

NATIONAL CENTER FOR EDUCATION STATISTICS

## Attachments I - V

# NCER- NPSAS Grant Study – Connecting Students with Financial Aid (CSFA) 2017 Cognitive Testing

OMB# 1850-0803 v.191

February 2017  
revised March 2017

### Attachments:

Attachment I: Recruitment Procedures

Attachment II: Consent to Participate in Research

Attachment III: Sample Text for Interview Scheduling and Confirmation

Attachment IV: Interview Protocol

Attachment V: Interview Guide and Notes Form

## **Attachment I**

### **Recruitment Procedures**

#### **Recruitment of Respondents**

Respondents will be recruited primarily by Co-Principal Investigators, Dr. Bridget Long and Dr. Eric Bettinger using a variety of methods including networking referrals and invitations distributed via email, public postings, and social media announcements. Additional respondents may be recruited by Project Manager Lena Eisen.

#### **Scheduling of Respondents:**

Interested participants will be asked to contact the local researcher/interview administrator at their designated email or phone. Prospective participants will receive an email (Attachment III; Part A) describing the purpose of the survey interview process and details of participation, including the time commitment and consent requirement. After receiving the informational email, participants will be asked to select an interview time via an online sign-up tool. Participants will be scheduled on a first-come, first-served basis and sent a confirmation email for their scheduled time and, if applicable, location (Attachment III; Part B).

## **Attachment II**

### **Consent to Participate in Research**

**Title of Research: Connecting Students with Financial Aid (CSFA) 2017- Cognitive Interview (OMB# 1850-0803)**

#### **Introduction and Purpose**

You are being asked to participate in a cognitive interview carried out by Harvard University and Stanford University for a project funded by the National Center for Education Research (NCER) and sponsored by the National Center for Education Statistics (NCES), both part of the U.S. Department of Education. The purpose of the cognitive interview is to obtain your feedback on some of the questions that will be used in the survey portion of the Connecting Students with Financial Aid (CSFA) study. Feedback gathered from these interviews may be used to revise, improve, or confirm the clarity of the final study survey.

#### **Procedures**

You are one of up to 40 individuals who have been invited to participate in an interview during which you will be asked to answer a series of survey questions while discussing your understanding and reaction to the language used in those survey questions and their response options.

Notes will be taken during your interview to help us write a report summarizing the results of survey responses and our interview discussion. Your name will never be used in the report that we write.

#### **Study Duration**

Your participation in the interview will likely take about 30 minutes, and no more than 60 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 is no monetary compensation for participating in the survey interview. However, light snacks and beverages may be provided if the interview is conducted in person.

**Benefits for Other People** We hope that this survey and interview process will help us improve students' understanding of our survey questions.

#### **Confidentiality**

We are conducting these cognitive interviews for the National Center for Education Statistics (NCES) of the U.S. Department of Education. This study is authorized by law under the Education Sciences Reform Act (20 U.S.C., § 9543). Your participation is voluntary. Your responses are protected from disclosure by federal statute (20 U.S.C., § 9573). 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.

### **Future Contacts**

We will not contact you in the future as part of this interview.

### **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.

### **Your Questions**

If you have any questions about the study, you may call Dr. Bridget Long at 617-495-3401 or Tracy Hunt White from the National Center for Education Studies (NCES) at 202-245-6507.

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

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

\_\_\_\_\_ Date

\_\_\_\_\_ Signature of Participant

\_\_\_\_\_ Printed Name of Participant

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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

## Attachment III

### Cognitive Interview Sample Recruitment Email or Text

#### Part A: Response to initial inquiry from prospective participant

Greetings,

Thank you for your interest in participating in a survey and interview in support of the Connecting Students with Financial Aid (CSFA) study.

The goal of the interview is to get your feedback on a survey, which will be used in a study that aims to increase financial aid application completion and college persistence. The survey and interview will likely take about 30 minutes, but no more than 60 minutes.

If you are currently enrolled at least part time in a postsecondary education program and wish to participate in this research opportunity, please visit [INSERT ONLINE SCHEDULING TOOL LINK] to schedule your interview. You will receive email confirmation of your interview appointment.

No preparation is necessary for your participation in this interview and your participation is completely voluntary. Please contact me at [bridget\\_long@gse.harvard.edu](mailto:bridget_long@gse.harvard.edu) or 617-495-3401 if you have any questions.

Thank you again,

Bridget Long  
Principal Investigator, CSFA Study

#### Part B: Confirmation of participation location and time

Greetings,

Thank you for your interest in participating in a survey and interview in support of the Connecting Students with Financial Aid (CSFA) study.

Our meeting is scheduled for [INSERT DATE] at [INSERT TIME]. We will meet at [INSERT LOCATION] [ALTERNATIVE LANGUAGE: I will call you at the phone number you provided.] The survey and interview will likely take about 30 minutes, but no more than 60 minutes.

The goal of this session is to get your feedback on a survey, which will be used in a study that aims to increase financial aid application completion and college persistence.

Your participation is completely voluntary. Please contact me at XXXX if you have any questions.

## **Attachment IV**

### **Interview Protocol**

#### **Introduction and Welcome**

Hello, my name is [INSERT INTERVIEWER NAME], and I'll be conducting your interview today and taking notes. I am part of the Connecting Students with Financial Aid Study, a research program striving to increase completion of the Free Application for Federal Student Aid (FAFSA) and the likelihood of college persistence, particularly as a full-time student. Today, I hope to interview you as you complete a survey we plan to give to participants in our study.

#### **Informed Consent**

We are conducting interviews with you and other participants to evaluate the overall content and language within the survey we plan to use. The interview will likely take about 30 minutes, but no more than 60 minutes. We are particularly interested today in learning more about your understanding and comprehension of the questions in this survey and whether you have any suggestions about how we might improve it.

I will be taking notes so that we can review your ideas and comments after this interview is over. We will prepare a report that does not single out any one person but instead reports what we heard from all participants as a whole. No names will be mentioned in the report. Before we begin, I would like to describe what you can expect during your interview.

#### **Interview Format**

- I will be asking you to complete a short survey and may ask about some of your answers in more detail.
- I may ask you to read a question aloud during the survey or ask you to verbalize your answer as you make a selection.
- I may ask follow up questions to help us learn more about how you arrived at your answer and whether you have suggestions that would improve the question or response options.

I will begin the survey by asking you to answer some background questions about yourself and your educational background. I would like to remind you that your name will not be associated with what you say and that our report will not identify any names of persons participating in these interviews. This is not a test; there are no right or wrong answers. Your experiences and opinions are important to us, and we hope that you will feel free to share them openly. We thank you for your time and insight. Your participation will help to improve the project.

If you have no objections, we will start now.

#### **Begin Survey**

Note: The interviewer may ask follow up / general probe questions when the respondent expresses hesitation or suggests having difficulty with a survey item. Continue observing and listening, probing when appropriate, and noting respondent feedback as the interview progresses.

### **Examples of General Probes**

- What do you think the question was asking?
- How would you rephrase the question in your own words?
- How easy or difficult was it to understand the question?
- *[If answering a multiple-choice question:]* Were you satisfied with the answer choices?
  - *[If no:]* What additional choices would you recommend be included?
- Did you find any of the language confusing?
- Do you see ways to make the questions or answer options more clear?
- How did you feel when answering the question?
- What was the reason for that comment?
- Probe for examples.
- Can you tell me more about that?
- You seemed to hesitate/take a moment before giving/entering your response. Can you tell me what you were thinking about?
- What do you mean by...?
- Is there any additional information that we should have provided to help understand the message?
- Does this term/question sound OK to you, or would you prefer something different?

### **Post-Survey**

- Thank you for completing the survey. Do you have any additional questions or suggestions before we end our session?
- We really appreciate your involvement in this process. Your participation is very helpful as we prepare for the future use of the survey.

## Attachment V

### Interview Guide and Notes

#### 2017 Connecting Students with Financial Aid (CSFA) Cognitive Interview Notes

Interview ID		Date of Interview	
Interviewer		Time of Interview	
<input type="checkbox"/> Consent Form Received and Signed			
<input type="checkbox"/> Welcome and Introduction Provided			
<input type="checkbox"/> Any questions <i>about this process</i> before starting? (Describe Below)			
0			
0			
0			

#### Background Questions:

PQ 1. Are you currently attending college at least part-time?	
PQ 2. Have you ever completed a financial aid form?	
PQ 3. Have you worked with other students trying to access higher education?	

Start Survey: Online Survey will employ automatic skip logic to select appropriate question ordering

Q1: (Consent Page) <i>Not relevant for testing.</i>	
Q2: Did you apply for financial aid from the federal and/or state government to help you with college expenses for the 2017-18 school year (i.e., this year)?	
Q3: Did you apply for financial aid from anyone else (a non-governmental source) to help you with college expenses for the 2017-18 school year?	
Q4: Prior to 2017-18, have you ever applied for state or federal government financial aid to help you with college expenses?	
Q5: Are you aware that to continue getting financial aid, you must complete the financial aid application each year?	
Q6a: Did you know that last year the government financial aid form was made available to students starting October 1, 2016, which is 3 months earlier than usual?	
Q6b: (If Q6a= Yes) How did you find out about the early availability of the financial aid form?	

**Display If Q2 = No (Respondent did NOT apply for federal and/or state government aid for 17-18)**

Q7: Do you know what the FAFSA is?	
Q8a: Why did you <b>not</b> apply for financial aid for 2017-18? <i>(Student rationale for not applying)</i>	
Q8b: Please choose all the statements that apply to you: <i>(Student perceptions/opinions about financial aid process and eligibility)</i>	

**Display If Q2 = Yes or Q4 = Yes (A Student has EVER applied for federal and/or state government financial aid)**

**Question Block Header:** We're interested in your experiences with applying for financial aid.

Q9: How did you learn about the process of applying for government financial aid? (Check all that apply)	
Q10: Did you receive assistance from another person to complete your financial aid forms (i.e., the FAFSA) the last time you did so? If yes, please indicate from whom. <i>(Includes an option to indicate that there was no assistance received)</i>	

**<<ALL STUDENTS>>**

**Block Header:** When completing their financial aid forms, students have the option of using the IRS Data Retrieval Tool to help them. The IRS Data Retrieval Tool allows you to electronically transfer your federal tax return information to your federal financial aid form. Last March, the IRS Data Retrieval Tool was unavailable for several weeks.

Q11a: Did the fact that the IRS Data Retrieval Tool was not available for several weeks affect whether you completed your federal financial aid forms for 2017-18?	
Q11b: Did the fact that the IRS Data Retrieval Tool was not available for several weeks affect <i>when</i> you completed your federal financial aid forms for 2017-18?	
Q11c: Did the fact that the IRS Data Retrieval Tool was not available for several weeks affect <i>how</i> you completed your federal financial aid forms 2017-18?	

**Display If Q2 = Yes (Did Apply for Federal and/or State government aid for the current year -17-18)**

Q12a: Please tell us how you submitted your financial aid form (i.e., the FAFSA) for funding for 2017-18. <i>Check all that apply.</i>	
<b>DISPLAY LOGIC: IF Q12a = FAFSA Online</b> Q12b: Did you use the IRS Data Retrieval Tool to complete your FAFSA? <i>Note: The Data Retrieval Tool allows you to electronically transfer your federal tax return</i>	

information to your FAFSA.	
<b>DISPLAY LOGIC: IF Q12a = FAFSA Online</b> Q12c: Please indicate all the statements that apply to you regarding the IRS Data Retrieval Tool. <i>Check all that apply.</i>	
<b>DISPLAY LOGIC: IF Q12a = Paper FAFSA</b> Q12d: Why did you choose to submit the FAFSA on paper? <i>Check all that apply.</i>	
Q13: Do you rely on a parent, guardian, or other party to provide financial information in order to complete your FAFSA?	
Q14: We're also interested to know your opinions about the financial aid process for the 2017-18 academic year in particular. <i>Please select one response to each statement</i>	(Strongly Disagree, Disagree, Neither, Agree, Strongly Agree)
Q14a: I clearly understood the steps to get financial aid for college this year.	
Q14b: I was able to complete the FAFSA by myself easily	
Q14c: Working with other family members (e.g., parents), I was able to complete the FAFSA easily.	
Q14d: My financial aid award letter was easy to understand	
Q14e: My school's financial aid office was available to help me understand my financial aid offer	
Q14f: I know where to go if I have questions about my financial aid forms	
Q15: For the 2017-18 FAFSA, you could use your family information from tax year 2015. Did this make completing the form easier, harder, or not change the difficulty of the process?	
Q16: Did you need to submit additional paperwork or seek a special consideration due to a change in circumstance from the 2015 tax filing year to the 2017-18 FAFSA filing season?	

#### All Respondents

Q17: How many credits are you taking this term (Fall 2017)	
Q18: Are you taking more, fewer, or the same credits as the last time you enrolled in college courses?	
Q19: If your financial aid had been doubled, not including loans, would you have taken more credits or courses?	
Q20: Did you know that the amount of financial aid you may be eligible for increases when you are enrolled for more credits?	

**Display if Q17 = fewer than 12 credits**

Q21: Why are you taking fewer than 12 credits? <i>Check all that apply</i>	
Q22: How many credits do you plan to take the next term?	

**Skip/Display Logic – (after Q20) if Q17 = 12 credits or more**

Q23: What made you decide to take 12 or more credits this term? <i>Check all that apply.</i>	
Q24: How many credits do you plan to take the next term?	

**All Respondents**

Q25: We're also interested to know how financial aid affects your decisions about college. <i>Please select one response to each statement.</i>	(Strongly Disagree, Disagree, Neither, Agree, Strongly Agree)
Q25a: I'm attending my current school because of the financial aid the school and government were able to give me	
Q25b: I'm attending my current school because the available financial aid did not allow me to attend my 1 <sup>st</sup> choice school	
Q25c: After I learned about my financial aid award, I decided to take more college credits than I was originally planning	
Q25d: I am only able to attend college by taking out loans	
Q26a: Have you personally taken out a loan to pay for college?	
Q26b: Has a family member taken out a loan to help you pay for college?	

**Display Logic – If Q26a = Yes (Student Took out a Loan) OR Q26b = Yes (Family Member Took out Loan for College)**

Q27: What kinds of loans have you or family members taken out to pay for college? <i>Check all that apply</i>	
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**Display Logic – If Q26a = Yes (Student Took out a Loan)**

Q28: How did you personally decide whether to take out a loan? <i>(Check all that apply)</i>	
Q29: Please select one response for each statement:	(Strongly Disagree, Disagree, Neither, Agree, Strongly Agree)
Q29a: My college helped me determine the right amount of loans I needed to take	
Q29b: I have a good understanding of what interest rate I am being charged on my personal student loan	

Q29c: I have a good understanding of what my monthly payment will be after college for my personal student loan	
Q30: Have you already made any payments toward your student loans?	
Q31: We're interested to know what you think about your loans – <i>Please select one response to each statement.</i>	(Strongly Disagree, Disagree, Neither, Agree, Strongly Agree)
Q31a: When I took out my loans, I understood what the repayment plan would be	
Q31b: When I originally took out my loans, I was confident that I would be able to repay them	
Q31c: <b>Currently</b> , I am confident that I will be able to repay my student loans	
Q31d: I am comfortable with the interest rate being charged on my student loan	
Q31e: I am concerned about how I will repay my loans	
Q31f: I am limiting the number of credits I take in college because I want to minimize my student debt	
Q31g: I have stopped taking college classes because of my student loan debt	

**Skip Logic – If Q26a = No (Student has not taken out loans)**

Q32: How did you decide to not take out a loan?	
Q33: We're interested to know what you think about college student loans. <i>Please select one response to each statement</i>	(Strongly Disagree, Disagree, Neither, Agree, Strongly Agree)
Q33a: I worry about being able to repay a loan	
Q33b: I worry about the interest rate being too high	
Q33c: I have other debt I am managing (e.g., credit cards, car loan, mortgage)	
Q33d: I found it confusing to understand my student loan options	
Q33e: I received enough financial aid to be able to avoid taking out loans	
Q33f: I had trouble trying to get a loan and was unable to do so	

Additional Notes

**Summary Notes**