

Education Longitudinal Study of 2002 Third Follow-up 2012 (ELS:2002/12)
2011 Full-Scale Cognitive Interviews

Attachment I

Sample Recruitment Flyer

Are you a young adult, age 24 – 28?

*You may be eligible to earn **\$40** by participating in a cognitive interview (a discussion between you and an interviewer about how you understand certain questions concerning your current work or education experience.)*

About the interviews:

Research Support Services (RSS) and RTI International (RTI) are conducting this study for the National Center for Education Statistics (NCES) of the U.S. Department of Education. The cognitive interviews will be conducted in September 2011 and will be held at a central location convenient to public transportation in Evanston, Illinois. The interview will last approximately 60 minutes, during which time a researcher will ask you to respond to questions, including your interpretation of the meaning of the questions asked of you. Questions will be about your work experience or education experience.

Eligibility to Participate:

Young adults age 24-28 are being sought. Please call RSS between 9 a.m. and 5 p.m. weekdays to complete a brief telephone screening in order to determine if you are eligible. The telephone screening will take approximately 3-5 minutes to complete. You will not be compensated for completing the telephone screening.

Contact:

Martin Glusberg
Research Support Services
888-540-6770
Martin@researchsupportservices.com

Attachment II

Eligibility Screening Questions

Thank you for your interest in the cognitive interviews for this study. This is a study about education and work after high school. During the interviews we will discuss topics related to your work/career experiences. But I will first need to ask you a few questions to determine if you are eligible to participate in the cognitive interviews. These questions will take 3 to 5 minutes.

If you are eligible and want to participate, your interviews will be recorded so that we can review your ideas and comments. We will prepare a report that does not single out any one person, but summarizes what we heard from various individuals taken as a whole. In accordance with federal confidentiality requirements, we will keep the recording only until our report is finished. No names will be mentioned in the report.

Can I go ahead and ask you the screening questions now?

1. What is your age? Are you...
 - Under 24
 - 24
 - 25
 - 26
 - 27
 - 28
 - 29 or older

2. Have you ever been enrolled in college or other education after high school?
 - Yes (GO TO Q.3)
 - No (SKIP TO Q. 5)

3. Have you taken out loans for your education?
 - Yes
 - No

4. Have you received grants, scholarships or fellowships for your education?
 - Yes
 - No

5. What is your gender?
 - Male
 - Female

6. What is your highest level of education?
 - Less than high school
 - High school diploma or GED only
 - Some college
 - Graduated from college

7. Are you of either Hispanic or Latino origin?
 - Yes
 - No

8. What is your race? (You may select one or more)
 - American Indian or Alaska Native
 - Asian
 - Black or African American
 - Native Hawaiian or Other Pacific Islander
 - White
9. What is your name?
10. What is the best telephone number to reach you?
11. What is your e-mail address?
12. What days of the week and times of day would you be available to be interviewed?

Thank you for answering our questions. We will let you know in the next few days whether we can use your help. Once the interviewees have been selected, they will be contacted by phone and e-mail to notify them of the date, time, and location. At that point, interviewees must RSVP to the invitation to guarantee a spot in the interview schedule. Upon completion of the interview, interviewees will receive \$40.

Attachment III Participant Information Sheet

Cognitive Interview Participant Information Form

Thank you for participating in a cognitive interview. Please provide the following information about yourself. This information is requested so that we can learn about those participating in the interview. This information will not be shared with anyone other than those conducting the interview.

Completing this information is strictly voluntary on your part.

Age: _____ years old

Sex: Male

Female

Are you of either Hispanic or Latino origin?

Yes

No

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

American Indian or Alaska Native

Asian

Black or African American

Native Hawaiian or Other Pacific Islander

White

Thank you for providing this information.

Attachment IV

Cognitive Interview Protocols

ELS:2002/12

Protocol for Cognitive Interviews with Young Adults

INTERVIEW PROTOCOL AS EXPLAINED TO PARTICIPANTS

Introduction and Welcome

Hello, my name is _____ and I will interview you today. I work for Research Support Services, or RSS, an organization that is working with RTI International. RSS and RTI International are conducting this study for the National Center for Education Statistics (NCES) of the U.S. Department of Education. We are developing a questionnaire that will gather information on the work and education experiences of a sample of young adults that have been followed since high school.

As we mentioned when you were recruited, we would like to record this session so that we can review your ideas and comments after this meeting is over. We will prepare a report that will not mention any names and will not single out any one person. It will only summarize what we heard from interviewees as a whole. We will keep the recording only until our report is finished.

All responses that relate to or describe identifiable characteristics of individuals may be used only for statistical purposes and may not be disclosed, or used, in identifiable form for any other purpose except as required by law [Education Sciences Reform Act of 2002 (ESRA 2002), 20 U.S. Code, Section 9573].

Before we begin, I would like to go over the format for our session. Basically, I will ask you to answer a series of questions by filling out a paper form. I will then ask you about your understanding of each question and the process by which you reached or determined your answer.

CONTENT: Interview Questions.

FORM A: LOANS AND FINANCIAL LITERACY

A-1. Did you take out any loans to help pay for your undergraduate education since high school? (Do not include money you borrowed from family or friends.)

- Yes.
- No.

>>> If Yes, go to A-2; else if No, go to A-7.

A-2. What types of education loans did you take out?

(Check all that apply.)

- **Federal** student loans, such as Stafford or Perkins loans.
- **Private** loans, such as Sallie Mae, CitiAssist, Chase, or Nellie Mae loans. (Federal loans usually have low interest rates, and are received after completing a Free Application for Federal Student Aid, or FAFSA. Private loans usually require a co-signer and have market interest rates based on credit history.)

>>> If PRIVATE loans, go to A-3; else if FEDERAL loans, go to A-5.

A-3. How much **in total** did you take out in **private** loans for your undergraduate education since high school?

(If you are unsure, provide your best estimate.)

A-4. How much do you still owe on your **private** loans?

(If you are unsure, provide your best estimate. If you no longer owe money on your private loans, enter 0.)

>>> If still owes >\$0, then go to A-5; else go to A-6

A-5. How much do you pay each month for your federal and/or private loans?

(If none, enter 0.)

>>> Go to A-6.

A-6. While you were still enrolled as an undergraduate, did you receive any of the following information about your student loans?

(Check all that apply.)

- Information on options for repaying your loans.
- Information about how much your monthly loan payment would be.
- Information about what to do if your loan payments became too much to handle.
- Information on what might happen if you didn't make your loan payments or defaulted on the loan.
- Other (specify).

>>> Go to A-7.

A-7. Have you ever learned how to manage money in a class?

(Please indicate Yes or No for each row below.)

- At school, in a subject or course specifically about managing money
- At school as part of another subject or class
- In an activity outside school

>>> Go to A-8.

A-8. How often do you discuss money (e.g. talk about spending, saving, banking, investment) with these people?

(Please check one box in each row.)

Never or hardly ever	Once or twice a month	Once or twice a week	Almost every day
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- Parents/guardians or other adult relations
- Spouse or partner
- Friends

>>> Go to A-9.

A-9. If you don't have enough money to buy something you really want (e.g. an item of clothing, sports equipment), what are you most likely to do?

(Please select one answer below.)

- Charge it
- Try to borrow money from a family member
- Try to borrow money from a friend
- Save up to buy it
- Not buy it

>>> Go to A-10.

A-10. Which of these statements about saving money best applies to you?

(Please select one answer below.)

- I save the same amount of money each week or month
- I save some money each week or month, but the amount varies
- I save money only when I have some to spare
- I save money only when I want to buy something
- I do not save any money
- I have no money so I do not save

>>> Go to A-11.

A-11. Do you have any of the following?

(Please check one box in each row.)

Yes

No

*I don't know
what it is*

- Bank checking
- Bank savings (including money market, certificates of deposit, etc)
- Credit card/line of credit
- Debit card

FORM B: GRANTS, SCHOLARSHIPS

B-1. Did you ever receive a grant or scholarship to help pay for your undergraduate education?

- Yes
- No

>>> If Yes, go to B-2; else if No, administer form C.

B-2. While enrolled at the last college you attended, did you ever receive a grant or scholarship to help pay for your undergraduate education?

- Yes
- No

>>> If Yes, go to B-3; else if No, go to B-8.

B-3. During the last academic year in which you were enrolled in as an undergraduate, did you receive any grants or scholarships?

- Yes.
- No.

>>> If Yes, then go to B-4; else go to B-8.

B-4. How much of the tuition and fees for your last year of undergraduate enrollment did those grants or scholarships pay for?

- All
- More than half, but not all
- Less than half

>>> Go to B-5.

B-5. During the last academic year in which you were enrolled in as an undergraduate, how much would you estimate you received in grants or scholarships?
(If you are unsure, use your best estimate.)

>>> Go to B-6.

B-6. While enrolled at the last school you attended as an undergraduate, did the amount of your grant or scholarship stay the same each year you went to school there, or did it change?

- It stayed the same
- It changed
- I was only there a year

>>> Go to B-7.

B-7. While enrolled at the last school you attended as an undergraduate, how much did you receive each year in grants or scholarships? If you are unsure, use your best estimate.

>>> Go to B-8.

B-8. Did you receive any grants from the **federal government**, like the Pell Grant, to help pay for your undergraduate education since high school?

- Yes.
- No.

FORM C: FINANCIAL BURDEN, VOLUNTEERISM, VOTING, AND SOCIAL CAPITAL

C-1. Many young adults experience financial problems. How much stress have you felt in trying to meet your financial obligations during the past year?

- 1 Not at all stressed
- 2
- 3
- 4 Moderately stressful
- 5
- 6
- 7 Extremely stressful

>>> Go to C-2.

C-2. How difficult is it for you to pay your bills on time? These bills might include insurance, rent, mortgages, car payments, credit cards, etc.

- 1 Not at all difficult
- 2
- 3
- 4 Moderately difficult
- 5
- 6
- 7 Extremely difficult

>>> Go to C-3.

C-3. How much burden do you feel from debt (from credit cards, mortgages, personal loans, etc.)?

- 1 No burden at all
- 2
- 3
- 4 A moderate burden
- 5
- 6
- 7 Extremely high burden

>>> Go to C-4.

C-4. In the last 12 months, have [You or your spouse or partner] donated money or goods with a combined value of at least \$25 to religious or non-profit organizations, such as schools, hospitals, museums, charities, or the United Way?

- Yes
- No

>>> If Yes, go to C-5; else if No, go to C-6.

C-5. What is the total value of the money or goods that you or your spouse or partner have donated to these causes in the last 12 months?

- \$25 - \$100
- \$101 - \$500
- \$501 - \$1000
- More than \$1000

>>> Go to C-6.

C-6. Which of the following types of organizations are/were you involved with in your volunteer or community service work? Were you involved with...

(Please indicate Yes or No for each item below.)

- Youth organizations, such as coaching Little League or helping with the scouts?
- Service organizations, such as Big Brother/Big Sister or the Red Cross?
- Political clubs or organizations?
- Religious or spiritual organizations, including churches, synagogues, and mosques (but not including attending worship services)?
- Community centers, neighborhood improvement, or civic associations or groups?
- Volunteering in a hospital, nursing home, or retirement community or in a program making home visits to people in need?
- Educational organizations, including schools and libraries?
- A conservation, recycling, or environmental group such as the Sierra Club or the Nature Conservancy?
- A group providing international aid or promoting world peace?
- A group that helps people in need of food, shelter, or other basic necessities?
- Activities related to arts or culture?
- Any other kind of group or organization?

>>> Go to C-7.

C-7. Were you registered to vote in the November 2, 2010 election?

- Yes
- No

>>> Go to C-8.

C-8. Which of the following things have you done during the last 12 months? Indicate all that apply.

- contributed money to a political party or candidate
- contacted a government official regarding political or community issues
- run for a public office
- run for a non-public office
- attended a political rally or march
- filed a tax return

>>> Go to C-9.

C-9. People sometimes belong to different kinds of groups or associations. The next few questions contain different types of groups. For each type of group, please select a response to say whether you

have participated in the activities of this group in the past 12 months. (For each item below, please answer with one of the following response options:

1. I have participated more than twice
 2. I have participated once or twice
 3. I belong to such a group but never participate
 4. I do not belong to such a group
 5. Don't know
-
- A political party, club or association
 - A trade union or professional association
 - A church or other religious organization
 - A sports group, hobby or leisure club
 - A charitable organization or group
 - A neighborhood group or association
 - Another voluntary organization (please specify)

Attachment V

Sample Consent Form

ELS:2002 Cognitive Testing of Questionnaire Items

Participant Informed Consent

You are invited to participate voluntarily in this interview, which is being conducted by RTI International, a not-for-profit research firm, and Research Support Services (RSS), a contract research firm, for the National Center for Education Statistics (NCES), part of the U.S. Department of Education. The purpose of this interview is to help the NCES review the Education Longitudinal Study of 2002 (ELS:2002) questionnaire to ensure that it can be well understood.

This cognitive interview has been approved by the Office of Management and Budget (OMB# 1850-0803). The interview and discussion will take approximately 60 minutes. There are no right or wrong answers to the questions we ask—we just want to ask your opinions about the questionnaire that has been developed. We will first ask you to complete the questionnaire as if you received it at home in the mail. Following this, you will be asked how you understand specific terms and phrases in the questions you have just completed. Then, we will ask you how you arrived at your answers. Finally, we will ask about your thoughts and feelings toward the questionnaire overall. You can help us by describing anything you find confusing or difficult to understand in the questions, or any issues that come up in your mind as you answer them.

Your participation in this study is voluntary. Upon completing the interview, you will be paid \$40 in appreciation for your time. The information you give us will be combined with the responses of others in a summary report that does not identify you as an individual. Your answers may be used only for statistical purposes and may not be disclosed, or used, in identifiable form for any other purpose except as required by law [Education Sciences Reform Act of 2002 (ESRA 2002), 20 U.S. Code, Section 9573].

If you have any questions about the study you may telephone Dr. Steven Ingels at (202)974-7834. If you have any questions about your rights as a research participant in this study, you may contact the Office of Research Protection at RTI International at 1-866-214-2043, a toll-free number.

The above document describing the voluntary nature, response confidentiality, and procedures for this research study has been explained to me. I agree to participate.

Signature of participant _____ Date ___/___/___

I certify that the nature and purpose, the voluntary nature, and response confidentiality associated with participating in this research have been explained to the above individual.

Signature of Person Who Obtained Consent _____
Date ___/___/___

Audio-taping the interview:

In order to make best use of our findings, we also request that you allow the interview to be audio-taped, through the use of a tape recorder or laptop computer that will be on the table. The audio-tape will only be heard by people who are working on this project. The only purpose of audio-taping is to allow us to review the interview as we document our findings. We will destroy the tapes upon completion of the project. If you would rather that your interview not be audio-taped, or if at any time during the interview you decide that you would like the audio-taping to be stopped, please tell the interviewer and we will stop taping.

I agree to allow the interview to be audio-taped and to be listened to by others who are working on this project:

Signature of participant _____ Date ___/___/___