

**DISCUSSION GUIDE**  
**POTENTIAL ADULT STUDENTS FOCUS GROUPS**  
**03/02-3/16**  
**FINAL 01 15 16**

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## I. INTRODUCTION AND GROUND RULES

- My name is Dave Glantz and I work for Market Connections, a market research firm in the Washington, DC area.
- I will be your moderator for tonight’s focus group discussion. We’ll be here for two hours, on behalf of the Department of Education’s office of Federal Student Aid (also known as FSA), to talk about your impressions of different types of student aid-related information and the way it is communicated to you.
- As I mentioned, what we are doing today is called a “focus group.”

As a **participant**, I’d like you to...

- Participate — I need to hear from everyone
- Speak up (but only one talks at a time)
- Please avoid side conversations
- Address your comments to the group
- Remember that you’re here for who you are, so say what you believe and not what you think others might say
- If you don’t agree with what somebody says, tell us what you think – there are no wrong answers.
- What you don’t know is just as important as what you do know.

As the **moderator**, I can be impartial because I have no vested interest in whether you agree or disagree with the things we’ll be talking about. I try to ensure...

- We get through this discussion guide: there are lots of questions and ideas I’d like to talk to you about, so I have to keep things on track.
- We are audio and videotaping, which is standard practice to help with the accuracy of my report. I also have some colleagues behind the glass, who are involved in this project, and who are interested in hearing your views firsthand.
- Most importantly, everything we discuss is considered private and for internal research purposes only. Our report will not identify individuals by name.
- Do you have any questions?

**0:05**

## II. WARM-UP, DISTINGUISHING CHARACTERISTICS OF POTENTIAL ADULT STUDENTS

Start by: 0:05  
Finish by: 0:25

elapsed time: 0:20

I would first like to go around the table and have everyone introduce themselves. Please tell me...

- Your first name (or what you like to be called)
  - The course of study or profession that interests you
  
- **[SHOW OF HANDS]** When we first contacted all of you, you mentioned that in the next year, you are seriously considering enrolling part time or full time as an undergraduate at a four-year college or university, or at another type of post-secondary institution such as a two-year college or junior college or trade school. Is that still the case?
  - Are any of you enrolled right now? **[IF YES, RECOMMEND WE PAY THEM THEIR INCENTIVE AND HAVE THEM LEAVE THE GROUP, SINCE NOW THEY ARE CURRENT COLLEGE STUDENTS]**
  
- Thinking about your intent to enroll in college or career school as a full time or part time student, what do you think makes you different from someone who is enrolling in college straight out of high school? (**PROBE AS TIME PERMITS:** have different reasons for attending [SPECIFY]; am already established in my career and am more focused on what coursework I need in order to advance; want a career change; unemployed so going back to school; financial pressures; concerned about affordability and/or funding eligibility; parents' inability to help financially; unsure what application forms there are and/or how to fill out application forms (FAFSA); as a mature student I am concerned about mastering classroom or homework technologies that are better understood and used by younger generations of students; other [SPECIFY])
  
- How knowledgeable do you feel about the subject of college funding and financial aid? **0:25**

### III. POTENTIAL ADULT STUDENTS' DIGITAL HABITS

Start by: 0:25

elapsed time: 0:50

Finish by: 1:15

#### Information Sources

- **[FLIPCHART]** Where, if at all, have you ever looked for information about funding for college? (**PROBE:** online (search engines; websites; social media sites – specify); colleges; financial institutions (specify banks, lenders); government sources (specify); family or friends; guidance or financial aid counselor; other (specify))
- **[FLIPCHART]** How would you like to receive information about college funding or financial aid? This can include offline as well as online sources. (**PROBE:** print publications; online/electronic publications; website content; videos; infographics; webinars; talks by counselors; texts; friends/coworkers, social media; messages or alerts on your smartphone or tablet; e-mail; other (specify))
  - Let's look at the flipchart. Which of these formats are you most likely to pay attention to or take action on?
- Can you describe the type of information you might look for?
- The Department of Education's office of Federal Student Aid provides information to students and borrowers on funding for college or career school, as well as information on federal student loan repayment. If you had the full attention of someone from this office right now, what would you want to ask them? (**PROBE:** What would you want to know or have clarified?)
- Understanding that you plan to enroll within the next year, when would you prefer to receive the information you're looking for?
- In general, are you more likely to prefer online or more traditional sources for the information you want?
  - What makes you say that?
- Does the format you would pay most attention to depend on the type of subject matter or content it covers, or are there formats you prefer regardless of the type of content or message?
  - What makes you say that?

0:45

1:00

#### Device Use

- Now let's turn to your devices. What electronic devices do you frequently use? (**PROBE:** smartphone, tablet, laptop, PC/desktop)
- What devices would you prefer to use when it comes searching for information on financial aid for college?
- Are there one (or two) devices you rely on more than others?
  - Which one(s) and what makes you say that?
  - **IF DEPENDS:** What does it depend on?

### Social Media

- In general, what social networks do you prefer/frequently use? (**PROBE:** Twitter, Facebook, Instagram, Tumbler, Google+, other (specify))
- Of those social networks, which ones would you prefer as information source about financial aid for college?

**1:15**

## III. FINANCIAL AID INFORMATION GOALS

**Start by: 1:15**  
**Finish by: 2:00**

**elapsed time: 0:45**

- **[FLIPCHART]** Think for a moment about the financial side of going to college – the loans, grants or other student aid you might receive. Let's assume that you need a student loan to help cover the cost of college. In a perfect world, what would be the qualities or characteristics of the ideal student loan provider? Think about this in terms of both receiving a loan and what happens afterward (i.e., repaying that loan). [**PROBE IF NECESSARY:** reliable; accurate information; legitimate/not a scam; understandable terminology; competitive rates; no hidden fees/fine print; helpful [SPECIFY],
- **(SHOW OF HANDS, AND ROTATE STATEMENT)** If you were to choose one or the other for a student loan, which do you prefer: the federal government as your lender [write **F** on a post-it]; or, a commercial financial institution as your lender [write a **C** on the post-it note]
  - What's the difference between a federal versus commercial financial lender?

- And still thinking of your personal needs and goals that we've been putting on the flipchart, tell me which of these characteristics are the most important to you? [INDICATE ON FLIPCHART]
  - o Briefly, what makes you say that? 1:30
- **CHOOSE ONE PARTICIPANT AT RANDOM:**
  - o What do you drink at breakfast? *[coffee, juice]*
  - o Why *[coffee/juice]*? What benefit do you get from having that drink? *[energy, caffeine, healthy start to my day]*
  - o How does having that *[energy/healthy start]* make you feel? *[Confident, more productive, pumped up]*
  - o What do you get out of that feeling? In other words, why does it matter that you are *[confident/more productive]*? *[Can be successful]*

It's along these same lines that I'd like to introduce this first exercise.

- **[HAND OUT LADDERING EXERCISE: "F" for Federal Gov version, and "C" for Commercial version]** Based on the initial preference you indicated for your student loan provider to be federal or commercial, I am going to hand out a quick questionnaire and I'll ask that you silently take about five minutes to fill it out. There are five questions I'd like you to answer. Remember that there are no wrong answers. It all depends on your point of view and your own personal needs. 1:35
  - o And so, in **Question 1** I want you to write down your top reason for choosing either the federal government or a commercial provider (depending on what you see on your questionnaire) to help you finance your college education. Some people might say that there is one particular quality or strength, above all others, that would spur them to select one type of student loan provider over another. Others might say that it's a combination of qualities. Regardless, try to think of the top reason.
  - o Then in **Question 2**, tell me why that reason is important to you. Actually, we've had a preview of your possible answers to questions 1 and 2 from the flipchart discussion we just had.
  - o In **Question 3**, expand on how that benefits you. What advantage or extra edge do you get from this choice?
  - o And at **Question 4**, when you experience that benefit, how does it make you feel? What feeling or emotion do you experience? In other words, I'm not looking for another benefit in the way that coffee can give you caffeine or energy, but rather the feeling you get because you've got that energy.
  - o And finally, at **Question 5**, I want you to summarize the entire experience in your own commercial for the type of loan provider you prefer. Write it so that it appeals to you personally. Don't try to think about what others might like to hear – write it from your point of view.

Any questions/clarifications needed? Okay, please begin.

**1:40**

- **[WHEN ALL ARE FINISHED (1:45)]** I'd like some volunteers to read their answers to questions 1-4. I'm particularly interested in what feeling you get from dealing with your ideal financial aid provider. [IF NOT MENTIONED, PROBE ULTIMATE PAYOFF – peace of mind, success, financially secure, accomplished, in control of my destiny]

*Those are all the questions I have for you. Thanks for coming!*

**2:00**