

Consumer Financial Protection Bureau
Racial Disparities in Higher Education Project
Black Students in Higher Education: Facilitators and Barriers to Completion
Former Postsecondary Student Virtual Focus Group Protocol

OMB Control Number: 3170-0036

Expiration Date: XX/XX/XXXX

Paperwork Reduction Act Statement

According to the Paperwork Reduction Act of 1995, an agency may not conduct or sponsor a collection of information, nor is a person required to respond to a collection of information unless it displays a valid OMB control number. The time burden required to complete this collection of information is estimated to be 1 - 1.25 hours per response. Comments regarding this collection of information (e.g. comments regarding the time burden per response, suggestions for reducing the time burden per response, and/or suggestions for maximizing the utility of the collected information) should be submitted to the Consumer Financial Protection Bureau at CFPB_PRA@cfpb.gov.

Facilitator Guidelines:

- Introduce yourself and colleagues as representatives of ICF and describe your role (i.e., facilitator).
- Briefly discuss the focus group's purpose: *The Consumer Financial Protection Bureau (CFPB) has hired a company, ICF, to conduct a study into facilitators and barriers to college completion for Black students. This includes postsecondary institution initiatives or strategies that have successfully supported Black student persistence and completion, and issues related to non-completion faced by Black students. We are collecting data through interviews and focus groups with hundreds of former students and postsecondary institution staff across the U.S. Today, we will have a group discussion, called a focus group, so that you all can share your experiences and perceptions on this topic. Please know that there are no right or wrong answers—only your own opinion. The goal is to hear many different viewpoints. I also want to know if you agree or disagree with what others are saying and why. Please, only one person speak at a time. This focus group discussion will take approximately 60 minutes.*
- Convey to each participant our confidentiality policy: *Before we get started, I want to remind you about a few things related to confidentiality: (1) Your participation in this focus group discussion is voluntary; (2) you can decline to answer any questions or stop participating in the discussion at any time without any consequences; (3) the information you share today will be kept in confidence by the ICF team to the extent permitted by law; (4) the ICF team has signed confidentiality agreements that we will protect the information that you share with us; (5) the ICF team will store focus group data in secure areas; and (6) please respect each other's confidentiality by not sharing any information outside of this focus group.*
- Ask if they have any questions before you begin. Read consent form and obtain verbal consent.
- Ask permission to record the focus group: *In order to capture the discussion, I would like to record the session. Only ICF team members will have access to the recording. Transcripts of audio recordings will be provided to CFPB at the conclusion of the study; however, these transcripts will be deidentified prior to being shared. In other words, all names of persons, schools/colleges, organizations, locations, job titles, or any other identifying details of what you*

**Consumer Financial Protection Bureau
Racial Disparities in Higher Education Project
Black Students in Higher Education: Facilitators and Barriers to Completion
Former Postsecondary Student Virtual Focus Group Protocol**

*share will be anonymized prior to sharing the transcript with CFPB. If at least one person chooses not to have the focus group recorded, we will not record the session but will take notes. We will not include your name(s) in these notes. Any information that can be used to identify an individual will be removed prior to sharing any findings. **START RECORDER NOW!***

Section 1. Icebreaker/intro questions

1. I want to go around the room and have each of you introduce yourself. Tell us your name, where you're from, the institution(s) you attended, and a little bit about why you initially enrolled in college.

Section 2. Facilitators

2. **Application Facilitators:** I want us to now think more about when you first applied to college. Who or what helped you or encouraged you?

[Fill in relevant responses from ice breaker question] Probe for:

- a. Individuals (e.g., friends, family members, mentors/tutors, coaches, high school teachers or staff, church/community leaders)
 - b. Personal factors (e.g., proximity to campus, career goals, well-paying job, few outside commitments, friends already at that institution)
2. What went into your decision in choosing a __*[fill in institution type based on the focus group]*__ college? (i.e., 2-year community college, PWI, PBI/HBCU)
 - a. Probe for different considerations (e.g., major/degree options, average class sizes, closer to family, makeup of student body, athletics/student activities, tuition/financial aid package, academic standing of institution, friends/family attending or other social supports, location of campus)
 3. **Persistence Facilitators:** What resources did you use that contributed to you staying enrolled there? If needed: You can think about people, programs, or other supports like social supports or college policies.

[If not covered in Q3]: Probe for:

- a. Social supports (e.g., sorority/fraternities, clubs, churches, campus activities)
- b. Individuals (e.g., friends, family members, mentors/tutors, coaches, faculty or staff, church/community leaders)
- c. Institutional programs/policies (e.g., financial support, flexible/asynchronous coursework, support services, easy remediation)
- d. Personal factors (e.g., career goals, well-paying job, few outside commitments, friends already at that institution)
- e. External factors (e.g., societal expectations, groups/clubs, proximity to campus)

**Consumer Financial Protection Bureau
Racial Disparities in Higher Education Project
Black Students in Higher Education: Facilitators and Barriers to Completion
Former Postsecondary Student Virtual Focus Group Protocol**

4. **Persistence Facilitators:** During your time in college, to what extent did you feel a sense of belonging? Maybe think about the overall feel of the campus or institution, smaller groups that you were able to be a part of, or other aspects of college life that made you feel included or excluded. *If needed, rephrase:* To what extent were you able to find “your people”?
- a. Were there aspects to your college experience that helped you feel connected with others with whom you found similar cultural or family backgrounds?
 - b. What about any other factors that you consider important to your identity (e.g., gender, sexuality, religion, political views), was there an opportunity to engage with those peer groups without negative implications?

If not clear and seems relevant, probe for:

- a. Racial/ethnic make-up of the campus or smaller groups
- b. Available relevant student organizations, athletics, Greek life, etc.
- c. Supportive or unsupportive faculty
- d. Culture/climate of the campus (e.g., largely commuter school, large Greek life, party scene, rural/urban institution, etc.)

5. **Persistence Facilitators:** What community resources (outside of the institution) did you use during your time in college that may have contributed to your feelings of belonging and/or success?

If not clear and seems relevant, probe for:

- a. Church community groups (e.g., AME, Baptist, Methodist, Islamic Temples)
- b. Family in the area (this may be extended family, “my people”)
- c. Geographical location (e.g., safety, proximity to social life scene, surrounding schools, rural/urban institution)

Section 3. Needs/barriers of postsecondary students

6. **Personal factors:** I want to turn now to talk about factors that may have made college difficult. First, did you all encounter any personal factors or situations that made college challenging?

Probe for:

- a. Demands of work/family/childcare and balancing those with college;
- b. Lack of stable housing
- c. Transportation challenges
- d. Financial challenges – both cost of college as well as other competing expenses
- e. Medical concerns
- f. Grades/academic performance or struggles
- g. Knowing what courses to take or whether your selected major was the right
- h. Feeling isolated or homesick
- i. Anxiety, depression, or other mental health concerns

Consumer Financial Protection Bureau
Racial Disparities in Higher Education Project
Black Students in Higher Education: Facilitators and Barriers to Completion
Former Postsecondary Student Virtual Focus Group Protocol

- j. Lack of personal support system [Follow-up related to belonging in Q4]
 - k. Identity (e.g., race, gender, sexuality, economic background, dialect)
7. **Institutional barriers:** Thinking about your specific institution, what institutional factors or campus-specific barriers make college difficult?

Probe for:

- a. Culture/climate of campus [Follow-up from Q4]
 - b. Required developmental coursework or remediation policies
 - c. Credit for prior learning
 - d. Classroom experiences with faculty
 - e. Scheduling limitations
 - f. Experiences of discrimination (e.g., by staff/faculty/students, programs, or policy)
 - g. Lack of institutional support system
 - h. Identity (e.g., race, gender, sexuality, economic background, dialect)
8. **Community/external factors:** Were there any other circumstances or factors in your local community or region that made college difficult?

Probe for:

- a. Impact of pandemic
 - b. Local job market/economy
 - c. Regional racial tensions
 - d. Others?
9. **Role of/experiences with transferring:** Did you at any point transfer to another college or consider transferring to another college? What was this experience like? Did your transfer experience help or hurt your efforts to complete your program of study? How so?

10. **Racial disparities:** Multiple research studies have found that Black students complete college at disproportionately lower rates than White and Asian students. How, if at all, does this statement reflect what you have seen and experienced? If it doesn't, what would you say is a better headline or statement that reflects your experience?

Probe for:

- a. Preparation for college (e.g., academic options)
- b. Access to prior experiences (e.g., first generation, limited persons in your circle who can relate to the experience)
- c. Access to trade options (e.g., more encouraged, more economical)
- d. Experiences of discrimination (e.g., by staff/faculty/students, programs or policy)
- e. Others?

Section 4. Life after college – completion or non-completion

**Consumer Financial Protection Bureau
Racial Disparities in Higher Education Project
Black Students in Higher Education: Facilitators and Barriers to Completion
Former Postsecondary Student Virtual Focus Group Protocol**

11. Before we end, let's spend a little time talking about your life since college. Thinking about your overall experience with the college you attended, to what extent have you wanted to stay connected to the institution that you attended?
12. To what extent have you experienced any feelings of relief or regret about your decision to attend? Would you recommend others attend the institution you chose? Why or why not?

Section 5. Life after non-completion (only asked of non-completers)

13. Do any of you think that your life would be different now if you had stayed in college? How so?

If needed and time allows, probe for benefits of non-completion:

- a. Lower amount of student debt
- b. Better/different relationships (for example, family or stronger connections made since then)
- c. Different career options

Probe for challenges of non-completion:

- a. Economic challenges (e.g., lower salary, loan repayment)
- b. Workforce challenges (e.g., limited careers or opportunity for advancement)
- c. More challenging relationships
- d. Less opportunity to network (i.e., fewer valuable connections and/or relationships made)

Section 6. Conclusion

14. Is there anything else that you would like to share with us about your time in college or your life since college?

Thank you for joining us today!