



2011-12 National Postsecondary Student Aid Study (NPSAS:12)

Focus Group Report

Submitted to

RTI International

Branch Associates, Inc.
123 South Broad Street
Suite 2030
Philadelphia, PA 19109
215-731-9980
www.branchassoc.com

May 14, 2010

Contents

Introduction and Background.....	1
Profile of Participants.....	2
Methodology.....	3
Recruitment.....	3
Screenings.....	3
Findings.....	6
Concepts and terms relating to “postsecondary education and institutions”.....	6
Understanding about high school completion.....	8
Understanding of enrolling vs. attending; taking college courses while in high school.....	8
Other persons involved in institutional and course of study choices.....	11
Likelihood of continuing in current programs of study and institutions.....	12
Factors relating to intent to transfer.....	13
Factors relating to cost.....	14
Fields of Study – Major vs. Field of Study.....	15
<i>Future</i> wage test issues.....	16
Understanding relating to developmental and remedial courses.....	18
Availability of support at respective institutions.....	19
Understandings relating to financial aid, including public and private loans.....	20
Discussion of findings and considerations for format of questions.....	22
Conclusions.....	23
Appendix A: Advertisement.....	25
Appendix B: Eligibility Screener.....	26
Appendix C: Consent Form.....	28
Appendix D: Participant Information Form.....	31
Appendix E: Focus Group Protocols.....	33
Exemplar Discussion Questions – Used for 2-year Public Institutions.....	33
Exemplar Discussion Questions – Used for 4-year Public and Private not-for-profit.....	41
Exemplar Discussion Questions – Used for Non-Traditional and 2 and 4-year private for-profit focus groups.....	49
Exemplar Discussion Questions – used for less than 2-year and remedial focus groups.....	56

Introduction and 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.

To facilitate the survey development process, a multistage qualitative evaluation comprised of focus groups and cognitive interviews is underway. This qualitative evaluation will be undertaken to refine items used in previous surveys as well as to help develop items which will help to elaborate the postsecondary choices of the first-time beginning (FTB) population. The purpose of this report is to describe the procedures and results of the first stage – the focus groups conducted by Branch Associates, Inc. Focus groups were designed to help the redesign team move from conceptualization to instrument development. Additionally, the focus groups are expected to 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.

The purpose of this report is to describe the methodology for conducting the focus group sessions and to present the findings that emerged from this approach. The report is organized in five sections. The first section presents introduction and background. The second section profiles the focus group participants. The focus group methodology is described in detail in the third section. The fourth section summarizes the results of the focus group sessions, discussing common themes as well as the specific issues that emerged from the different groups. These findings are organized around key themes and varied question formats. Considerations for instrument development are provided in the final section.

Profile of Participants

A total of 50 students participated in the six focus groups as follows:

Category of Participants	Number of Participants
Attending Two-year Public Schools	9
Attending Four-year Public and Private Non-Profit Schools	9
Non-Traditional Students	9
Attending Less than Two-year Programs	8
Attending Two or Four-year Private for Profit Programs	7
Remedial Students	8

Eleven of the focus group participants across all groups were enrolled in bachelor's degree programs, 23 were enrolled in associates degree programs, 10 were pursuing certificates. Six indicated that they were just taking courses or did not respond to this question. Twenty-six of the participants took classes during the day; 13 took evening classes; seven had a combination of day and evening classes; three had taken on-line courses; one did not respond to this question. Nineteen students reported that they were required to take remedial courses.

Twenty participants used public transportation to get to school; 14 had commutes of less than one hour; one commuted for more than one hour; two commuted by bike; three walked to school; eight lived on campus; one did not respond to this question.

Thirty participants were not employed; seven worked 30 or more hours per week; 12 worked less than 30 hours per week; one did not respond to this question. Thirty-four of these students did not have dependents to support; 17 said they had dependents.

Eight of the focus group participants said that both of their parents had completed college; 10 said one parent had completed college; 27 said neither parent had completed college; four did not know if their parents completed college; one did not respond to this question.

Several characteristics were more common in specific groups. For example, six out of the nine students in the four-year public or private non-profit schools lived on campus. Among the other groups, no more than one participant lived on campus. Degree-seeking enrollment was less common among students enrolled in the less than two-year programs. Within this group, 50% were seeking certificates and two did not respond to this question. Among the 19 students across groups that reported having to take remedial courses, eight were from a two-year public school and all eight of those in the remedial group said they were required to take remedial courses. None of the students enrolled in less than two-year programs was required to take remedial courses.

Methodology

First-year postsecondary students were recruited in the greater Philadelphia region, including the metro area encompassing the city of Philadelphia and Pennsylvania and New Jersey suburbs adjacent to Philadelphia.

Recruitment

BAI utilized three primary recruitment methods – on-campus poster advertisements; newspaper ads; and word-of-mouth.

On-Campus Posters

Posters advertising the focus groups were strategically placed on various 4-year, 2-year and less than 2-year post-secondary institutions throughout Philadelphia. The advertisement can be seen in Appendix A. The on-campus posters generated approximately 15% of our focus group participants.

Newspaper Ads

On seven occasions we ran ads for the focus groups in two free newspapers. Six ads ran in the *Metro* and one ad in the *Philadelphia City Paper*. The ad that ran in the papers was similar to the ad displayed in Appendix A. Advertising in the *Metro* newspaper was crucial for recruiting non-traditional students and students enrolled in private-for-profit and less than two-year postsecondary institutions. Approximately 65% of participants were recruited as a result of the newspaper ads.

Word-of-Mouth

The focus group advertisement (Appendix A) was distributed directly to contacts within a variety of postsecondary institutions, such as professors, advisors, program coordinators and other school administrators. Advertisements were then distributed to potential recruits. In addition, potential participants also notified friends and fellow classmates about the focus group opportunity. Word-of-mouth accounted for approximately 20% of the focus group participants.

Screenings

All of the advertisements directed students to call and complete a telephone screening to determine their eligibility to participate in one of six focus groups. BAI had an experienced recruitment specialist that answered the telephone and screened participants. The screener survey is in Appendix B.

Responses from the telephone screening were entered into a database. If it was determined a respondent was ineligible for any of the focus groups, they were verbally notified over the telephone during the screening. There were 93 callers who were eligible to participate in at least one of the groups and 35 ineligible callers.

Invitations and Participation

Once at least 13 eligible participants were recruited for a focus group, the group was scheduled on a day and time the majority of participants indicated they were available. For the first three focus groups (4-year public and private not-for-profit; 2-year public; and non-traditional) 11 participants were invited to participate in the focus group. For the final three focus groups, only nine participants were invited to each group. Participants were selected to be invited to the focus groups to ensure a diverse mix of participants by gender, age, institution, and remedial status.

The recruitment specialist invited selected participants over the telephone approximately one-week in advance. Once initial confirmation occurred over the telephone, participants were also sent an e-mail confirmation that included logistical details for travelling to the focus group facility. The day before the focus group, all participants were re-confirmed over the telephone to ensure full participation. In total, only three participants that were double-confirmed were absent from the focus groups and four of the six focus groups had nine participants.

Students in the groups received \$50 cash at the conclusion of the focus groups as a token of appreciation for their participation.

Focus Group Facility

The focus groups were conducted in a professional focus group facility that was equipped with audio-recording. Participants arrived at the facility, signed in and then reviewed their consent forms and completed a participant information sheet (See Appendix C and D). Once all the participants arrived and completed their forms, the group would begin.

The focus groups were conducted around a conference-style table, with the facilitators sitting at the head of the table. Each facilitator and participant had a tent card displaying their first name.

Conducting the Focus Groups

The groups were conducted by trained focus group facilitators with extensive experience leading focus group discussions. At the beginning of the session, the purpose of the focus group was described and confidentiality procedures were explained. Participants were notified that the group would be recorded and transcribed. One facilitator asked the majority of the questions and a second facilitator tracked responses and asked follow-up questions as necessary to clarify participant responses.

Protocols

The protocols were designed to elicit responses to broad questions about terminology, experiences and decisions related to students' postsecondary education. There were four different versions of the protocols (Appendix E). The protocols were modified to eliminate redundancy and to improve clarity in some sections. Follow-up questions and probes were built into the protocols, but the facilitators asked additional probes and follow-up questions as necessary to clarify participant responses.

Analysis

All of the focus groups were audio-recorded, and the recordings were transcribed verbatim by a professional transcriptionist.

The transcripts were analyzed using a structured content analysis approach to identify themes that were similar across and within the six groups and unique themes that emerged within groups. The results of this analysis are discussed in the Findings section.

Findings

This section of the report presents the findings from the six focus group sessions conducted as an initial part of the NPSAS:12 student interview development process. The sections are organized around the key themes discussed in the focus group sessions. The questions from the protocols are included with each section for reference (the full protocols are shown in appendix E).

Findings are presented for all groups in aggregate. However, when there are differences among groups, the theme or format issue is discussed in relation to each group in addition to the summary of comments across groups. Findings related to the specific topics covered are presented first, followed by a discussion of the varied question formats examined.

Concepts and terms relating to “postsecondary education and institutions”

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

What about the term “postsecondary institution?”

Follow-up questions:

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

Do you make a distinction between colleges and universities? What is it?

Are community colleges postsecondary institutions?

Are vocational/technical schools postsecondary institutions?

Are trade schools postsecondary institutions?

Think about the generic term “college.” Are vocational/technical schools colleges?

What about trade schools, like places where you would study cosmetology or automotive technology? Are “community colleges” or “junior colleges” 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.

Across Groups

Across groups, with the exception of the four-year public and private school students, and the less than two-year programs, a substantial number of participants did not have a clear understanding of the term “postsecondary,” whether the reference was to type of education or institution providing the education. However, there was more confusion with the term “institution.”

Therefore, for purposes of the survey, a parenthetical phrase such as “education after high school” or “institutions providing education to students beyond high school, including colleges, trade schools, and training centers” may help to clarify the reference to postsecondary education for students.

Group I – Two-Year Public Schools

This group had mixed responses regarding their understanding of the terms postsecondary education and postsecondary institutions. About half understood that postsecondary education was any education after high school. The other half offered more specific definitions, such as technical education or graduate school. Again about half defined postsecondary institutions as those providing education and/or training after high school. Others equated postsecondary education institutions that were more restricted to specific types, such as technical or training schools, and schools that offer certificates instead of degrees.

Group II – Four –Year Private and Public

With the exception of one participant, this group was very clear that postsecondary education meant any education after high school. Additionally, they described postsecondary institutions as institutions that provided education after high school. The one person who did not provide this broad definition said postsecondary education meant college.

Group III – Non-traditional Students

This group associated the term postsecondary education with any education after high school. One member added that it should be education that is directed towards a diploma, degree, or certificate and not just an isolated course. Some participants of this group were distracted by the term “institution,” as having negative connotations. Others thought it implies a structure or hierarchy of an organization.

Group IV – For Profit Institutions

Most of the group members understood that postsecondary education meant education after high school. However when probed about vocational and trade schools, some thought these were not in the category of postsecondary institutions.

Group V – Remedial Students

This group generally defined postsecondary education as education after high school. However, when asked about postsecondary institutions, several respondents referred to the building or structure where the education is offered. Additionally, when probed about what constitutes a postsecondary education institution, more restrictive views emerged. For example, one person said that a community college is not a postsecondary education institution.

Group VI – Less than Two-Year Programs

Most respondents in this group defined postsecondary education as education after high school. They saw postsecondary education institutions as places of higher learning, two and four-year colleges, universities, and trade schools after high school.

Understanding about high school completion

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?

[PROBES]

- Having received a diploma?
- Having completed all requirements for graduation but not necessarily received a diploma? Having met requirements for a GED?
- Something else?

Across Groups

Across all groups, there was unanimous agreement that high school completion means obtaining a high school diploma or general education diploma (GED).

It appears that the term "completing high school" is appropriate for all audiences represented by the six focus groups.

Understanding of enrolling vs. attending; taking college courses while in high school

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)

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?

Did you take any college courses for credit while you were still in high school?

[IF YES]

How do you know they were college courses?

Did you consider yourself to be “attending college” while taking these courses?

Across Groups

Across groups, there was general consensus that attending and enrolling were two different concepts. Enrollment was considered a process where one may apply to a program, be admitted, obtain approval for financial aid, and receive a roster or class assignment. If this process is not followed by the student actually “showing up” for classes, he/she has not attended. As the groups discussed the notion of attendance, they included activities such as going to classes, completing assignments, studying and engaging with instructors. These distinctions were consistent across all six groups.

Statements using the terms enrollment and attendance are very likely to be understood without confusion among student groups that are represented by those participating in these group discussions.

Regarding the issue of taking college courses while in high school, the members of the groups had different experiences which are described below. Those who took college courses in high school were very clear that they had received credit or not received credit (which was the case with one student). Some of those who had not taken college courses while in high school thought of this as college preparation.

To minimize confusion about taking college courses while in high school, clear definitions will help distinguish between dual enrollment and taking college courses while in high school.

Group I – Two-Year Public Schools

None of these participants had taken college courses for credit during high school. One student was enrolled in a pre-college program during high school, but this program did not offer college credits.

Group II – Four –Year Private and Public

Four participants indicated that they had taken advanced placement courses in high school. They all said the courses were offered at their high schools. One person said he did not receive credit because he did not pass a test that was given at the end of the class.

Group III – Non-traditional Students

Two of the group members took advanced placement courses in high school and received college credits. One of these students took the courses on the college campus. For the other student, college instructors were brought into his high school. One was offered the opportunity to take an advanced placement course, but the invitation came too late for him to enroll.

Group IV – For Profit Institutions

Although several participants in this group discussed what they thought were experiences with college level course, none had actually taken and received credit for advanced placement courses while in high school. Activities such as college preparatory programs or taking difficult courses were confused with advance placement courses.

Factors relating to choice of institution

Think back to the three most important factors you were considering when choosing a school.

I want you to remember those three things, and then rank them. In order, what were your three most important factors?

[WITH A SUBGROUP OF RESPONDENTS]

[Respondent], you rank ordered your three reasons as [X] first, [Y] second, and [Z] third. Imagine instead I'd asked you to rate them on a scale from 1 to 5, with 1 being very unimportant and 5 being very important. How would you rate them?

OK, I'd like to ask this question a different way. Imagine you had those same three reasons, but I told you that I had 100 "points" to spread across them to indicate their importance. Remember, your total must equal 100. How many points out of a hundred would you assign each reason?

[FOLLOW-UP AS NEEDED]

How would you describe the ease or difficulty of that last task?

Across Groups

Across the groups, factors relating to choice of institutions included a variety of issues such as portability of courses, flexible scheduling, reputation of the school, accessibility to public transportation, satisfaction with the school, availability of support for new students, ability to obtain certification in a chosen area, and career possibilities. However, the most commonly cited were cost of tuition, financial aid arrangements, convenience of location, and program of study or quality of academics. The students were able to clearly list these items and had little difficulty prioritizing them when the facilitator explained the process.

Therefore, for purposes of the survey, it will be important for questions about institution choice to be clearly explained and the method for responding spelled out so that the intent is clear. Then, the respondents should have no problem identifying the important factors and prioritizing them.

Other persons involved in institutional and course of study choices

Did you reach your final decision about what school to attend by yourself,? If not, who was involved and what was their 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?

Across Groups

Across all groups, most participants indicated that the bulk of the decision-making process was with them. There was mention of others who provided advice, but there was no trend of any major involvement on the part of family, friends, and school personnel. There were several isolated experiences as described below.

Participants understood this item well.

Group I – Two-Year Public Schools

Some sought advice from family members and significant others; however all students agreed that they made the selection on their own. The student who was seeking an opportunity to play sports indicated that his manager made the decision for him.

Group II – Four –Year Private and Public

For this group, parents and other family members may have participated in the decision-making process when they were selecting schools. Once in school, they agreed that other than school counselors and advisors, others have very little involvement in their educational decisions.

Group III – Non-traditional Students

All of these respondents indicated that they had no help making the decision about which school to attend. However, several indicated that once their schools were selected, advisors and faculty provided advice about course selection.

Group IV – For Profit Institutions

For this group, although many said the decision regarding which school to attend was mainly made by them, some identified others who provided advice. These included friends and children. They also indicated that these persons continue to have a role in their educational experiences by providing support and encouragement.

Likelihood of continuing in current programs of study and institutions

How likely are you to enroll next semester at your current institution?

Can you express that to me in terms of a percent chance? If you think about the weather forecast, for example, the chance that it might rain or snow is often expressed as a percent chance.

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 a very slight possibility, 5 chances in 10 if you think there is a fairly good possibility, and 9 chances in 10 if you are almost sure) are there that you will enroll next semester at your current institution?

Across Groups

Among all of the groups, there was a general sense that these students planned to continue their courses of study over multiple semesters. However some were in continuous enrollment programs that did not have multiple semesters. Without the probing or clarification provided by the facilitator, some of these students did not understand the intent of this question as determining whether they planned to remain in their programs. This question, if not properly worded could result in misleading answers from those who plan to continue their studies through graduation, but do not have to re-enroll.

Wording questions so that respondents in continuous enrollment programs will be able to describe their plans to continue and complete their programs of study could help improve the accuracy of responses.

Group I – Two-Year Public Schools

Most of the participants in this group expected to stay in their school and transfer to a four-year college when completed the current course of study. Only one was very sure that he would not attend that particular institution the next semester.

Group II – Four –Year Private and Public

Other than one student in this group who was considering a change in major and one considering taking one year off to work, most of the participants expected to enroll in the same school and same program of study for the next semester.

Group III – Non-traditional Students

All but one of the participants in this group indicated that they were very likely to remain in their programs of study for the next semester. The one who was not likely to re-enroll for the next semester was due to receive a diploma at the end of the current set of courses.

Group IV – For Profit Institutions

Some of the participants in this group were enrolled in programs that did not have multiple semesters. They would receive their diplomas, certificates, etc. at the end of the current term and expressed that they would not re-enroll. This response was misleading because they intended to complete the program, but not re-enroll at the school after completing the current program of study. Others were enrolled in multiple semester programs and all of them said they were highly likely to enroll for the next semester.

Group V – Remedial Students

Some students were enrolled in programs that did not have multiple semesters. For these students, the facilitator clarified that this question about re-enrollment was not applicable for those in continuous enrollment programs. Those who were in multiple semester programs all were either enrolled for the next semester or planned to enroll.

Group VI – Less than two-Year Programs

Some students were enrolled in programs that did not have multiple semesters. Again the facilitator clarified that the question about re-enrollment was not applicable. Those who were in multiple semester programs all were either enrolled for the next semester or planned to enroll.

Factors relating to intent to transfer

Is anyone considering transferring? If so, what are some of the reasons?

Across Groups

There was very little expectation to transfer to other schools among all focus group participants. For students who were considering transferring, they generally had plans to transfer from two-year to four-year programs. Students in the focus groups indicated that they expected to transfer to a four-year program when their real intent was to complete their current course of study and then transfer to a four-year institution.

If the intent of this question is to determine whether students will stay with their original course of study at the original institution, questions about intent to transfer should clearly distinguish between a transfer prior to completion of the current course of study and a transfer to a baccalaureate program after completing an associate's degree.

No one in three of the groups expressed the intent to transfer, except those planning to transfer to programs at a four-year institution, after completing their current programs of study. Because this issue is an important aspect of the survey, the ways that members who intended to transfer responded in two of the groups are presented below:

Group I – Two-Year Public Schools

The one student who was pursuing an opportunity to play sports indicated that he was from another country and was likely to leave the community college because his education is supported by the government and he could be drafted because his country does not consider community college as higher education that makes one exempt one from drafting to military service. Therefore, he would transfer to a four-year college before completing his current program of study.

Group II – Four –Year Private and Public

Although one student in this group mentioned the possibility of changing schools because of a change in major, the remaining members expressed the intent to remain in their current programs of study at their current schools. The percent likelihood of completing their programs of study “on time” ranged from 60 to 100, with one person saying 95% and three saying 100%.

Factors relating to cost

We have a few questions about how much college costs and how students pay for it. First, let's talk about any work you might have done before you started college.

Who was working before starting college? For those who were:

- Are you working more hours now, fewer hours now, or about the same number of hours?
- Are you earning more now, less now, or about the same? About how much?

[IF PEOPLE ARE UNABLE TO GIVE AN EXACT ESTIMATE, PROBE FOR THE NARROWEST POSSIBLE RANGE.]

Who was not working before starting college? For those who weren't:

- Imagine you had never started college. About how much do you think you'd be earning? Why do you think that is how much you'd earn?

Now, let's talk about college costs.

Does anyone here live on campus?

- If you live on campus, how much does going to college cost, excluding tuition, fees, and room and board? How did you come to that figure?
- If you do not live on campus, how much does going to college cost, excluding tuition and fees? How did you come to that figure?

Before we move on, I want to ask about your usual monthly expenses.

I don't need to know the actual amounts you spend, but I want you to tell me how you would find an answer if I asked you: "In an average month, after you have paid all of your bills and other expenses, how much money (in dollars) is left over?"

How would you describe ease or difficulty of that last task?

Excluding financial aid, including any loans, scholarships, or grants you receive, does anyone receive any additional money from parents, guardians, or others to help you pay for college? If so, who is it from, and about how much money is it per year?

Across Groups

It seemed easy for the participants to list costs. Costs included tuition, food, clothing, transportation (including gasoline and auto insurance), books, study materials and supplies, computers, cell phones, social activities, personal care expenses (e.g. haircuts), housing, child care, internet charges, health insurance, and utilities. Most respondents indicated that their budgets were tight and often there was nothing left after responsibilities are met. A few indicated that they received assistance from family members. When these groups were asked to estimate these costs in dollar terms, there was confusion about how that should be done and there were wide ranges in the estimated amounts per group.

If students are asked to estimate costs, the structure and process for providing this information should be clearly explained and a specific timeframe for the estimates should be included in the question. Questions regarding costs should be structured in formats where the framework and context for the expected response is clear. For example a list of monthly expenses from a typical budget can be provided (with explanation where needed) and the respondent will be able to estimate his/her cost for each one, with the opportunity to estimate costs not listed to be estimated in a category for "other."

Fields of Study – Major vs. Field of Study

If I ask each of you "what is your field of study," what am I asking for?

[PROBE]

- What else comes to mind when I say "field of study?"
 - o Is this the same as "your major?"

So, what is everyone's field of study?

If I asked each of you whether you "enjoyed activities or hobbies related to your field of study," what would you think I was asking you about, and what would your response be?

If I ask about your "career," what am I asking about?

[PROBE]

- What else comes to mind when I say “career?”
 - Is this the same as “your occupation” or “your job?”

So, what career does everyone see for themselves?

Across groups, some students made a distinction between majors and fields of study or career areas, while others thought there was no difference between the terms. There was no clear pattern within specific groups. Some students thought the two terms could be used interchangeably, while others thought that major was what one studies and field of study related to a career area. For example, one student said that a field of study was the medical area and ones’ career interests could be in that area. However, the major was nursing.

Because there was a difference in the way that these terms were interpreted among focus group participants, and some thought they could be used interchangeably, while others made a distinction. Some inclusion of definitions might help improve understanding for these survey questions.

Future wage test issues

I’m interested in knowing a bit about what you think you will be earning once you finish your degree, and then after a few years have gone by.

First, think about the time immediately after graduation.

What job do you think you will hold, and how much will you earn that year?

[PROBE]

- How did you come up with that figure?

Now, think about five years in the future.

What job do you think you will hold, and how much will you earn that year?

[PROBE]

- How did you come up with that figure?

When you were providing your estimates to me, did you make any adjustments in your head to take in to account for things like inflation, taxes, or the changing value of a dollar?

Across Groups

Across all groups, most students were able to provide an estimate of their earning power at various points (e.g. prior to attending school and after completing their courses

of study.) In all cases, they expected to earn more after completing a degree than they would have if they had not gone to college.

Participants used different methods when asked to estimate future earnings. Some participants had a general sense of the earning potential in their chosen career field. Other participants estimated an amount based on what they knew about the experiences of their friends and family members. Participants with entry level experience in the field were able to project increased earnings with additional education. Some participants asked for guidance in how they should estimate future earnings.

To ensure consistency, we suggest that questions asking for this type of estimation provide guidance. For example, should benefits be included in the estimates? Should inflation factors be considered? And if so, what rate of inflation should be used annually? Perhaps providing guidelines for cost of living and inflation rates for the projected periods would be helpful.

Group I – Two-Year Public Schools

All participants indicated that they would have greater earning power once they completed their courses of study. Although they had differing ideas about how much they would earn, they all thought they would earn more than they would have without going to college. However, while in school, most indicated that they worked less and earned less than they did prior to attending school. The reduced earnings were directly related to the reduced hours of work.

Group II – Four –Year Private and Public

Members of this group all identified professional jobs that they expected to obtain once completing their programs of study. They generally expected their incomes to increase after graduation. Those who were working prior to attending school indicated that they were currently earning less because they were working fewer hours.

Group III – Non-traditional Students

All participants except one in this group were able to estimate future earnings and saw the current educational experience as a means to increase income. They were able to estimate future earnings based on their own experiences or experiences of others, or general knowledge about their career areas. The one person who did not anticipate increased earnings indicated that he was there to add a skill to his current career, but did not expect that this additional skill would result in increased income. Those who had worked prior to attending school indicated that they were currently earning less because they were working less. For those who were working at the time, some of their employers offered supports such as flexible schedules and tuition reimbursement.

Group IV – For Profit Institutions

This group was generally able to estimate future earning power. Some could estimate based on their knowledge of their chosen fields of study. Others based it on their current and prior working experiences. Some had questions about how these estimates should be projected. Some used their own methods to include re-payment of student

loans and inflation. Most of the participants in this group indicated that they were working less and earning less since attending school. One indicated that he was working more to cover the additional expenses. Several indicated that their current employers supported their educational efforts by allowing flexible schedules. One person said she was eligible for tuition reimbursement at work.

Group V – Remedial Students

This group seemed knowledgeable about future income potential. They were able to provide estimates based on their projected careers. However it was not clear what factors went into the projections. Some based them on normal cost of living increases, while other based it on expectations regarding length of time in the position. Still others thought they may move from the position of employee to entrepreneur, factoring in the possibility that the business may need time to grow.

Group VI – Less than Two-Year Programs

This group was able to project future earnings based on their current understanding of what people make in their chosen careers. They clearly expected to earn more once completing their programs of study. Some indicated that these projections take into consideration items such as inflation, cost of living increases, promotions, and increased cost of living.

Understanding relating to developmental and remedial courses

If I asked you about “remedial courses,” what would I be asking you about?

[PROBE]

- What else comes to mind when I say “remedial courses?”
 - o Do these courses go by any other name?

Across Groups

Across groups, understanding of developmental courses and remedial courses was not consistent. Some understood both terms; some understood one term and not the other; some could not provide a term for these types of courses.

When the survey instrument refers to developmental or remedial courses, a parenthetical statement such as “non-credit courses designed to bring a student’s skills in writing and mathematics up to the entry level college courses” might help improve accuracy of reporting.

Availability of support at respective institutions

Does your school offer any supports or services to help students with families be successful in school?

For those of you who have been able to use those supports or services, did they make it more or less likely that you would be successful in school? Why?

On a scale from one to five, with one being “strongly disagree” and five being “strongly agree,” how would you respond to the following question: “In general, the benefits I expect to receive by completing my certificate or degree outweighs the costs of balancing my family responsibilities and school?” Would some of you share how you came to your answer?

If I asked each of you “do you feel a part of your college community,” what would you think I would be asking about, and what would your answer be?

Across Groups

Across groups students knew of support services available through their institutions. They seemed appreciative of flexible schedules and academic advising. Other supports were also welcome. Sometimes getting the respondents to identify supports required probing that will not be possible with the survey methodology.

Including a list of supports, so that respondents can check if they are available and used, would help focus their responses. Also, if the question about feeling that they are a part of the college community will be asked, consideration should be given to defining this further. For example, do we mean a feeling of belonging or a feeling of being included, or just a feeling of comfort? Also, does it mean entitlement because of admissions or payment of tuition?

Group I – Two-Year Public Schools

All of these students attended the same two-year community college. The general sense was that they felt highly supported in the college environment. Types of support that they cited included flexible class scheduling, sensitivity to the working student, tutoring and other academic supports, child care, and academic advising and counseling,

Group III – Non-traditional Students

Supports provided by their schools included convenient locations (including satellite centers, evening classes, and weekend classes). The participants found these to contribute to their abilities to succeed in school. One participant was aware of childcare services offered by the school, but had not used them. Several group members were aware of tutoring services at their schools.

Group IV – For Profit Institutions

Supports provided by schools for this group include flexible scheduling, career counseling and job placement. This group did not identify formal child care services.

Group V – Remedial Students

Types of supports mentioned by this group include community outreach for recruitment, social services, counseling, and support for non-traditional students. Although, this question required clarification, when asked if they felt a part of the school community, the general response was positive.

Understandings relating to financial aid, including public and 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?

Across Groups

Types of grants and loans were a point of confusion within several of the groups. For example, AES (American Educational Services) was mentioned several times. Although AES serves both federal and private loans, many respondents thought their loans were federal because they were serviced by AES.

Because the financial aid options are complex, it is probably not feasible to explain them as a part of the survey. Perhaps if there are questions about grants and loans, they should address their characteristics instead of the names of the loans or servicing organizations. For example, “Do you have a loan for which you needed a co-signer?” Or, “did your parents take out a loan for you?”

Group I – Two-Year Public Schools

Three students indicated that they had student loans. All three indicated that they were federal loans. They said they were aware of this because of the application process. No one in the group said he/she had a private loan. Several participants could discuss the differences between private and government loans by describing requirements such as a good credit score or having parents qualify.

Group II – Four –Year Private and Public

Students in this group who had loans all indicated that they were federal loans. They were able to name Stafford loans and know that they could be both subsidized and unsubsidized. They also knew about Perkins loans. They said they knew that their loans were federal because of information on the school's web site or information on the financial aid application. This group made the distinction between federal and private loans by indicating that private loans require co-signers and or collateral.

Group III – Non-traditional Students

Students in this group who had loans all indicated that they were federal loans. They were able to name some of the loans but did not differentiate between the loans and the servicing organizations. They all said that they did not have private loans, but were aware that they existed.

Group IV – For Profit Institutions

Some of the students in this group indicated that they had loans and some said they had grants or a combination of both. Several cited the Stafford loan. Several cited PHEAA, which is the Pennsylvania Higher Education Assistance Agency. Two respondents indicated that they had private loans from banks. One said his private loan was through his father. In general, this group seemed confused about private loans for educational purposes.

Group V – Remedial Students

This group could not clearly provide information on loans and grants that they may have. Probing really was not very helpful. They knew about the federal application. Some knew that private loans come from banks.

Group VI – Less than Two-Year Programs

The remarkable thing about this group is that one person completely understood the difference between private and federally backed loans. Others provided limited descriptions of the differences.

Discussion of findings and considerations for format of questions

Throughout the focus group protocols were opportunities for participants to experiment with different formats for responses. This section summarizes the facilitators' observations and the participants' assessment of the results of these experiments.

Converting qualitative responses to numerical responses

Most participants in this group found it easy to convert words such as "very likely" to numerical responses such as 9 out of 10 chances. Most also preferred the numerical responses such as 9 out of ten chances or 90% likely over the qualitative responses. One participant indicated that he preferred using words because he was not good with numbers and could not get a "good judgment on what number to pick."

Qualitative responses vs. numerical responses

Most participants preferred the numerical responses such as 9 out of ten chances or 90% likely over the qualitative responses. One participant indicated that he preferred using words because he was not good with "numbers and chances" as they relate to a question, he really did not know where to fit his response on a scale. He indicated that he did not have "good judgment on what number to pick." Another participant in a different group indicated that he had trouble responding using the qualitative terms such as "very likely" vs. "likely." He preferred assigning a number such as 80% chance of 8 chances in 10 to his response. Both of these cases seem to be outliers. However, the person who was not comfortable with assigning chances to a response is an accounting major. His discomfort was not with numbers, but with the notion of chance. This could be a trend worth watching when soliciting responses from persons in careers where numbers have precise meanings: such respondents may be hesitant to assign numerical values to qualitative concepts such as an estimate of intention. However, in general, the participants across all groups were able to convert qualitative responses to quantitative responses and preferred the numerical responses.

Preferences for format for numerical responses (ranking vs. rating vs. percentage vs. chances in 10)

Across all groups, there was variety among preferences for type of numerical responses. In general, more respondents preferred using percent chance over the number of chances in 10. Also, several respondents indicated that having a total of 100 points to divide over several items forced them to prioritize among important factors. Usually when participants were asked to convert a numerical response such as one in a percentage format to another numerical format, such as chances in 10, in general, the conversions were consistent. However, if rounding was required, they typically rounded up. For example, one student estimated that he had a 75% chance of completing his

program of study “on time.” However, when asked to express it in the number of chances in ten, he said eight. The format of rating items on a scale of 1 to 5 worked well. However, if prioritizing is the goal, the respondents indicated that providing a total number of points and then asking them to divide those points among several factors was more effective. This process forced them to set priorities among the several factors.

Across all groups, the participants found the various formats of questions easy to use. Some instructions caused them to more carefully consider how they answered. However, the important factor seemed to be the goal of the question rather than whether they could go through the process to come up with a response.

In designing the rating or ranking questions, consideration should be given to the goal of the question – whether it be prioritizing of several factors or just rating a group of factors – when selecting the format.

Conclusions

The focus group process provided greater understanding regarding how these 50 students related to certain concepts and instructions for responding to various question formats. However, a limitation to this method of testing our understanding of instructions for responding in certain question formats is associated with the dynamics of the group and the probing by the facilitator. For example, when a question is posed requiring a certain response format, once the first one or two respondents figure out the desired process for arriving at and presenting the response, the remainder of the group will likely fall into the pattern. This environment is very different from that in which self-administered questionnaires are completed, where there are no prompts from the facilitator or the members of the group.

Notwithstanding this limitation of the focus group method, the process provided an opportunity for dialog about the issues and the question formats that are very helpful in understanding how potential respondents process and respond to questions. Additionally, several nuances are worthy of emphasis as this report is concluded.

Structure and boundaries of questions are important to the quality of results obtained. For example questions that ask respondents to list items of importance may limit responses, in the absence of a laundry list that can prompt careful consideration of the issue.

Questions designed to identify a broad range of behavior patterns, if not carefully worded to include the myriad possibilities, can be problematic. For example when asked about intent to re-enroll, some indicated that they would not because they were in continuous enrollment programs so there was no enroll again. This negative response, out of context, could result in inferences that a group of responses do not intend to continue in their programs of study.

Appendix A: Advertisement

Are you currently in your **FIRST YEAR OF COLLEGE** **Or TRADE SCHOOL?**

You may be eligible to receive \$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 beginning 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 for the study. In order to participate in the focus group, you must be at least 18 years old and you must complete a brief screening survey so we can determine if you are eligible. Please call Branch Associates to complete a brief telephone screening. The screening will take approximately 3-5 minutes to complete. You will not be compensated for completing the brief survey, but you must complete the survey in order to be selected to participate in the focus groups and receive \$50.

Contact:

Branch Associates Inc.

215-731-9910

Appendix B: Eligibility Screener

Eligibility Telephone Screener

Thank you for inquiring about the focus groups for this study. 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 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

7. What is your gender?

- Male
- Female

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

Yes

No

9. Are you working full-time?

Yes

No

10. What is your name? _____

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

12. What is your email address? _____

13. 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.

Appendix C: Consent Form



Consent to Participate in Research

Title of Research: National Postsecondary Student Aid Study

Introduction

You are being asked to participate in a focus group which is a part of a research study. 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 is a part of a larger study funded by the U. S. Department of Education. The study is 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 this study is to identify better strategies for collecting information from first time postsecondary students about their selection of the institutions they attend and educational experiences at these schools. You are one of approximately 10 individuals in this focus group who will be asked to discuss factors relating to postsecondary decisions and your understanding of financial aid and eligibility. There will be four other focus groups of 10 students from various other types of institutions that will be asked the same questions.

Procedures

If you agree to participate, you will be asked to meet with a group of your peers and two researchers from Branch Associates to discuss factors relating to your decision to attend your institution, your understanding of financial aid matters, and your understanding of items used to determine eligibility.

The focus group will be video 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 There are no direct benefits to you from participating in this study.

Benefits for Other People However, we hope that this study will identify issues that can inform the U.S. Department of Education about the types of concerns that postsecondary students have.

Payment for Participation

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

Confidentiality

Many precautions have been taken to protect your information. Your signed consent form will be stored in a locked case. No other personal information will be collected. If the results of this study are presented at scientific meetings or published in scientific journals, no information will be included that could identify you or your answers personally.

While information from this study may be given to persons or companies which are permitted by the Department of Education to have access to the research information during and after the study, none of the information you provide within the focus group discussion will be linked with your name. Focus group discussion results will be presented in summary and individual participants will not be identified in any way.

The Institutional Review Board (IRB) at RTI International has reviewed this research. An IRB is a group of people who are responsible for assuring that the rights of participants in research are protected. The IRB may review the records of your participation in this research to assure that proper procedures were followed. A representative of the IRB may contact you for information about your experience with this research. This representative will be given your name, but will not be given any of your confidential study data. If you wish, you may refuse to answer any questions this person may ask.

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 Melissa Cominole at RTI International (919-990-8456). 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 (or mark) below indicates that you have read (or been 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 (or Mark) 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

Appendix D: Participant Information Form

Thank you for participating in the group meeting to discuss your experiences as a first time student in a postsecondary education program. 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 voluntarily on your part.

Age: _____ years old

Gender: ₁ Male ₂ Female

Race/ethnicity (check all that apply):

₁ African American or Black

₄ Hispanic or Latino

₂ American Indian or Alaskan Native

₅ White or Caucasian

₃ Asian or Pacific Islander

₆ Other: _____

Where is your primary residence?

(city, township, borough)

(County)

(State)

What school do you attend?

What is your current status?

₁ First year-first semester

₄ Third or fourth year

₂ First year-second semester

₅ Other _____

₃ Second year

Are you currently working? ₁ Yes ₂ 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.

Appendix E: Focus Group Protocols

Exemplar Discussion Questions – Used for 2-year Public Institutions

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.
- Can you to identify the 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]

When selecting a postsecondary institution, 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 "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 helps 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?

CLOSURE

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 _____. Please check out with _____ for your donation and any parking validations.

DRAFT

Exemplar Discussion Questions – Used for 4-year Public and Private not-for-profit

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.
- Can you to identify the 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]

When selecting a postsecondary institution, 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. RESPONDENTSWILL 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 "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 helps 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?

REMEDICATION

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?

CLOSURE

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 _____. Please check out with _____ for your donation and any parking validations.

DRAFT

Exemplar Discussion Questions – Used for Non-Traditional and 2 and 4-year private for-profit focus groups

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?

What about the term "postsecondary institution?"

Follow-up questions:

- Do you consider 4-year colleges and universities to be postsecondary institutions?
- Do you make a distinction between colleges and universities? What is it?
- Are community colleges postsecondary institutions?
- Are vocational/technical schools postsecondary institutions?
- Are trade schools postsecondary institutions?

Think about the generic term "college." Are vocational/technical schools colleges? What about trade schools, like places where you would study cosmetology or automotive technology? Are "community colleges" or "junior colleges" 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?

[PROBES]

- 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)

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?

TAKING COLLEGE COURSES WHILE IN HIGH SCHOOL

Did you take any college courses for credit while you were still in high school?

[IF YES]

How do you know they were college courses?

Did you consider yourself to be “attending college” while taking these courses?

INSTITUTIONAL CHOICE/TEST OF PRIORITIZING COSTS AND BENEFITS

[INTERVIEWER: We want to test a variety of ways to determine the relative importance of factors related to college choice. We are looking to find out how hard/easy different methods are, and whether students are consistent. It may be helpful to have a co-leader record students’ responses here to help identify inconsistencies.

Things to follow up would include:

1. Identical or highly similar ratings of differently ranked items,
2. Items receiving similar ratings, but different assigned points.]

Think back to the three most important factors you were considering when choosing a school.

I want you to remember those three things, and then rank them. In order, what were your three most important factors?

[WITH A SUBGROUP OF RESPONDENTS]

[Respondent], you rank ordered your three reasons as [X] first, [Y] second, and [Z] third.

Imagine instead I’d asked you to rate them on a scale from 1 to 5, with 1 being very unimportant and 5 being very important. How would you rate them?

OK, I’d like to ask this question a different way. Imagine you had those same three reasons, but I told you that I had 100 “points” to spread across them to indicate their importance. Remember, your total must equal 100. How many points out of a hundred would you assign each reason?

[FOLLOW-UP AS NEEDED]

How would you describe the ease or difficulty of that last task?

[FOR ALL]

Did you reach your final decision about what school to attend by yourself? If not, who was involved and what was their 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

[INTERVIEWER: Our primary interest in asking these questions is to see whether students' qualitative answers, their "percent chance" answers, and their "chances in ten" answers are consistent. If they aren't, we would like to have students talk through those inconsistencies. We recommend that the co-leader make note of student responses, so that you can redirect follow-ups appropriately.]

How likely are you to enroll next semester at your current institution?

Can you express that to me in terms of a percent chance? If you think about the weather forecast, for example, the chance that it might rain or snow is often expressed as a percent chance.

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 a very slight possibility, 5 chances in 10 if you think there is a fairly good possibility, and 9 chances in 10 if you are almost sure) are there that you will enroll next semester at your current institution?

[INTERVIEWER: If possible, ask students who had inconsistencies to walk through their responses. If a student said 100 percent but then said 9 out of 10, we would want you to follow up with them to find out if they felt that the answers were the same or different, and why.]

Is anyone considering transferring? If so, what are some of the reasons?

COST OF ATTENDANCE/TEST OF ABILITY TO ESTIMATE FOREGONE EARNINGS

We have a few questions about how much college costs and how students pay for it. First, let's talk about any work you might have done before you started college.

[TEST OF FOREGONE EARNINGS COMPUTATION]

Who was working before starting college? For those who were:

- Are you working more hours now, fewer hours now, or about the same number of hours?
- Are you earning more now, less now, or about the same? About how much?

[IF PEOPLE ARE UNABLE TO GIVE AN EXACT ESTIMATE, PROBE FOR THE NARROWEST POSSIBLE RANGE.]

Who was not working before starting college? For those who weren't:

- Imagine you had never started college. About how much do you think you'd be earning? Why do you think that is how much you'd earn?

Now, let's talk about college costs.

Does anyone here live on campus?

- If you live on campus, how much does going to college cost, excluding tuition, fees, and room and board? How did you come to that figure?
- If you do not live on campus, how much does going to college cost, excluding tuition and fees? How did you come to that figure?

Before we move on, I want to ask about your usual monthly expenses.

I don't need to know the actual amounts you spend, but I want you to tell me how you would find an answer if I asked you: "In an average month, after you have paid all of your bills and other expenses, how much money (in dollars) is left over?"

[INTERVIEWER: Our goal here is to identify people's major expense categories and whether, in fact, they would think of how much money they brought in and subtract those major expenses to arrive at a total.]

How would you describe ease or difficulty of that last task?

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

If I ask each of you "what is your field of study," what am I asking for?

[PROBE]

- What else comes to mind when I say "field of study?"
 - o Is this the same as "your major?"

So, what is everyone's field of study?

If I ask about your "career," what am I asking about?

[PROBE]

- What else comes to mind when I say "career?"
 - o Is this the same as "your occupation" or "your job?"

So, what career does everyone see for themselves?

I'm interested in knowing a bit about what you think you will be earning once you finish your degree, and then after a few years have gone by.

First, think about the time immediately after graduation.

What job do you think you will hold, and how much will you earn that year?

[PROBE]

- How did you come up with that figure?

Now, think about five years in the future.

What job do you think you will hold, and how much will you earn that year?

[PROBE]

- How did you come up with that figure?

When you were providing your estimates to me, did you make any adjustments in your head to take in to account for things like inflation, taxes, or the changing value of a dollar?

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, why did you decide to enroll in college?

Were any of you working full-time when you decided to begin school? If so, why did you decide to enroll in college?

[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, do your workplaces offer any supports or services designed to help you be successful in school?

[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?

For those of you who are working, does your school offer any supports or services to help students who work be successful in school?

[PROBES]

- Does the school offer courses that are in the evenings, on the weekends, or offered on-line?

For those of you who have been able to use supports or services from work or at school, did they make it more or less likely that you would be successful? Why?

Does anyone here have people who you are responsible for helping to support, like parents, children, or other relatives??

Does your school offer any supports or services to help students with families be successful in school?

For those of you who have been able to use those supports or services, did they make it more or less likely that you would be successful in school? Why?

REMEDIATION

If I asked you about “remedial courses,” what would I be asking you about?

[PROBE]

- What else comes to mind when I say “remedial courses?”
 - o Do these courses go by any other name?

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 would you describe ease or difficulty of turning your first response in to a “percent chance?”

How would you describe ease or difficulty of turning your first response in to a “certain number of chances in 10”?

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.

Exemplar Discussion Questions – used for less than 2-year and remedial focus groups

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?

What about the term "postsecondary institution?"

Follow-up questions:

- Do you consider 4-year colleges and universities to be postsecondary institutions?
- Do you make a distinction between colleges and universities? What is it?
- Are community colleges postsecondary institutions?
- Are vocational/technical schools postsecondary institutions?
- Are trade schools postsecondary institutions?

Think about the generic term "college." Are vocational/technical schools colleges? What about trade schools, like places where you would study cosmetology or automotive technology? Are "community colleges" or "junior colleges" 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?

[PROBES]

- 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)

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?

Did you take any college courses for credit while you were still in high school?

[IF YES]

How do you know they were college courses?

Did you consider yourself to be “attending college” while taking these courses?

INSTITUTIONAL CHOICE/TEST OF PRIORITIZING COSTS AND BENEFITS

[INTERVIEWER: We want to test a variety of ways to determine the relative importance of factors related to college choice. We are looking to find out how hard/easy different methods are, and whether students are consistent. It may be helpful to have a co-leader record students’ responses here to help identify inconsistencies.

Things to follow up would include:

1. Identical or highly similar ratings of differently ranked items,
2. Items receiving similar ratings, but different assigned points.]

Think back to the three most important factors you were considering when choosing a school.

I want you to remember those three things, and then rank them. In order, what were your three most important factors?

[WITH A SUBGROUP OF RESPONDENTS]

[Respondent], you rank ordered your three reasons as [X] first, [Y] second, and [Z] third.

Imagine instead I’d asked you to rate them on a scale from 1 to 5, with 1 being very unimportant and 5 being very important. How would you rate them?

OK, I’d like to ask this question a different way. Imagine you had those same three reasons, but I told you that I had 100 “points” to spread across them to indicate their importance. Remember, your total must equal 100. How many points out of a hundred would you assign each reason?

[FOLLOW-UP AS NEEDED]

How would you describe the ease or difficulty of that last task?

LIKELIHOOD OF TRANSFER/TEST OF CERTAINTY MEASUREMENTS

[INTERVIEWER: Our primary interest in asking these questions is to see whether students’ qualitative answers, their “percent chance” answers, and their “chances in ten” answers are consistent. If they aren’t, we would like to have students talk through those inconsistencies. We

recommend that the co-leader make note of student responses, so that you can redirect follow-ups appropriately.]

How likely are you to enroll next semester at your current institution?

Can you express that to me in terms of a percent chance? If you think about the weather forecast, for example, the chance that it might rain or snow is often expressed as a percent chance.

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 a very slight possibility, 5 chances in 10 if you think there is a fairly good possibility, and 9 chances in 10 if you are almost sure) are there that you will enroll next semester at your current institution?

[INTERVIEWER: If possible, ask students who had inconsistencies to walk through their responses. If a student said 100 percent but then said 9 out of 10, we would want you to follow up with them to find out if they felt that the answers were the same or different, and why.]

Is anyone considering transferring? If so, what are some of the reasons?

If I asked each of you "do you feel a part of your college community," what would you think I would be asking about, and what would your answer be?

COST OF ATTENDANCE/TEST OF ABILITY TO ESTIMATE FOREGONE EARNINGS

We have a few questions about how much college costs and how students pay for it. First, let's talk about any work you might have done before you started college.

[TEST OF FOREGONE EARNINGS COMPUTATION]

Who was working before starting college? For those who were:

- Are you working more hours now, fewer hours now, or about the same number of hours?
- Are you earning more now, less now, or about the same? About how much?

[IF PEOPLE ARE UNABLE TO GIVE AN EXACT ESTIMATE, PROBE FOR THE NARROWEST POSSIBLE RANGE.]

Who was not working before starting college? For those who weren't:

- Imagine you had never started college. About how much do you think you'd be earning? Why do you think that is how much you'd earn?

Now, let's talk about college costs.

Does anyone here live on campus?

- If you live on campus, how much does going to college cost, excluding tuition, fees, and room and board? How did you come to that figure?

- If you do not live on campus, how much does going to college cost, excluding tuition and fees? How did you come to that figure?

Before we move on, I want to ask about your usual monthly expenses.

I don't need to know the actual amounts you spend, but I want you to tell me how you would find an answer if I asked you: "In an average month, after you have paid all of your bills and other expenses, how much money (in dollars) is left over?"

[INTERVIEWER: Our goal here is to identify people's major expense categories and whether, in fact, they would think of how much money they brought in and subtract those major expenses to arrive at a total.]

How would you describe ease or difficulty of that last task?

Excluding financial aid, including any loans, scholarships, or grants you receive, does anyone receive any additional money from parents, guardians, or others to help you pay for college? If so, who is it from, and about how much money is it per year?

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

If I ask each of you "what is your field of study," what am I asking for?

[PROBE]

- What else comes to mind when I say "field of study?"
 - Is this the same as "your major?"

So, what is everyone's field of study?

If I asked each of you whether you "enjoyed activities or hobbies related to your field of study," what would you think I was asking you about, and what would your response be?

If I ask about your "career," what am I asking about?

[PROBE]

- What else comes to mind when I say "career?"
 - Is this the same as "your occupation" or "your job?"

So, what career does everyone see for themselves?

I'm interested in knowing a bit about what you think you will be earning once you finish your degree, and then after a few years have gone by.

First, think about the time immediately after graduation.

What job do you think you will hold, and how much will you earn that year?

[PROBE]

- How did you come up with that figure?

Now, think about five years in the future.

What job do you think you will hold, and how much will you earn that year?

[PROBE]

- How did you come up with that figure?

When you were providing your estimates to me, did you make any adjustments in your head to take in to account for things like inflation, taxes, or the changing value of a dollar?

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, why did you decide to enroll in college?

Were any of you working full-time when you decided to begin school? If so, why did you decide to enroll in college?

[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, do your workplaces offer any supports or services designed to help you be successful in school?

[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?

For those of you who are working, does your school offer any supports or services to help students who work be successful in school?

[PROBES]

- Does the school offer courses that are in the evenings, on the weekends, or offered on-line?

For those of you who have been able to use supports or services from work or at school, did they make it more or less likely that you would be successful? Why?

On a scale from one to five, with one being “strongly disagree” and five being “strongly agree,” how would you respond to the following question: “In general, the benefits I expect to receive by

completing my certificate or degree outweighs the costs of balancing work and school?” Would some of you share how you came to your answer?

Does anyone here have people who you are responsible for helping to support, like parents, children, or other relatives?

Does your school offer any supports or services to help students with families be successful in school?

For those of you who have been able to use those supports or services, did they make it more or less likely that you would be successful in school? Why?

On a scale from one to five, with one being “strongly disagree” and five being “strongly agree,” how would you respond to the following question: “In general, the benefits I expect to receive by completing my certificate or degree outweighs the costs of balancing my family responsibilities and school?” Would some of you share how you came to your answer?

REMEDICATION

If I asked you about “remedial courses,” what would I be asking you about?

[PROBE]

- What else comes to mind when I say “remedial courses?”
 - o Do these courses go by any other name?

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 would you describe ease or difficulty of turning your first response in to a “percent chance?”

How would you describe ease or difficulty of turning your first response in to a “certain number of chances in 10”?

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.