentioned in the report.

This is a study about planning and decision-making related to education after high school. During these focus groups, we will discuss topics related to your selection of a college or trade school and your career and educational goals. We will also discuss issues related to financial aid and paying for college. But, I will first need to ask you a few questions to determine if you are eligible to participate in the focus groups.

1. Did you enroll in college or trade school **for the first time** since July 1, 2009?
 - Yes – go to question 3
 - No – go to question 2
2. When were you previously enrolled, and for how long? [Open-Ended Response]

3. Was this previous enrollment before you completed high school?
 - Yes – go to question 4
 - No – **Thank you for inquiring about this study, but you are not eligible to participate**
 - Both before and after – **Thank you for inquiring about this study, but you are not eligible to participate**
4. What is the name of the school you are currently attending?

5. Since you completed high school, have you taken remedial or developmental courses to improve your basic skills, such as in mathematics, reading, writing, or studying?
 - Yes
 - No
6. What is your age? Are you...
 - Under 18 -- **Thank you for inquiring about this study, but you are not eligible to participate.**
 - 18-20
 - 21-24
 - 25-29
 - 30 or older

What is your sex?

- Male
- Female

7. Do you [or your spouse] have any children whom you support financially?

- Yes
- No

8. Are you working full-time?

- Yes
- No

9. What is your name? _____

10. What is the best telephone number to reach you? _____

11. What is your email address? _____

12. What days of the week and times of day would you be available to attend a focus group?

Thank you for answering our questions. Once the focus groups have been scheduled, you will be contacted by phone and e-mail to notify you of the date, time, and location. At that point, you must RSVP to the invitation to guarantee a spot in the focus group. Upon completion of the focus group you will receive \$50.

Attachment III
Participant Information Sheet

Focus Group Participant Information Form

Thank you for participating in the group meeting to discuss your experiences as a first time student in college or trade school. Prior to beginning the discussion, please provide the following information about yourself. This information is requested so that we can learn about those participating in the group discussion. This information will not be discussed during the group session and will not be shared with anyone other than those conducting the group discussion.

Completing this information is strictly voluntary on your part.

Age: _____ years old Sex: Male Female

Are you of either Hispanic or Latino origin?

- Yes
 No

What is your race? (Please check one or more.)

- American Indian or Alaska Native
 Asian
 Black or African American
 Native Hawaiian or Other Pacific Islander
 White

Where is your primary residence?

(City, township, borough) (County) (State)

What school do you attend?

What is your current status?

- First year-first semester Third or fourth year
 First year-second semester Other _____
 Second year

What degree or certificate are you currently working on?

- Certificate Just taking classes
 Associate's degree Other _____
 Bachelor's degree

Are you currently working? Yes No

If yes, what is your job? _____

About how many hours a week do you work? _____

Did your parents complete college?

- ₁ Yes, both parents completed college.
- ₂ Yes, one parent (mother or father) completed college.
- ₃ No, neither parent completed college.
- ₄ Don't know.

What is the format of your current course of study? (Please check all that apply)

- ₁ Face-to-face class work
- ₂ On-line or other distance learning formats
- ₃ Day classes
- ₄ Evening classes
- ₅ Weekend classes

Residential and transportation information (Please check all that apply)

- ₁ Live on campus
- ₂ Live off campus (but nearby/within walking distance).
- ₃ Commute less than one hour
- ₄ Commute more than one hour
- ₅ Commute by car
- ₆ Commute by public transportation
- ₇ Cycle to school
- ₈ Walk to school

Thank you for providing this information. Remember your individual responses will not be discussed during this group session.

Attachment IV
Focus Group Protocols

NPSAS
Protocol for Focus Group with Postsecondary Students

Introduction and Welcome

Hello, my name is _____ and I will lead our discussion today. This is _____ and we are from Branch Associates, an organization that is working with RTI, International. Branch Associates and RTI International are conducting this study for the National Center for Education Statistics (NCES) of the U.S. Department of Education. We are developing a questionnaire that will gather information on the experience and decision making process of students who are enrolled in a college, university, or trade school for the first time.

We are conducting a series of discussion groups as a part of our overall study. We are particularly interested today in learning how you as students made decisions where to go to school and the experiences you had in applying, enrolling, and staying in your programs of study. The areas that we will discuss are outlined on the agenda for this discussion session.

As we mentioned when you were recruited for this discussion session, we would like to record this session so that we can review your ideas and comments after this meeting is over. We will prepare a report that does not single out any one person, but reports what we heard from the group as a whole. We will keep the recording only until our report is finished. No names will be mentioned in the report.

Your responses are protected from disclosure by federal statute (P.L. 107-279, Title 1, Part E, Sec. 183). All responses that relate to or describe identifiable characteristics of individuals may be used only for statistical purposes and may not be disclosed, or used, in identifiable form for any other purpose, unless otherwise compelled by law.

Before we begin, I would like to go over the format for our discussion this afternoon (or evening).

Interview Format

- Our discussion will follow the list of issues that are provided on your agenda.
- I ask that you talk, one at a time, and in a voice at least as loud as mine.
- Although each person does not have to comment on every question, I would like to hear from everyone about some of the issues.
- In commenting, you can speak to me in response to a question or you can talk with another person in the group regarding his or her comments.
- It is very important that we talk, one at a time, and not have any side conversations.
- _____ is our timekeeper, if we are spending too much time on one topic, he/she may ask us to move along to the next question, as it is important that we cover all of the questions.
- Your experiences and opinions are important to us and we hope that you will feel free to share them openly.

— I would like to remind you that everything you discuss will be kept confidential and that our report will not identify any names of persons participating in these group discussions.

We will begin by asking each of you to introduce yourself and say which school you attend and what you are studying. If there are no objections, we will start the recorder now.

Exemplar Discussion Questions

BPS ELIGIBILITY QUESTIONS

I'd like to begin with a few questions about terminology. When you hear the term, "postsecondary education," what does it mean to you?

How about "postsecondary institution" – what does that mean to you?

Follow-up questions:

Do you consider 4-year colleges and universities to be postsecondary institutions?

Do you make a distinction between colleges and universities? If so, what is the difference?

Are vocational/technical schools postsecondary institutions?

Trade schools?

Community colleges?

When you hear the term, "college," what does it mean to you?

Follow-up questions:

Are vocational/technical schools colleges?

Trade schools?

Community colleges?

From this point on, we would like you to consider all of these types of schools as postsecondary institutions and we may use terms like college to reference any of these types of postsecondary institutions.

Next, I'd like you to think about when you first went to college after finishing high school. When I say "finishing" or "completing" high school, what does it mean to you? (Having received a diploma? Having completed all requirements for graduation but not necessarily received a diploma? Having met requirements for a GED? Something else?)

In what month and year did you first "attend" college after completing your high school requirements?

In what month and year did you first "enroll" in college after completing your high school requirements?

What do you do when you "attend" college? What do you do when you "enroll" in college? Are "enrolling" and "attending" essentially the same thing or can you do one without doing the other? (Students may think the terms are synonymous – that's what we want to establish)

Did you take college courses in high school?

[IF YES]

How do you know they were college courses?

Where were these courses offered and taken?

Did you receive advance college credits for these courses?

In answering the following question: "In what month and year did you first attend college?" Would you indicate the date you started taking college courses in high school or would you indicate the date you first attended college after completing high school? If I now said "In what month and year did you first attend college after completing your high school requirements?" What would your answer be? In your opinion, what is the best way to ask about when you first attended college after completing high school?

INSTITUTIONAL CHOICE/TEST OF PRIORITIZING COSTS AND BENEFITS

When you were deciding what postsecondary school you wanted to attend, what factors did you consider?

[PROBES]

- Cost, location, transportation, other?

Is it fair to say that some of those factors were more important than others?

[FOR STUDENTS WHO RESPOND AFFIRMATIVELY]

As a group, you all listed a number of factors. I'm curious about how you determine their importance.

Is it possible for you to identify a *most* important factor? If so, how do you know that particular factor is the most important?

Think of any two other factors you considered, where one is more important to you than the other. How much more important is the one factor than the other?

How did you take all of the factors you were considering and use them to reach the final decision that you did?

[FOR ALL]

Did you reach your final decision by yourself, or did others have a role? What was that role?

Now that you've chosen the institution you wish to attend, do others continue to have a role in your education decisions? What is that role?

[PROBES]

- Perhaps your parents were really involved in the outset, and they still help you make decisions that relate to your studies?
- Perhaps you have a spouse or partner who is newly involved in how you plan your education?

LIKELIHOOD OF TRANSFER/TEST OF CERTAINTY MEASUREMENTS

How likely are you to stay at this institution?

FOLLOW-UP TO TEST CERTAINTY MEASURE. DIRECT TO ONE OR MORE RESPONDENTS WHO HAVE GIVEN QUALITATIVE RESPONSES TO PRIOR QUESTION] Sometimes when asked to say how likely something is to happen, people will respond by saying "There's a 50% chance" or "There's a 100% chance."

Earlier, you said your likelihood of staying here was [prior qualitative response]. Can you express that to me in terms of a percent chance? As you do, can you talk aloud about doing that, including the easier and the harder parts of using a number to express [prior qualitative response]?

If you are considering transfer—or know someone who is—I'd be interested in hearing about some of the factors that are causing you to do so. Can I have some examples?

[PROBES]

- Are there things about your/their current institution that are pushing you/them to look elsewhere?
- Are there things about new potential institutions that are drawing you/them to it?
- Are there other things you haven't yet mentioned?

COST OF ATTENDANCE/TEST OF ABILITY TO ESTIMATE FOREGONE EARNINGS

I'd like everyone to take a minute and make a mental list of the costs—however you define that—associated with earning your [certificate/degree].

Good. What costs have you identified?

[IT IS ONLY NECESSARY TO ELICIT A LIST TO GET SENSE OF SCOPE. RESPONDENTS WILL LIKELY MENTION TUITION, FEES, BOOKS, SUPPLIES, ROOM AND BOARD, ETC.]

[TEST OF FOREGONE EARNINGS COMPUTATION]

How many of you are either not working, or not working as much as you might otherwise if you weren't in school? How much do you think you would be earning right now if you weren't enrolled in school?

[FOR THOSE UNABLE TO GIVE AN ESTIMATE]

Some of you weren't very sure, but it might be possible for you to create a reasonable range for the income you might be earning if you weren't enrolled in school. Would one or more of you being willing to do that with me, thinking aloud as you do? What job do you think you would have taken if you were not enrolled in college right now, and how much do you think you would be earning in that job?

[FOR THOSE ABLE TO APPROXIMATE]

Thanks. Tell me again what job you think you would have taken if you were not enrolled in college right now and how much money you would have made at that job right now?

How did you come up with that income estimate?

[PROBES]

- Do you know others who have done the same?
- Do you have prior experience in that industry?

FUTURE WAGES/TEST OF ABILITY TO ESTIMATE FUTURE WAGES AND DISCOUNTING

What are you studying?

I'm curious about whether you think you'll finish your degree in that field "on-time". Taking everything into account, how likely are you to finish your degree/certificate on time in your field of study?"

Does everyone remember the answer they just gave?

OK, imagine I'd asked you about the very same thing, but I'd asked it like this: Taking everything in to account, how many chances in ten (so, 1 chance in 10 if there is almost no chance, 5 chances in 10 if you think there is a fairly good possibility, and 10 chances in 10 if you are almost completely certain) are there that you will finish your degree in that program on time in your field of study?"

[INTERVIEWER: WE'D LIKE TO BE ABLE TO MATCH UP STUDENTS QUALITATIVE RESPONSES WITH THEIR NUMERIC ESTIMATES. AFTER ALL RESPONDENTS HAVE GIVEN SECOND ESTIMATE, FOLLOW UP, e.g., "I want to be sure I got that right: When I first asked, you said your chances were 'pretty good,' and the second time you said they were '6 chances in 10,' right?"]

Thanks for trying that with me. I'm curious about what was hard or easy about that task?

How much do you think people in [field] make, given your level of education once you graduate?

Beyond the actual wages people in [field] make, what other benefits do you think they receive?

[PROBES]

- Insurance? Retirement? Work environment or atmosphere? Other things?

People choose their field of study for any number of reasons, including the reasons we just discussed. What was the most important reason for you in choosing your field of study?

For those of you attending full time, you just told me how much you think you would be earning if you hadn't attended school. Imagine that you stopped going to school today, taking with you whatever education in [field] you already have.

Do you think you could find a job in [field] with the amount of education you already have? If not, why not? If so, how much do you think you would make?

If you were to finish, do you think you would make that same amount?

Imagine you finished your [certificate/degree] in [field]. Do you think you could find a job in [field] once completing your [certificate/degree]? If so, how much do you think you would make?

Imagine it is five years from now, and you do not earn any additional education. How much do you think you will make? In ten years?

You've told me you're studying [field]. If you weren't studying [field], what field do you think you might study instead?

How much do you think people in [other field] make, given your level of education once you graduate?

If you were to switch to [other field] and graduate at your current level of education, do you think you could find a job in [field]? If not, why not? If so, how much do you think you would make?

Imagine it is five years from now, and you are working in [other field] with your current level of education. How much do you think you will make? In ten years?

NON-TRADITIONAL FOCUS [FOR NT GROUP ONLY]

Some of you may have chosen to take a break of more than a year between finishing your high school requirements and entering postsecondary education. If that's true for you, can you describe some of the reasons that caused you to begin when you did?

I'm curious about the role of working in your lives, and how it relates to school. Were any of you working full-time when you decided to begin school? If so, what caused you to begin when you did?

[PROBES]

- Were you hoping that the additional education would result in better pay, either in your current job or in a future job?

For those of you who are working, it seems like there must be a lot to balance between work and school. Are there things that your workplaces do that make that balance easier? Are there things at school that make the balance easier?

[PROBES]

- Maybe your workplace offers a flexible schedule, offers to pay for part of your classes, or maybe you just have a person or persons there that help keep you motivated?
- Does the school offer courses that are in the evenings, on the weekends, or mostly or completely on-line?

It seems to me that, with all that goes in to your schooling and your work, you must have concluded that it is "worth it" to do both. Can you talk a bit about how you've come to that decision?

[PROBES]

- Maybe it is helpful to think about it in terms of two things you are weighing: the costs associated with going to school and the benefits you think you will get. Lots of things probably might go in to that equation, like your time, stress, and money. What things go in it for you, and how do you balance them?

Some of you are also balancing families. Does anyone here have people who you are responsible for helping to support, like parents, children, or other friends and families?

That must be a lot to keep up with, as well. Earlier I asked about how people balance work and school. How do you all balance work with family?

[PROBES]

- Are there supports from school of which you have taken advantage? How did they help?

REMEDIATION

When you first enrolled in postsecondary education, did you take any placement tests on-campus to determine which math or English course should be your first?

Did anyone take the test more than once?

[NOTE: SOME STUDENTS MAY SAY THAT THEY TOOK AP COURSES TO PLACE IN TO A COURSE OR THAT THEIR SAT/ACT SCORE PLACED THEM IN TO A COURSE. WE ARE SPECIFICALLY INTERESTED IN TESTS THAT STUDENTS TOOK *AT* THE INSTITUTION THAT PLACED THEM IN A CERTAIN COURSE.]

For a lot of students, the results of those tests indicate that his or her first course should be what is called “developmental” or “remedial.” Are you familiar with those terms?

From what you know of them, what are developmental or remedial courses?

[PROBES]

- What is the purpose of developmental or remedial courses?

[IF NOT ALREADY ADDRESSED ABOVE]

Do you get credit that counts toward graduation in these courses?

How is completing these courses related to taking more courses in math or English?

IDENTIFICATION OF PRIVATE LOANS

Do you have a student loan?

Do you know the name of your loan?

Is your loan a *federal government* student loan? How do you know?

[PROBES]

- Is that because you filed an application for Federal Student Aid (FAFSA)?
- Is that because you have received loan materials that tell you it is a federal student loan?
- Is there some other reason that you've identified your loan as a "federal" student loan?

Some students have what are called "private loans". Is that a term that you have heard before?

For those of you who have heard the term, what do you think is meant by a "private loan"? For those of you who haven't heard the term, what do you think a private loan might be?

Do any of you have a loan that you think to be a private loan? What is it that tells you your loan is a private loan?

[PROBES]

- Is it because you didn't submit a federal student aid application to receive it?
- Is it because you obtained your loan directly from a bank, without submitting paperwork to your campus aid office?
- Is it the name of the loan indicates to you it is private?

For those of you who have private loans, why did you take out private loans?

Did you have to have a co-signer for either your federal or private loans?

CLOSING

This has been really helpful, I appreciate it.

Before you go, I have one last question for you all. A few times in this interview, I asked you to tell me how likely things were. Usually, I first let you give whatever response seemed most natural to you—so you might have said something like "very likely" or "not at all likely"—but then I encouraged you to turn your first answer in to a number, like a certain percent chance, or a certain number of chances in 10.

How was it for you to turn your first response in to a "percent chance?" Was it easy, hard, or something else? Why?

How was it for you to turn your first response in to a "certain number of chances in 10"? Why?

This concludes our discussion questions for this session. We really appreciate your involvement in this process. Your comments will be very helpful as we prepare recommendations for improving the survey. Please check out with _____ for your participation and travel expenses, including parking validations.

Attachment V
Sample Consent Form



Consent to Participate in Research

Title of Research: National Postsecondary Student Aid Study – Focus Groups

Introduction

You are being asked to participate in a focus group which is a part of a larger research study sponsored by the National Center for Education Statistics (NCES) of the U.S. Department of Education. The study is designed to examine the decisions and experiences of students throughout their postsecondary education and the factors that influence these decisions and outcomes.. Before you decide if you want to take part in this study, you need to read this Informed Consent form so that you understand what the focus group is about and what you will be asked to do. This form also tells you who can be in the focus group, the risks and benefits of participating, how we will protect your information, and who you can call if you have questions. Please ask the researcher to explain anything you don't understand before you make your decision.

Purpose

The focus group being conducted by RTI International, a research organization located in Research Triangle Park, North Carolina. Branch Associates, Inc. is a partner in this study and will be conducting the focus groups.

The purpose of the focus group we are conducting now is to gather preliminary information from students enrolled in college or trade school for the first time about their decisions and experiences. The information from the focus groups will help us develop questions for the larger study that will be conducted next year.

Procedures

You are one of approximately 10 individuals in this focus group who will be asked to discuss factors relating to early experiences in college. There will be five other focus groups of approximately 10 students from other types of institutions that will be asked similar questions.

The focus group will be audio recorded to make sure we don't miss anything that you say and to help us write a report summarizing the results of the group discussions. Upon completion of the written report, the recording will be destroyed. Your name will never be used in the report that we write. Although we will ask participants not to reveal anything about others in the group, we cannot guarantee this.

Study Duration

Your participation in the focus group will take about 90 minutes.

Possible Risks or Discomforts

We do not anticipate that any of the discussion topics will make you uncomfortable or upset. However you may refuse to answer any question or take a break at any time.

Benefits

Your Benefits You will be paid \$50.00 for your participation in this study.

Benefits for Other People We hope that this focus group will help us develop and improve questions for a national survey that will help us understand students' college experiences and how they pay for college or trade school.

Confidentiality

Branch Associates and RTI International are conducting this study for the National Center for Education Statistics (NCES) of the U.S. Department of Education. This study is authorized by law under the Education Sciences Reform Act (Public Law 107-279). Your participation is voluntary. Your responses are protected from disclosure by federal statute (P.L. 107-279, Title 1, Part E, Sec. 183). All responses that relate to or describe identifiable characteristics of individuals may be used only for statistical purposes and may not be disclosed, or used, in identifiable form for any other purpose, unless otherwise compelled by law.

Future Contacts

We will not contact you in the future.

Your Rights

Your decision to take part in this research study is completely voluntary. You can refuse any part of the study and you can stop participating at any time. You can refuse to answer any question.

Your Questions

If you have any questions about the study, you may call Alvia Branch at Branch Associates (215-731-9980) or John Riccobono at RTI International (919-541-7006). If you have any questions about your rights as a study participant, you may call RTI's Office of Research Protection at 1-866-214-2043 (a toll-free number).

YOU WILL BE GIVEN A COPY OF THIS CONSENT FORM TO KEEP.

Your signature below indicates that you have read the information provided above, have received answers to your questions, and have freely decided to participate in this research. By agreeing to participate in this research, you are not giving up any of your legal rights.

Date

Signature of Participant

Printed Name of Participant

I certify that the nature and purpose, the potential benefits, and possible risks associated with participating in this research have been explained to the above-named individual.

Date

Signature of Person Obtaining Consent

Printed Name of Person Obtaining Consent