

Understanding the Role of Cost in Study Abroad Program Selection
at a Large Public Research University

A THESIS
SUBMITTED TO THE FACULTY OF THE GRADUATE SCHOOL
OF THE UNIVERSITY OF MINNESOTA
BY

Blythe T. Cherney

IN PARTIAL FULFILLMENT OF THE REQUIREMENTS
FOR THE DEGREE OF
MASTER OF ARTS

Gerald Fry, Advisor

May 2011

Acknowledgements

I would like to express my sincere thanks to my advisor, Gerald Fry, and my committee members, Michael Stebleton and Byron Schneider. Each of you is an exemplar of what it means to be a scholar and practitioner of education. Thank you for your support.

I would be lost without Christina Kwauk, who took the time to talk about everything from the simplest to the most complex aspects of research design. Thank you for listening to my grand ideas and providing me with your steadfast advice. I feel so fortunate to have started this project under your guidance.

To my wonderful classmates, friends, and editors who gave me incredible feedback and encouragement from the beginning: Nastya, Emelee, and Allison—Thank you!

Finally, thank you to my family, who is the best support system, regardless of the thousand miles between us. And to Danny, who is the most kind and patient partner I could ask for. Thank you for going through all the ups and downs of research with me.

Abstract

Cost is a frequently cited barrier to study abroad participation. Despite the perceived constraint, study abroad participation has more than tripled in the past two decades. There remains, however, a lack of knowledge about how students who intend to study abroad conduct their search for a study abroad program and the role that cost plays in information gathering and the final selection of a study abroad program. Using college choice theory as a conceptual framework for understanding students' decision-making processes, this exploratory study discusses results from ten qualitative interviews with prospective study abroad students at a large, public research institution. Their responses identify perceptions of cost, methods of information gathering, and approaches to financial planning for study abroad.

Table of Contents

List of Tables	iv
List of Figures	v
CHAPTER ONE: Introduction	1
<i>Purpose of the Study</i>	2
<i>Research Question</i>	3
<i>Definitions</i>	3
<i>Methodology</i>	4
CHAPTER TWO: Literature Review	6
<i>Cost in the Field of Study Abroad</i>	6
<i>College Choice Theory</i>	7
<i>The Three-Stage Model Applied to Study Abroad</i>	12
<i>Understanding Key Differences</i>	18
CHAPTER THREE: Methodology	21
<i>Research Questions</i>	21
<i>Qualitative Methods</i>	22
<i>Data</i>	22
<i>Limitations</i>	26
CHAPTER FOUR: Findings	29
<i>Identifying Student Respondents</i>	30
<i>Perceptions of Cost</i>	30
<i>Search Process</i>	38
<i>Human Capital Investment</i>	43
<i>Approaches to Financial Planning</i>	44
<i>Emerging Themes</i>	52
CHAPTER FIVE: Conclusion	58
<i>Limitations and Biases</i>	60
<i>Implications for Research</i>	61
<i>Implications for Policy</i>	64
<i>Implications for Practice</i>	64
<i>Concluding Remarks</i>	67
Bibliography	68
Appendix A: IRB Approval	72
Appendix B: Interview Protocol	73
Appendix C: Coding Schema	75

List of Tables

Table 1	<i>Interview Themes and Subthemes</i>	29
Table 2	<i>Student Background Information</i>	31
Table 3	<i>Academic, Career, and Personal Goals for Study Abroad</i>	45
Table 4	<i>Student Narratives of Delaying Financial Plans</i>	51
Table 5	<i>Influential Factors Beyond Cost</i>	56-57

List of Figures

Figure 1	<i>Hossler & Gallagher's (1987) Three-Stage Model of College Choice</i>	8
-----------------	-----------------------------------------------------------------------------------	---

Chapter One

Introduction

Higher education institutions in the United States are increasingly seeking ways to produce a graduating student body of globally-minded citizens in the age of a global knowledge-based economy. With increasing demand for study abroad programming, recent years have witnessed a growth in the diversification of program options, including duration, location, and cost. Of these three factors, cost is often one of students' biggest concerns and the one they feel they have the least amount of control or influence over. International educators and study abroad advocates have conclusively found that finances serve as a significant factor in study abroad. Cost is most frequently cited as a perceived barrier to a student's *intent* to study abroad (Lincoln Commission, 2005; Desoff, 2006; Salisbury, Umbach, Paulsen, & Pascarella, 2009). There is, however, a lack of exploration into how financial costs affect the decision-making process of students that have already decided to study abroad and are in the program selection phase.

In its research agenda for study abroad, the Council on International Education Exchange (CIEE) (2006) called attention to the complexity of student decision-making processes, particularly as they pertain to study abroad program selection. Although there are more students than ever studying abroad, the ways in which they select their study abroad programs are still unclear. In advising sessions with prospective study abroad students, advisors are challenged to decipher and advise on academic, personal, emotional, and financial needs and goals, among others. CIEE noted a range of factors that may influence decisions such as cost, the presence of a close friend on a program, or

the urging of a parent to choose a “safe” location. Despite the complexity of variables that influence student decisions, isolating identifiable factors will help education abroad practitioners better understand the participant decision-making process and help in furthering effective program advising.

Purpose of the Study

Previous research on the role of cost in the study abroad field has focused on finances as a barrier to students’ intent to study abroad (Salisbury et al., 2009; Desoff 2006; Carlson, Burns, Useem, & Yachimowicz, 1991). However, despite cost being a potential impediment, participation in study abroad has more than doubled over the last decade, with 260,327 U.S. students studying abroad for academic credit in 2008/09 (Institute of International Education, 2010a). Because significant attention has been given to understanding students’ initial decision to pursue study abroad, the purpose of this study is to go beyond intent and explore how fiscal costs influence the decision-making process of selecting a study abroad program by utilizing Hossler and Gallagher’s (1987) three-phase college choice model. In chapter two, alternative definitions to Hossler and Gallagher’s stages of predisposition, search, and choice are proposed to explain more accurately the study abroad program selection process.

Education professionals have researched the search phase of college choice in the realm of higher education admissions, however, there has been little, if any, inquiry into this aspect of the study abroad program selection process (Menon, Saiti & Socratous, 2007). The current lack of information on student search methods hinders the effectiveness of advisors seeking to inform and guide students to become effective decision-makers who can make choices that fit them academically and personally. A

primary goal of this study is to explore how students gather and utilize, or in some cases fail to find and use, information and resources. The study also seeks to understand the ways in which students make financial decisions and the main themes that arise in financial questions and concerns, so they can be addressed more effectively by on-campus advisors.

Research Question

In response to the need to understand the influential factors of study abroad program selection, and the lack of existing research on students' search process, the primary research question that drives this study asks: What role does cost play in U.S. undergraduate students' study abroad program selection once the decision to study abroad has been made?

Definitions

Throughout the study, the term *cost* is used to refer to the “sticker” price of a study abroad program. The “sticker” price includes the program tuition and fees, as well as estimated additional costs, which generally includes, but is not limited to, daily living expenses, transportation costs to and from the site, passport and visa processing, and health insurance. At certain points in the study, other important financial considerations such as the opportunity costs students have while studying abroad will be considered. However, these costs will be recognized as a separate factor above and beyond the sticker price.

Opportunity costs can be understood as indirect costs a student may experience by participating in a study abroad program. Two common examples of opportunity costs include potential earnings forfeited by being unemployed during the term abroad or the

cost of additional terms on-campus that are required if a student falls behind on academic progress toward their degree. Opportunity costs are common, particularly for students who are employed part- or full-time while studying on campus. Lost income remains the same regardless of the study abroad program chosen, except in rare cases in which students can work in the host country while on a student visa.

Study abroad is defined as an academic term spent in a different country during which academic credit is earned toward a degree. For the purpose of this study, study abroad includes academic experiences of multiple durations: three-week interim terms, summer, semester, and academic year programs. It does not include students seeking a degree full-time at an international university or college. *Short-term programs* refer to three- to eight-week programs and *long-term programs* refer to semester or academic year terms.

Finally, *program selection* is meant to incorporate the process a student goes through once they have expressed a clear intent to study abroad. Most often it includes comparing different programs on the basis of myriad characteristics including, but not limited to, academic offerings, location, cost, and housing options. The selection, or choice, is made when a student has finds one study abroad program and submitted an application for consideration.

Methodology

This study uses a qualitative approach, exploring emerging themes and concepts drawn from interviews with ten undergraduate students conducted in early spring semester on the University of Minnesota, Twin Cities campus. The students in the selected sample were targeted because they had expressed interest in studying abroad

during four upcoming terms: May, summer, fall semester, or an academic year. They were therefore actively searching for study abroad programs, due to the timing of application deadlines in mid- to late-spring. The interviews coincided with the time period during which prospective students were actively researching study abroad program options and taking concrete actions to select and apply to a study abroad program. Students were identified through the Learning Abroad Center at the University of Minnesota and contacted to volunteer for a 30-minute interview.

Introductory questions sought to gain insight into the importance students place on cost in relation to other influential factors such as curriculum fit, family, faculty support, friends, and romantic relationships. Follow-up, open-ended questions explored the steps that students take during the search phase and their attitudes toward financial planning in the study abroad program selection process.

Because no in-depth research studies have looked at this area of inquiry, the themes that emerged from the qualitative interviews are meant to inform future studies in the area of study abroad decision-making. Future studies may use the themes identified in this study to test hypotheses about student decision behaviors and attitudes toward finances and other influential variables.

Chapter Two

Literature Review

To contextualize this study and the role that cost plays in students' study abroad program selection, a review of existing literature on cost in the field of study abroad is conducted. After offering a background on study abroad literature, existing research from higher education, namely theories of college choice, will be explored and adjusted to apply to study abroad program selection. Due to the relative non-existence of literature on the process of information-gathering and choice of study abroad programs, much of the application of college choice theory to study abroad is drawn from the professional experience of the researcher as a study abroad advisor.

Cost in the Field of Study Abroad

Cost has been examined in multiple policy documents and research agendas in the field of study abroad. The overarching theme in the literature suggests that cost serves as a primary barrier to students' intent to study abroad (Dessoiff, 2006; Kasravi, 2009; Salisbury et al., 2009; Woodruff, Williams, & Watabe, 2007)

Studies that have sought to understand the factors that influence students' decisions to study abroad have focused on diverse samples, but each comes to the same conclusion: cost is a central factor to a student's predisposition to study abroad. In their survey of 420 faculty and staff members at the University of Minnesota, Woodruff et al. (2007) found that those surveyed perceived cost as the number one factor influencing a student's decision whether or not to study abroad. Likewise, Salisbury et al. (2009) discovered in their quantitative study of 2,772 undergraduate students from 19 liberal arts colleges, that insufficient financial capital, as measured by socioeconomic status and

students' federal aid eligibility, inhibits the likelihood of participation in study abroad. And, despite advocates' call for increased financial assistance as a way to diversify the population of students who study abroad, Kasravi (2009) suggests that program cost is a barrier regardless of race in students' decisions to apply or not to apply for a study abroad program. The 2005 Commission on the Abraham Lincoln Study Abroad Fellowship Program suggests that the current state of federal financial aid is insufficient to meet the financial needs of students who wish to study abroad, and it proposes an alternative funding program that would allay the burden of cost that serves as a barrier.

Although each of the aforementioned studies offers important insights into a diverse array of stakeholders, they all stop at the student's decision to study abroad. However, as can be seen from the remarkable increase in students participating in study abroad over the last few decades, there exists a significant number of students who decide to pursue an international experience despite the barrier. The extent to which the 260,327 U.S. undergraduate students who have decided to study abroad understand cost as a variable as they search for a study abroad program remains effectively unexamined. It is necessary to reach outside the education abroad literature to gather insight into student decision-making processes.

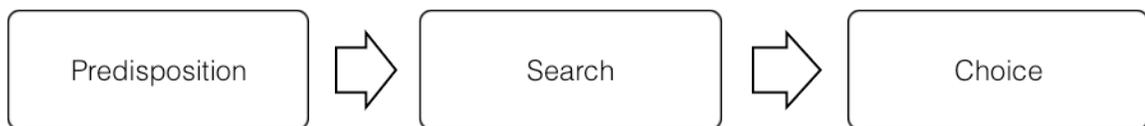
College Choice Theory

Based on previous studies of high school students' college-going decisions, Hossler and Gallagher (1987) proposed a three-stage model of college choice that has implications for additional decision-making practices that occur throughout a student's college career. In the college choice model, *predisposition* is the first phase, during which students determine whether or not to continue their education. Students who make

the decision to go to college continue to the second stage, *search*. Search is characterized as an active period of identifying institutional characteristics and information-gathering. Finally, students enter the third stage, *choice*, when the student chooses the institution into which they will matriculate (Hossler & Gallagher, 1987).

Figure 1

Hossler & Gallagher's (1987) Three-Stage Model of College Choice



Although subsequent studies have proposed increasingly complex alternatives to Hossler and Gallagher's (1987) model, the three stages remain a simplified framework for understanding the process of student decision-making (Hossler, Baxter, & Coopersmith, 1989; Perna, 2006; St. John, Asker, & Hu, 2001). Perna (2006) and St. John et al. (2001) both proposed complex theories and models that have the three original stages of predisposition, search, and choice at their core and demonstrated the importance of the simplified model.

St. John et al. (2001) proposed a student choice construct that involves a multitude of choices beyond the choice of college that extends into a student's choice of major and the choice to persist in their college education. Perna (2006) also contributed a complex conceptual model of college choice, which takes into account the ecological factors that interact with student choice, ranging from an individual's habitus to the broad political and social context. Both models have furthered the understanding of student

choice in higher education and may serve as an example for ways to extend the understanding of student study abroad program selection in the future. However, this exploratory study will be based on the foundational model that served as a starting point for these and other complex models that have emerged in the last two decades.

Although there is variability in the conceptual models that have developed to describe student choice since the inception of Hossler and Gallagher's (1987) model, there is wide agreement that there exist multiple lenses through which student decision-making processes are viewed, namely econometric and sociological (Hossler et al., 1989; Hossler, Schmit, & Vesper, 1999; Perna, 2006; St. John et al., 2001).

Hossler et al. (1999) suggested that both perspectives serve a different purpose in understanding the complexity of decision-making models:

It may be that, while status-attainment and social capital models are useful for understanding the formation of educational aspirations... econometric theories combined with the cultural capital model may provide the most serviceable perspectives on how students formulate their final consideration sets and how they decide what college they will go to. (pp. 155-56)

The sociological perspective is often identified with aspirations and the process of status attainment as it relates to students' socioeconomic status and family backgrounds. (Hossler et al., 1989; Perna, 2006). Because this study attempts to isolate the variable of cost in decision-making behaviors beyond the phase of predisposition or intent, the discussion of the sociological perspective is limited. Future research on the influence of family and peer relationships on study abroad program selection would benefit from

working through the sociological perspective due to its focus on social networks and cultural capital as a means for influencing an individual's actions (Perna, 2006).

For the purpose of this study and its focus on cost, the search and choice phases of college choice and study abroad program selection are better understood through an econometric lens. Econometric models postulate a weighing of various factors to make a decision (Hossler et al., 1989). This weighing of factors in student decision-making is also identified with human capital investment theory. Perna (2006) describes the human capital investment model as a means for understanding student action and the investments they are willing to make in their personal development. In the choice of college, the costs of attendance, ranging from tuition to the opportunity costs of foregone earnings, may be weighed against the benefits of a college degree (Perna, 2006). When human capital investment is applied to the choice of a study abroad program, the costs of the program are ostensibly weighed against the perceived benefits of the international experience.

Salisbury et al. (2009) suggested an application of human capital investment in the selection of a study abroad program:

When students choose a program that meets their intellectual or career goals, they consider their academic ability, achievement or preparation, educational and career aspirations, and the perceived potential of a study abroad experience to instill the human capital necessary in reaching those career goals. As students consider the curricular viability of a study abroad program, they may need to consider if they can afford the additional costs of an extra semester to complete their degree as well as the possible value of additional knowledge and experience.

(p. 124)

Because it is apparent that students make a variety of decisions as to where, when, and for how long they choose to study abroad, it is important to understand how individuals respond differently within the model of human capital investment. The model assumes that even when the expected costs and benefits are the same, individuals react differently due to the differences in their preferences, risk tolerance, and uncertainty (DesJardins & Toutkoushian, 2005, as cited in Perna, 2006). Additionally, even after weighing the costs and benefits of selecting a particular college or study abroad program, there may be other forces that influence the ways students make decisions:

1. Students may be rational, but face special circumstances. Their parents may be too well off to attract need-based aid, but unwilling to pay for the optimal college or study abroad program themselves.
2. Students may be misinformed about the options available and may choose a college or study abroad program through which they will accumulate much less human capital, or the perceived benefits, than they thought they would.
3. A student simply does not seek to maximize his utility, and chooses a college or study abroad program without regard to the costs and benefits. (Avery & Hoxby, 2004, p. 244)

In their discussion of information search as an indicator of rationality in the choice of a higher education institution among Greek students, Menon et al. (2007) found evidence that although individuals may engage in information search, it does not follow that they will evaluate the information in a rational or systematic manner, “choosing instead to rely on ‘irrational’ motives such as the desire to impress friends” (p. 712).

Understanding college choice theory and the research that has been conducted in the past two decades since Hossler and Gallagher (1987) introduced it is meant to help explain how students' search process and subsequent understanding of their options interact with the ways in which they react to cost in their choice of college or study abroad program.

The Three-Stage Model Applied to Study Abroad

In their 2009 article on understanding the choice process in the intent to study abroad, Salisbury et al. suggested, "the process of deciding whether or not to study abroad is virtually identical to the process described by college choice theory" (p. 123). Although there are interesting parallels between the intent to study abroad and students' predisposition to attend college, Salisbury et al. neglect to examine the other two stages of college choice theory: search and choice. After identifying the econometric perspective of the three-phase model of college choice as a conceptual model, it is possible to review the literature on how finances influence the phases of search and choice, and propose an alternative definition of these stages to apply to the selection of a study abroad program.

Predisposition.

In both college choice and study abroad literature, much of the attention is given to the predisposition phase (Hossler et al., 1989; Schmit, 1991). Characteristics such as family socioeconomic status, student academic ability and achievement, race and ethnicity, parental levels of education, peer encouragement, teacher and counselor support are among the influential factors that are examined (Hossler & Gallagher, 1987; Hossler et al., 1989; Perna, 2006; St. John et al., 2001).

Applying the theory of human capital investment to the predisposition to study abroad, Dessoiff (2007) identified how the perceived benefits, or lack thereof, of an international experience may influence students' decisions. Dessoiff's interview with an international educator suggests that for students who view higher education "in narrowly pre-professional terms, a term spent learning Italian in Italy or something like that can seem low-yield, even frivolous" (Dessoiff, 2007, p. 24). A perceived lack of academic, career, or personal benefits achieved through a study abroad experience may indeed inhibit a student from establishing intent to study abroad.

Although the predisposition stage continues to have rich possibilities for future research, this study seeks to go beyond the ways in which finances serve as a barrier to study abroad participation. The primary attention is instead given to the two remaining stages that are less examined: search and choice.

Search.

It is during the search phase of the college-choice model that students explore various college options and gather information about each school's characteristics (Tucciarone, 2007). The search phase is complex; as students learn more about the available options, they discover ideas and questions that they had not yet thought about, develop new criteria for schools, and change the list of schools they are considering (Hossler et al., 1999). Much of this can be drawn from initial aspirations the students have that may not be rooted in reality—such as selecting institutions that are beyond their financial means or that do not have the academic offerings that serve their career preparation needs (Schmit, 1991). Schmit purports that the search phase is a time during

which students create realistic expectations by comparing their original aspirations to the options that exist in order to shape their college choice set.

Three types of information-gathering are identified during the search stage: attentive search, active search, and interactive search (Hossler et al., 1999). Attentive search is passive, in that students do not actively seek information, but are likely to pay attention if the topic comes up. For a prospective study abroad student, this type of search may result when they hear a past participant speak about their experience abroad. Active search involves “actively seeking out discussions about educational options” and interactive search includes student-initiated conversations and active research (Hossler et al., 1999, p. 60). Prospective study abroad students who actively search for a study abroad program, may seek opportunities to learn more about the study abroad process in the form of informational sessions and may meet with a study abroad advisor to find out about the options available to them. The interactive searchers are those that do extensive research on program opportunities on program websites and speak with both academic and study abroad advisors to actively compare programs and make decisions based on extensive information.

The ways in which students differ in their search methods may be attributed in some part to the weight a student puts on the decision. Menon et al. (2007) found in their study of Greek students selecting higher education institutions that the perceived importance of the decision was associated with greater information search. It follows that students who view the selection of a study abroad program as an important decision are more likely to engage in an active or interactive search.

As the search process is applied to the awareness of costs and financial resources in college choice, it is intuitive that Hossler et al. (1999) found that students who were actively engaged in information-gathering were more likely to learn more about college costs and student financial aid. Despite this conclusion, it is generally accepted that many prospective college students are poorly informed about both the costs and benefits of investing in higher education, and both parents and students overestimate college costs and lack accurate information about financial aid (Briggs & Wilson, 2007; Hossler et al., 1999; Perna, 2006).

Although there is no existing research measuring parent and student perceptions of the cost of study abroad, a 2007 survey of faculty and staff at the University of Minnesota is telling. The survey sample included faculty and staff who were both engaged and uninvolved in a curriculum integration initiative, which sought to internationalize curriculum on-campus while also creating an atmosphere that encouraged students' participation in study abroad experiences. The survey concluded that of the faculty and staff that were not actively engaged in the curriculum integration initiative, 25 percent did not know that students can use financial aid for study abroad and 38 percent were unaware of the availability of study abroad scholarships (Woodruff et al., 2007). Despite research findings that identify important stakeholders as being ill-informed about actual costs and financial resources, students continue to move forward with their choice of colleges and study abroad programs.

Choice.

Choice is the phase of the process during which students (a) select an application set of colleges and (b) make the final matriculation decision (Hossler & Gallagher, 1987).

It is this phase that strictly differentiates the college-choice process and study abroad program selection. Salisbury et al. (2009) simplify this stage by suggesting that students in both the college-choice and study abroad program selection processes “choose to enroll in a particular institution or study abroad program.” To state that this choice is the same in both processes is to highly oversimplify and neglect the key differences that occur during the choice stages for students selecting a college or study abroad program. The complexity of the application process in a competitive college admissions environment is highly different from the self-ownership a student has over the choice of a study abroad program.

Admissions decisions for study abroad programs are not overly competitive in nature. It is general practice for a majority of study abroad programs to set general eligibility requirements and accept students who meet the requirements and apply before the deadline. There are exceptions to this rule, particularly when there is limited capacity for the number of students that can be accommodated and when funding initiatives that are based on merit become involved. Overall, students are free to seek admission to programs for which they are eligible and have confidence that they will be accepted. This equates to students possessing a high amount of autonomy over the selection of a study abroad program.

College admissions, however, is a very different and involved process. Depending on their application set, a student may only be accepted to one college, which essentially makes the decision for the individual. Alternatively, a high-ability student may be accepted to multiple institutions and have to make a decision that can be influenced by college courtship procedures, during which colleges seek to influence

students to attend their institution through a variety of means, ranging from personalized recruiting literature to offers of non-need based financial aid (Hossler & Gallagher, 1987; Hossler et al., 1989; Tucciarone, 2007).

Finances play an integral role in differentiating the two admissions processes. In discussing the role of finances and its influence over a student's choice of a college, Avery and Hoxby (2004) suggested that although some scholarships are meant to relieve the constraints that might prevent students from attending the college they most prefer, other scholarship and aid packages are designed to alter students' preferences. Chapman and Jackson (1987) concluded that it would take at least \$2,000 to moderately increase the probability that a student would enroll in their second-choice instead of their first-choice college, which has likely increased in the two decades since their initial estimation (as cited in Hossler et al., 1999).

These findings have interesting implications for funding initiatives in the field of study abroad, particularly when it comes to federally-funded scholarship programs. Hossler et al. (1999) suggested that "federal and state financial aid is intended to promote access to college; it is not intended to promote the decision to attend one school over another" (p. 93). In the field of study abroad, however, it appears that this may not be the case. The Institute of International Education produced a white paper in 2007 that seeks to explain how U.S. federally-funded Gilman and Boren scholarships for study abroad can serve as a strategic initiative to diversify destinations and duration of study abroad program participation. There is an emphasis on *non-traditional* destinations, which historically are understood as countries outside of Western Europe and Australia. The paper purports that the selection of geographic regions can indeed be influenced, citing

that “the percentage of Gilman and Boren scholarship recipients going to non-traditional countries and regions well exceeds those of the overall U.S. study abroad population” (Obst, Bhandari, Witherell, 2007, p. 12). It makes similar claims to the effectiveness of funding in influencing the duration that students choose to study abroad by excluding programs that are shorter than four weeks.

The primary difference between financial incentives like the Gilman or Boren scholarships for study abroad and financial aid packages offered by a higher education institution is the timing of the awards and how it plays into students’ decisions. For the federally-funded study abroad scholarship programs, students must make their program selection prior to applying for funding and are often not notified of their award until shortly before their intended departure. As the practice of study abroad scholarship awards currently exists, it does not promote informed financial decisions. By waiting until a student has selected and committed to a study abroad program, scholarship incentives do not allow students to weigh different programs based on comprehensive financial picture. Alternatively, in college choice, a student’s decision to attend one school over the other can in fact be influenced by the knowledge of what types of merit- or need-based scholarships will be applicable in different contexts, which allows for the weighing of costs and benefits prior to a final commitment.

Understanding Key Differences

College choice theory informs an understanding of the study abroad program selection process, particularly during the search stage and the ways in which students gather information. However, it is during the choice phase that the differences are highly apparent. There exists a definite moment at which a student commits to a study abroad

program or a college. In the case of study abroad, students must complete confirmation forms or contracts that financially binds them to a program and has monetary implications if they later withdraw. Likewise, colleges require that students complete paperwork that commits them to the institution before matriculation. What differentiates the two is where they are positioned within the information-gathering process.

The financial practices of higher education institutions highlight the differences in the final choice a student makes in both college choice and study abroad program selection. When a student submits applications to a set of colleges, in effect she is narrowing down her search field. It is not unusual for students to expect some form of financial incentives for choosing one institution over another, particularly when high-tuition private schools are part of the choice set. Incentives may take the form of merit- or need-based scholarships or grants above and beyond the federal financial aid package they are awarded. After admission decisions have been sent to the student, she can then gather more complete information about each institution, gain an accurate financial picture of attending each school within her choice set, and make a final decision based on financial feasibility.

The case is quite different for study abroad program selection. Although the student can obtain a budget estimate for each program of interest upon which he can compare options, the award of any scholarships and grants above and beyond his regular federal financial aid package is often unknown until after the student is required to commit to a program. The student, therefore, makes a final financial decision based on incomplete and potentially inaccurate information.

Because students by-and-large make the study abroad program selection without the influence that comes with college admissions' aid packages and financial incentives, the student is a more autonomous decision-maker in the study abroad program selection process than in selecting a college. The options that students have in a study abroad selection process are diverse and uninhibited by financial incentives and other similar recruitment strategies often found in higher education institutions. This study was designed with this in mind, and it seeks to explore how students currently gather information and make meaning of it to come to their final study abroad program decision.

Chapter 3

Methodology

The review of the literature demonstrates the need for studying the search and choice phases of the study abroad process, which is the primary intent of this study. Using an inductive qualitative approach, in-person student interviews were conducted to explore how potential study abroad students at the University of Minnesota find and utilize information and resources and make financial decisions. It also sought to unearth common themes that arise in the financial questions and concerns students encounter when selecting a study abroad program.

Research Questions

The overarching research question guiding this study is: what role does cost play in students' study abroad program selection once the decision to study abroad has been made? To better address the question, a subset of supporting research questions was identified.

1. What type of search are students conducting? Was their choice obvious to them upon seeking a study abroad opportunity, or did they consider multiple alternatives?
2. How does a student's goals and expectations of study abroad influence how much they are willing to invest in a program?
3. Does a student's knowledge of their financial aid award and involvement in tuition payments at the home institution have a relationship to their financial planning for a study abroad program?

Qualitative Methods

Qualitative methods serve as a way for the researcher to elicit views and opinions from participants and have an inherently emergent design (Creswell, 2009). The inductive nature of qualitative research serves as an ideal construct for this study because it seeks to identify broad themes by exploring participants' narratives of the study abroad program selection process. Creswell recognizes that qualitative studies focus on individual meaning and the importance of rendering the complexity of a situation. Because the search process of study abroad program selection has not been studied before, this study was designed to be exploratory and was approached with the understanding that there is a complexity to student decision-making that is not quantifiable. By utilizing an inductive approach to student interviews, themes emerged that may serve as a starting point for future inquiries into the factors that influence student decision-making processes in study abroad.

Data

Setting and sample.

The setting of the study is the University of Minnesota, Twin Cities, a large, public research university, which sends approximately 2,800 abroad every year. The researcher is an employee of the Learning Abroad Center, and therefore has professional experience with the advising processes that undergraduate students go through when planning a study abroad experience.

Upon first expressing interest in study abroad, students are directed to complete an informational First Step, which is available as an in-person meeting or an online module. The First Step provides introductory information on the types of available study

abroad programs and processes of academic credit transfer and financial aid use. After completing the First Step, students then fill out an online profile, which is a simple questionnaire that informs study abroad advisors of the student's interests and plans and any topics they would like to discuss during their advising sessions.

One aspect of the online profile allows students to identify the terms in which they are interested in studying abroad. For the purpose of this study, students who had active profiles on file with the Learning Abroad Center indicating interest in the upcoming three-week May session, summer, fall semester or academic year as desired terms for study abroad were sent a recruitment email from the Learning Abroad Center's database manager on behalf of the researcher. Due to the potential sensitivity to the topic, students were informed of the nature of the study in the initial email request.

The first ten students to respond to the researcher then communicated directly with the researcher to set up a thirty-minute interview. One student dropped out of the study due to scheduling conflicts, and another student respondent was contacted.

Out of the ten students interviewed, two were male and eight were female. Despite the disparity between genders, the participants' genders are representative of the participation in study abroad at the University of Minnesota, which is consistently skewed toward female participation at approximately 70% to 30% (*University of Minnesota—Twin Cities Study Abroad Statistics*, 2010). The sample included one non-traditional student who had returned to school after being absent for four years and one student of color, which is consistent with the disparity shown in national study abroad statistics. In 2008-2009 Open Doors data, study abroad participants were identified as 80.5% white and no statistics on non-traditional students were given, which shows a

failure to recognize an important segment of the undergraduate student population (Institute of International Education, 2010b). Although the interviewees were from diverse majors and backgrounds, questions about demographics such as socio-economic status were omitted from the selection of participants, which is a limitation to the ability to generalize results to all students. However, the purpose of the study is to create a foundation for further studies that can delve deeper into how demographic characteristics may influence students' study abroad program selection.

Returned study abroad students were excluded from the study because of the potential to attach either negative or positive study abroad experiences to an evaluation of whether cost was an influential factor in their program selection. Their responses could include a bias that includes an evaluation of whether the experience was "worth it," which is a discussion well beyond the scope of this study.

Prospective study abroad students that have expressed interest in studying abroad beyond the immediate terms were also excluded because the search phase varies drastically for this population. Although it is possible that some students start active research on programs a year or two in advance, the variability during this stage is too great to be generalized. Students with an application deadline approaching within one to two months are much more likely to be selecting and applying to a study abroad program, and therefore make the most appropriate subjects.

An additional interview was conducted with a financial aid counselor who regularly meets with prospective study abroad students to discuss financial planning. Because there are a limited number of counselors who conduct such financial aid meetings, the lead counselor was contacted.

The researcher received clearance from the Institutional Review Board: Human Subjects Committee (IRB)¹ to undertake the study.

Data collection.

After making initial contact with prospective participants through email, one-on-one thirty minute, semi-structured interviews were scheduled and conducted in person with ten students at various points in the study abroad program selection process. All interviews were audio-recorded and transcribed by the researcher.

As suggested by Rubin and Rubin (2005), the researcher developed questions based on themes drawn from the literature. Five main themes were identified by the literature review of college choice and informed the interview protocol.² Before asking the main questions, students were asked to introduce themselves, including their major and intended terms and destinations of study. They were also asked to identify the variables that influence their selection of a study abroad program in order to contextualize the importance they place on cost in relation to other influential factors. These introductory questions allowed students to become comfortable talking with the researcher as well as established an understanding that cost is not assumed to be the only, or the most important, decision-making factor. By asking students to self-identify the factors they took into consideration when selecting a study abroad program, their decision-making processes were validated by the researcher and encouraged candid responses about how they approached finances in the search and choice stage of study abroad. A wide range of responses to this question informed interesting implications for future research, which is discussed in Chapter Five of this paper.

¹ Appendix A

² Appendix B

After the introductory questions, a series of open-ended questions asked students to discuss their perceptions about the cost of study abroad, the process they employed for gathering information about study abroad programs (search phase), the goals they had for themselves (human capital investment), and approaches they had to financial planning for the study abroad experience. The main questions were designed to structure the interview, but allowed for open-ended discussion and translated the overarching research topic into terms that the student could relate to and discuss (Rubin & Rubin, 2005). Follow-up questions were used to clarify and encourage a deeper understanding of responses students made to the main questions.

Data analysis.

All interviews were transcribed and coded line-by-line by the researcher. The five overarching themes identified through the literature informed initial coding. Subcategories within the main themes evolved as patterns arose in students' interview responses to follow-up questions and probes. The subcategories emerged during the coding process, and created a more complex way of understanding the main themes.³

Limitations

Three primary issues arise due to the setting and sample of the study that posed the potential for creating bias in participants' responses. First, there is a threat due to the self-selection of participants. Because individuals were informed of the study's topic before they volunteered to be interviewed, it is possible they responded because they already held strong opinions on the cost of study abroad. However, the interview questions were designed to gain responses both to process and perspective questions.

³ Appendix C

The former encouraged straightforward answers that are not dependent upon the weight the individual gives to cost. The latter questions allowed for individuals to share value judgments on cost. Because the two types of questions and their responses can be separated, strongly held beliefs on the cost of study abroad do not interfere with the purpose of the study.

The second potential bias in the study is the possible inflation of cost as an influential factor in study abroad program selection. It is plausible that prospective study abroad students do not consider cost as an important part of their decision-making until being asked in an interview. To control for this bias, the researcher asked the interviewee an introductory question to rank cost relative to other decision-making factors. The weight the respondent gives to cost compared to other variables situates their responses in relation to other students, who may place greater or less importance on cost. As noted in the findings, it is clear that this bias was negligible as students were quite honest about the lack of importance of cost or their inattention to cost as a factor of program selection.

Finally, the infrastructure of support resources for study abroad students at the University of Minnesota may prove to bias participants' responses. The Learning Abroad Center encourages, but does not require, students to attend a Financial Aid Preview Meeting with the Office of Student Finance prior to enrolling in a study abroad program. During the meeting, students are able to discuss their financial aid package and how it may be adjusted to reflect the cost of the tuition and fees of the study abroad program for the term of their enrollment. If students had done a Financial Aid Preview Meeting, they may have had a more informed view of cost than counterparts at other universities. At the time of the interviews, however, no student participants had attended in a Financial

Aid Preview Meeting, therefore the existing financial aid support infrastructure at the University of Minnesota did not influence the responses of students.

As with any qualitative study, the findings of this study are situated within a specific context. Because the scope of the study was limited to one higher education institution, the findings may be limited in their ability to be generalized to other campuses and student populations. However, because students who intend to study abroad are a unique population of students unto themselves, the themes that arise from the interviews are likely representative of other U.S. undergraduate students seeking a study abroad experience, despite institutional differences. It is the role of the study abroad advisor to understand the environmental factors at their institution that may influence the ways in which students select a study abroad program. The findings of this study should be understood within the aforementioned setting and generalized with caution.

Chapter 4

Findings

As outlined in the methodology chapter, interview questions were crafted to draw out discussion from ten undergraduate students in an effort to answer the research questions. The overarching themes in this study serve as a framework for exploring the student narratives of how cost plays into the search and choice stages of the study abroad program selection process. Table 1 identifies the main themes and subthemes that outline the findings of the student interviews.

Table 1

Interview Themes and Subthemes

Theme	Subthemes
Perceptions of cost	<ul style="list-style-type: none">• Understanding actual or real costs• Study abroad is expensive• Costs are “worth it”• Remaining concerns about cost
Search process	<ul style="list-style-type: none">• Advisors and faculty• Peers• Websites• Comparison of programs
Human capital investment	<ul style="list-style-type: none">• Academic goals• Career goals• Personal goals
Approaches to financial planning	<ul style="list-style-type: none">• Financial aid• Scholarships• Saving• Putting off financial plans• Concept of finances “working out”

In addition to answering main questions, two additional themes emerged during the interviews that contribute to the overall understanding of students’ study abroad

program selection. The two emergent themes, parental influence on the role of finances and factors beyond cost, follow the discussion of main themes and provide interesting potential for future research.

Identifying Student Respondents

In order to simplify the discussion of students' narratives, each student is given a pseudonym. Table 2 outlines each student and relevant background information including class standing, major and minor, intended term of study, and destination of study abroad program. The information is meant to help contextualize responses throughout the following discussion. For the remainder of the chapter, students will be discussed using their respective pseudonyms.

Perceptions of Cost

The students with whom the researcher spoke all expressed intent to study abroad and had narrowed their program search down to one or two study abroad programs. However, the reactions pertaining to their perception of the cost of study abroad was varied. Students' responses ranged from those who were highly knowledgeable about the breakdown of program costs and exactly what it included to complaints that costs were, for no apparent reason, too high. The themes that arose are outlined in the following pages. They emphasize the different levels at which students perceive costs and understand finances.

Understanding actual or real cost.

Four students discussed their impressions of the actual, or real, costs of the study abroad program for which they were applying, although they approached their understanding of costs in diverse ways.

Table 2

Student Background Information

Name	Year/major	Term of study	Destination
Karen	Freshman/Microbiology Spanish minor	Spring 2012	Argentina
Lydia	Sophomore/Pre- Veterinarian	Summer 2011 Tentative Spring 2012	Kenya Ireland
Jennifer	Senior/Architecture	May 2011	Greece/Cyprus
Mary	Junior/Marketing	Fall 2011	Italy
Scott	Freshman/Computer Science	Academic Year 2012-13 ^a	Germany
Katie	Sophomore/Psychology & Spanish	Summer 2011 Tentative Spring 2012	Mexico Chile or Venezuela
Rachel	Junior/Environmental Science, Policy and Management ^b	May 2011	Denmark
Alisha	Sophomore/Biology, Science and the Environment	Summer 2011	Dominican Republic
Jared	Sophomore/Marketing & Finance, Spanish minor	Fall 2011	Spain
Liz	Sophomore/Marketing	Fall 2011	United Kingdom

^aScott was an exception to the selection requirement that included only those with an intended term of study in the immediately following May, summer, fall or academic year terms. At the discretion of the interviewer, his responses that identified cost as a barrier to intent to study abroad were not included. However his interview shed light on an interesting aspect of human capital investment, and was therefore included in the final analysis. ^bRachel is a non-traditional student who took four years off between the first two years of college at a different higher education institution.

Jared expressed a comprehensive understanding of the costs for his semester program, specifically when compared to a short-term opportunity:

I mean I know I looked at semester programs— I was pretty sure I was going to do one anyway— but compared to a short-term program, it is a lot more cost-effective, um, because, I mean, at least for the amount of time you're going there. Cause, you've got your plane tickets and those kind of things that are fixed, that you have to pay for regardless. And the programs, usually the shorter ones, are usually a little more structured, and the more structured they are, the more you have to pay to have someone structure it.

Jared was clearly knowledgeable about the different types of programs that were available to him. He was able to conceptualize the ways in which program features were translated into costs, demonstrated by mentioning structure and understanding the manpower that goes into planning and implementing a study abroad program. Students often fail to recognize that although the bottom line of a short-term program may be less than a semester or academic year, the cost-effectiveness is significantly higher for longer-term programs. Cost-effectiveness, for the sake of this study, can be understood as the cost per academic credit earned. Increased cost-effectiveness on longer programs is due to fixed costs being spread across the number of days spent abroad and the academic credits earned.

Despite a longer-term program being more cost-effective in a strictly mathematical sense, for some students a short-term program is reality due to other variables. Certain degree programs, such as science, technology, engineering, and mathematics (STEM) fields, may restrict long-term study abroad participation due to rigorous and sequential coursework. Family commitments, particularly for adult students or students from lower SES, that necessitate full- or part-time work while in school may make a semester abroad impossible. It is important for short-term program participants to

understand how the costs paid equate to program services and characteristics. Only one short-term program participant in the study expressed her feelings about how the costs were appropriate for the international experience. Katie, an applicant for summer study in Mexico, said:

You know, you're staying with a family, too. And they take you on a day trip, so...personally, I think, it's ultimately not really expensive for what you're [getting]. But, if I were to just be taking class here, then yeah, it's expensive.

She identified the study abroad experience as something that goes above and beyond sitting in a classroom. Her comprehension of where the inputs of her money turn into educational outputs is central to her perception of the program being reasonably priced.

It is not, however, enough to say that the comprehension of how the costs break down into services and logistical support is the only way in which a student may understand real costs. At a deeper level that is often missed by prospective study abroad students, Karen demonstrated an understanding of the opportunity costs of participating in a semester study abroad program that does not meet her academic needs. She spoke about a conversation with a returned study abroad student from the same major: "She said only two of her credits transferred, and I'm thinking, 'Well, I don't want to pay that much, you know, and not have any of my credits transfer,' to go for a whole semester." Although other students discussed academic fit, Karen was the only student who discussed that a semester spent abroad in which she is not making adequate academic progress could translate into higher costs after she returns. She identified that additional on-campus study may be needed to make up for academic setbacks as a result of studying abroad on a program that does not fit her academic goals.

Finally, Rachel provided an interesting perspective on how students may need to overcome preconceived notions of the cost of study abroad before being capable of evaluating real costs. She attributed her ability to do this to her age and the personal responsibility she had over her own finances as a non-traditional student returning to college and working full-time:

Now that I'm older, I'm like, 'I'm going to do a lot more research and really figure [the real costs] out.' And I think my age plays a huge role in that, cause I'm given more responsibility... I've taken more time to do it. But when I was at St. Cloud State [four years ago], I just looked at the price and turned away right away. I'm like, 'Well, maybe I'll do it another time.' I never ... thought it was feasible.

Although this remark has implications for students in the predisposition phase, it is also highly important to take into account when working with students who in the search and choice phases for study abroad programs. Rachel was highly motivated, but had learned from a past experience that she should research more extensively to understand real costs when choosing a study abroad program.

Study abroad is expensive.

Despite some students' understanding of the real costs of programs, there was a common perception that study abroad is expensive, regardless of destination or duration. Although the students were all in the search stage and committed to an international experience, their perspectives on an expensive, albeit desirable, opportunity varied. Students expressed a range of attitudes, from frustration to a general acceptance of costs.

Lydia was resolute in her opinion that study abroad is expensive. Her perceptions of study abroad costs were associated with the university itself: "I was kind of wondering why every other university's [study abroad programs are] so much cheaper than the U. So that was kind of frustrating." This perception was in fact a

misconception. In her interview, Lydia mentioned another large, public research institution that offers similar study abroad programs that are comparable in price to the University of Minnesota. One possibility may be that the student is not actively involved with her student account for on-campus tuition, which may influence the way in which she understands tuition and fees for a study abroad program: “I don’t do anything in my student account I guess. I pay for everything else because the only thing in my student account is my tuition, so my dad takes care of all of that.” Perna (2006) explained how inadequate knowledge about tuition and financial aid may be a primary explanation for differences between students in their responses “to what might objectively be viewed as similar dollar amount changes in costs” (p. 108). Lydia’s lack of involvement with paying on-campus tuition helps to explain her frustration with study abroad tuition and fees, particularly when compared to students like Jared and Katie, who expressed an understanding of the actual costs and objectively justified their financial inputs.

Study abroad advisors, however, should not discount Lydia’s perceptions and possible misunderstandings, because she represents a significant segment of the millennial student population that seek advising from study abroad offices who are uninformed about tuition. If students do not have knowledge of on-campus as a frame of reference, it is not surprising that they view study abroad as an expensive undertaking. To best advise students, it is important that study abroad advisors are able to recognize that the student population searching for study abroad programs may need direction into understanding on-campus costs before delving into study abroad costs.

Not all students expressed frustration with costs, although they likewise viewed study abroad as expensive. Liz conveyed a general acceptance of expense, “I’m just

kind of willing to accept the fact that it's going to be expensive." Liz had very different on-campus financial practices than Lydia, which may explain her willingness to accept higher costs during a term abroad. Liz's on-campus tuition costs were fully covered by need-based grants and scholarships. In addition, she worked at her apartment building, which covered her monthly rent in its entirety. Because she was paying nothing for her current costs of school, she was willing to accept the cost of a term abroad, despite her perception of the program as expensive. Although her financial situation may be unlike others, this willingness to accept the costs of a study abroad program, even if deemed expensive, is not unique. The reasons can be explained in the next identified theme, which explores how costs are perceived as "worth it."

Costs are "worth it."

Despite the comments students made about their questions, concerns, and perceptions of study abroad costs as expensive, a number of students expressed that the costs were "worth it." Karen noted:

I think [my parents have] come to the idea, like, I'm going to be in debt anyway, so this is the primetime to travel for me, so that outweighs holding back because of cost [...] I think that I have a lot to learn and gain from study abroad, which is another reason that I am going to go for it.

Mary echoed Karen's perception of cost as justifiable:

I need to go and I really want to, so that's kind of playing into the whole financial part. It is really expensive, but it's kind of a once-in-a-lifetime chance, and that's kind of how I justified that.

Karen and Mary were alike in their opinion that the study abroad experience was "worth it" despite high costs. Alisha, alternatively, described her approach to the financial decision by measuring whether it is "worth it." She discussed her thought process regarding costs: "is it worth it? What am I getting out of it versus how much it's

costing. Not this is how much I can spend. Like, weighing gains and losses.” Alisha’s idea of “weighing gains and losses” plays into the econometric concept of human capital investment and is discussed at greater length under the Human Capital Investment theme.

Finally, a common sentiment that short-term programs were not “worth it” arose. Two students who are in the business school, which incorporates an international experience as a requirement of the degree, discussed their views of short-term programs. Liz said, “I know I have to do a term abroad, and I don’t want to waste my money on a short-term.” Mary talked about her decision to do a semester program in Italy: “I kind of got to the point of thinking, honestly it costs about the same to go for an entire semester and then also to do a two-week, three-week, or even four-week program.” For Lydia, who was in the midst of planning for a summer program in Kenya, a short-term program was her first encounter with studying abroad. However, she discussed at great length her plans and search for a program in Ireland, stating, “If I found some way to fund it, I’d for sure go for a semester. There’s no doubt about it.”

Remaining concerns about cost.

The researcher asked students to identify any questions or concerns that they had when they began searching for study abroad programs as well as any lingering questions or concerns that remained at a later point in the process. The primary concern identified was the timing of scholarship awards. This concern is associated with the previous discussion of the point at which students must make their study abroad program selection compared to the college-choice decision. It is clear from student responses that committing to a study abroad program prior to knowing one’s complete financial situation is difficult.

Liz experienced this difficulty when making her final program selection and completing an application. She found that program information was slow in becoming available and remarked:

It took a really long time for [the study abroad program] to post the new dates ... for the next fall and for the prices. I was like, "I know I'm going either way, because I really want to do this," but they don't post anything until, like, the month before. And I'd really like to work on my scholarship and stuff, but I don't want to apply yet. It was very choppy, kind of.

Karen had a similar concern when she discovered that scholarship notification would not take place until later in the semester, "You have to apply to a program and pretty much commit to a program before you even know that you're going to get any scholarships for that program."

These concerns speak specifically to the way in which the University of Minnesota awards most study abroad scholarships, which may vary at other institutions. It is also similar to federal funding initiatives like the previously discussed Gilman and Boren scholarships, which require that students identify the program in which they are intending to enroll. These concerns warrant discussion on the part of international educators to re-envision how the scholarship application and award process may be adjusted to allow students to make more-informed financial decisions.

Search Process

After discussing how students perceive the costs of study abroad, the interviewees were asked a series of questions that sought to answer research questions pertaining to the search process: What type of search are students conducting? Was their choice obvious to them upon seeking a study abroad opportunity, or did they search multiple alternatives? The themes that arose in students' searches for study abroad programs were divided by source of information. Drawing upon students' descriptions of information-

gathering, the following discussion focuses on how students can be understood as attentive, active, and interactive searchers as defined by Schmit (1991).

Advisors and faculty.

Both academic and study abroad advisors proved to be important sources of information for students in the search phase. Programmatic information was sought from study abroad advisors, while coursework questions were generally directed to academic advisors and faculty. Jared explained his conversations with advisors:

I met with... well, yeah, I went and met with [an advisor] from the Learning Abroad Center with the CIEE program, and talked about that one. And that helped solidify it. And then I went to my Spanish advisor and was able to figure out... we don't know for sure, but there's a good, pretty good, chance of it all transferring over [to the University of Minnesota]. Well not all, but a few of [the courses] transferring back.

Faculty became more central to the information search for students who were applying to short-term faculty-led programs. Jennifer, an architecture major who was applying to a May term program administered through the College of Design, mentioned her information sources, which came from within her department rather than from the Learning Abroad Center: "I talk to my advisor, cause he's the one who also encouraged me to go, but I also, like, emailed questions to the faculty in charge of the program."

Rachel, another applicant to a short-term faculty-led program in Denmark, displayed similar search methods:

I had been talking to one of my professors—not my advisor, but just a professor—about my options I was exploring with trips, and she thought that this was like, a better fit [than a short-term program in New Zealand]. And that was kind of it. I thought, 'Well, this is it. I'm going to do this one.'

Both Jennifer and Rachel described a search process consistent with Schmit's (1991) active search. They sought out advice from faculty but, as identified by Rachel's last

remark, made their decision without conducting further research or consulting additional sources of information.

Peers.

The students who expressed that their main sources of information come from their peers demonstrated search patterns along the lines of attentive searchers as described by Schmit (1991). They were somewhat passive in their independent search for information, but paid attention to past participants and trusted their experiences as important sources of knowledge.

Katie, who was applying to a summer language program in Mexico, explained how she arrived at her program selection based on information from a peer:

Well, the Mexico [program]... umm, some girl during my [transfer] orientation was talking about how you can take classes during three weeks, and I've always known I want to study abroad, so I just [chose the program].

At the time of the interview, Katie had not met with a study abroad or academic advisor. She was unaware of costs, stating, "I don't know how relative it would be [to a term at the University of Minnesota]. I'm sure it's more expensive." Despite the lack of information, Katie was confident about applying for the summer program in Mexico.

Karen also based much of her decision on advice from peers. Although originally interested in Spain and Argentina as destinations, she was intending to apply to a program in Argentina based on the comments of a friend: "And my roommate went to Chile, and she said the cultures [in Latin America] are pretty much the same. She loved that, and so then Argentina ended up being the one."

A search process that is conducted primarily through peer networks and word-of-mouth and likely results in incomplete information has implications for how a student may later process the international experience. Drawing from college-choice research, it

has been found that when students make uninformed, hasty decisions, they are more likely to experience cognitive dissonance after their enrollment (Menon et al., 2007). Although students have different tolerances for ambiguity going into a study abroad experience, the choice of a program based solely on peer information can be potentially harmful for prospective students who may not understand the financial, academic, or personal realities of a program before applying and committing to it. For example, a program may academically be a good fit for two students of the same major, but there may be significant personal or financial needs that could be better met on an alternative program.

Websites.

Study abroad websites appeared to be an important feature for students who displayed interactive search tendencies. Websites played a significant role both at the initial stage of search as well as a central source of information after consulting with different resources. Both Lydia and Alisha discussed how they used the websites of the Learning Abroad Center and program providers to conduct their searches. Alisha described her search:

I just started looking at the website on my own, and then I planted the seed in my mom's head [...] and then I went to the Learning Abroad Center and, the advisor there kind of helped me go towards the more Spanish-speaking programs. And then I just did more refining on the website to pick something out.

Lydia described a similar, and clearly interactive search utilizing web resources:

I started off at the university's website, and like, through the Learning Abroad Center. And I looked at the major like, um, advising sheets— like to study abroad in your major— and I looked at the programs through there, and the ones that were recommended to me through a program called Arcadia. So I did a lot of research on their [website].

Lydia and Alisha's use of websites supports findings from Briggs's (2006) college-choice study of the factors that influence undergraduate student choice in Scottish higher education. Briggs finds that websites have increasingly become influential "pathways" to information (p. 76). The reliance on the internet for program information signals a need for study abroad providers and higher education institutions to invest resources in developing coherent and user-friendly websites.

Comparison of programs.

Finally, students who mentioned a search that involved a comparison of programs were more likely to display interactive search characteristics, meaning they actively sought information about a number of programs within their interests. Lydia discussed an interactive search for programs within a specific destination: "And, like, I really want to go to Ireland, so I researched probably four or five schools through Ireland looking at classes and finances and living and the surrounding area." She had yet to make her final choice at the time of the interview, but was narrowing down her options by identifying the similarities and differences between programs.

An interactive search does not, however, translate to a student finding and selecting the least expensive program as noted by Liz, who was applying for a study and internship program in London:

I looked into an internship program in Milan that you can do, or something in Italy... actually I think it was in Florence... but, you needed to know Italian, so I was pretty limited in my internship choices [...] I tried to look into programs that were going to be less expensive than others, but, again with the internship thing, you're kind of limited.

Both Lydia and Liz compared multiple programs in an effort to find a program that fit their academic, personal, and career needs, which is indicative of human capital

investment. Although Lydia expressed an extensive process of comparison, Liz's less-involved search is also consistent with human capital investment. It is important to understand that "human capital models do not assume that individuals have perfect and complete information" (Perna, 2006, p. 108), but that they evaluate options based on available information about the benefits and costs.

Human Capital Investment

The researcher sought to understand student decision-making through an econometric lens as suggested by Perna (2006) and Hossler et al. (1989) and asked interviewees about their academic, career, and personal goals for a study abroad experience. The interview question sought to understand how the costs of a term spent abroad might be weighed against the perceived benefits, a hallmark of human capital investment. Understanding students' goals provides insight into what extent students are willing to invest financially in an international experience. Table 3 provides examples of student goals in the three dimensions.

Students expressed a range of goals for their study abroad experiences, which factored into the perceived importance of finding a program that would help them achieve their objectives. After exploring students' goals for study abroad, the researcher found that students without both concrete academic and career goals remained just as willing to invest financial capital in a program as those with clearly defined aspirations. However, those who identified the experience as unmistakably beneficial to their academic, personal, and career goals were more apt to engage in an interactive search to find the best possible program that fit their needs. This finding is consistent with Menon et al.'s (2007) findings, which established that students who considered the college-

choice decision to be important were more likely to engage in information search. When students found the program they deemed best, they were more willing to accept that a program may be more expensive, but viewed the decision as “worth it.”

In the research sample, every student was able to identify at least one academic, career, or personal goal except Scott. He expressed a disconnect about how a study abroad experience would fit into his goals and was hesitant about the costs of study abroad. Although he spoke about how important it seemed to spend time in another culture, he viewed it as highly removed from his academic plans, stating, “I’m kind of on a three-year plan as it is, so you know I can afford to not really do anything important for a year.” His lack of goals for an international experience may have influenced his hesitation to engage in information search and maintain concerns about the cost of study abroad.

Approaches to Financial Planning

Background information about how students perceive costs, their search methods, and the benefits they expect from participating in study abroad all factor into how students make their final program selection. The last research question that informed the interviews sought to understand the ways in which students plan financially for study abroad. The focus on financing study abroad takes into account that for most students, planning occurred after the choice stage, which does not allow for a comparison of financial commitments between programs.

Table 3

Academic, Career, and Personal Goals for Study Abroad

Academic Goals	
Student	Narrative Example
Jennifer	I guess I'm just hoping for more experience within the architecture field and more design [...] And seeing the country, like the buildings ... cause you study and you read about them, but you can't really comprehend everything from it.
Katie	I really just want to learn to speak Spanish better. Like get more conversational, rather than just grammatically being [correct].
Career Goals	
Student	Narrative Example
Mary	The biggest reason I'm studying art abroad is because I really want to have that creative side of me, so in the future if I want to do work— either doing it myself or with other artists— I will understand that perspective.
Karen	[It] seemed really cool to me 'cause I want to go to med school, so just having that experience in a third world country, in a hospital, I thought would be really cool.
Personal Goals	
Student	Narrative Example
Rachel	I think it's knowing what I missed out on. Knowing what it's like to leave school and leave that atmosphere. You kind of... you realize that those opportunities come few and far between [...] So... that was another huge thing that made me really appreciate this time around. And take advantage that I am a part of a university and this is my chance again to do all those experiences to the extent that I can. Granted I can't do a semester, but I can do three weeks.
Karen	I just think it'll be a great time to experience someone else's culture, and live with another family and be a lot more independent after that.

Financial aid.

When asked about how they were financially planning for study abroad, students generally had multiple ideas and approaches, such as applying for scholarships and saving their income, but often resorted to the use of loans. The general acceptance that loans were an option if all else failed connects to students' perceptions of study abroad as expensive. Mary spoke about the seeming inevitability of using loans, "Everyone keeps telling, me 'Oh, don't take out loans,' but I'm like, 'You know what? It's the reality at some point, and you know, this might be the reality at this point.'" Jennifer mentioned, "I haven't really gotten in depth like what [the costs] would be exactly. I'm not sure. Otherwise I'd just have to grab a loan." Their response to relying on loans as a major source of funding relates to Brigg's (2007) study, which argues that going to college is becoming increasingly expensive and debt-ridden.

Rachel, who was far along in the application process, discussed how despite committing to the program, she was uncertain about how final program costs and financial aid worked, "as much as I feel like I understand my financial aid, I still don't. You know? Sometimes I still have some lingering questions." Although the University of Minnesota has developed a Financial Aid Preview Meeting for study abroad planning, during which students discuss how their financial aid will be applied to a study abroad program with a financial aid counselor, Rachel was unaware of this resource. Other students, like Mary, may know about the Financial Aid Preview Meeting, but fail to utilize it:

I still need to do my financial meeting. That's just something that [study abroad advisors] don't [stress]. They tell you, "You need to do it," but they don't really focus on it, and I really feel like it should be pushed more. I guess it's just one of those things. It's just another thing on the list. Another hoop to jump through.

Rachel and Mary's statements demonstrate that although higher education institutions may have existing infrastructure to assist students, a lack of active promotion by advisors and on-campus offices hinders resources from being used effectively.

Scholarships.

Scholarships were identified as fundamental to financial planning for an international experience. The search for scholarships discussed by students represented Schmit's (1991) three search approaches: attentive, active, and interactive. Despite the method utilized by the student, a common theme arose describing the process of applying for scholarships as illusive and sometimes frustrating.

Karen displayed attentive search tendencies when she described how she expected to fund her study abroad program. She stated "obviously scholarships, scholarships, scholarships. Cause everyone says there are so many scholarships, but for some reason I feel like it's hard to like tap into them." Her reference to "everyone" draws attention to how students who approach the search process with attentive tendencies may listen to different conversations going on by peers and in the campus community. Her confusion about how to "tap into" the scholarship funds describes how she has not yet taken her search beyond being a passive listener.

Karen's attentive search methods for scholarships have implications for prospective study abroad students who are from low SES or are first-generation college students. Both groups likely have fewer family or friend relationships that can provide them with firsthand accounts of study abroad planning. In the search stage of college-choice, Perna (2006) found that first-generation college students, a large percentage of whom are Black and Hispanic, may be disadvantaged if they are unable to obtain relevant

information from their immediate family, school, or community context. To more effectively reach students who do not have access to social networks that can provide them with information, study abroad offices need to promote scholarship and funding opportunities across campus. By informing other on-campus units, students who hear about scholarships can get more information that may motivate them to become more active searchers.

Liz took her search for scholarships to an active level as an applicant for the federally funded Gilman scholarship. She sought out more information about the scholarship from study abroad advisors and attended a writing workshop provided by the Learning Abroad Center to help students polish their applications. Liz spoke about the workshop and how it assisted her in developing a stronger personal statement:

I mean it was, kind of annoying because you were having your peers look at it and they're all vying for the scholarship too, so I didn't really get a lot of feedback, but ... then as I'm reading, I'm like, "They're reading this too. Oh, why is this in here? Cross it out!" You know, you just kind of look at it from a different perspective.

Beyond applying for the Gilman, however, Liz did not discuss extending her scholarship search beyond the resources promoted by the Learning Abroad Center.

Best depicting an interactive search approach, Mary spoke about her search and application for funding through multiple sources beyond the scope of the Learning Abroad Center, and echoed Liz's emphasis on competition among students:

I'm actually seeking a lot of financial aid, not only through the University of Minnesota, and through the Learning Abroad Center specifically, also searching through the Carlson International Programs Scholarships, and then also, I'm applying for national scholarships through the United Methodist Church, which is a denomination that I associate with [...] Another thing I've found is that most other students don't know about the scholarship opportunities out there, but also a lot of students don't talk about it. Cause I mean, the more people that know about it, the more competition there is for getting them. So when you find something, it's kind of like you struck gold and you need to hold on to it.

Karen, Liz, and Mary all discussed their approach for applying for scholarships after the choice stage. However, there are students for which scholarships play a role during the search phase. Such was the case for Jared, who already received generous merit-based scholarships for on- and off-campus study. The financial stability he had in knowing his funding situation prior to selecting a program helped as he narrowed down his choice set and made his final program selection: “I was pretty certain that if I went through any program through the Learning Abroad Center that was sponsored by them, I can use any scholarships that I have at the U of M.”

Jared’s situation is most reflective of how finances work in college-choice, and as a result he was able to select a study abroad program with a knowledgeable understanding of his financial circumstances. Additional funding, such as scholarships administered by the study abroad office, which are awarded much later in the process, is not central to program choice.

Saving.

Although all ten students discussed their plans to either use financial aid or apply for scholarships, only two students mentioned saving money. When Jennifer was asked how she was planning to fund study abroad, she said “It is my saving[s], cause like, I thought about going on this trip like since last semester, so I’ve been putting some aside.” Likewise, Liz discussed her approach to saving while on campus to help fund a more expensive semester in London:

I actually saved a lot this year, so it’s actually making it easier to be like, ‘Ok, so I’m not spending this now, but I’ll spend it in London.’ [...] My mom’s pretty money-conscious, so I picked up on that. And like, ok I know I need to save because this is something I really want.

Based on the very low responses identifying saving as a key source of funding, it is appropriate to conclude that saving money is the most uncommon approach to financial planning for study abroad for undergraduate students, following loans and scholarships.

Putting off financial plans.

Despite students discussing scholarships, loans, and saving, there a trend emerged based on the students in the sample that suggested that they put off financial planning when selecting a study abroad program. Eight out of the ten students discussed the intentional or unintentional lack of attention given to financial planning for study abroad. Table 4 provides narrative examples from the eight students.

Concept of finances “working out.”

The final theme that emerged from the students’ discussion of financial planning for study abroad is an overwhelming sense that the finances will “work out.” This perception can be tied to students’ acceptance of study abroad as expensive, their willingness to take out loans, and their perception of the international experience as “worth it.”

An interesting finding was that Jennifer and Liz, the only two students who mentioned that they were saving their earnings to put toward their experience also remarked on their confidence that the finances would indeed work out. Jennifer did not attach much weight to the costs that would not be met by her savings: “I mean, I guess cost could be a factor, but I know I’ll just get loans, or there are scholarships out there too.” Liz expressed confidence in her financial planning for study abroad, which also

Table 4

Student Narratives of Delaying Financial Plans

Student	Narrative Example
Karen	Cost for study abroad hasn't really come up yet, and I think that it's kind of that back-of-the-mind thing that you don't really want to confront until you have to.
Lydia	I got kind of frustrated and felt like they didn't have much and it was hard to search for things, so I kind of gave up until I, like, officially decide that I'm going to go.
Jennifer	I didn't really look at the costs at all. I mean that was just one last thing in my mind
Scott	I have kind of a guess. Kind of logical assumptions, I haven't really looked into it.
Katie	I didn't really, I mean I haven't started planning yet. I'm planning on getting another job... and save my money basically...
Rachel	Now I'm just worried, what if I don't get a scholarship? What if I can't go? You know? So, I'm trying to not think about the costs.
Alisha	I haven't even thought about any of that [...] I know that there is something you can fill out for the U. That's all I know. Like really, I don't even know how much effort I should put into it.
Jared	Yeah, I think cost was definitely back-burner for me, it was kind of a secondary or third item that I was looking at, cause I had sort of the goals that I wanted to accomplish first.

included saving and applying for scholarships, stating, "I mean, it's really awesome.

Everything is sort of working out, so it's like... it's going to be ok financially."

Mary, who expressed the most interactive search for scholarships, also discussed her acceptance of the cost of study abroad and how her choices may have financial

implications. Mary's response emoted a deep impression that the study abroad program she selected was worth the costs and that she believed it would financially work out:

So, yes, money was a factor, and it always has been and it always will be, but, nonetheless, too, I look at it this way: I chose a more expensive program. I recognize that. But any other program, I wouldn't have been happy with my experience. So why do that experience? I'm kind of just trusting that, you know, hopefully scholarships will work out. You, know, and like, you just deal with the cards that are dealt to you, and I would rather be passionate about what I'm going to be doing than be doing what I have to, so...

Her response describes the interplay between costs and the weight that a student puts on the decision. Mary had selected a program that she perceived had myriad benefits and therefore viewed the costs as "worth it." The ability to identify benefits helped her make the decision to pursue a program that was not the least-expensive but the one she viewed as most valuable to her development. After engaging in an interactive search for scholarships, she had confidence that she would find a way to make the funding work out.

Emerging Themes

Because this study was exploratory in nature, it is important to note that there were a number of other themes that arose during student interviews. The primary themes that were identified pertained to parental influence on students' financial planning and the factors beyond cost influencing students' study abroad program selection.

Parental influence on role of finances.

Throughout the interviews, students continually identified their parents as influential players in their financial planning both for on-campus and off-campus study. Parents were never mentioned as essential to information gathering and rarely associated

with program selection. Their influence was, however, continually alluded to in students' discussion of financial practices for multiple aspects of their education.

Jared identified his parents as financial partners in planning for education:

Pretty much, I tell my parents that until I graduate, my money is your money. That's kind of what I told them, so [...] they pay the bill, and then I pay you know, rent and stuff. But pretty much I check [my student account] and make sure it's accurate, and they're the ones who end up paying that bill.

He described the teamwork and communication that he and his parents had for funding his education and housing while on-campus, and this partnership carried forward to his study abroad planning—with neither party feeling entirely responsible for the entire cost of a semester in Spain.

For other students, however, the centrality of their parents' role in financing played into the ways in which a student approached decision-making. Jennifer and Alisha discussed how their parents' financial influence had implications for their choices. Jennifer discussed how her parents affected her housing decisions despite personal preferences:

Like, I convinced them to live on campus for a year, which was nice and I love it. But, like, my parents also say it is expensive, and it is. Cause like, \$5...600 hundred a month, that's a lot, and that could go toward tuition, so I understand my parents' point of view, so I just decided to do that.

Alisha discussed the conversation she had with her parents about studying abroad for a summer and how it pertained to the importance of finding a program that provided coursework that would contribute to her degree program:

When I brought it up to my parents, my dad was like, "well, it's going to cost a lot of money, so I would prefer if you got some sort of academic experience out of it, and some sort of academic credit, so that way I can give you tuition for the fall, and then you wouldn't have lost anything.

The role that parents played in student decision-making may be unique to the millennial generation, and it may be particularly salient for students who rely on their parents as their primary source of financial support. For example, Rachel, a non-traditional student who worked full-time did not mention a parental influence over finances. Further research focused on parental involvement in the study abroad process may shed light on this finding.

Factors beyond cost.

When asked to rank the importance of cost in their study abroad program selection, not one student identified finances as the number one factor or variable influencing their choice. Instead, a number of other factors emerged as important to their choice. Table 5 identifies the factors that arose in students' explanations of the process they took to select a study abroad program. Although exploring these factors in depth is beyond the scope of this study, they have rich possibilities for future research.

The findings of this study are meant to add to the continuing discourse on how students select study abroad programs, with a focus on finances. What is central to the findings of this study is that not one student cited cost as the most important factor in their program selection. When asked to identify the importance of cost in their program selection, it was discussed only in conjunction with other factors, all of which were prioritized above cost. Academics, duration, and destination were the three factors that were most frequently mentioned as influential to program selection.

It is clear from the many variables discussed by students, that there is not one factor that trumps all others. Academic needs may influence the duration that a student studies abroad. Language of study interacts with the way a student identifies their

destination of interest. The identification of interplay between various factors influencing students' program selection stresses the importance of students' holistic advising needs.

Table 5

Influential Factors Beyond Cost

Theme	Student	Narrative Example
Academics	Katie	The courses come first, probably, and then if I can get the courses, then price comes into play.
	Lydia	I went to my academic advisor, and talked to him about classes because since I'm applying to vet school, I needed to make sure that my credits are transferred to vet school and to my major to graduate.
Language	Jared	I guess the first thing is that I wanted to go somewhere Spanish-speaking because of my minor and because of the fact that I wanted to get a chance to speak another language other than English.
	Lydia	I kind of limited myself to mostly English-speaking countries because my academics were so intense, having to go to vet school, that I kind of wanted to not have to worry about a language barrier.
Destination	Karen	There was something that drew me to the culture of Argentina, cause... I don't know, it just seems beautiful.
	Liz	I did want to go to Europe. I was one of those people. I need to see it before I die, and this is the perfect opportunity to justify going

Table 5

Influential Factors Beyond Cost (continued)

Theme	Student	Narrative Example
Duration	Scott	I might do a semester. I wouldn't do anything shorter because, you know, I do want to get that cultural experience.
	Rachel	CFANS [College of Food, Agricultural, and Natural Resources Science] is an amazing college to be in if you want to study abroad. They offer amazing scholarships, and they told me, if you do a whole semester, more than likely, you might actually get the whole thing paid for through scholarships. So, that seemed incredibly appealing, and that made me look into it, but several factors made me not do it. And one is my job [...] since it's a medical job, they're really not going to say, "Ok, well you can go to Europe for three months, and don't worry we'll let you take a leave of absence, for no other reason but that."
Family/Friends	Jennifer	I've kind of been looking through it every year, but I guess I just didn't really push myself to do it, cause I didn't want to go alone [...] The trip I'm going on now, my friend is also going to it. She knows I've been kind of talking about it, and she knows I've been interested in it, so she kind of pushed me, and said we're going for sure, no excuse.
	Alisha	I had thought about it, but then, when I started thinking about where am I going to live for the one semester I'm not here, my family would be not around for a really long time, so I just decided to stick with a shorter program.

Chapter 5

Conclusion

Understanding students' study abroad program selection process is a complex task and one that is ever changing. Just as every undergraduate student comes from a unique background and has distinct characteristics, so too do their criteria for a study abroad program vary widely. By focusing on finances, this study found that for the students in this sample, once they had passed from the predisposition stage into the search stage, the role of cost in selecting a study abroad program was not the most important variable. Although there were varied perceptions of study abroad costs, the ten students in this study all agreed that other factors such as academics, destination, family, and friends played a more significant role in their selection of a study abroad program. This finding is consistent with college-choice research that suggests that cost is less important than other factors when choosing a university (Briggs & Wilson, 2007).

Another important result of this exploratory study is the identification of search methods used by students when looking for a study abroad program, which were classified using Schmit's (1991) *attentive*, *active*, and *interactive* definitions. Students who were able to identify concrete academic, career, and personal goals for an international experience were more likely to discuss interactive search methods to find a program that they believed would help them achieve desired outcomes. The use of websites as information sources and a comparison of programs were the two practices that emerged as the methods that interactive searchers utilized. Students who had multiple goals for study abroad also expressed a perception that the cost of an international experience was "worth it." This finding was the same for all students,

including those who viewed study abroad as expensive as well as those who articulated an understanding of actual costs.

Students going on short-term, faculty-led programs identified faculty and academic advisors as primary sources of information. They displayed active search methods, in which they asked questions of faculty and advisors, but did not tend to utilize further resources or seek information about other program options or funding opportunities.

Attentive searchers described finding information primarily from peers, including friends, roommates, and past-participants that spoke at on-campus events. They were the most likely to make decisions without speaking to an advisor or consulting websites. Attentive searchers were also least likely to be knowledgeable about on-campus resources for financial planning for study abroad and expressed a sense of inevitability of taking out loans to pay for their program.

Of central importance to understanding the relatively insignificant role that cost plays in study abroad program selection is the overwhelming finding that students, regardless of the search methods employed, put off financial planning altogether when selecting a study abroad program. It was often not until after students selected a program that they began to think about how they would fund the experience. This finding has two implications. First, it suggests that although previous studies have found that cost serves as a barrier to students' intent to study abroad, once students progress into the search phase, other factors play a more significant role in selecting a study abroad program. Second, the current structure of awarding study abroad scholarships after a student

commits to a program does not encourage financial planning that can inform decision-making.

Limitations and Biases

This study is driven by the researcher's professional experience in the field of study abroad advising and was originally created in response to the questions about costs, financial aid, billing, and scholarships that consistently arise from students. The broad field of literature reviewed citing cost as the number one barrier to study abroad naturally leads one to assume that cost is an important factor in study abroad decision-making. This assumption is actively challenged throughout the study by asking students to describe the ways in which they consider cost as they make their study abroad program selection. It seeks to understand the extent to which cost actually plays a role in a student's selection of a study abroad program after they make the initial decision to study abroad.

The ways in which the findings of this study can be generalized to other contexts is dependent upon the variability in financial structures, fees, and processes in U.S. higher education institutions. Because U.S. colleges and universities vary widely in their own tuition rates and financial aid assistance, the student population may have different concepts of cost. At a private university with markedly higher tuition, students' perception of what is "expensive" may be quite different than the students in this sample, who pay in-state tuition at a public school. Additionally, higher education institutions have developed diverse practices for charging students for a term spent abroad, which may cause further limitations in generalizing how students perceive the cost of study abroad.

In addition to the diverse ways in which institutions conduct their student billing, the existing resources for financial aid expertise and support at the University of Minnesota is not the reality at many other institutions, and may, therefore, be a cause of bias in student responses. In partnership with the Learning Abroad Center, the Office of Student Finance is able to provide a Financial Aid Preview Meeting for study abroad students who wish to obtain an estimate of their costs prior to applying or confirming in a study abroad program. This resource for students is not practiced at all institutions, and should therefore be understood as an additional tool that students from the sample are able to access. However, the existence of a resource like the Financial Aid Preview Meeting does not mean that all students utilize it, and therefore does not produce drastically biased student responses.

Although the study is limited in the sample size and the contextual factors of the setting, the focus on student perception of costs and their advising needs is likely one that can be utilized across institution type, when supplemented with practitioners' knowledge of the context in which they are working. The findings of this study, are meant to inform other institutions, but as with all qualitative studies are unique to the ten students with whom the researcher spoke.

Implications for Research

In their 2009 article introducing a comparison between college-choice theory and study abroad program selection, Salisbury et al. call for additional research on all three phases of the decision-making process. This study, although narrow in its focus on cost, is meant to serve a wider purpose as a foundational study upon which future research about the search and choice phases of study abroad program selection can be built. Just

as models of college choice have become more complex over the two decades since Hossler and Gallagher (1987) first proposed their three-stage model, so too should the constructs of study abroad program selection be expanded.

Perna's (2006) integrated model of student choice includes ecological factors, such as individual and environmental characteristics, that allow for a more contextually rich understanding of student decision-making. An ecological approach to researching student choice processes in study abroad, can better account for the complexity of factors, such as academics, family, duration, destination, and parental influence, which arose during student interviews. Additionally, studies that isolate other variables, such as family and friend relationships, academics, or destinations, will serve to further enrich the international education field's understanding of student decision-making practices. Additional multi-institutional studies are also needed to understand undergraduate students across the diverse types of higher education institutions.

Because this study did not have previous literature on search processes for study abroad programs to build upon, the researcher did not use demographic information to understand student choice processes, but chose to explore search methods with a convenience sample of prospective study abroad students. The field of international education would benefit from future research that isolates demographic characteristics to understand how the search process differs for students from diverse SES, races, and genders. Because the sample size of this study was small and did not account for demographic information, the results should be generalized with caution. Further studies focused on specific student populations will help refine the findings outlined in previous pages.

Although this study found that the role of cost in study abroad program selection was relatively insignificant for the students interviewed, how cost plays a role in persistence, or students' ability to maintain enrollment in a program after applying, needs to be explored. Every term, students who have applied to study abroad programs drop out before they depart, citing cost as a factor. The findings of this study, in which students expressed that they put off financial planning until after selecting a program, confirm what Briggs and Wilson (2007) suggest for college-choice:

Parents and students need realistic information about total costs early in the decision-making process and assistance with identifying the financial support options available to help meet the cost of post-school education. Indeed studies have attributed undergraduate non-completion [or persistence] to poor decisions on institutional choice (pp. 59-60).

Additional research focused on students who drop out of study abroad programs prior to departing can explore how students' financial practices during the search and choice phases play a role in their persistence.

Finally, higher education literature (see for example Menon et al., 2007) has begun to explore students' selection of higher education institutions from a consumer psychology perspective. Although this study incorporates aspects of the consumer psychology perspective, namely human capital investment, a research approach using the tenets of consumer psychology as its conceptual framework would provide interesting insight into how students act as consumers in their information search and final study abroad program choice. An understanding of prospective study abroad students as consumers may have implications for marketing strategies by study abroad providers and

study abroad offices. As Briggs (2006) stressed, only when an institution has achieved a thorough understanding of the student decision-making process can it focus its information supply strategy to the student market.

Implications for Policy

Restructuring scholarship award practices.

After using Hossler and Gallagher's (1987) three-stage model of college choice as a conceptual model for understanding study abroad program selection, it became clear that the choice phases of the two processes had significant differences in how they allowed students to make well-informed financial decisions. For most study abroad scholarships, including federally funded initiatives like the Gilman and Boren awards, students must select a program prior to applying for merit- or need-based scholarships. This current practice of funding does not allow students to accurately compare the costs of study abroad programs in their choice set before a selection is made.

To encourage better financial decisions, which allows students to have a more accurate picture of their financial situation going into study abroad program selection, study abroad scholarship processes should be restructured to allow knowledge of award amounts prior to committing to a study abroad program. Rolling scholarship application cycles that allow students to apply up to a year prior to studying abroad would allow students to search for study abroad programs with an accurate idea of their financial situation, combining federal aid awards and merit- or need-based scholarships.

Implications for Practice

This study was driven by the researcher's professional experience as a study abroad advisor and her observation of the questions that repeatedly arise when advising a

diverse population of undergraduate students. Because previous research has found that cost serves as a barrier to intent to study abroad, the purpose of this study was to develop an understanding of how it plays a role in student decision-making for those who have proceeded into the search and choice phases. Two implications for practice that emerged out of the study are (a) a need to promote and relay accurate and up-to-date information, (b) the importance of holistic student advising.

Improving dissemination of information.

For the students in this sample, cost was at most a secondary concern as they searched for and selected a study abroad program. However, as students found their programs and turned their attention to financial planning, it was clear that their understanding of finances was uncertain. Despite attending an institution that has existing infrastructure for financial planning in the forms of Financial Aid Preview Meetings, web resources for scholarships, and study abroad advising appointments, students were uninformed about the resources available to them. This points to the need for study abroad offices to promote information across campus and create allies in other departments, particularly because faculty and academic advisors emerged as significant sources of information. The objective is to allow existing planning resources to become well-known aspects of the study abroad process.

Information sharing across campus is not only important for students in the search stage of study abroad program selection; it also has implications for diversifying study abroad participants. Better dissemination of information about the realities of cost, resources for funding, and information about opportunities for students from

underrepresented majors, genders, race, and SES is central to breaking down the barrier to intent that is well-recorded in existing research.

As websites proved to be important sources of information, investing in user-friendly, accurate, and up-to-date websites should be foremost on the agenda for study abroad providers and institutional study abroad offices. Because undergraduate students now primarily come from a generation who grew up using computers, it can be expected that websites will continue to grow as an essential resource for students who are planning to study abroad. Additionally, as parents have become increasingly central to the financial decisions of college students, having accurate information that is accessible by parents is central to creating an environment that supports informed decision-making.

Advising students holistically.

CIEE's research agenda (2006) suggests, "understanding more about how students plan and respond to multiple influences will help us be as effective in advising our students as they need us to be." (p. 3). Study abroad advisors are encouraged to take this study into account as they seek to better understand students' holistic advising needs. It is clear from this study that students employ diverse search methods and place varying degrees of importance on influential decision-making factors. In conjunction with the environmental factors of individual institutions and myriad other variables that influence students' decisions, understanding cost in relation to program selection can serve to meet one aspect of the holistic advising needs of undergraduate students searching for an international experience.

As with all qualitative studies comprised of a small number of participants, the results of this study should not be understood to represent all prospective study abroad

students. It is the responsibility of study abroad advisors to listen to their students and provide the resources they most need. For some students that may mean pointing them in the direction of the financial aid office to discuss their financial aid package before selecting a program. For others, it may mean providing program catalogs and website links that will allow them to explore opportunities for language study. Still others may need suggestions for approaching their parents with the idea of studying abroad. There is no one measure for what students need from their advisors, except the ability to discern multiple influences and provide resources to equip students to become well-informed decision makers.

Concluding Remarks

This study of ten undergraduate students revealed the diverse methods that students utilized to search and select a study abroad program and shed light on the many ways students approach financial planning for study abroad. Although their responses are unique to their undergraduate experience at the University of Minnesota, they have important implications for future research, policy and practice that have the potential to influence a growing and diverse group of potential study abroad students. Understanding students in the search and choice stages of study abroad program selection can inform how international educators meet students' advising needs. Most importantly, it is a step toward understanding the perceptions that prospective students may have and suggests ways in which the study abroad community can better inform students, parents, and the wider campus community to diversify and expand participation in study abroad.

References

- Avery, C. & Hoxby, C.M. (2004). Do and should financial aid packages affect students' college choices? In C.M. Hoxby (Ed.), *College choices: The economics of where to go, when to go, and how to pay for it* (pp. 239–302). Chicago, IL: University of Chicago Press.
- Briggs, S. (2006). An exploratory study of the factors influencing undergraduate student choice: The case of higher education in Scotland. *Studies in Higher Education*, 31, 705-722.
- Briggs, S. & Wilson, A. (2007). Which university? A study of the influence of cost and information factors on Scottish undergraduate choice. *Journal of Higher Education Policy and Management*, 29, 57-72.
- Carlson, J. S., Burns, B. B., Useem, J., & Yachimowicz, D. (1990). *Study abroad: The experience of American undergraduates in Western Europe and the United States*. New York, NY: Greenwood Press.
- Chapman, D. W. (1981). A model of student college choice. *Journal of Higher Education*, 52, 490–505.
- Council on International Education Exchange. (2006). *Our view: A research agenda for study abroad*. Portland, ME: Council on International Education Exchange.
- Creswell, J.W. (2009). *Research design: Qualitative, quantitative, and mixed methods approaches* (3rd ed.). Thousand Oaks, CA: Sage.
- Desoff, A. (2006). Who's not going abroad? *International Educator*, 15(2), 20–27.
- Hossler, D., Braxton, J., & Coopersmith, G. (1989). Understanding student college choice. In J.C. Smart (Ed.) *Higher education: Handbook of theory and research*

- (Vol. V, pp. 231-288). New York, NY: Agathon Press
- Hossler, D., & Gallagher, K. (1987). Studying student college choice: A three-phase model and the implications for policymakers. *College and University*, 2, 207-221.
- Hossler, D., Schmit, J., and Vesper, N. (1999). *Going to college: How social, economic, and educational factors influence the decisions students make*. Baltimore, MD: The Johns Hopkins University Press.
- Institute of International Education. (2010a). *Open doors report 2010*. Retrieved from <http://www.opendoors.iienetwork.org>
- Institute of International Education. (2010b). "Profile of U.S. Study Abroad Students, 1999/00-2008/09." *Open Doors Report on International Educational Exchange*. Retrieved from <http://www.iie.org/opendoors>
- Kasravi, J. (2009). Factors influencing the decision to study abroad for students of color: Moving beyond the barriers. (Doctoral dissertation). Available from ProQuest Dissertations and Theses database. (UMI No. 337186)
- Lincoln Commission. (2005). *Global competence and national needs: One million Americans studying abroad*. Retrieved from http://www.nafsa.org/public_policy.sec/study_abroad_2/lincoln_commission_issues/
- Menon, M.E. (2004). Information search as an indication of rationality in student choice of higher education. *Education Economics*, 12. 267-283.
- Menon, M.E., Saiti, A., & Socratous, M. (2007). Rationality, information search and choice in higher education: evidence from Greece. *Higher Education*, 54. 705-721.

- Obst, D., Bhandari, R., Witherell, S. (2007). Meeting America's global education challenge: Current trends in U.S. study abroad & the impact of strategic diversity initiatives. (IIE Study Abroad White Paper Series). Retrieved from Institute of International Education website: <http://www.iie.org/en/Research-and-Publications/Publications-and-Reports>
- Perna, L. W. (2006). Studying college access and choice: A proposed conceptual model. In J.C. Smart (Ed.), *Higher education: Handbook of theory and research* (Vol. XXI, pp. 99-157). New York, NY: Springer Press.
- Rubin, I.S. & H. J. Rubin (2005). *Qualitative Interviewing: the art of hearing data*. (2nd ed.). Thousand Oaks, CA: Sage.
- Schmit, J. (1991). *An empirical look at the search stage of the student college choice process*. ASHE Annual Meeting Paper. Boston, MA.
- St. John, E. P., & Asker, E. H. (2001). The role of finances in student choice: A review of theory and research. In M.B. Paulsen & J.C. Smart (Eds.), *The finance of higher education: Theory, research, policy & practice* (pp. 419-438). New York: Agathon Press.
- Tucciarone, K. (2006). Vying for attention: How does advertising affect search and college choice?. *College and University*, 83, 26-34.
- Learning Abroad Center. (2010) *University of Minnesota—Twin Cities Study Abroad Statistics*. Retrieved from <http://umabroad.umn.edu/professionals/curriculum-integration/evalstats.php>
- Woodruff, G., Williams, R., and Watabe, Y. (2007). *University of Minnesota Faculty and*

Staff Survey of Curriculum Integration. Unpublished manuscript, Global Programs and Strategy Alliance, University of Minnesota, Minneapolis, MN.
Retrieved from <http://umabroad.umn.edu/professionals/curriculumintegration.php>

Appendix A

IRB Approval

01/10/2011

Blythe T Cherney
Learning Abroad Ctr
Rm 230 Heller H
Minneapolis, MN 55455

RE: "Understanding the Role of Cost in Student Study Abroad Program Selection"
IRB Code Number: 1012P94037

Dear Dr. Cherney:

The referenced study was reviewed by expedited review procedures and approved on January 7, 2011. If you have applied for a grant, this date is required for certification purposes as well as the Assurance of Compliance number which is FWA00000312 (Fairview Health Systems Research FWA00000325, Gillette Children's Specialty Healthcare FWA 00004003). Approval for the study will expire one year from that date. A report form will be sent out two months before the expiration date.

Institutional Review Board (IRB) approval of this study includes the consent form and recruitment e-mail, both received December 17, 2010.

The IRB would like to stress that subjects who go through the consent process are considered enrolled participants and are counted toward the total number of subjects, even if they have no further participation in the study. Please keep this in mind when calculating the number of subjects you request. This study is currently approved for 10 subjects. If you desire an increase in the number of approved subjects, you will need to make a formal request to the IRB.

The code number above is assigned to your research. That number and the title of your study must be used in all communication with the IRB office.

As the Principal Investigator of this project, you are required by federal regulations to inform the IRB of any proposed changes in your research that will affect human subjects. Changes should not be initiated until written IRB approval is received. Unanticipated problems and adverse events should be reported to the IRB as they occur. Research projects are subject to continuing review and renewal. If you have any questions, call the IRB office at 612-626-5654.

Appendix B

Role of Cost in Study Abroad Program Selection

Interview Questions

(italics indicate potential prompts for open-ended questions)

1. About Yourself

- Have you selected a program or term for studying abroad? If yes, what destination and term?
- Do you have a specific destination in mind, even if you haven't selected a program yet?
- During what term are you considering studying abroad?

2. Search Process

- Can you rank the top three factors that are influential factors when you're comparing study abroad programs, with 1 being the most influential?
 - *If cost is not one of them, how important do you think it is relative to your top three?*
- Can you describe the process you went through (or are going through) to narrow down your selection?
 - *When you decided you wanted to study abroad, what did you initially do to research programs?*
 - *Was your study abroad program choice obvious to you? How did you know?*
 - *Did you talk to anyone specifically?*

3. Attitudes toward investing time and resources in study abroad (Human capital investment)

- Can you describe what you are hoping to “get out” of a study abroad experience?
 - *Do you have any specific academic goals for your term abroad?*
 - *Do you have any specific personal goals for your term abroad?*
 - *Why do you want to study abroad?*

4. Perceptions of the Cost of Study Abroad

- What, if any, questions and concerns do you have about the cost of study abroad?
 - *Do you think that you'll be spending more than costs of attending school on campus? Less? About the same?*

5. Financial Practices

- Regardless of if you pay for schooling or someone else does, how involved are you with the process of paying tuition and fees when you are on campus?

- *For example, are you responsible for making payments on your student account?*
- *How often do you talk about school and living costs with your parents or guardians?*
- *How familiar are you with the cost of a semester at the University of Minnesota?*
- *Do you know how much you usually spend in housing and meals in a semester spent on campus?*
- Do you know how much financial aid you currently receive and in what form it is granted? For example, you might use federal/state/institutional loans, grants, or scholarships.

6. Approaches to Financial Planning

- Can you tell me about what you are doing or have done to plan financially for study abroad?
 - *Did you have a budget of any kind in mind when you decided to study abroad?*
 - *How did you come up with your budget or financial guidelines?*
- Can you share with me some of the main questions you had about finances and study abroad before you started looking for study abroad programs? Have they been answered at this point in your search? If not, what concerns or questions do you still have about costs and finances?
 - *Did you talk with an adviser in the Learning Abroad Center about finances?*
 - *Did you attend a Financial Aid Preview Meeting for study abroad?*
 - *Do you know where you can find budget estimates on study abroad program websites?*
 - *If you don't plan on using financial aid, how do you expect to pay for the program? (Examples: personal savings, family will help, outside scholarships, other)*
 - *Can you explain how you may have searched for scholarships? Where did you find the information?*
 - *Are you aware of any scholarships for study abroad available through the University of Minnesota?*
 - *Are you aware of any federal scholarships for study abroad?*
 - *How clear is the process for using financial aid for your study abroad program to you?*

Appendix C
Coding Schema

Theme	Code	Subcodes
Perceptions of Cost	PERC	1. ACT COST 2. CONCERN 3. EXPENSI 4. WORTH
Search Process	SEAR	1. ADVIS 2. PEER 3. WEB 4. COMP
Human Capital Investment	HCI	1. ACAD 2. CAR 3. PERS
Approaches to Financial Planning	APPR	1. FINAID 2. SCHOL 3. SAVE 4. PUT 5. WORK 6. KNOW
Factors	FAC	1. ACAD 2. COST 3. DUR 4. DEST 5. LANG 6. FAM