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# office for student affairs RESEARCH BULLETIN

THE DEVELOPMENT OF  
NEW ADMISSIONS STANDARDS  
FOR FALL 1975 UNIVERSITY OF MINNESOTA FRESHMEN

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Abstract

The development of new admissions standards for freshmen entering the College of Liberal Arts, the College of Forestry, the Institute of Technology, and the University of Minnesota at Morris is described and supporting research presented. The new admissions standards, which are based on a multiple correlation and regression approach using first quarter freshman year GPA as the criterion, permit applicants to submit the results of either the Preliminary Scholastic Aptitude Test (PSAT) or the aptitude tests of the American College Testing Program (ACT) for both admissions and placement purposes. A discussion of followup research related to the equivalence and adequacy of the selected cut-off scores is also included.

When the Minnesota Statewide Testing Program decided to replace the Minnesota Scholastic Aptitude Test (MSAT) with the Preliminary Scholastic Aptitude Test/National Merit Scholarship Qualifying Test (PSAT) in 1973-1974, many colleges which had previously used the MSAT for admissions purposes were suddenly faced with the difficult task of revising admissions standards for fall 1975 freshmen, the first group of applicants for whom substantial numbers of PSAT scores would be available. Several colleges at the University of Minnesota--the College of Liberal Arts (CLA), the College of Forestry, and the University of Minnesota at Morris--had been using MSAT scores as an admissions criterion, usually in combination with high school rank.

University personnel concerned with admissions agreed that every effort should be made to use the PSAT not only for admissions decisions, but for course placement purposes as well. Minnesota high school students could then submit only PSAT scores to the University for both purposes. Since the University had long followed a policy of announcing admissions standards well in advance of application deadlines to assist potential applicants in assessing their chances of admission, it was necessary to define the new admissions requirements early in 1974. Therefore, a re-

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search project was initiated in the fall of 1973 to identify the combination of variables which could best be used for admissions and placement.

This research project was originally organized into three parts: (1) preliminary research on 1972 University freshmen, (2) the development of new admissions standards on 1973 freshmen (for whom some PSAT scores were available), and (3) the establishment of cutting scores on the new admissions standards. After cutting scores on the new admissions criteria were developed, a fourth stage of research, best described as a process of double-checking earlier results, was undertaken. Table 1 summarizes each phase while the remainder of this paper discusses the phases in more detail, presenting supporting data at each stage of the research.

#### Preliminary Research on 1972 Freshmen

When this research project was begun in the fall of 1973, no criterion data were available for students entering that quarter, so a preliminary investigation of fall 1972 freshmen was initiated for several reasons. First, we wished to investigate the relationships among variables which were potential predictors of collegiate academic performance (e.g., test scores and various high school measures). Second, we wanted to explore possible criterion measures. Third, we had to identify the need for tests on a college-by-college basis. It was hoped that these initial studies would allow us to eliminate unproductive approaches and concentrate on areas which looked promising when criterion data

Table 1

## Summary of Development of New Admissions Standards

Time	Research Phase	Key Events
Fall, 1973	Preliminary research on 1972 freshmen	<ol style="list-style-type: none"> <li>1. Correlation and multiple regression selected as research strategy.</li> <li>2. Criteria narrowed to fall GPA and fall completion ratio.</li> <li>3. Predictors narrowed to ACT, PSAT, MSAT, SAT, HSR, and high school grades.</li> </ol>
Winter and Spring, 1974	Research on 1973 freshmen (basic statistics, correlation and multiple regression and analyses); consultation with University colleges; analysis of possible weighting schemes	<ol style="list-style-type: none"> <li>1. PSAT or ACT announced as new test requirements for fall 1975 applicants to CLA, Forestry, IT, and Morris.</li> <li>2. PAR/AAR selected as admissions composites for CLA, Forestry, and Morris; ITAR-A/ITAR-P selected for IT.</li> </ol>
Summer, 1974	Research related to establishing cutting scores	Cutting scores for admission on each composite were announced.
Fall, 1975 through Spring, 1975	Verification of new criteria in consultation with the Minnesota Statewide Testing Program; equating studies of AAR and PAR, ITAR-A and ITAR-P	PAR/AAR equivalence table circulated; ITAR-A/ITAR-P equivalence table circulated.

for the 1973 freshmen with PSAT scores became available early in the winter quarter of 1974.

A variety of potential predictors based on high school performance was considered: high school rank (HSR); high school academic GPA; high school average GPAs in English, mathematics, natural science, and social science; and number of high school units (years of study) in the same areas. A similar array of aptitude tests was explored: the Scholastic Aptitude Test (SAT verbal and math, very similar to the PSAT); the American College Testing Program aptitude tests (ACT English, math, social studies, natural science, and composite); and the MSAT. Criterion measures examined were: fall-quarter freshman-year grade point average (fall GPA), freshman year GPA (year GPA), number of ABC credits completed, ratio of credits satisfactorily completed to those attempted (completion ratio), and total credits completed. Basic statistics on every variable (means, standard deviations, number of cases available) were collected for each college and the University as a whole, and the intercorrelations among test, aptitude, and potential criterion variables were computed.

Analyses of the 1972 data led to several conclusions. First, fall GPA was the best criterion measure that would be available for the 1973 freshman group (i.e., it had the highest correlation with relevant predictor variables such as HSR). Fall completion ratio was also of some interest and warranted further investigation. Other criteria considered either could not be predicted

well or would not be available. Second, the best single predictor of fall GPA was HSR ( $r = .36$  for all University freshmen, males and females combined); other high school performance measures also correlated well with fall GPA (e.g., high school English GPA, math GPA, social and natural science GPAs), with  $r$ s ranging from .28 to .34. The aptitude tests studied--SAT, ACT, and MSAT--correlated between .27 and .34 with fall GPA. Both SAT and ACT correlated well with the MSAT, suggesting that changing admissions requirements to substitute one or both of them for the MSAT would probably cause little, if any, loss in validity when compared with our previously used criteria. Since the SAT may be considered an estimate of PSAT scores (e.g., an SAT verbal score of 580 is equivalent to a PSAT score of 58 if both were taken at the same time), the results were encouraging and implied that the PSAT could be a useful test for admissions purposes. In addition, the fact that the tests under consideration (primarily the ACT and PSAT) had mathematical aptitude subtests suggested that, especially in technical programs, these tests might do a better job of prediction than the long-used MSAT, a test of verbal aptitude only.

In general, correlations of tests and high school variables with college performance in the 1972 group were relatively low. This can be attributed, at least in part, to the nature of the population; correlations are always lower in a group already selected on variables similar to those on which the correlations are based because of the restriction in range on the measures.

(Several colleges had been using high school and test data to select students and because of this tended to have few students in the lower aptitude range.) Some difficulties were also observed with the GPA criterion. In recent years, the GPA has been inflating somewhat in all the colleges, thus reducing the available range. In addition, GPAs do not necessarily mean the same across students owing to differential grading policies of individual colleges or instructors. It was also noted that performance in the colleges was differentially predictable (i.e., student grades could be predicted much better in some colleges of the University than in others, and in some cases variables that predicted well in one college were far less effective in others).

Results of the research on 1972 freshmen were widely discussed by University admissions staff members and college personnel. By the end of December 1973, several conclusions had been reached:

1. Further analyses would be made using data on fall 1973 freshmen for whom PSAT scores were available.
2. Criterion variables in these analyses would be fall GPA and fall completion ratio (the ratio of courses satisfactorily completed to those attempted in the fall quarter only).
3. Predictor variables to be investigated further would be HSR, SAT, PSAT, MSAT, ACT, high school GPAs in English, mathematics, social and natural science.
4. Further analyses would be of the correlation-regression type, the same model that had been used to establish previous ad-

missions criteria.

5. Additional information was needed before a decision could be made on which tests were acceptable for admissions purposes; this primarily involved obtaining validity information on the PSAT.

#### Research on Fall 1973 Freshmen

Early in the winter of 1974, analyses of the 1973 freshman group, who by then had completed their first quarter at the University, were begun. The first step was matching the PSAT scores obtained from the Educational Testing Service via the Minnesota Statewide Testing Program with freshman data. Of the 6,903 cases on the PSAT tape 1,873 matched with our fall 1973 applicants, and of that number slightly over 1,300 were for fall 1973 enrolled freshmen. Table 2 shows the relationships of a variety of high school performance and aptitude measures to fall GPA for this final group of enrolled freshmen. As in the 1972 group, HSR is the best single predictor of fall GPA, although none of the other variables is far behind. Clearly, there is no statistical basis for selecting onetest or aptitude over another. All correlate at approximately the same level with fall GPA. (Early in this phase of the study it was decided to drop fall completion ratio from consideration. As a single variable, it was a less adequate measure of performance than fall GPA. Potentially it could have become part of a composite criterion also including GPA, but this type of analysis was considered too complex given the time pressure for the present study. Future research in this area might well investigate a canonical correlation approach to the



Table 2  
Correlations of High School Academic Achievement  
Measures and Aptitude Tests with Fall GPA

Achievement/ Aptitude Measures	<u>r</u>	Mean	Standard Deviation	Number of Cases
HSR	.36	70.7	23.4	6709
High school GPAs:				
Academic	.28	2.9	.9	7475
English	.33	3.0	.7	7258
Mathematics	.32	2.7	.9	6861
Social science	.32	3.0	.8	7165
Natural science	.33	2.8	.9	6811
MSAT	.30	41.8	11.7	6506
ACT:				
English	.31	20.3	4.7	6775
Math	.31	23.2	6.7	6774
Social studies	.29	22.6	6.3	6775
Natural science	.28	24.7	5.9	6775
Composite	.35	22.8	5.0	6775
SAT:				
Verbal	.25	515.8	101.5	586
Math	.31	567.0	106.3	588
PSAT:				
Verbal	.32	48.2	8.9	1335
Math	.31	54.0	9.6	1335

Note. Fall 1973 freshmen, colleges and sexes combined.

criterion issue as one way of incorporating additional relevant variables.)

The next step in the research was a regression analysis for each college using various predictor sets, selected on the basis of earlier results and following consideration of data that might be available at the time of application. A step-wise regression using all variables was also used, as we were interested in determining the maximum relationship which could be obtained. Table 3 gives the results of these analyses. A combination of test data and high school achievement measures predicts fall GPA better than HSR (or other high school data) alone. In most colleges HSR plus PSAT is as good or better than HSR plus ACT or SAT in predicting GPA in the fall of the freshman year.

Following a review of these early results, CLA, Forestry, IT, and Morris decided to continue using tests as part of their admissions requirements. (Other colleges and campuses, while they might use tests for placement or counseling purposes, decided not to require them for admission.) PSAT and ACT were considered equally acceptable by these four colleges, and so the University announced early in March 1974 that fall 1975 applicants could submit either PSAT or ACT scores to those colleges for admission purposes, and that the same test would also be used for course placement in English, mathematics, and chemistry. (Some promising results were obtained from preliminary regression analyses using PSAT or ACT scores plus high school data to predict course grades in these areas. Research con-

Table 3

## Multiple Correlations of Various Predictor Sets with Fall GPA

Predictor Set	College										
	All	CLA	IT	General College	Agri- culture	Forestry	Home Econ	Duluth	Morris	Crookston	Waseca
HSR only	.36	.34	.33	.27	.43	.16	.42	.41	.42	.58	.45
HSR, high school academic GPA	.40	.38	.38	.28	.47	.41	.47	.43	.52	.59	.45
HSR, high school GPAs (academic, math, English, social science, natural science)	.40	.40	.38	.30	.41	.50	.52	.42	.53	.58	.48
HSR, ACT English, math, social studies, natural science	.39	.41	.43	.46	.52	.53	.45	.44	.47	.62	.51
HSR, SAT verbal and math	.38	.40	.30	.48	---	---	---	---	---	---	---
HSR, PSAT verbal and math	.44	.44	.57	.53	.70	.47	.40	.41	.62	.54	.72

Note. Fall 1973 freshmen, sexes combined. Where the number of cases was too small to yield meaningful results, rs are omitted.

cerned with placement decisions will be discussed in a subsequent paper and, therefore, is not presented here.)

Since only four colleges planned to use tests, further analyses concentrated on students in these colleges. Three samples of fall 1973 freshmen who had high school and criterion data were used:

1. PSAT sample--955 students for whom PSAT data were available.

2. PSAT/ACT sample--about 859 students for whom both PSAT and ACT scores were available.

3. ACT sample--4,115 freshmen in these colleges for whom ACT data were available.

The PSAT sample consisted of students who had, on the average, performed better in high school and who obtained higher aptitude test scores and slightly higher University performance. The magnitude of these differences may be seen in Table 4, which compares the group of students for whom PSAT, HSR, ACT, and University grade data were available with a similar group for whom PSAT scores were not necessarily available. We planned to develop new standards including PSAT scores on the PSAT sample and standards including ACT scores on the ACT sample since this would permit the maximum number of cases for each analysis. However, we were concerned that regression analyses done with the PSAT on this relatively small, somewhat-biased sample would produce misleading results. The PSAT/ACT sample was used as one check on this. ACT regression analyses were done both for this group and the total ACT sample; the results were quite similar, both in terms of the correlations

Table 4  
 Comparison of Fall GPA, HSR, and ACT Scores for  
 the PSAT Sample and the Total ACT Sample

	PSAT Sample (N=909)	ACT Sample (N=3,695)
Fall GPA	2.9	2.8
HSR	85.9	77.8
ACT:		
English	22.5	21.6
Math	27.2	25.3
Social studies	25.5	24.3
Natural science	27.5	26.3
Composite	25.8	24.5

Note. Fall 1973 freshmen; CLA, Forestry, IT, and Morris; sexes combined.

(shown in Table 5) and the B-weights, thus giving us some confidence that the PSAT correlations and regression analyses using the small sample would have adequate validity.

Several sets of predictors were used in these regression analyses:

1. HSR and ACT composite
2. HSR, ACT English, and ACT social studies
3. HSR, ACT math, and ACT natural science
4. HSR, PSAT verbal, and PSAT math
5. HSR and PSAT verbal
6. HSR and PSAT math

These sets were selected for a variety of reasons. Ultimately, of course, we wanted to have an admissions index similar to the old college aptitude rating (CAR) in computational simplicity ( $CAR = [HSR + MSAT \text{ college percentile}]/2$ ). We had also determined earlier that a combination of high school performance and test data was a better predictor than either alone. Further, we were trying to develop an index that would be available on almost all applicants, and high school rank is more readily available than a variety of separate high school GPAs.

The results of the regression analyses using these six sets of predictors are given in Table 6. Generally, the results are fairly good in terms of the magnitude of the correlations. There is some difference in the correlations obtained for each college, however. For example, regressions involving HSR and PSAT verbal or ACT English and social studies are best for Morris and CLA,

Table 5  
 Comparison of Intercorrelations of ACT, HSR, and Fall GPA  
 for the Total ACT Sample and the PSAT/ACT Sample

Variable/sample	Fall GPA	HSR	ACT				
			English	Math	Social Studies	Natural Science	Composite
Fall GPA							
ACT	--	.37	.31	.30	.30	.27	.37
PSAT/ACT	--	.41	.39	.31	.34	.26	.40
HSR							
ACT		--	.34	.43	.27	.32	.43
PSAT/ACT		--	.35	.40	.27	.31	.42
ACT English							
ACT			--	.35	.54	.44	.69
PSAT/ACT			--	.38	.53	.47	.71
ACT Math							
ACT				--	.43	.60	.79
PSAT/ACT				--	.44	.58	.78
ACT Social Studies							
ACT					--	.60	.81
PSAT/ACT					--	.62	.81
ACT Natural Science							
ACT						--	.84
PSAT/ACT						--	.85
ACT Composite							
ACT							--
PSAT/ACT							--

Note. The total ACT sample (N=3,695) consists of all CLA, IT, Forestry, and Morris fall 1973 freshmen for whom ACT scores were available. The PSAT/ACT sample (N=894) is the subset of the total ACT sample for whom PSAT scores were also available.

Table 6

Multiple Correlations of HSR and PSAT or HSR and ACT with Fall GPA  
for CLA, Forestry, IT and Morris<sup>a</sup>

Predictor Set	CLA	Forestry <sup>b</sup>	IT	Morris	Colleges Combined
HSR, PSAT verbal, and PSAT math	.48	---	.59	.52	.49
HSR and PSAT verbal	.48	---	.41	.51	.47
HSR and PSAT math	.43	---	.59	.50	.45
HSR and ACT composite	.44	.48	.45	.46	.44
HSR, ACT English, and ACT social studies	.44	.46	.43	.45	.44
HSR, ACT math, and ACT natural science	.41	.53	.46	.45	.41

<sup>a</sup>Fall 1973 freshmen, males and females combined.

<sup>b</sup>Too few subjects were available to perform these analyses with HSR and PSAT combinations.



whereas similar regressions using HSR and PSAT math or ACT math and natural science are better for IT than for the other two colleges. This suggests that separate admissions indexes might be used for IT and the CLA/Morris students.

The next step in the analyses was to determine appropriate weights for each component of these predictor sets. The regression analysis yields a set of B-weights which are the optimal weights for these variables and when applied yield the highest relationship with the criterion; however, practical experience and research (Guilford, 1965) has shown that integral weights (single digit weights such as 1, .2, or 5 rather than .02356 or .5157) work very nearly as well. So, the ratios of the B-weights to one another within college were calculated, and integral weights reflecting these relationships were used. Other integral weighting schemes were tried because they were simple to calculate, looked reasonable, and so on. For each student, the new integral-weighted variable was calculated. Then these new variables were correlated with fall GPA to yield the correlations shown in Table 7 (HSR and ACT composites) and Table 8 (HSR and PSAT composites). (Each new variable name indicates its composition [e.g., H1C2 means 1 X HSR + 2 X ACT composite standard score].) Clearly, considerable violence can be done to the original B-weights before a significant loss in predictability occurs. For each college, many different admissions indexes could be selected but only two--one involving the PSAT, the other the ACT--were chosen for each college group. For

Table 7

## Correlation of Various HSR and ACT Weighted Composites with Fall GPA

College	H1C1	H1C2	H1C3	H1C4	H1C5	H1E1S1	H1E2S1	H1E2S2	H1M1N1	H2M3N2	H2M3N3
CLA	.41	.43	.44	.44	.44	.43	.44	.44	.41	.41	.41
Forestry	.39	.43	.45	.47	.48	.41	.41	.44	.45	.46	.48
IT	.40	.42	.44	.44	.45	.42	.43	.42	.42	.43	.43
Morris	.45	.46	.46	.46	.45	.45	.45	.45	.45	.44	.45
Colleges combined	.41	.43	.44	.44	.44	.43	.44	.44	.41	.41	.41

Note. Abbreviations for composites are H = HSR, C = ACT composite, E = ACT English, S = ACT social studies, M = ACT math, and N = ACT natural science. Weights applied to each variable in the composite are given following the abbreviation; for example, H1C3 designates a composite consisting of HSR + 3(ACT composite score).

Table 8

Correlation of Various HSR and PSAT Weighted<sup>a</sup> Composites with Fall GPA  
for CLA, IT, and Morris

College	H4V4M1	H3V5M1	H1V1M4	H2V1M1	H2V2M1	H3V3M2	H1V1M1
CLA	.48	.48	.39	.46	.48	.48	.47
IT	.44	.45	.59	.47	.48	.50	.52
Morris	.51	.49	.43	.52	.51	.51	.50
Colleges combined	.48	.48	.43	.48	.49	.49	.48

College	H3V4	H2V3	H1V1	H3V2	H3M2	H1M4	H2M1	H1M1
CLA	.48	.48	.48	.47	.43	.36	.43	.42
IT	.41	.41	.40	.39	.47	.58	.45	.52
Morris	.49	.42	.50	.51	.50	.41	.50	.49
Colleges combined	.47	.47	.47	.46	.45	.40	.44	.45

Note. Abbreviations for composites are H = HSR, V = PSAT verbal, and M = PSAT math. Weights applied to each variable in the composite are given following the abbreviation; for example, H3M2 designates a composite consisting of 3(HSR) + 3(PSAT math score).

<sup>a</sup>These analyses could not be performed for Forestry because there were not enough cases available.

IT, the following indexes were selected:

$$\text{ITAR-P} = \text{HSR} + 4(\text{PSAT math})$$

$$\text{ITAR-A} = \text{HSR} + 2(\text{ACT math} + \text{ACT natural science})$$

For CLA and Morris, two other indexes were agreed upon:

$$\text{PAR} = \text{HSR} + \text{PSAT verbal} + \text{PSAT math}$$

$$\text{AAR} = \text{HSR} + 2(\text{ACT composite})$$

The criteria for selecting indexes were primarily correlation with fall GPA in the colleges, ease of computation and communication to the educational community, and face validity (i.e., a composite was not selected for IT that appeared to weight verbal ability more highly than mathematical).

The next step--the most important from the point of view of high school students and counselors waiting to hear about new admissions standards--was to determine the cutoffs for admission.

#### Establishment of Admissions Cutting Scores

As a first step in determining cutoff scores, the research staff met with personnel in each college to discuss the criteria for selection of standards. The results of these meetings are summarized briefly below:

CLA described their philosophy as making the top 50% of high school seniors eligible for admission. Alternately they expressed a desire to admit the "same kinds" of students as were currently admissible under CAR of 50 or higher criterion.

Morris, which had previously used the same admissions standards as CLA, planned to continue this

practice.

Forestry, like Morris, planned to use the CLA admissions standard with the addition of some course prerequisites in mathematics.

IT had already been using the ITAR-A, a combination of HSR and ACT math and natural science scores, requiring a score of 180 or above on this index for admission. In addition, they believed that their target population could be described as somewhere within the top 20-25% of high school seniors. IT's admission requirements also included a fairly extensive background in mathematics and the sciences.

After these initial meetings with college personnel, the task of the research staff was to translate the philosophies of the colleges into cutoff scores. The discussion that follows is confined to CLA and IT because Morris and Forestry planned to use the CLA requirements.

Several sources of information were used to establish cutting scores on the PAR and AAR for the College of Liberal Arts. First, an attempt was made to determine what proportion of high school students had been eligible for admission in the past at various levels of the CAR. To do this, the CAR was calculated for a sample of approximately 43,784 high school juniors in 1971-72 for whom both HSR and MSAT scores were available. (At that time MSAT was taken by and HSR calculated for almost all Minnesota high school juniors.) A percentile distribution was prepared for this

group which suggested that about 51.9% of the students were eligible for admission under the old requirement. Since this figure was very similar to the philosophical standard mentioned by the College, it was decided to set standards making 50% of the high school population eligible. (Later research showed that the CAR distribution used here was in error, in part because there was some bias in the MSAT testing--some high schools tested only college-bound students rather than all juniors as instructed--and in part because there was something wrong with the magnetic tape data used to prepare the distributions. The effect of this problem on the College, and on Morris and Forestry as well, will be discussed in more detail in the following section.) Second, estimates of the average PAR for high school seniors were made using the normative/standardization data for the PSAT/NMSQT for Minnesota high school juniors (Perry, 1974). It was believed that the data on juniors would provide a close enough approximation of senior data for our purposes. For high school juniors, an average PAR, a composite of HSR plus PSAT verbal plus PSAT math, may be estimated by taking the sum of the averages for each component for the same group (Cf. Nunnally, 1967, pp. 142-143, for an explanation of the statistics used). Using this procedure,  $PAR$  (high school junior mean) =  $HSR$  (high school junior mean) +  $PSAT$  verbal (high school junior mean) +  $PSAT$  math (high school junior mean). In actual score terms then,  $PAR = 50 + 35 + 40$ , or 125. It should be noted that the standardization data provided by Perry combine scores from the PSAT/NMSQT (the test

recommended for college-bound students) with SCAT scores (recommended for students who are planning a technical education or are undecided); thus, although we have used average PSAT scores of 35 and 40 respectively in the equation above, these are averages based on all high school students, not just on those who took the PSAT/NMSQT. Using this approach, the estimated cutoff value of 125 would make approximately 50% of all high school juniors eligible for admission.

Unfortunately, similar Minnesota norms for unselected high school students were not available for the ACT composite score. ACT norms are prepared each year by the testing program, but are based only on students who take the test battery, a typically college-bound group of students. Contacting the ACT research staff, we located a set of norms on an unselected high school sample thought to be representative of national high school students of about 10 years ago, which could be used as an estimate of an unselected group of Minnesota high school seniors. According to these norms, the median ACT composite score for unselected high school seniors was 15.6. Using the technique described above to estimate an average AAR, we get  $AAR (\text{high school senior average}) = HSR (\text{high school senior mean}) + 2 \times ACT \text{ composite } (\text{high school senior mean})$ . Or, in actual score terms,  $AAR = 50 + 2 \times 15.6$ , or 81.2. Based on experience with the Minnesota ACT college-bound norms compared with national norms and other test information that showed that the Minnesota students typically score a bit higher on aptitude tests such as this, the AAR value obtained above was adjusted,

somewhat arbitrarily, upward to 85.

The CLA staff approved the AAR cutoff of 85 and the PAR cutoff of 125 with the assumption that they would be admitting approximately the same type of student as was previously admitted with the CAR greater than or equal to 50. As will be seen in the next section, this was not exactly the case, which caused some problems for the College and necessitated a reevaluation of their standards for admission the following year. We also assumed that the two values were roughly equivalent since there was not enough time to initiate a formal equating study prior to the announcement of cutoffs.

For IT, the establishment of new standards was slightly simpler because they were already using a cutoff of 180 or above on the ITAR-A and wished to continue doing so. Thus, we simply needed to establish a roughly comparable value for ITAR-P. Since there was no way to determine what proportion of high school students achieved an ITAR-A score of 180 or above (as was done with the PAR described above) or to estimate an ITAR-P cutting off approximately the same proportion, we relied on IT's estimate that about 20-25% of the senior class should be eligible under the standard. A rough estimate of ITAR-P cutoffs at each percentage level could be made using the procedure described above for determining the average high school score on the PAR and AAR. This method is, however, less accurate as estimates are made further from the average since the variances of the individual components of the composite are not equal. Under the circumstances, it was



agreed that such estimates might work reasonably well since IT applicants could meet one of three standards for admission: HSR of 75 or above, ITAR-A of 180 or above, or the new cutoff score on the ITAR-P. These multiple criteria would guard against error. In addition, the IT staff was willing, as a further check, to review individually the application of students who came near the new cutoff scores. Estimates of ITAR-P at the 75th percentile (25% eligible) and 80th percentile (20% eligible) were then made, giving suggested cutoffs of 271 or 284 respectively. A cutoff of 280 was selected for this year, with the understanding that additional relevant data would be collected and the situation reviewed later in the year, with the possibility of modifying standards for fall 1976 applicants.

#### In Retrospect, or How Did We Do?

During the process of developing new admissions standards we were painfully aware of the inadequacy of some of our data as well as our need for haste and its undoubted effect on the research. Therefore, even as the new standards were being announced, plans were being made to check our conclusions against a variety of additional criteria, which are described below.

#### Revised CAR Distribution

The Minnesota Statewide Testing Program was asked to prepare as representative a CAR distribution as possible for 1972-73 juniors, the last class for whom MSAT scores were available, as a check on the proportion of high school seniors admissible under the old standards. If a distribution were prepared for all stu-

dents who had HSRs and MSAT scores, bias would be introduced since all high schools did not test all students. In some cases, only students who planned to attend college were tested, which would serve to bias the distribution in the direction of higher CARs since college-bound students tend to score higher. One way to eliminate this bias in the CAR distribution, then, was to eliminate all schools which did not test almost all their students. This was done by checking the number of tests taken against the number of HSRs for a given school and eliminating schools that did not have at least 90% as many MSATs as HSRs. (HSRs are generally available on virtually all students in a school because the school must report grade averages on all students before the Minnesota Statewide Testing Program will calculate HSR.) Using this proportion as our criterion, we eliminated 36 high schools from the sample, leaving almost 500 public and private high schools. Table 9 gives the unbiased distribution by sex for selected CAR values. CLA's old admission standard of a CAR of 50 made only about 40% of the high school population eligible for admission, not nearly the 50% we had estimated previously. (In practice, the CLA admissions staff had reviewed and often admitted a number of students in the CAR 40-49 range, but since this was not widely known, it is difficult to estimate the effect of this practice on total proportion of students eligible for admission.) Potentially, CLA could get many more freshmen than expected in fall 1975, a matter of considerable concern in this time of diminishing resources. Upon receiving this information,

Table 9  
Unbiased CAR Distribution for 1972-73 Minnesota Juniors<sup>a</sup>

CAR	Cumulative Percentage			Percentage eligible for admission with CAR $\geq$ this value
	Female	Male	Total	
99	100.0	100.0	100.0	0.0
95	98.0	98.9	98.5	2.0
90	94.8	96.8	95.8	4.7
85	91.2	94.5	92.9	7.8
80	87.1	91.7	89.4	11.3
75	82.5	88.8	85.6	15.2
70	77.2	85.3	81.2	19.7
65	71.9	81.3	76.6	24.3
60	66.4	77.2	71.8	29.1
55	60.6	72.7	66.7	34.4
50	54.3	67.7	61.0	40.1
45	48.0	62.4	55.2	46.0
40	41.4	56.6	49.0	52.1
35	35.1	50.8	42.9	58.3
30	28.6	44.4	36.5	64.8
25	22.3	37.3	29.8	71.5
20	16.3	29.7	23.0	78.3
15	11.1	21.9	16.5	84.8
10	6.2	13.6	9.9	91.4
5	2.3	5.4	3.8	97.2

<sup>a</sup>N = 51,982; mean = 43.67; standard deviation = 25.78.

the CLA staff tightened admissions policies (e.g., by admitting fewer marginal students below the cutoffs). It was also decided to review more carefully the standards for 1976 admission.

Minnesota Normative Data on the PAR and the ITAR-P from the Minnesota Statewide Testing Program

As soon as high school rank and PSAT/NMSQT or SCAT scores were available for 1973-74 juniors, it was possible for the Minnesota Statewide Testing Program to prepare normative data on admissions indexes involving these elements. Only schools which tested all or virtually all of their juniors were included, so these distributions are comparable to the CAR distribution described above. Distributions were prepared for females, males, and females and males combined on:

HSR + V + M

HSR + (V + M) junior percentile

HSR + V junior percentile + M junior percentile

2 x HSR + V + M

2 x HSR + (V + M) junior percentile

2 x HSR + V junior percentile + M junior percentile

HSR + 4 x M

HSR + 4 x M junior percentile

The abbreviations "V" and "M" refer to Minnesota verbal and math scores respectively, the score scales which may be used with PSAT or SCAT scores. For students who had taken both tests, only PSAT was counted. Two of these distributions--HSR + V + M and HSR + 4 x M for the sexes combined--were of interest since they were essentially

the same as the PAR and ITAR-P respectively and as such could assist in determining whether our estimated cutoff scores were accurate. Tables 10 and 11 give cumulative percentage distributions for selected values of these two indexes, as well as noting the percentage of students eligible for admission with an admission standard greater than or equal to the index value. The CLA cutoff of 125 on the PAR was slightly too generous because it made approximately 52.2% of the high school juniors eligible. The addition of this discrepancy to the earlier-noted errors on the CAR distribution created a potentially difficult situation for CLA. Even several months after the fact it is difficult to estimate how this problem could have been foreseen. The ITAR-P cutoff of 280 for IT, however arbitrarily selected, is quite near the 20% figure we sought.

#### Equating the PAR and AAR

A sample of 1,289 fall 1973 University freshmen for whom both PAR and AAR scores could be computed was selected. Two cumulative percentage distributions were prepared for this group, one each for PAR and AAR. These distributions were then graphed and a smooth curve was drawn to minimize sampling errors. Then, PAR and AAR scores sharing the same percentage points on these curves were read from the curves; these scores were considered equivalent. Table 12 gives the results of this equating process. Although slightly different sets of data were used for selecting the AAR and PAR cutoffs, respectively, the selected cutoffs are very nearly equal, with a PAR of 125 equivalent to an AAR of 84.

Table 10

Distribution of HSR + V + M (PAR)  
for 1973-74 Minnesota High School Juniors  
from Schools in Which Virtually All Students Were Tested<sup>a</sup>

HSR + V + M	Cumulative Percentage	Percentage eligible for admission with PAR $\geq$ this value
235	99.9	.1
225	99.4	.6
215	98.2	1.9
205	96.1	4.3
195	92.4	8.1
185	87.6	13.0
175	82.2	18.5
165	76.0	24.7
155	69.5	31.1
145	62.8	37.8
135	55.8	44.9
125	48.6	52.2
115	41.2	59.6
105	34.0	66.7
95	26.9	73.9
85	20.0	80.6
75	14.0	86.7
65	8.3	92.3
55	3.9	96.4
45	1.2	99.1
35	.1	99.9

<sup>a</sup>N = 43,491; mean = 128.74; standard deviation = 44.86.

Table 11  
 Distribution of HSR + 4(M) [ITAR-P]  
 for 1973-74 Minnesota High School Juniors  
 from Schools in Which Virtually All Students Were Tested<sup>a</sup>

HSR + 4(M)	Cumulative Percentage	Percentage eligible for admission with ITAR-P <u>&gt;</u> this value
380	99.8	.2
360	98.8	1.2
340	96.5	3.6
320	92.9	7.4
300	87.4	12.9
280	80.4	19.9
260	72.5	27.9
240	63.8	36.6
220	54.2	46.3
200	43.9	56.6
180	33.7	66.3
160	23.7	76.7
140	15.0	85.5
120	7.5	92.8
100	2.6	97.6
80	.5	99.6
60	.1	99.9

<sup>a</sup>N = 43,500; mean = 215.84; standard deviation = 67.60

Table 12  
PAR/AAR<sup>a</sup> Equivalence Table

PAR	AAR	PAR	AAR	PAR	AAR	PAR	AAR				
240	↔	165	205	↔	149	170	→	123	135	92	
239	→	165	204	→	149	169	↔	123	134	91	
238	→	165	203	↔	148	168		122	133	90	
237		164	202	→	148	167		121	132	↔	89
236	↔	163	201		147	166		120	131	→	89
235	→	163	200	↔	146	165		119	130		88
234	↔	162	199	→	146	164		118	129		87
233	→	162	198	↔	145	163		117	128	→	86
232	→	161	197	→	145	162		116	127	↔	86
231	↔	161	196		144	161		115	126		85
230	→	160	195		143	160		114	125		84
229	↔	160	194	↔	142	159		113	124		83
228	→	160	193	→	142	158		112	123	→	82
227	↔	159	192		141	157		111	122	↔	82
226	→	159	191		140	156		110	121		81
225	↔	158	190	→	139	155		109	120		80
224	→	158	189	↔	139	154		108	119		79
223	→	157	188		138	153	→	107	118		78
222	↔	157	187		137	152	↔	107	117	→	77
221	→	156	186	↔	136	151		106	116	↔	77
220	↔	156	185	→	136	150		105	115		76
219	→	156	184		135	149		104	114		75
218	→	155	183	↔	134	148	→	103	113		74
217	↔	155	182	→	134	147	↔	103	112		73
216	→	154	181		133	146		102	111		72
215	↔	154	180		132	145		101	110		71
214	→	153	179	↔	131	144		100	109		70
213	→	153	178	→	131	143		99	108		69
212	↔	153	177		130	142		98	107		68
211	→	153	176		129	141		97	106		67
210		152	175		128	140		96	105		66
209	↔	151	174		127	139	↔	95	104		65
208	→	151	173		126	138	→	95	103		64
207		150	172		125	137		94	102		63
206	→	149	171		124	136		93	101		62
									100		61

Note. This equivalence table is based on 1289 1973 University freshmen who had HSR and both PSAT and ACT test scores available. Equivalence for low scores (i.e., below 125 for PAR and 85 for AAR) should be considered approximate because of the relatively small number of students in this range. The table is set up so that PAR equivalents of AAR scores may be obtained and vice versa; for example, the AAR equivalent of PAR scores of 178 and 179 is 131, but the closest PAR equivalent of an AAR of 131 is 179.

<sup>a</sup>PAR = PSAT Aptitude Rating = HSR + PSAT verbal score + PSAT math score  
AAR = ACT Aptitude Rating = HSR + 2 x ACT composite score



### Equating the ITAR-A and ITAR-P

A similar procedure was used to determine the ITAR-A and ITAR-P score equivalence. The results, based on the same sample as those for examining PAR/AAR relationships, are given in Table 13. Again we were pleasantly surprised to find that our somewhat arbitrarily selected cutoffs were nearly equivalent: An ITAR-A of 180 is the same as an ITAR-P of 278, only 2 points lower than the selected cutoff.

Table 13

ITAR-A/ITAR-P<sup>a</sup> Equivalence Table

ITAR-A	ITAR-P	ITAR-A	ITAR-P	ITAR-A	ITAR-P	ITAR-A	ITAR-P	ITAR-A	ITAR-P	ITAR-A	ITAR-P
239↔398		222↔360		206↔ 322		184 284		157 246		126↔ 209	
239↔ 397		221↔ 359		206↔321		183↔ 283		156↔ 245		126↔ 208	
239↔ 396		221↔358		205↔ 320		183↔282		156↔244		125 207	
239↔ 395		220↔ 357		205↔319		182 281		155 243		124 206	
239↔ 394		220↔356		204↔ 318		181 280		154 242		123↔205	
239↔ 393		220↔ 355		204↔317		180↔ 279		153↔ 241		123↔ 204	
239↔ 392		219↔ 354		203↔ 316		180↔278		153↔240		122 203	
239↔ 391		219↔353		203↔315		179 277		152 239		121↔202	
238 390		218↔ 352		202↔ 314		178↔ 276		151 238		121↔ 201	
237 389		218↔351		202↔313		178↔275		150↔ 237		120 200	
236↔388		217↔ 350		201↔ 312		177 274		150↔236		119↔199	
236↔ 387		217↔349		201↔311		176 273		149 235		119↔ 198	
235↔386		217↔ 348		200↔310		175↔ 272		148 234		118 197	
235↔ 385		216↔ 347		200↔ 309		175↔271		147 233		117 196	
234 384		216↔346		199↔308		174 270		146 232		116↔195	
233↔ 383		215↔ 345		199↔ 307		173↔ 269		145 231		116↔ 194	
233↔382		215↔344		198↔306		173↔268		144 230		115↔ 193	
232 ↔381		214↔ 343		198↔ 305		172 267		143 229		115↔192	
232↔ 380		214↔342		197↔ 304		171↔ 266		142 228		114 191	
231 379		214↔ 341		197↔ 303		171↔265		141 227		113 190	
230↔ 378		213↔ 340		196↔ 302		170 264		140↔ 226		112↔189	
230↔377		213↔339		196↔ 301		169 263		140↔225		112↔ 188	
229 376		212↔ 338		195↔ 300		168↔ 262		139 224		111↔187	
228↔375		212↔ 337		195↔299		168↔261		138 223		111↔ 186	
228↔ 374		212↔336		194 298		167 260		137 222		110 185	
228↔ 373		211↔ 335		193↔ 297		166 259		136 221		109↔ 184	
227↔372		211↔ 334		193↔296		165↔ 258		135↔ 220		109↔183	
227↔ 371		211↔333		192↔ 295		165↔257		135↔219		108 182	
226↔370		210↔ 332		191↔ 294		164 256		134 218		107 181	
226↔ 369		210↔331		191↔293		163↔ 255		133 217		106↔ 180	
225↔ 368		210↔ 330		190↔292		163↔254		132 216		106↔179	
225↔367		209↔ 329		189↔ 291		162 ↔253		131 215		106↔ 178	
224↔ 366		209↔328		189↔290		162↔ 252		130↔214		105 177	
224↔365		208↔ 327		188 289		161 251		130↔ 213		104 176	
224↔ 364		208↔326		187 288		160↔250		129 212		103 175	
223↔363		208↔ 325		186 287		160↔ 249		128↔ 211		102 174	
223↔ 362		207↔324		185↔ 286		159 248		127↔211		101 173	
222↔ 361		207↔ 323		185↔285		158 247		126↔210		100 172	

Note. This equivalence table is based on 1289 University freshmen who had HSR and both PSAT and ACT test scores available. Equivalence for low scores (i.e., below about 125 for ITAR-A and 207 for ITAR-P) should be considered approximate because of the relatively small number of students in this range. The table is set up so that ITAR-A equivalents of ITAR-P scores may be obtained and vice versa; for example, the ITAR-A equivalent of ITAR-P scores of 360 and 361 is 222, but the closest ITAR-P equivalent of an ITAR-A of 222 is 360.

<sup>a</sup>ITAR-A = IT Aptitude Rating-ACT = HSR + 2 x (ACT Math + ACT Natural Science score)  
 ITAR-P = IT Aptitude Rating-PSAT = HSR + 4 x PSAT Math score

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# office for student affairs RESEARCH BULLETIN

A Framework for Planning

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## Abstract

This paper defines key planning concepts and presents an orderly progression of planning processes. Planning, a key management responsibility, is the process of determining the thrust of an organization's activities. The basic concepts of planning are objectives and policies. Objectives are the ends sought by organizational effort. Policies limit the means by which ends are sought. Strategic planning concentrates on determining the ends to be sought, while operations planning concentrates on determining the means of obtaining objectives. Problem solving is the basic process used in planning. Who participates in planning is critical, as those who participate will support the plan while those who do not participate will likely fear and resent it. Planning is a line management responsibility.

## A Framework for Planning

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Planning, a key management responsibility in any organization, is the process of determining the direction and thrust of the organization's activities. As a result of investing time and effort in planning, a manager obtains tools for controlling and focusing the organization's efforts. If a manager does not invest time and energy in planning, the organization is shaped by circumstances and crises. It drifts purposelessly, and deteriorates. The result of a plan-less existence has been put this way: "Where we are going is determined in large part by goals and objectives established (our plans). If there are none, the answer is obvious (Lahti, 1973, p.13)." The purposes of this paper are to define planning concepts and present an orderly progression of planning processes.

Definitions

The two basic concepts of planning are objectives and policies. Objectives are the ends sought by organizational effort. Objectives (goals) specify the intended state of some attribute of the product or impact of organizational effort and are answers to questions like: "How are the people we work with to be different as a result of organizational effort?" and "What are the critical aspects of the outcomes of organizational effort?" Objectives can be vague or specific, long or short term, achievable only once or achievable over and over. Short term measurable objectives narrowly direct behavior and can provide persons with a sense of accomplishment and progress. Long term vague objectives can provide motivation and a sense of mission but allow individual interpretations of the meaning of the objectives, and hence generate diffusion of efforts.

Policies limit the means by which ends are sought. While objectives show what is to be achieved, policies narrow the choice of how an objective is to be achieved. Hungate (1964) has described policies in education as philosophies of how learning is best achieved. A policy defines a range of acceptable actions and/or unacceptable actions. A rule specifies one way of operating. A procedure is a set of rules while a program is a grouping of procedures.

A plan is a statement of objectives and a pattern of policies and programs for achieving objectives. A plan often includes estimates of resources needed to carry out the programs and statements of assumptions upon which the objectives are based (Hungate, 1964, p.158).

Planning efforts fall on a continuum in terms of their relative emphasis on ends (objectives) or means (policies and programs). Planning which concentrates on determining the ends to be sought by an organization can be termed strategic planning. Planning concerned with the means of obtaining objectives can be termed operations planning. The distinction between strategic and operations planning is one of degree, and many planning efforts fall between the two. Strategic planning usually (but not necessarily) is concerned with the long term where many assumptions must be made. Planning naturally proceeds from strategy to operations. Strategic planning gives futurity to operations planning. Long and short term planning differ from each other in the time dimension but are not necessarily equivalent to strategic and operations planning. Both strategic and operations planning can be long or short term.

A plan which encompasses broad objectives and policies is a mission statement for an organization. Mission statements, buttressed with assumptions about the future, more specific objectives and policies, outlines of programs and estimates of resource requirements, are strategic plans. Detailed descriptions of programs including personnel and the resource requirements which are intended to accomplish specific objectives are operations plans.

The basic process used in planning is problem solving which is a systematic effort to (1) identify the problem, (2) detail the problem, (3) generate alternative solutions to the problem, (4) evaluate alternative solutions, and (5) select the best solution. A manager uses the problem solving process to generate objectives, policies, programs, and resource estimates.

A final key concept in planning is participation. Half of the benefits of planning are the skills people develop in the process. As the only persons developing planning skills and attitudes are those taking part in the planning, who participates is important. A second consideration is the problem of implementing a plan. Persons who participate in producing a plan are more likely to implement the plan. Those who do not participate are less likely to endorse the implications of the plan and are more likely to resent and fear its implications. Those charged with carrying out the implications of a plan should be involved in developing the plan. Planning which occurs in an isolated staff group will not likely be implemented and thus will not provide focus and motivation to the organization. Worse

yet, only the planners will increase their skills at planning.

Planning must be a line responsibility. Staff can serve as catalysts in planning, generating information needed in the process, but must not do the planning to the exclusion of line officers. In addition to the line officers directly affected, others should be involved in planning either to enhance their skills or because their approval is critical to acceptance of the product of planning. Planning should be an ongoing process evolving as circumstances change and should occur at all levels in an organization.

### Strategic Planning

Strategic planning is the process of determining the direction of an organization. A strategic plan specifies a pattern of objectives and major policies and programs (Christensen, Andrews, & Bower, 1973). The most difficult part of strategic planning is determining objectives for the organization. The manager generates objectives using the following sequence:

1. The problem is "What are our objectives?"
2. What is our area of concern? Who are we to affect? How are they to be different after contact with us? What is the current state of our area of concern and what is our position in it (i.e., the market and our market position)? What are the projected states in our area of concern in (for example) 1, 2, 5 and 10 years? What are our strengths and weaknesses?
3. What are possible objectives in the projected states?
4. Which objectives are feasible for us and what are the implications of the objectives?
5. Select objectives.



When the manager has selected objectives, he defines major policies to guide and limit actions using the following sequence:

1. The problem is "What restrictions, reservations or limitations should we place on our efforts to attain our objectives?"
2. What preferences do we have for governing our actions? What larger social interests are we in danger of violating? What other agencies or groups do we compete against (affect), and what is the impact of our objectives and actions on them?
3. What policies might be possible?
4. What are the implications of the various policies?
5. Select policies.

The manager develops programs in the same way beginning with the question: "Given our policies, what programs would achieve the objectives?"

The programs should be detailed only enough to allow estimates of resources needed. The final strategic plan should include (1) area of concern, (2) current circumstances (strengths and weaknesses), (3) assumptions about the area's future, (4) objectives, (5) policies, (6) programs, (7) resource needs, and (8) urgent items for action.

#### Operations Planning

Operations planning is the process of creating concrete plans for actions which will implement the objectives, policies, programs and resources outlined in strategic plans (Mize, White, & Brooks, 1971). Operations planning usually address the short run, although nothing precludes operations planning for projects anticipated far into the future. Using the problem solving process, a manager plans operations by determining the following: (1) concrete, achievable objectives,

(2) methods, (3) resources, (4) standards of performance and results, (5) measures of performance and results, (6) methods of comparing standards and measures and tolerance limits for any observed differences, (7) corrective actions to be taken when tolerance limits are exceeded, and (8) schedule for operations.

In planning for operations, a manager begins by deriving concrete, achievable objectives from objectives stated in strategic plans and from the circumstances facing the organization at the time of implementing the objectives. The objectives are the manager's interpretations of what longer term objectives entail for the short term given the current circumstances. Using problem solving, the manager defines programs, procedures, and methods to achieve concrete objectives. He identifies needed resources and decides on how to overcome deficiencies in available people, skills and materials. A very important part of the manager's planning is to clearly define what is to be considered adequate performance and results. He must determine ways of measuring the standards, for a standard without a measure is not effective. Fortunately, a measure can be a subjective judgment of a qualified person. The manager will need to decide how much results can deviate from standards before he initiates corrective actions and what the corrective actions should be. Finally he schedules the operations, and plans are ready to become actions.

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office for student affairs RESEARCH BULLETIN

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Who Gets Financial Aid?

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Abstract

University records of 1048 randomly selected students were examined to determine differences among students who received financial aid, students who applied for but did not receive aid, and students who did not apply for aid. No differences were found between students who received aid and those who did not receive aid in high school rank, Minnesota Scholastic Aptitude Test scores, and cumulative grade point average and total credits at the University of Minnesota. Large significant differences were found in father's occupation and educational level. Those who received aid came from significantly lower socio-economic backgrounds than those who did not receive aid. Students who applied for aid but did not receive aid tended to have higher aptitude test scores than both those who did not apply for aid and those who received aid.

## Who Gets Financial Aid?

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As tuitions at the University of Minnesota have risen in recent years, more state funds have been provided to directly aid students with their expenses. The purpose of the increases in state aid to students has been to defray the impact of raising tuitions on persons with least resources and thus to prevent the rising tuition from barring students with few financial resources from access to the University. The purpose of this study was to determine the effective criteria for financial aid dispersed through the Office of Student Financial Aid at the University of Minnesota by comparing family backgrounds, pre-college academic performances, and academic performances at the University of students who received aid with students who did not receive aid.

Method

One thousand forty-eight students were randomly selected from the active files of students at the University of Minnesota. This sample was also used as a basis of another study of financial aid by Hendricks and Skinner (1975). The one restriction in drawing the sample was that graduate students were removed. Thus, the sample contained undergraduate students from upper and lower division and professional schools at the Twin Cities Campus of the University of Minnesota.

A special computer program was written to retrieve information on family background, high school performance, and academic performance

at the University from the computer files of Admissions and Records at the University of Minnesota. For each student, existing records were searched for father's occupation, mother's occupation, father's educational level, mother's educational level, high school rank, Minnesota Scholastic Aptitude Test score, cumulative grade point average at the University, and total credits taken at the University. Cumulative grade point average and total credits were found for all students. Mother's education and occupation were available for so few students that the information was dropped from further consideration. Father's occupation and educational level were available for 52% of the sample. High school rank was available for 43% of the sample, and Minnesota Scholastic Aptitude test scores were available for 41% of the sample. Finally, the files of the Office for Financial Aid were searched to determine which of the 1048 students had applied for aid and which had received aid. Overall, 220 of the 1048 students in the sample had applied for and received aid from the Office for Financial Aid and an additional 86 students had applied for but not received aid. Table 1 presents the distribution of students in the sample by college of enrollment and financial aid status.

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Insert Table 1

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Students in the sample represented eighteen Colleges, Schools or Institutes in the University of Minnesota. The largest numbers were from the College of Liberal Arts, Institute of Technology, College of Agriculture, Forestry and Home Economics, and General College.

ResultsCollege of Enrollment

The last column of Table 1 presents the percentage of aid recipients in the sample by College, School or Institute of enrollment. As many of the Colleges were represented by a very few students, the distribution can only be suggestive of the percentage of students from various Colleges, Schools or Institutes who receive financial aid. The obtained percentages vary widely from a high of 75% in Medical Technology (four students in the sample) to a low of Dental Hygiene, 0% of a total of five students in the sample. Overall, the medical sciences and professional schools seemed heavily represented in the upper part of the aid recipient distribution, while 17 to 26% of the students in the large four-year undergraduate Colleges received financial aid.

The Colleges were organized as to whether they were professional schools, upper division schools or four-year schools. The percentages of students who did not apply, applied but received no aid, or received aid within each of these three groupings are presented in Table 2.

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Insert Table 2

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The largest percentage of aid recipients is in the professional schools (30%), the upper division colleges or schools are intermediate (26%), and the four-year institutions are least (18%). The variation between the groupings is statistically significant at the  $p < .01$  level ( $\chi^2 = 11.42$ ,  $df = 4$ ).

Performance at the University of Minnesota

Cumulative grade point averages for students who did not apply for financial aid, applied but received no aid, and received aid are presented in Table 3. The percentages for the three groups are

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Insert Table 3

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reasonably similar, with only 6 to 7% of the students falling into the lowest range (0 to 1.99 grade point averages) and 20 to 30% falling into the other ranges. No statistically significant differences were found between the groupings in Chi Square comparisons of those who did not receive financial aid (whether they had applied or not) versus those who received aid, those who received aid versus those who applied for but did not receive aid, and those who did not apply for aid versus those who applied for but did not receive aid.

Table 4 presents the percentage distributions of total credits for students who did not apply for aid, applied for but did not receive

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Insert Table 4

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aid, and received aid. For all these groups, the largest percentages are in the category of 0 - 44 credits and, with few exceptions, the percentages of students decrease as the total number of credits increases. None of the differences among the distributions of the three groups we found to be statistically significant using the Chi Square statistic.

Pre-college Performance

Table 5 presents the percentage distributions of high school



ranks for students who did not apply for financial aid, applied for but did not receive aid, and received aid. All three distributions

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Insert Table 5

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show the largest numbers of students in the top range of high school ranks, between the 80th and 99th percentiles. The distributions are similar and Chi Squares evaluating differences among the distributions failed to reveal statistically significant differences.

Percentage distributions of the Minnesota Scholastic Aptitude Test scores for students who did not apply for financial aid, applied but did not receive aid, received aid are presented in Table 6.

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Insert Table 6

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The distributions of students in the score ranges are similar for those who did not apply for aid and those who received aid, while the distribution for those who applied for but did not receive aid appears different from the other two distributions. In Chi Square analyses, no statistically significant differences were found between the distributions of those who did not apply and those who received aid, while statistically significant differences were found between the distributions of those who applied for but did not receive aid and the distributions of those who did not apply for aid ( $X^2 = 11.62$ ,  $df = 4$ , significant at the  $p < .02$  level) and those who received aid ( $X^2 = 10.61$ ,  $df = 4$ , significant at the  $p < .05$  level). The differences mostly reflect differences in the 50 to 90 and the 40 to 49 score ranges. More students who did not receive aid but applied for it had

MSAT scores in the 50 to 59 range than did either those who did not apply or those who received aid, while fewer had scores in the 40 to 49 range than either those who did not apply or those who received aid.

#### Family background

Fathers' educational levels are presented in Table 7 for students in the three financial aid groups in five categories ranging from professional and graduate degrees to less than a high school degree.

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Insert Table 7

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A smaller percentage of students who did not apply for financial aid than those who did apply had fathers with less than a high school degree (9% versus 15 and 22% respectively). In contrast, fewer of those who applied for aid had fathers with the highest educational level than did those who did not apply for aid (2 and 6% versus 18% respectively). These differences are reflected by a statistically significant Chi Square between those who did not receive aid whether or not they applied for it and those who received financial aid ( $\chi^2 = 24.74$ ,  $df = 4$ ,  $p < .01$  level). All other Chi Square comparisons were not significant. The group which applied for aid but did not receive it was not significantly different from either those who received aid or from those who did not apply for aid.

Table 8 presents the percentage distributions of fathers' occupations for students who did not apply for financial aid, applied but

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Insert Table 8

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did not receive aid, and received aid. The distributions are similar to the educational level distributions. Fifty-one percent of fathers of those who did not apply for financial aid are in the professional managerial occupations, while 22% of those who received aid are in these occupations. Conversely, only 11% of fathers of those who did not apply for aid are in the Service, unskilled and "other" occupations while 21% of fathers of those who received aid have these occupations. A Chi Square comparing those who received aid with those who did not, whether or not they had applied, is highly significant ( $\chi^2 = 30.26$ ,  $df = 3$ , significant at the  $p < .01$  level). No other comparison was statistically significant. The group who applied for aid but did not receive aid was not significantly different from either those who received aid or those who did not apply for financial aid.

#### Discussion

Results of this study support the following statements:

1. A greater proportion of students in professional and upper division schools receive financial aid than those in four-year and lower division schools.
2. Financial aid recipients do not differ from non-recipients in academic performance at the University of Minnesota.
3. Financial aid recipients do not differ from non-recipients in performance in high school or in scholastic aptitude.
4. Students who apply for financial aid but do not receive aid tend to have somewhat higher academic aptitude test scores than those who do not apply for aid and those who receive aid.
5. The biggest determiner of a student's receipt of financial

aid is father's occupational level. The second biggest determiner is father's educational level.

6. Students who receive financial aid come from family backgrounds with lower occupational and educational levels than those who do not receive aid.

7. Financial aid at the University of Minnesota is dispersed to students on the basis of financial need (as indicated in this study by father's occupational and educational levels) in accordance with the purpose of state aid.

References

Hendricks, Glenn, & Skinner, Kenneth. Recipients and non-recipients of financial aid. Report in preparation, Student Life Studies, University of Minnesota, 1975.

Table 1

Distribution by College or School of Enrollment of students who did not apply for financial aid, applied but received no aid, and received aid, and percentage of aid recipients to total enrollment by college.

School or College	Not Apply	No Aid	Aid	Total	Percent Aid Recipients
Medical Technology	1	0	3	4	75
Veterinary Medicine		2	3	5	60
Nursing	8	0	7	15	47
Medical	31	4	21	56	38
Mortuary Science	1	1	1	3	33
University	2	0	1	3	33
Law	14	3	7	24	29
Education	39	3	17	59	29
General	55	5	21	81	26
Business Administration	42	2	12	56	21
Agriculture, Forestry and Home Economics	72	11	18	101	18
Institute of Technology	78	11	20	109	18
Liberal Arts	353	30	80	463	17
Dentistry	12	10	4	26	15
Biological Science	16	2	3	21	14
Public Health	6	1	1	8	12
Pharmacy	7	1	1	9	11
Dental Hygiene	5	0	0	5	0
Totals	742	86	220	1048	21%

Table 2

Percentage distributions of students by enrollment in professional schools, upper division colleges or four year colleges for those who did not apply for financial aid, applied but received no aid, and those who received aid.

Enrollment	Not Apply	No Aid	Aid	Number in Sample
Professional	53%	17%	30%	123
Upper Division	70	5	26	171
Four Year	74	8	18	754
Number in Sample	742	86	220	1048

Table 3

Percentage distributions of cumulative grade point average of students who did not apply for financial aid, applied but received no aid, and received aid.

GPA Range	Not Apply	No Aid	Aid
3.5 - 4.00	14%	24%	14%
3.0 - 3.49	25	28	29
2.5 - 2.99	32	28	23
2.0 - 2.49	22	14	27
0 - 1.99	6	6	7
Number with data	741	86	221



Table 4

Percentage distributions of total credits of students who did not apply for financial aid, applied but received no aid, and received aid.

Total Credits	Not Apply	No Aid	Aid
170 -	10%	7%	12%
135 - 169	11	7	9
90 - 134	20	15	19
45 - 89	26	23	25
0 - 44	33	48	35
Number with data	741	86	221

Table 5

Percentage distributions of high school ranks of students who did not apply for financial aid, applied but received no aid, and received aid.

High School Rank	Not Apply	No Aid	Aid
80 - 99	50 %	68%	60%
60 - 79	27	15	19
40 - 59	11	6	12
0 - 39	12	12	9
Number with data	330	34	94

Table 6

Percentage distributions of MSAT scores of students who did not apply for financial aid, applied but received no aid, and received aid.

MSAT Score	Not Apply	No Aid	Aid
60 -	8%	6%	14%
50 - 59	24	44	23
40 - 49	32	9	23
30 - 39	24	32	22
- 29	12	9	18
Number with data	310	34	90

Table 7

Percentage distributions of fathers educational levels for students who did not apply for financial aid, applied but received no aid and received aid.

Educational Level	Not Apply	No Aid	Aid
Professional/Graduate degree	18%	2%	6%
College degree/some Graduate work	25	28	12
Some College/Business or Trade School	21	18	23
High School Graduate	26	36	36
Less than High School Graduate	9	15	22
Number with data	400	39	111

Table 8

Percentage distributions of fathers occupations for students who did not apply for financial aid, applied but received no aid and received aid.

Occupations	Not Apply	No Aid	Aid
Professional/Managerial	51%	34%	22%
Farm	4	13	10
Sales/Clerical Office	16	18	21
Skilled Trades	18	24	26
Services/Unskilled/Other	11	11	21
Number with data	393	38	115

# office for student affairs RESEARCH BULLETIN

Impact of an Orientation Program

for Foreign Students

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and

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Student Life Studies  
University of Minnesota

## Abstract

A description and evaluation of a summer Orientation Program sponsored by the International Student Advisors Office. It is suggested that the goals of the program be more clearly defined to include the implication of adding participants who are not new arrivals. In addition, the juxtaposition of this program with Intensive English instruction places it in competition for the participants' time with the student opting for the acquisition of a knowledge of English over American culture. The Home-Stay program is seen as vital but desires and motives of the participants need reexamination. Attempts should be made to utilize, for communication purposes, natural groups which emerge within the students themselves.

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Funds to support this research were granted by the International Student Advisor's Office, University of Minnesota, Forrest Moore, Director. Thanks is extended to Dr. Moore and Dr. Robert Moran, Orientation Program Director, as well as their staff for the assistance they rendered in providing information as well as reviewing a preliminary draft of this report. The authors, however, assume all responsibility for its contents and conclusions.

## Introduction

The International Student Advisor Office (ISAO) provides a variety of services and activities aimed at assisting foreign students to adjust to their new environment. A portion of these activities and services is formalized in Summer Orientation Programs, programmatic attempts to introduce students to life in the U.S. in general and the academic scene in particular. The present report concerns itself with a description and discussion of an Orientation Program held from July 25 to September 10, 1975. It was a component part of a joint program which included a separately administered Intensive English Language Program (IEL), staffed through the Department of Linguistics.

The purpose of the research was to identify some problem areas met by students in the ISAO program, primarily in such activities as lectures, group discussions, and home-stays. It was carried out by persons trained in an anthropological mode of inquiry which included considerable participant observation. While our focus is upon the ISAO Orientation Program, we cannot escape the perspective of the student participant who sees the Programs as one and does not share the institution's perspective of a sharply divided dichotomy between the English and Orientation Programs. Reporting the students point of view about the Orientation Program necessitates, therefore, the inclusion of reference to the Intensive English Program experience.

From the onset in 1968 most of the participants in joint English/Orientation Programs have been individuals who have come to the U.S. to study in academic institutions, primarily the U of M or other area colleges. In the summer of 1975 the combined program took on new dimensions as it accepted three groups of students who differed from previous ones in several ways. Many were not new arrivals to the U.S. and their presence



in the U.S. was not necessarily focused on either entrance into a traditional U.S. academic program or a particular institution. In addition these groups were operating through a contractual party rather than through a personal agreement between the University's program and the individual. This report reflects the consequences that this change in student participants had and the implications for the program. Not only did the sheer number increase (from 45 in 1974 to 168 in 1975) with the attendant logistical problems, but student reaction was mixed, as attested by erratic attendance at some of the programs.

An immediate concern of ISAO was to find answers to the perplexing questions of low attendance in their orientation program. Their questions about this problem shaped the direction of our inquiry. By utilizing a flexible research style which included open-ended questions, we were able to document students' oral responses to the program in greater detail than can be elicited in a survey using limited responses. This research style helped unravel some of the complexities of the hidden conflicts operating at different levels which were causing them to stay away from the ISAO program.

The research team included two anthropologists and two translators who had fluency in one of the major language groupings of the students and who were active participants in key aspects of the program. Much of the data comes from observations and interviews with informants in settings ranging from classes, dorms, off campus living units, and in activities in and outside the formal programs in what has been called a "snowball" sampling technique. In order to guard against the possible bias of such a method we selected a stratified sample of participants and made rigorous efforts to contact as many of these persons as possible for interviews. In addition to interviews with the students, formal interviews were held

with key members of the instructional staff and sponsoring agencies.

The authors are reluctant to label this report as "an evaluation" for several reasons. Although evaluation research has developed a variety of methodologies, too often it is perceived only as the use of protocols of closed end questions (usually in written form) administered to a sample of the population under scrutiny. In this case the heterogeneous nature of the participants with varying degrees of facility in English and acculturation made such techniques inoperable. It was only through the highly informal style of participant observation that we felt we could gain some insight into the issues involved. In addition as the research progressed it became apparent the problem we were asked to examine demanded a sociologically ordered explanation rather than a judgemental evaluation. To a large degree, then, the report is interpretatively descriptive.

#### Description of the Program

The resources of two separate departments of the University of Minnesota (each with separate programs and staffs) are drawn upon to construct the special six week package, the English and Orientation Program. During the summer period the separate programs coalesce in a loose federation with ISAO providing the necessary organizational and logistical coordination for the combined program. The Intensive English and Orientation Programs in a recognition that foreign students face problems in two areas of adjustment, those arising from "language" difficulties and those arising from "cultural" differences. The task of bringing the students' language level of proficiency up to a required standard so that they can participate in American life and pursue their various academic careers or training is the responsibility of the Department of Linguistics which during the summer held a seven week Intensive English Language program (IEL). The students participated in this component five hours a day, between 9:00 and 3:20 with fifteen minute breaks

between classes and ninety minutes for lunch.

Following this, between 3:30 and 4:45, the International Student Adviser Office (ISAO) held "orientation sessions" as part of their component aimed at facilitating the students' adjustment to American life and academic settings. This report, while recognizing areas of overlap and the joint responsibilities of the ISAO/IEL teams, focuses on the ISAO orientation activities, the "cultural" component. References to the IEL program are made only to emphasize their impact on ISAO Orientation activities as evidenced in our observations of student behavior and their responses to our questions.

In addition to these orientation lectures and presentations, ISAO arranged attendance at such extra-curricular activities as home stays, a weekend camp and social and cultural events bringing them into contact with Americans and the environment of the Twin Cities. A further ISAO Orientation responsibility was that of functioning as advisors in a myriad of personal details centering around immigration and adjustment including finding suitable accommodations. These are aspects of the work which do not fall under the domain of the IEL staff. However, for the students the activities of IEL and Orientation are intertwined. The students' learning of English did not cease in the orientation activities, neither were the IEL exercises irrelevant to learning about USA life.

#### Description of the Major Groups

We were asked to focus the report on the three major constituent groups, identified by ISAO as "the Venezuelans, the Saudi Arabians, and the Iranians." An initial discussion of how the three major groups came to be in the program is essential for a full understanding of student reactions and problems that occurred, and of problems already resolved before entering orientation.

These participants differed from other students in the Orientation program in that they were sponsored as separate groups by one of three outside agencies. In addition many of them were not new to the U.S. at the time of this program and had already spent varying amounts of time singly or in groupings both in Minneapolis as well as other parts of the U.S. before entering the Orientation program under study.

Venezuelan students are here as part of a program underwritten by their government to increase the nation's resources of individuals with advanced educational skills. Sixty percent of the participants are ruralites recruited from outside the metropolitan area of Caracas. The Institute of International Education in New York is the agency responsible for the group's presence in the U.S. and it is through it that the contractual arrangements were made with the University of Minnesota program. It is IIE's responsibility to assist the individual in finding some institution in the U.S. willing to accept them for matriculation as a student. For many of these students their stay in Minnesota is transitional, a point which adversely affects their interest in being oriented to the specifics of this geographic area. At this point in time (August) many were still being placed. In any case, many, if not most, will not be studying in Minnesota. A history of uncertainties and indecisions about their future is reflected in their reaction to the Program. Most of this group has been here since January participating in the IEL program. Most of this group were quite young.

The Iranian group were participants and present in the U.S. as a result of an arrangement between the Twin City based international company, Control Data, and the government of Iran. The company had agreed to set up four vocational/technical training schools in Iran, including furnishing

trained native staff and providing all necessary equipment to carry out their Control Data training techniques program. To do this it was necessary to train a cadre of individuals in English so that they could in turn adapt Control Data material and methods to Iran. These persons, recruited from the ranks of the Ministry of Education, possessed technical skills which are to be taught in the new schools. In addition, the company also assumed the role of sponsor to another group of highly trained, urbane technocrats from the Ministry of Planning and Budget Organization who were sent to the U.S. with the expectation they would matriculate in U.S. universities to complete advanced degrees in computer informational technology. Thus the Iranian group was composed of two distinct subgroups with distinctly different backgrounds and purposes for participating in the program. Differences arise from methods of selection from these two different government departments. The academic backgrounds, expectations, and socio-economic levels of these students vary and have further complicated matters for ISAO in having these two distinct subsets merged into one program. Many of these participants were mature, experienced individuals.

The participants from Saudi Arabia are here as a result of a contract between Pillsbury International and the Saudi Arabian Government (similar to the contract between Control Data and Iran). The company is to supervise the construction, organize the operation of and train personnel for two flour mills in Saudi Arabia. In order to provide the necessary qualified Saudi Arabian personnel, 25 individuals were brought to the U.S. for training in flour mill production, some as early as September 1974. The students who came were graduates from vocational/technical schools in Saudi Arabia. It was not generally assumed by the sponsors that they were to matriculate

in higher academic education degree programs. However, they needed preparation in English so that they could enter instruction programs in flour milling that take place primarily within the context of academic institutions.

The relationship of the students to the Orientation program thus varied from group to group not only because of individual differences but because of the proximity of the sponsoring agency to the University, purpose in learning English, and such variables as the length of time they had already been present in the U.S. Some were housed in University dormitories, others in private apartments. Much to our surprise some of the Moslem Iranians lived in Souls Harbor, a retirement home housed in a former downtown hotel, operated by a fundamentalist Christian sect. Both Pillsbury and Control Data had local corporate managers assigned to assist their contract students, while those sponsored by IIE depended more heavily on the personal assistance of ISAO personnel.

A persistent problem existed among those who had ostensibly been brought to the U.S. for technical training in that some, if not most, perceived themselves as potential candidates to matriculate in collegiate programs. They spent much of their time attempting to define their status in such a manner by, for example, applying for admission to various collegiate institutions. Other circumstances, sometimes ideosyncratic, should be pointed out such as the desire by a few to use the U.S. experience as an opportunity to immigrate. This limited description is salient in that the reader may well conjecture what the implications are for explaining the varied reactions of the participants of the IEL/Orientation program.

The Orientation Program was not aimed exclusively at these three above categories of participants. Included in the total number of participants in the program were persons individually sponsored, from a variety of countries, with a diversity of goals but usually academic, and most of whom were of a more recent arrival.

During the IEL instructional component, the total 168 participants were divided into small sections according to their performance on written test materials. During the ISAO component the three major contract groups we were asked to observe were generally redistributed into three sections based on listening comprehension scores and length of time in the U.S. Each section had a leader drawn from the junior ISAO staff. The remaining miscellaneous group of individually sponsored students comprised two further Orientation sections. Participation in the program varied across these groups; the individually sponsored, most recent arrivals generally had higher levels of attendance than those from the three contract groups.

#### ISAO Goals

From the onset of our research we attempted to identify the goals of the program. The ISAO program coordinator indicated during an interview four major goals for the program, without specifying a ranking of the order of their importance:

Providing opportunities for practicing English

Cognitive preparation, a giving of information about American culture by means of lectures

Providing a wide range of experiential learning situations inside and outside the classroom involving customs and life in the U.S.

Building support systems within the group  
so that students are able to help each  
other informally

Subsequent to the conclusion of data gathering we were given a further set of goals which were written statements for a separate but somewhat similar program (Orientation for Foreign Students). However, the brochure given to participants of the particular program on which we focused (Intensive English Language and Orientation Program for Foreign Students) made only general mention of orientation activities aimed at acquainting the students with life in the U.S. Although we found similarities among the various sets of objectives contained in ISAO materials for Orientation Programs, we did not find any specifically aimed at the type of student we classify as a non-new arrival. As will become apparent to the reader, part of the program's difficulty appeared to be the lack of clear cut goals for students who had already spent varying amounts of time in the U.S.

To provide opportunities for practicing English

For the foreign student, language acquisition is a prerequisite for entering U.S. culture; their need for language proficiency is reflected in their primary concern to master English. An inability to understand the language is often a root cause of their immediate problems. The repercussions and uncertainty from failure to matriculate or successfully compete in the academic scene were frequent themes in our discussions with the students as they discussed non-attendance or apathy towards Orientation activities. It was apparent to us that some student expectations exceeded their present skills, as measured by low scores on written proficiency tests. However, until they master English, they will not gain acceptance or find success in



academic programs. Language is literally the key to successful participation in the aspects of American culture for which they are here. Further, the inability to understand what is being taught or being unable to follow ordinary conversations among Americans lead some students to retreat from full participation in the American scene.

These problems are recognized and are being tackled in various ways in the ISAO programs but it is hoped that the following discussion will serve to emphasize the strategic importance of finding ways to overcome language barriers blocking the student from fuller participation in American society and even in the ISAO activities themselves.

A number of specific problems were identified pertaining to language. Students recognized categories or levels of language usage such as that between everyday basic polite conversational phrases as distinct from technical jargon used in academic fields of study. Further differentiation may be found between formal "correct English" as it is often taught in schools and the informal "slang" which is often unfamiliar to the students. Technical jargon may also be subdivided into that relevant to their specific fields of specialization and that from other disciplines. The student prepared with the jargon of his own field, computer science, for example, is not necessarily prepared to comprehend the sociologist. The following situations typify some major problems.

1. Orientation lectures given to the students often contained complex issues and concepts that they did not understand. The level

of language used was hard to comprehend for a student with only an elementary grasp of the language. Terms used in presenting some of the lecture material in the Orientation Program derived from such disciplines as sociology, anthropology, political science, and industrial relations, and was too difficult to follow, especially for technically oriented students. They complained to group leaders, eventually most indicated their reaction by not coming. Despite attempts by some orientation leaders to make terms explicit, achieved at the expense of interrupting the lecture, very little attempt was made to restructure the material for nonnative speakers of English. There seemed to be great room for improvement in this area of analyzing lectures for vocabulary and adjusting it to the levels of comprehension of the students.

2. Similarly, despite intervention from group leaders, presentation of material was often too rapid. Lecturers when reminded to "speak slowly" would oblige for a while then lapse back into normal tempo of speech. Students would comment to us the vivid impression that the pace was "too fast, too fast."

3. A further difficulty experienced by some students was with styles of American pronunciation which contrasted with the European style they had learned as school English. Several students, speaking to one of the members of the research team from England, commented on the problems they were having with American English accents. Many of them were more accustomed to hearing European pronunciation and the initial difficulty with recognizing speech patterns here. Often the meaning of a sentence can be lost through such subtle changes in the pronunciation of a single word.

These examples of problems which result in constraints on the students' ability to comprehend or to participate in discussions of material presented, illustrate the complaint that insufficient attention to the level of English usage affects their willingness to continue to attend Orientation Programs, suggesting that there is a further conflict between two objectives - cognitive preparation (e.g., providing information) and participation in English language discussions - that has not been resolved. The students' limited powers of comprehension negate ISAO's efforts to provide broader theoretical frameworks for understanding and coping with cultural differences. Unless there is some attempt to match the language levels of the participants with the language level of the materials presented, there will be no dialogue between the two parties, students and staff. In planning for a successful presentation, one must be attentive to the level of vocabulary, so that terms and concepts used will be understood by the students.

In addition cognizance must be given to the students own sense of priorities. The purpose of the ISAO orientation program emphasizes the cognitive aspects of learning about American life but for the participants acquisition of English skills is of overarching importance. Students openly express that primary priority should be given to language acquisition. They generally do not perceive any secondary spin off of further learning of language facility during orientation sessions in which they only minimally understand the content.

An important factor in analyzing the success of the program lies in the methods used by ISAO to convey information across cultural-linguistic boundaries. Whether students perceive the information in

the way it is intended is a function of their ability to comprehend the material on either linguistic or cultural levels. The material (information) ISAO presents while usually interesting and important as content to those individuals who have obtained an advanced level of fluency is usually incomprehensible and deemed unimportant to those not so skilled. However, even for those who may comprehend the vocabulary, it was not always apparent that attention was given to the meaning the content had to the individual - a function not of language fluency but of the culturally determined cognitive framework brought to the situation.

Many students did, however, express a desire to be able to talk about customs in their own countries, to be able to discuss contrasts between different lifestyles, to be able to comment on their impressions of life in America, in short to have more time for discussions and questions. Their statements to us suggest that they felt the flow of information to be oneway and would welcome more opportunity to make Orientation a two-way exchange of information, thus greatly facilitating the primary goal of providing opportunities for practicing English in the ISAO group sessions.

#### Cognitive Preparation

A major goal of the ISAO Orientation Program is to provide the student with information about American life. This is attempted primarily in the format of a series of afternoon lectures, held from 3:30 to 4:30 pm immediately following the Intensive English Language Program, in which senior staff of ISAO and other experts from either within the University or the community give presentations on topics

ranging from student and family life to industrial relations and mass media. In addition to formal presentations, other methods used to orient students, either directly or indirectly, are role playing exercises, informal discussions and occasional hours wherein the junior staff are on hand to give personal assistance.

The notion of culture as knowledge supports the rationale for a cognitive preparation of students by equipping them with conceptual frameworks with which to view American culture. A culture consists of sets of rules for behavior which an individual must learn if he is to fit into the norms of any society. In our informal discussions with the students we found evidence that they were aware of the need for knowing these rules, for having a cognitive map to guide them in their interactions and participation in American life. Students have experienced states of shock as a result of inadequate preparation at the cognitive level. A student from the Middle East who persisted in his custom of warmly hugging a male friend as a "natural" way of greeting him, told us of his chagrin on finding that two males embracing was disapproved of here. One Iranian informant expressed this cognitive need by requesting information about laws and morals here.

"I think the main idea of the program is good. I ask questions about customs of the Americans I know, but some students they don't ask...maybe we need information in different areas. For example, we should know about the laws here. What is wrong and what is right. For example, they teach students in High School here law, what they should do, should not do. We need to understand the laws of the Americans here."

Clearly he was not limiting his meaning of the word law to a legalistic one, but included the more informal meanings which we commonly refer to as customs and etiquette.

An example of one information giving approach on a facet of American life was demonstrated by the director of the ISAO program in a lecture in the U.S. Key terms used in the presentation were clearly displayed on the board and a detailed framework was given upon which students entering the University could base their future contacts with academic advisors. Detailed information was given on topics such as grade point averages and students were informed of the necessity for constructing a balanced program of courses. The student comprehending this material would not have a false expectation of the role of advisors; he would understand what is required of him to do. With a description of the rules governing social behaviors in settings on campus, outlined and illustrated, the student now possesses a cognitive map and is equipped with some of the basic rules he needs to follow as he moves out into interactions with the bureaucracy in the larger academic scene.

Another approach to cognitive preparation of participants was to involve them in informal discussions on topics and themes in American life. An example of this mode of presentation was observed where a guest faculty member, in an informal discussion on American family life, raised general issues by relating aspects of the organization, decision making processes, roles and sharing of domestic work among his own family. Students were encouraged to ask questions and several commented at length about the similarities and differences with their own family patterns.

In both of the above approaches information was imparted and the format or style of presentation was attentive to the needs of the students concerning development of English language proficiency, such

as learning new words or practicing sentence drills.

However, the emphasis on skills practiced in each of these examples was significantly different. In the former, the emphasis was on content and vocabulary while in the latter the emphasis was on usage through speech patterning activities. Students were encouraged to articulate their ideas and share with the class information about their background and how this was similar or contrasted with American customs. This latter mode allowed the discussion leader to monitor how the information was being received by the students. It also facilitates comparison and possible integration of the new knowledge with what the student brings from his own culture.

Some of the students complained that the material presented to them was now too elementary. It was "uninteresting" or "would have been useful when we first arrived; but not now that I know it." If ISAO is to continue to service students who are not new-arrivals, the evidence clearly suggests that it will need to revise the content of its Program such that it substantially differs from the information useful to a new arrival. Many of these activities were at a level too simple for the students as the following examples show:

"Some lectures - they do not ask the professors what to prepare. The (ISAO) do not ask the students what they want to do. I have been introduced to the IDS tower three times, yet because I live in Souls Harbor, I go there everyday to shop. I would like to have more advanced lectures about American music, art and paintings."

This student did not know enough about the more mundane aspects of his request. He did not know where the museums and art galleries are, or where concerts take place. It is recognized that this per-

ceived duplication is not always solely the result of actions on the part of the ISAO component as other agencies (MIC, for example) are also involved in the total program. However, from the participants point of view these jurisdictional boundaries are not apparent and they generally perceived the program as a totality. The accuracy of this student's accusation is perhaps open to question in that ISAO does ask for student input into topics and methods of the program. However, the frequency of such complaints would indicate a problem of communication between students and staff exists. In what form are these requests made? A written notice handed out in the English classes may meet the criteria of a pro forma request, but it produces few responses of the kind required. This is especially critical for attempting to communicate with the individuals who, for whatever reason, rarely attended the orientation sessions.

Students in their conversations with us often revealed areas where they did not possess extensive cognitive maps...where there were still gaps in their knowledge. Many, even after lengthy stays in this country, were still perplexed about how to make friends with Americans. As one informant admitted:

"People come to our apartment, once, twice, then you don't hear from them again. I didn't do anything impolite or anything bad to cause this. Are Americans friendly to us? Yes and no."

Other areas mentioned were a need for more information on "driving licenses, tests, and on the freeway system in the Twin Cities."

A major question asked of the research team by ISAO officials was to inquire into reasons behind the pattern of low attendance in



Orientation activities. We talked with the students about this and found they were very frank and explicit as why they had not attended many sessions; many spoke out of a sense of frustration and exasperation with the program; and the following points were repeatedly emphasized: Tiredness, not interesting, need to study, conflicts with IEL homework assignments, conflicts with library schedule. The following are a sample of reasons given:

"I attended three - but I was too tired."

Probing further revealed several sources of fatigue.

"I have long distances to travel between classes. In one day I find myself crossing from the East Bank to the West Bank three times. Plus I have a lot of homework to do."

Most students had little hesitation in telling us why they were too tired to attend. Their basic claim was that their days were very full with English classes.

D implied that the program is too intensive. He wants a longer program than seven weeks. This is too short. "Everyday they give me one hundred new words," he said, "I look for them in the dictionary, but that is very slow. I learn maybe ten. I want to learn English." he said with conviction, "but in the afternoon I fall asleep."

Others stressed, "I have too much work to do."

"They say we study English five hours a day - but it's twenty-four hours a day. We never stop."

"There is no time. We have many classes. There is not time even for questions."

The English language classes are described as "intensive." From talking with the students and observing them in a variety of settings at different hours of the day and evening, it is apparent that an in-

tensive program makes critical demands on the powers of concentration such that they are predictably mentally tired, and in need of a change of pace. Similarly the often long distances between classes, and the long day spent in classrooms meant that many of the students were also physically tired. Breaks between morning classes often gave students only time for a hurried dash between classes. Many were often observed arriving late and if the student wanted a break for something, i.e. refreshment or going to the toilet this meant cutting time out from the next class. The seven weeks of the intensive English program require such an almost full time preoccupation with completing homework assignments and preparing term papers and speech presentations that other events suffer. For an understanding of the dilemma that forces a student to cut Orientation classes, we also draw on our own experiences as participants in the daily round of classes prior to the Orientation Program held at 3:30. (We too were exhausted at that time.)

This perhaps is a criticism which can only be appreciated from the inside. Faced with dwindling numbers attending Orientation activities the result of hours of careful planning, time and investment of people and money, it was a natural reaction for the senior ISAO staff to suggest ways of disciplining students into attending. But our experience was that ISAO were not dealing with the effects of five hours of Intensive English language work on the students' powers of concentration, especially as only a ten minutes was allowed between the end of the last IEL class at 3:20 and the suggested time of commencement of ISAO lectures at 3:30. By 3:30 we, too, had had enough of sitting in classes, listening, writing, learning. Given even the most perfect ISAO program in content, preparation, analysis for language difficulty or style of

presentation, the following objections will not be overcome:

"I attended three, but did not find them useful. I want to learn English. But they are wasteful of my time. I can learn more outside the program now than in it."

There was this overriding factor of fatigue which has important implications for the time and place of ISAO Programs as a sub-component of a larger system. It would appear that the solution of many students to their place of American life was to import a cross-cultural remedy, the late afternoon siesta - by 4:30 many of them were home in apartments and dorms sleeping. Later they would pick up again and do their homework. Their statements on tiredness matched what we observed.

These comments are not intended to question the premises on which the IEL programs are built. Rather they are made to point out the consequences of a commitment to an "intensive" program. Time expectations, whether realistic or not we are unprepared to say, are made by the IEL program. Based upon their own sense of priorities, students give preference to the acquisition of English. As a consequence, the student placed in a situation with competing demands for his time and attention opts to fulfill the demands of the IEL program.

Another interesting facet of non-attendance was the conflict with the hours of the University library. In the latter part of Orientation after the summer school recess, the libraries restricted their hours from 9 to 5 and were closed weekends. This meant that if students were to collect resource material for their papers and assignments, or use the resources to work on homework, the time between 3:30 and 5:00 was required elsewhere. This point was only realized when during a round of interviewing, two students in the sample were expressing concern

that we leave time for them to hurry to the library before it closes or that we meet them on their return after 5:00. The implications for the timing of ISAO are clear, the Program was inadvertently in conflict with the students' needs to be elsewhere for very legitimate reasons and out of a concern with their major priority, English.

The implications are also clear as to the physical setting within which ISAO activities were held. There was little contrast in the institutional surroundings in the daily English classes and the ISAO sessions. Even though they physically moved to another building the tired students were faced with the problem of attending more lectures in a sterile classroom setting.

We are well aware solutions often beget unanticipated problems and are hesitant to make suggestions which may lead to yet more unforeseen consequences. A change in timing of lectures could predictably clash with the needs of students to return to their host families, many were often leaving campus around 5:30 for long distances of journeys by bus out to the remoter suburbs. It would seem that ISAO needs to review its program in the context of a larger system of which it is but a part so that the students are not unintentionally caught in dilemmas to which no satisfactory solution can be found. The evidence suggests that the program as presently construed does contain a number of dilemmas for the students such that his choices as to what to do with his time are adversely affecting ISAO attendance record.

#### Experiential Learning Situations

The Orientation program contains a number of activities which might be classified under the rubric, experiential learning. We have

chosen to examine in detail only the Home Stay program partially because some other kinds of such experiences are discussed in other sections of this report. More importantly, however, Home Stays were the most frequently volunteered topic when we asked students our general questions about the Orientation program. This response may well be a function of the fact that more students participated in the Home Stay program than in the formal afternoon daily presentations and discussions. On the whole the reaction to the Home Stay program was quite positive. An analysis of this program is made in some detail because it explicates both the potentials for cognitive and linguistic learning as well as the problems which informal and unstructured situations present. In addition we shall point to a latent function emerges through a usage for purposes for which it is not manifestly intended, tiding students over in periods of financial difficulty.

Students are placed with American families for varying periods of time as part of their ISAO Orientation to American life. An analysis of their responses to questions in this area revealed criteria for assessing how the foreign students judge a Home Stay to be "successful" and a few pointers as to what factors or conditions make the Home Stay to be perceived as useful and enjoyable.

A part of the benefits of staying with a host family are directly related to the students' expressed concerns of wanting situations in which to practice the language. Students reported that they get accustomed to hearing the accent and quickly learn the colloquial phrases including slang expressions frequently used by Americans.

While for some the period of time of a Home Stay was limited to brief visits, others lived with their host families while attending ses-

sions at the University. This meant that they were living out in the community and traveling in for classes. The Home Stay had added a new dimension to their understanding of life here by allowing many to obtain a perspective other than an academic or campus oriented one. The unexpectedness of the experiential learning was illustrated by the anecdote of the foreign student who gleefully replied,

"I learned many things. I learned how to cook American food!"

Thus the experience on many ways was seen as an excellent preparation for living as an American.

Students, when questioned on how the actual experience had matched their expectations of how Americans live, revealed that they were pleasantly surprised by what they had seen. An Iranian student commented that he was very surprised to find some American customs and attitudes were very similar to those in his own country. He had visited a family in a smaller Minnesota town and had been struck by the strict views held by the family. He explained that they were very conservative in outlook and condemned teenagers who wore jeans. The student, extremely well tailored in dress himself, had liked this. "Their customs were similar to mine." He compared them to Persian attitudes toward change. The above illustrates clearly a point that may often be overlooked in cross cultural programs where the emphasis is more on differences than on similarities. Home Stays may cause the student to reflect on the similar customs, experience and unexpected delight that life is not so different here after all, and help ease the transition into living in the U.S.

This case also serves to illustrate how dramatically foreign students' attitudes towards Americans can be shaped by the Home Stay exper-

ience. This potential effect on student attitudes demonstrates the need of a careful meshing of the program to ensure that families selected are matched to the proper students. A case in point is with the student who found himself living with a young couple who were (to his intense distress) unmarried. Questions arising from situations like this concern the degree to which students can be exposed to new situations, and on what the effects are on the student; A partial solution would seem to make sure that there is a "back-up" support system for the student for him to air his views on what he sees and experiences. In this case, he told of his experience in one of the Orientation discussion sessions. Would it not be advisable for the students in Home Stay programs to get together as a group to share experiences under the direction of a group leader so that they could see the diversity present in American family life? Could students be assigned to families with similar (or at least minimally divergent) value orientations in areas of deeply held moral beliefs? Can families be screened and sensitized to recognize the inherent problems in these differences?

The Home Stay program is perceived by most as an effective way to meet students' expressed concerns to have more contact with Americans. But the concern is often to have more contact with Americans of the same age as the students. This point is illustrated in the comments of a student who said his host family were very nice, good people, but that after a few days he did not find they had much in common that they could talk about. Conversation he felt was becoming a bit strained. The situation with the same family would have been greatly improved if they had children of around school leaving or college age with whom he could interact more comfortably. The factor here was not different customs but

different age levels. This point is especially critical for younger foreign students. One student mentioned that he was not going to go to his host family for the weekend.

"They want to know someone from another country... but old people think differently. Venezuelans are impulsive, extrovert."

He wanted contact with a group of younger people (he was about 19 himself), get to know a group, then make friends. With older people he feels uncomfortable. Communication was artificial, not relaxed. His discomfort interacting with Americans would be minimized by introducing him to youth groups with whom he could play sports and interact freely. Despite the above criticisms of wanting contact with younger Americans, the students seemed to like the idea of staying with host families but not all having been provided with one.

Several times in response to the question, "Do you have a host family?" we were told "no". The student had asked for one, but was told there were not enough families to go around. This was confirmed by the ISAO staff in that they had not been able to match every student up this year due to the extra large numbers of students in the program, and that preference had been given over the agency sponsored students to the privately sponsored ones. One student seemed disappointed that there had been no contact arranged and was trying to make efforts to live with an American family by renting a room. We would question if the contracting agencies, Control Data and Pillsbury do not have an obligation to assist in this facet of the orientation program.

#### Host Families and Cross Cultural Strain.

The ISAO recognized the problem of contact with host families unrelieved by periods away from them, so in planning for a weekend of activ-



ities, it was acknowledged that even those students with host families might like to join in. Families did not always plan special events for special holidays (e.g. Labor Day, a vacation day on campus) and that the families might like a "privacy break," or the student a break from the family. This point received independent confirmation from a student who confided that he liked his host family, but not "seven days a week". He would like to have a family for weekends but did not know if he could cope with having to live there in the week and fulfill all the homework requirements for the IEL course.

One extreme case was that of a Saudi Arabian student who was afraid even to make contact with Americans. When he talked about host families as a way of overcoming his fears, he said he "hesitated" because he does not know how to act.

During the ISAO Orientation Sessions the staff instruct the students on the host family experience. Most of the students understand that the host families are instructed to accept differences and are prepared to help them adjust. But the fearful student mentioned above, who would probably have benefitted most from an experience family showing him the ropes, declined apologetically for not participating as he is extremely "sensitive" about being laughed at. This student was not attending the Orientation Program sessions due to "pressures of work" and so had missed "orientation to family life" lectures. Some of the Home Stays were for shorter periods of time of a weekend stay. There were however students who did not get to know of this option due to difficulties the ISAO staff had in ensuring that information reached the students.

#### Problems of Selection Criteria

Although we have suggested some broad guidelines for selection of

students, for this non-family component several additional factors seem to be further complicating the issue. One problem has been that students who were having severe economic problems, were given priority in assignments to host families. For example, those unsure of their placement in University programs for the fall had to relinquish their rooms in the dorms as students arrived who had contracts for the academic year. (During the summer a larger percentage of foreign students are housed there as a temporary measure on arrival until they relocate.) One option that appeared economically sound was to seek host family assignment. The staff were aware that in some cases an expectation was being set up that those students "out of money" or having to move out of the dorms would be placed with host families. However overt this expectation may have been, one could not be sure if the application to go to a host family arose out of a genuine desire on the part of the student to participate in a learning experience or because of a financial motivation. In ISA0's efforts to help students in these situations it did appear to us that economic factors could be the basis for making such arrangements. Whatever the motive for participation, the situation would seem to indicate the need for a careful orientation of the host families into the program so that no false impressions were given out of an overly idealistic nature of reasons for student participation.

The above remarks are not intended to detract the staff from what is a very important component in their program but to share with the reader some of the complexities that solutions cause, when people from varying backgrounds are placed in such intimate contacts. We are convinced that the good points far out-weigh any of the flaws in the operation of the program, but that these flaws need to be reviewed from time to time

in an attempt to eliminate them from an otherwise sound component.

#### Building Support Systems with the Group

A fourth goal of the ISAO Orientation program was to build a support system within the group, through which students are able to help each other to informally build a group spirit. We took this goal to mean that Orientation groups have a potential to tap resources that exist within a peer group of foreign students for mutual help in solving problems of adjustment. In addition we took this goal to be that through a variety of informal means it is possible to structure situations so that mutual interdependences would emerge. Thus part of our focus addressed the question as to whether the formal Orientation activities were noticeably contributing to the formation of informal support groups or if these activities in themselves were leading to the development of social networks operating outside the context of the Orientation hour.

It was not our impression that the structure of group activities, as presently conceived and organized, did much to effectively develop student rapport or to build up much group spirit or identity. Our observations revealed that groups did emerge but they did so outside the program, primarily along cultural and linguistic lines. It was within these networks that effective information sharing took place and patterns of attitudes and actions were shaped. Any consistent groupings that emerged as a result of IEL/Orientation activities were almost invariably the outgrowth of an individual's placement with the five hour English language program. These groupings were most visible in such activities as going to lunch or traveling across campus to classes. But even here they continued to be most often subsets based upon common linguistic traits. We saw little, if any, evidence to suggest that students maintained any sort of contact or evidenced mutual support activities based upon their

placement in the Orientation group. As has been apparent in other sections of this report, many of ISAO's problems in not realizing its goals stemmed from the failure to deal with the issue of overlap and competition between IEL and ISAO components. We are all well aware of the difficulties in bridging these programs to utilize the inherent strengths of each, but until the issue is squarely faced, much energy and activity that currently takes place will remain unfruitful.

As it is presently structured we would concur in the advisability of a change in pace, style and setting within the Orientation hour in order for it to achieve a modicum of success. However, as a basis for building support groups the program is ineffective because it ignores naturally occurring groupings. It was our observation that social networks among the students emerged on basis of common nationality, language, residence (in the Twin Cities), and time in the U.S. In addition, some of these networks had further cross cutting ties based upon subtle and not so subtle social stratifications existing in the home country.

A common task to be solved was that of completing English homework assignments. Frequently we encountered students studying together. However, the basis of this common interaction was not only on their common membership in an English section but also their common residence (which in turn was a function of common nationality). For example from the field notes made on a Sunday afternoon,

"We knocked on his door (at Cedars 94)..again much evidence of work going on, books scattered around on the coffee table and couches, dictionaries and textbooks open and obviously in constant use, notebooks piled up.....Both had obviously been studying at the coffee table with opened English language textbooks. While I interviewed Hassan, his roommate resumed his study alone."

There appeared to be a reluctance on the part of ISAO utilize, even though they may recognize, the existence of what we have called natural groupings. Based upon our discussions with ISAO personnel and observation of their interactions with students, we would suspect this is partially a product of unrecognized ethnocentric biases towards egalitarianism in American society, this is then reflected in the approach of the ISAO team. This is part of a larger problem of the program itself being "culture bound." The dilemma is one of establishing criteria as to the degree which ISAO must suspend its own expression of dominant culture values in order to establish contact with students as they attempt to acculturate them to American life. Much of the literature describing planned culture change documents the difficulty of accomplishing this essential component.

Communication with the participants, for example, was acknowledged to be a problem for the program as students sometimes gave inaccurate addresses, telephone numbers or moved from place to place without notifying the program. Since few appeared for the afternoon orientation program, this was not an effective information disseminating source. The IEL staff was reluctant to devote much of their teaching time to carrying out informational activities about the ISAO program. The American solution was to distribute volumes of duplicated flyers. Another approach which could have been used with more frequency, and one which we found effective in locating informants, was to seek out individuals by going to the various major residence areas and passing the word that we were seeking someone. Usually this is effective, although we were not always aware of the social linkages involved as the information was passed among

them. Venezuelans could usually be found through someone in the dormitory and Iranians through friends in Souls Harbor or Cedars 94.

The effectiveness of this communications network was acknowledged by Control Data officials who expressed amazement, if not admiration, over the way information and rumor quickly circulated. "I would not be surprised if the content of this interview would not be known to all of them by tomorrow morning."

A built-in contradiction to organizing and utilizing orientation sections as support systems is that many of the students have been present in the U.S. for long periods of time. As we have documented elsewhere (Hendricks and Skinner, 1972) foreign students, by the nature of the adaptive problems they must solve (especially when they are present in groups rather than as isolates), are cliquish. Some of those participating in the program had been here in the U.S. and even in Minneapolis as long as 12 months. The nature of the information they needed and wanted was quite different from that of those who were newly arrived.

"His (a Venezuelan) reasons for not attending were stated quite bluntly. 'One day last week the topic was 'How I spend a morning in the U.S.' Ridiculous! We have been here since January and spent many mornings.' Rather than attend such orientation topics, he had decided that his time could be better spent by going home and sleeping after his English classes. 'Why not have orientation in January when we came?'"

Such a topic was not offered by the ISAO orientation program but may have been in the English program. Regardless of the accuracy, this is the perception and reaction of at least one participant. Be it based upon false information or mere rationalization it represents the kind of suppositions upon which a good many of our informants operated.

The degree that an adaptation has already taken place was apparent in the visiting any of a number of apartments in Cedars 94 where many Iranians live, recreating a life style which is an amalgam of Americanisms and Iranianisms. Our attention was also directed to one student by fellow Saudi Arabians who they said was attending the orientation sessions because "he needs to." In our interview with him, we asked if he might be homesick.

"Homesick? I've never left home. I live with Arab friends. I eat Arabic food, listen to Arabic music. (In essence) I have not left the Middle East since the I arrived here."

He is cushioned from the traumatic effects of culture shock by living in an Arabic atmosphere. As he says, the only way for him to know if he has adjusted would be to live away from all this atmosphere. As a strict Moslem he now has advice on what meats to buy, which drinks are non-alcoholic. Because he is shy and sensitive, it seems unlikely that he will move out from the comfort of this circle. Voluntary participation in the Home Stay program was ruled out by him for fear of making a linguistic or cultural mistake.

#### Conclusion

This report has been somewhat negative in tone partly as a result of the issues we were asked to address. We hasten to acknowledge many positive aspects such as in the countless hours that staff members spent in attempting to assist and reconcile divergent demands placed upon them by the participants, the institution, the sponsoring agencies, and an uneasy relationship with the IEL program.

Many of the problems encountered are a result of the ad hoc nature

of the program as it mushroomed from 45 to 168 within a short period of time. Some of the problems resulted from the range of differences within the participants which made an accommodation to their various needs impossible to adequately meet. Other problems were really outside the scope of ISAO's control, the selection process and various individual motivations for participation within even a single grouping.

We would, however, strongly urge that if the program is to be continued, serious study be given the implications of including contract groups whose motivation for participation is often quite different than those individuals exclusively bound for entrance into U.S. institutions of higher education. It appeared to us that at least one of the major stumbling blocks was that of using a program model built on the experiences of previous programs. Most of the participants we interviewed found the content too simplistic or at minimum oriented towards problems for which they had already worked out tenable solutions. It is obvious that presently the orientation program does not attract wide attendance nor participation. One suggestion has been to resort to various sanctions for non-attendance. This is a move we feel would be counter productive. We would suggest, however, in addition to revision of both its content and style of presentation, that serious effort be given to finding a time slot that does not place the program invariably at the end of a long arduous day.



**IMPORTANT:** You should not fill out this application unless you have begun your post-high school education **AFTER** April 1, 1973.

**APPLICATION FOR DETERMINATION OF BASIC GRANT ELIGIBILITY  
FOR THE 1975-76 ACADEMIC YEAR  
BASIC EDUCATIONAL OPPORTUNITY GRANT PROGRAM**

*MKC  
g5t94r*

— READ INSTRUCTIONS FIRST —

**APPLICANT INFORMATION**

1. Have you attended a college, university, or post-high school vocational/technical school at any time BEFORE April 1, 1973?  YES  NO
- If you answered "YES" to this question, you should not complete this form. See page 1, General Information.  
—If you answered "NO", complete this form and mail it.

2. APPLICANT'S SOCIAL SECURITY NUMBER

3. APPLICANT'S NAME  UNIVERSITY OF MINNESOTA

4. IS APPLICANT A U.S. CITIZEN? ANSWER "YES" IF:

YES You are a citizen of the United States.  
 NO You are in the U.S. for other than a temporary purpose and intend to become a permanent resident.  
 NO You are a permanent resident of the Trust Territories of the Pacific Islands.

OR Answer "NO" if none of the above apply to you. See Instructions

5. APPLICANT'S BIRTH DATE  1974-1975

6. APPLICANT'S PERMANENT MAILING ADDRESS  A Study of Expenses, Sources and Attitudes

City  State  Zip

7. Applicant's school or college for the 1975-76 Academic Year if such a decision has been made. See Instructions. ....

8. APPLICANT'S MARITAL STATUS  Single  Married  Divorced, Separated, Widowed

9. IF APPLICANT IS MARRIED or has DEPENDENTS, answer BOTH (a) and (b) below:

(a) Total size of Applicant's Household—include applicant, spouse, dependent children, other dependents ...

(b) Number of Members of Applicant's Household (including applicant) to be in post-high school educational institutions in 1975-76 ...

**PARENT INFORMATION**

10. NAME OF PARENT:  Last Name  First Name  MI

11. SOCIAL SECURITY NUMBER:

12. PARENTS' STATUS:  Married  Divorced, Separated, Widowed, Single  Both Deceased

13. TOTAL SIZE OF PARENTS' HOUSEHOLD—include applicant, applicant's parents, children dependent on applicant's parents, other persons dependent on applicant's parents. ....

14. NUMBER OF MEMBERS OF PARENTS' HOUSEHOLD (including applicant) to be in post-high school educational institutions in 1975-76. ....

**APPLICANT'S STATUS**

15. DID OR WILL APPLICANT LIVE WITH PARENTS DURING ...

(58) 1974 (59) 1975 (60) 1976

YES  YES  YES  NO  NO  NO

16. APPLICANT IS, WAS, OR WILL BE LISTED AS AN EXEMPTION ON PARENTS' FEDERAL INCOME TAX RETURN DURING ...

(61) 1974 (62) 1975 (63) 1976

YES  YES  YES  NO  NO  NO

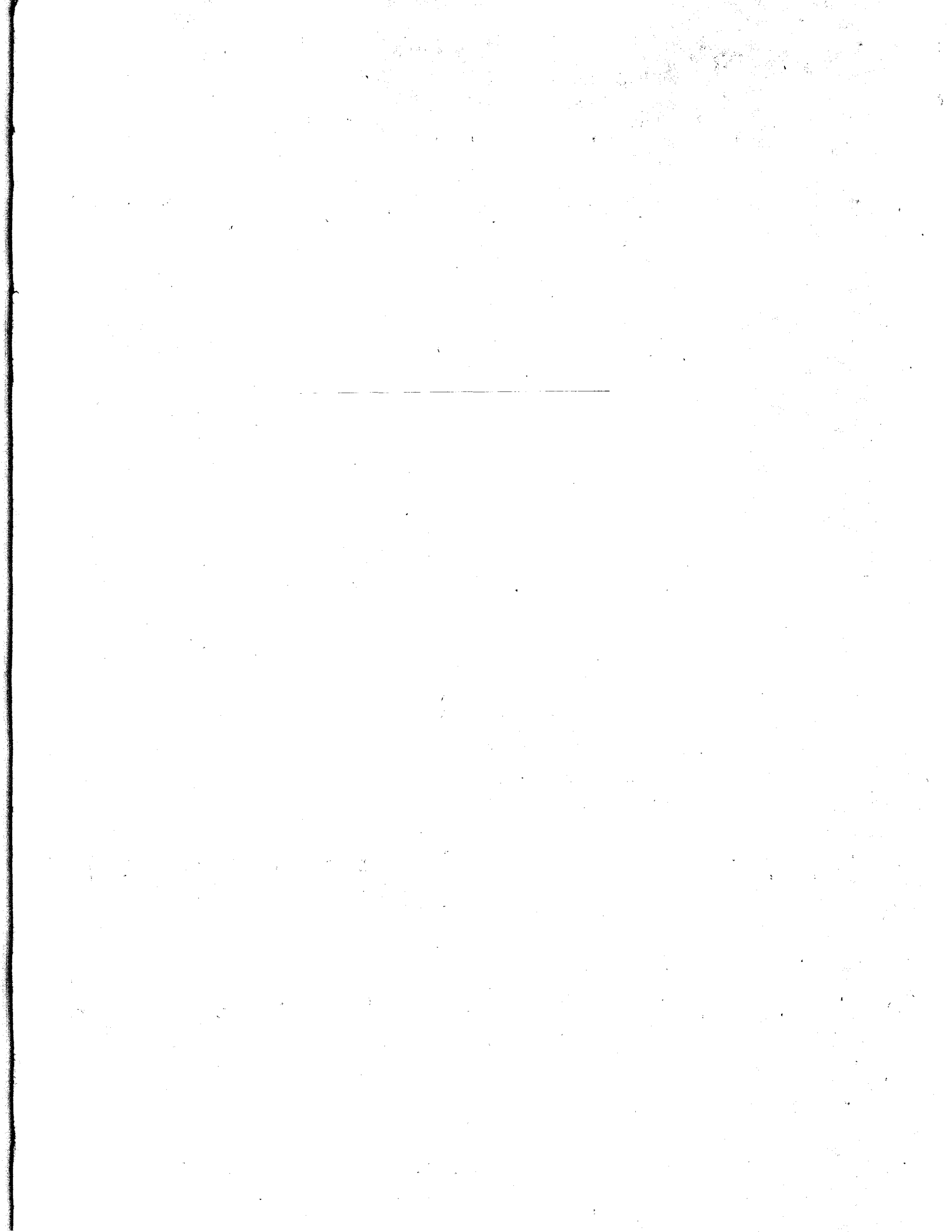
17. DID OR WILL APPLICANT RECEIVE \$600 OR MORE IN FINANCIAL ASSISTANCE FROM PARENTS DURING ...

(64) 1974 (65) 1975 (66) 1976

YES  YES  YES  NO  NO  NO

**IF:** YOU ANSWERED YES FOR ANY QUESTION FOR ANY YEAR IN SECTION C, COMPLETE ONLY SECTION D ON THE NEXT PAGE AND SIGN.

**OR:** IF YOU ANSWERED NO FOR ALL YEARS AND ALL QUESTIONS IN SECTION C, COMPLETE ONLY SECTION E ON THE NEXT PAGE AND SIGN.



# office for student affairs RESEARCH BULLETIN

Undergraduate Student Financing

1974-75

A Study of Expenses, Sources

and Attitudes

Glenn Hendricks

and

Kenneth Skinner

Student Life Studies  
University of Minnesota

## Abstract

This is the analysis of a questionnaire survey of over 600 undergraduate students concerning their expenses, the sources used to pay these expenses, and opinions about present financial assistance policies and practices. Independent variables examined included sex, age, class, recipient/non-recipient of financial aid, and financial self-sufficiency.

## Preface

The cost of going to college and how students are able to pay these costs is a perennial problem in higher education. This study provides a rather heavy dose of detailed data on various aspects of undergraduate, full-time student financing: Expenses, sources and attitudes. Admittedly, the contents are not intended for those who want light reading. Rather the authors see them as a source book for those who must make decisions about the issue of student financing.

A summary is not feasible but for those who would insist we offer a few of the wealth of informational bits which can be found here.

### Expenses

Mean total annual expense in 1974-75 was \$2690. In all categories but room and board of expenses, men reported higher expenditures than did women. Recipients of financial aid reported higher expenses than did those who were not recipients. As might be expected, older students reported higher expenses. The value of a student living at home (and paying minimal or nothing for room and board) was between \$1200 and \$1500. Twenty-one percent of the undergraduates are recipients of some form of institutional financial aid. Twenty-one percent are considered to be financially self-sufficient. Forty percent of the recipients of aid are considered self-sufficient while only 16% of those who are non-recipients qualify as self-sufficient.

### Sources

Nearly half (48%) of the undergraduates receive some assistance from their parents, but only 14% say that parental assistance is the major source for paying these expenses. About 20% receive money through grants and scholarships

while 14% used money from federal and state underwritten loans. Nearly 70% reported some employment during the academic year and 87% were employed during the summer of 1974. Thirty-eight percent drew upon savings to cover their costs.

While 63% of the sample do not anticipate any loan indebtedness at the time of graduation, those receiving SFAO administered assistance anticipate the total amount to be between \$2500 and \$3000. However, over half of this number could not estimate what their repayment schedule would be. Only 25% felt their parents were responsible for assisting them financially. However, 54% felt the government was obligated to do so (with grants, not loans). But 92% responded they as individuals were also responsible for making a contribution towards meeting their costs.

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## Introduction

The role of higher education in American society - including its purposes and constituencies - has undergone significant changes in the past three decades. These changes are reflected to varying degrees in almost every aspect of the college scene, including the manner by which students finance themselves.

The attendance of new constituencies including veterans, minorities, the economically deprived, and women has been underwritten by the infusion of vast new sums of money into the educational endeavor. Direct monetary grants to individuals have accompanied aggressive recruiting practices to attract these new categories of students.

Simultaneously there has been an emergence of an ethic of "rights" variously articulated in a "right to a job," a "right to education," etc. what Yankelovich terms the "psychology of entitlement." The corollary of this has been the development of a sense of the right to financial support in the form of grants - loans or work programs to assist in paying for higher education. Finally, during this same period we have seen the increased use of tertiary education as an accepted alternative social environment, a place (depending upon your point of view) to avoid, to delay or even regroup before entering other social environments, i.e., work, military service or a retreat from a no longer desirable occupational choice. Certainly other social and economic forces have been instrumental in changing the constituency of higher educational institutions, but we mention these to emphasize the basis for a marked shift in the amount of institutionalized financial aid said to be needed as well as actually available to students. At the U of M, the emergence within the past decade of a specialized office for dispensing over \$21 million in various forms of aid is an overt manifestation of this change.



Financial aid programs growing within this context are marked by the varying, if not contradictory, philosophies underlying them. For example, some scholarships are awarded on the basis of academic performance, others on the basis of financial need, while still others awarded on a basis of the performance of such peripherally intellectual attributes as beauty or athletic prowess.

This study grew out of a sense on the part of the authors of the need to explicate patterns of how students finance themselves by first updating knowledge of present expenditures and resource patterns and then to tap student attitudes toward both some of the underlying assumptions about forms of financial aid as well as the manner in which they are being administered. We hypothesized that substantial differences could be found in expenditure, resources, and attitudes as individuals were socialized into higher education. The data supported this belief in some areas, and were, at best, inconclusive in others. While distinct differences emerge between older and younger students, what was more apparent was that the areas scrutinized were marked by heterogeneous attitudes and consensus was the exception rather than the rule. This fact in itself has implications for those administering the multitude of financial aid programs.

The modern urban university is marked by heterogeneity in programs as well as students. Because of this, it was our desire to build a baseline on a somewhat more limited student population than previous studies have done. Part-time students, for example, have significantly different financial basis than do full-time students. Graduate School is typically populated by a group of individuals in a much different part of the American life cycle, and usually have quite different financial needs. Most importantly, however, the major sources of aid for this latter group are

considerably different than for undergraduates both in form as well as the bureaucracy through which it is administered. Consequently, we have arbitrarily narrowed our focus on a rather specific group of students attending the U of M, namely the undergraduate-full-time students. Other categories of those who are counted as students none the less have financial "needs" but to include them in this study would have unnecessarily muddied the results.

The focus of the study was upon the reported out-of-pocket costs which are incurred by students themselves in attending school as full-time undergraduate students. Costing out the total expenditure of money necessary to maintain an individual in the role of student is somewhat like peeling back the layers of an onion. To do so, consideration must be given such things as expenditures on the part of various funding agencies operating the university (only a portion of which is recovered in tuition payments), subsidization in such diverse forms as "student rates" for transportation and magazine subscriptions, or more importantly to our present concern, the value of living with parents. Thus the reader is cautioned in interpreting this data on at least two counts. First, it is the individual's reported estimates and secondly, the data does not include any of the multitude of socially approved (and perhaps disapproved) funding patterns which represent no out-of-pocket expense to the student.

In the past decade two studies of student financing patterns have been carried out (Stecklein, Fenske, and Huang, 1967, and Comstock, 1970). The latter study was essentially a replication of the former study. While this data may appear to be yet another replication, and we shall make comparisons to them where applicable, the reader is cautioned that the purposes of these studies and ours were different, the sample narrower, and the categories of questions not identical.

### Method

The study was conducted by sending a six page questionnaire to a randomly selected sample of undergraduate students who were registered for both Fall 1974 and Winter 1975 quarters.\* Of the 967 in this original sample, 78 people were not located. Of the adjusted sample of 889 undergraduate students, 601 returned completed questionnaires, for a return rate of almost 68%.

The students were sent a pre-letter introducing the study and requesting their participation. Ten days later the questionnaire (Appendix I) was mailed to them. A postcard reminder was sent a week later to non-respondents. Two weeks later a second questionnaire was sent to non-respondents, with a final postcard reminder sent a week after that. Because of the length of the questionnaire and because some people may understandably feel that inquiries about financial arrangements constitute an invasion of privacy, the 68% return rate is quite gratifying.

### Description of the Sample

As indicated, the sample was drawn from those students who had registered for both Fall 1974 and Winter 1975 quarters. In order to allow for comparable figures on expenses for undergraduate education and sources of financing, we wanted the sample to be comprised predominantly of students registered for all three quarters of the academic year. Students were asked to indicate the number of units for which they had registered or planned to register (Appendix I, Item 7). Of those who responded, 85% registered for three quarters with each student's total units for the year equalling 36 or more. Another 9% registered for three quarters, though their unit totals

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\*Foreign students were not included in the sample, for their financial situation differs markedly from that of U.S. students.

were 35 or less. Only 5% indicated that they did not plan to register for Spring quarter, and almost all of these had been full-time students during the two quarters for which they had registered. Therefore, 95% of the respondents were registered for three quarters.

Respondents were asked to indicate their class based upon number of units completed - freshmen being 45 units or less completed, sophomores 46 to 90 units, etc. (Appendix I, Item 1). According to these criteria, 17% of the respondents indicated they are freshmen, 24% sophomores, 28% juniors, and 31% seniors. For sophomores and juniors these figures match the figures for undergraduate enrollment (not including Adult Specials) as computed from official registration statistics for Spring 1975. University figures indicate slightly more freshmen than our sample, and by about the same margin slightly fewer seniors. Differences in the criteria for determination of class membership, whether self-attributed or ascribed by the college, may account for this variation between the sample and the registration figures.

Of those who responded, 59% are male and 41% are female. Based on University figures for the colleges in which undergraduates are enrolled, 57% of undergraduates are male and 43% are female.

In order to check that the respondents are representative of the distribution of undergraduates in the various colleges, the figures showing the colleges in which respondents are enrolled were compared with figures based upon Spring 1975 registration. In most instances, the percentage of respondents from a particular college corresponds closely to that college's percentage of total undergraduate enrollment. For example, 51% of the respondents are in the College of Liberal Arts compared with 50% of undergraduate enrollment; 12% of the sample are in the Institute of Technology as compared to 11% of undergraduates. In other cases there is only a

one or two percentage point difference, with one case of a three percentage point difference.

Fourteen percent of the total sample of respondents are married. However, when the sample is divided into two age categories, a different picture emerges. One age category, those under 24 years of age, would include those undergraduates who conform to the modal developmental cycle of American college students, that is, attending university within the five or six years following graduation from high school. The other category, those who are 24 or older, are not within this modal pattern and therefore their situation may be informed by other variables (e.g. marriage, children, occupational experience). The under 24 group constitutes 85% of our sample, and of this only 8% are married. Of the 15% who are 24 or older, 48% are married.

Students were asked to indicate where they are living during the academic year (Appendix I, Item 6) according to four categories of residence: (1) parents' or relatives' residence, (2) dormitory, fraternity or sorority, (3) apartment or rented house, and (4) self-owned residence. Table I shows these statistics for the total sample, for each class, for sex, and for those who are recipients and non-recipients of financial aid administered by the Student Financial Aid Office. For the total sample, parents' or relatives' residence and apartment or rented house, each shows around 40%, with dormitory fraternity or sorority 16% and self-owned residence 5%. A noticeable difference in the distribution of students among these residence categories is evident between underclassmen and upperclassmen, with the percentage of students residing with parents or relatives or in dormitories, fraternities or sororities much less for seniors than for freshmen, and with the percentage of seniors living in apartments or rented houses much higher than that of freshmen. A slightly higher percentage of

men live with parents or relatives than do women, whereas a slightly higher percentage of women live in dormitories or sororities than do men. Forty-five percent of those undergraduates who are 24 years old or less live with parents or relatives, compared to only 9% of those who are 24 or older.

Eighty-two percent of recipients of financial aid live outside of parents' or relatives' residences, compared with 55% of non-recipients. In the pages that follow, the category "recipients of financial aid" or "aid recipients" refers to those students who receive financial assistance administered by the Student Financial Aid Office of the University, as indicated by their response to Item 22 of the questionnaire (see Appendix I).

TABLE 1  
RESIDENCE DURING ACADEMIC YEAR 1974-75

	Parents' or Relatives' Residence	Dormitory, Fraternity or Sorority	Apartment or Rented House	Self-owned Residence
Total sample (601)*	40%	16%	39%	5%
Males (352)	41	15	40	4
Females (246)	36	19	40	5
Freshmen (100)	56	27	13	4
Sophomores (142)	49	18	29	4
Juniors (165)	38	16	42	4
Seniors (183)	25	11	58	6
Recipients of finan- cial aid (125)	18	20	54	8
Non-recipients of financial aid (472)	45	15	36	4

\* Number of respondents in each category is enclosed in parentheses

Expenses for Academic Year

Students were asked to estimate the total amount they expect to spend for all expenses during the academic year 1974-75. The questionnaire provided seven categories for the estimates of expenses (Appendix I, Item B) - tuition, room and board, books and supplies, transportation, entertainment, personal expenses, and family support. Students were instructed to make estimates only for things for which payment must be made, in other words, for those things for which the student must generate funds. Based on this itemization of expenses, students were asked to estimate their total expenses (Appendix I, Item 9). The figures reported are estimates and should be understood as such. It may be that some students, perhaps those who must keep detailed records of expenses for submission with applications for financial assistance of various types, are more accurate in their estimates. Students who live with parents may not be aware of all the expense items which are taken care of as a function of their continued inclusion in the family unit.

Our interest in the area of expenses focused on the issue of what amounts of cash are spent and consequently must be generated by students to cover their cost of living. Computations were made, therefore, only on those who indicated some such expense. All students pay some tuition and the statistics reported on this expense are based upon the total sample. However, approximately 35% indicated they have no out-of-pocket expense for room and board. For our purpose, then, we based our calculations only upon the 65% who indicated that this was an item of expense they in some fashion were required to finance.

The reported figures for expenses were broken down according to categories of sex, aid recipients and non-recipients, age, class, and living with parents or relatives. These variables were chosen because they were salient to the original research question.



Tuition. The mean amount of tuition paid by respondents is \$780. However, the median of \$750 is the result of higher tuition rates for non-state residents which skewed the distribution bimodally. Little difference in tuition expenses occurs when respondents are separated according to the categories used.

Room and Board (Table 2). The mean room and board payments for the 65% of the respondents who make such payments is approximately \$1300. Those under 24 years of age report an average of \$1110. Women have higher room and board payments than do men, and aid recipients report higher payments than non-recipients. A small number (73) of the 40% of respondents who live with parents or relatives indicate that they make some room and board payments. Seniors report only slightly higher room and board payments than do freshmen.

Books and Supplies (Table 3). The mean expenses for books and supplies for the total sample is approximately \$160. Men report higher expenses than do women. Aid recipients indicate higher expenses for books and supplies than do non-recipients, except for those aid recipients who live with parents or relatives. Those respondents who are 24 or more years old report higher expenses for books and supplies than do those under 24. These expenses decline slightly for senior men as compared with freshmen men, whereas for women there is little difference between freshmen and seniors.

Transportation (Table 4). The mean transportation expenses for the 90% of the sample who reported transportation costs is approximately \$270. For those under 24 years of age it is \$200. Men report markedly higher expenses than do women (\$320 vs. \$180). Aid recipients have higher transportation costs than non-recipients, except for recipients living with parents or relatives. Aid recipients and non-recipients who are less than 24 years old show similar transportation costs. Students living with parents or relatives have slightly

lower transportation expenses than students who do not live with parents or relatives, though non-recipients of financial aid who live with parents or relatives report higher expenses than non-recipients who do not live with parents or relatives. Recipients of financial aid who do not live with parents or relatives indicate transportation costs almost double that of recipients who live with parents or guardians. Transportation costs increase between freshmen and senior years.

Entertainment (Table 5). The mean entertainment expenses for the 91% of the sample who reported entertainment expenses is approximately \$240. For those under 24 years old it is \$220. Men indicate higher entertainment expenses than do women. Aid recipients and non-recipients report approximately the same entertainment costs, though aid recipients living with parents or relatives report lower expenses than aid recipients not living with parents or relatives. Little difference is seen between non-recipients living with parents or relatives and those not living with parents or relatives. In the under 24 age category, recipients report slightly less for entertainment than do non-recipients. Differences in entertainment expenditures at various academic class levels are quite small.

Personal Expenses (Table 6). The mean personal expenses for the 92% of the sample who reported personal expenses is approximately \$330. For those under 24 years of age it is \$280 but for those over 24 it is \$620, the most notable difference of the variables examined. Men reported higher personal expenses than women, and aid recipients (especially women and students not living with parents or relatives) indicate higher personal expenses than non-recipients. Students not living with parents or relatives report higher personal expenses than those living with parents or relatives. A notable difference in personal expenses occurs between freshmen and seniors.

Family Support. The mean expenses for family support (i.e. support for spouse, children, parents, or siblings) for the 12% of the sample who report such expenses is approximately \$1400. However, the range was wide and the median amount was \$3800. Those students who are 24 or more years old report much higher expenses for family support than those who are less than 24 years old. However, it is difficult to make conclusions from the data on family support because of the varying nature of this support (i.e. different family sizes, single parents, support for student's own parents, etc.) and because the small number of students reporting family support expenses results in categories which contain too few responses for valid statements to be made.

Total Expenses (Table 7). For all respondents, the mean total expenses for the academic year is approximately \$2690. For respondents under 24 years of age the average is \$2380. Men report higher total expenses than do women, and aid recipients indicate higher total expenses than do non-recipients. Aid recipients under 24 years of age report total expenses over \$700 greater than that of non-recipients of that age group. Those students not living with parents or relatives report markedly higher total expenses than do those living with parents or relatives. The mean total expenses of seniors are almost \$800 greater than those of freshmen, with expenses of senior men about the same as freshman men, while expenses of women increase by about \$500 between freshman and senior years. In Table the data was presented as a frequency distribution of total expenses, while almost 90% reported expenses of less than \$4500. The remainder indicated a considerably higher distribution. Over 1% (7 individuals) reported expenses in excess of \$10,000.

Expenses not Incurred through Living  
with Parents or Relatives

From the above figures on expenses, it is apparent that students who live

with parents or relatives have lower expenses than those who live outside parents' or relatives' residence. For the expense categories of books and supplies, transportation, and entertainment there is little difference between those who live with parents or relatives and those who do not. The figures for room and board indicate a mean of \$1490 for those who do not live with parents or relatives (i.e. dormitories, fraternities, sororities, apartments, rented houses, or self-owned residences). A few students (73) who live with parents or relatives report paying room and board, and this mean is \$390. Using these two figures, the amount of expenses not incurred by a student who lives with parents or relatives can be placed at around \$1100. Assuming that most students who live with parents or relatives do not pay room and board (68% of those living with parents or relatives did not indicate room and board payments), the amount of expenses not incurred can be placed closer to \$1500.

The mean total expenses of those not living with parents or relatives is \$3310, while that of those who live with parents or relatives is \$1750 - a difference of \$1560. Forty-five percent of those under 24 years of age live with parents or relatives, and their mean total expenses is \$1720. The remaining 55% who do not live with parents or relatives report a mean of \$2910 - for a difference of nearly \$1200.

Therefore, the mean amount of expenses not incurred by students who live with parents or relatives can be placed somewhere between \$1200 and \$1500.

Elsewhere in the questionnaire (Appendix I, Item 27) students were asked to indicate the extent to which their parents or guardians are making a financial contribution to their undergraduate education. This response was to include an accounting of free room and board, payments on insurance, payments on a car, and other expenses which parents or guardians continue to underwrite. (Subsequent references to parents should be understood to also include guardians.) Based on this calculation, almost 27% of the respondents

indicated that parents provide for none of their expenses. This compares with nearly 52% of the sample who indicate that parents make no direct financial contribution, excluding free room and board (as indicated in response to the question on the percentage of parents' direct financial contribution, see below). Nearly 21% of the sample indicate that parents make a insignificant contribution, 35% indicate that parents cover a significant amount of expenses, and almost 14% indicate a major portion of expenses are covered by parents. Only 4% indicate that parents take care of all their expenses. Table 8 shows these appraisals of parents contribution broken down by age and recipients or non-recipients of financial aid.

As we have pointed out before, we are reluctant to draw many direct comparisons with previous studies of student financing because categories used and purposes of each study were different. However, it is interesting to note that Stecklein reports a per quarter mean total cost of \$529 in 1966. Nine years later the total has risen to \$895 (one third of the \$2680 reported in this study). Adjusting these figures for the change in the cost of living index would suggest that had student cost kept pace with that of the general economy, it would be \$913 per quarter or \$2735 per year. While the difference is probably not significant, it does suggest that, at least expenditure-wise, students have not suffered a disproportionate burden of the inflationary pattern of the past decade.

Male students continue to report higher expenditures than do females. The ratio between the two has not appreciably altered during nearly a decade of supposedly changing sex roles. This would suggest that this social development has yet to be reflected in the relative economic relationship between the sexes.

TABLE 2  
 MEAN ROOM AND BOARD EXPENSES  
 FOR ACADEMIC YEAR 1974-75

	Total Sample	Sex		Residence		Age	
		Male	Female	With Parents or Relatives	Not w/Parents nor Relatives	Less than 24 yrs.	24 yrs. or more
Total sample	\$1300 (412)*	\$1260 (243)	\$1350 (166)	\$ 390 (73)	\$1490 (333)		
Aid							
Recipients	1580 (109)	1560 (54)	1610 (55)	1070 (10)	1640 (95)	1400 (84)	2210 (25)
Non-recipients	1200 (301)	1180 (189)	1220 (111)	280 (63)	1440 (236)	1020 (247)	2010 (54)
Age							
Under 24 yrs.	1110 (332)	1040 (188)	1210 (143)	320 (68)	1310 (260)		
24 yrs. or over	2050 (80)	2040 (55)	2080 (25)	1320 (5)	2120 (73)		
Class							
Freshmen	1220 (60)	970 (32)	1510 (28)				
Sophomores	1140 (82)	1160 (52)	1100 (30)				
Juniors	1280 (124)	1250 (80)	1330 (43)				
Seniors	1380 (138)	1390 (75)	1380 (63)				

\* Number of respondents in each category is enclosed in parentheses

TABLE 3  
 MEAN BOOKS AND SUPPLIES EXPENSES  
 FOR ACADEMIC YEAR 1974-75

	Total Sample	Sex		Residence		Age	
		Male	Female	With Parents or Relatives	Not w/Parents nor Relatives	Less than 24 yrs.	24 yrs. or more
<b>Total sample</b>	\$160 (581)*	\$180 (341)	\$140 (238)	\$160 (228)	\$170 (345)		
<b>Aid</b>							
<b>Recipients</b>	200 (121)	220 (62)	180 (59)	150 (22)	210 (96)	200 (97)	210 (24)
<b>Non-recipients</b>	160 (458)	170 (279)	130 (177)	160 (206)	150 (249)	150 (395)	190 (63)
<b>Age</b>							
<b>Under 24 yrs.</b>	160 (493)	170 (280)	140 (211)				
<b>24 yrs. or over</b>	200 (88)	210 (61)	160 (27)				
<b>Class</b>							
<b>Freshmen</b>	180 (100)	230 (49)	130 (50)				
<b>Sophomores</b>	180 (134)	210 (86)	140 (48)				
<b>Juniors</b>	150 (162)	140 (104)	160 (57)				
<b>Seniors</b>	160 (177)	160 (98)	150 (79)				

\* Number of respondents in each category is enclosed in parentheses





TABLE 4  
 MEAN TRANSPORTATION EXPENSES  
 FOR ACADEMIC YEAR 1974-75

	Total Sample	Sex		Residence		Age	
		Male	Female	With Parents or Relatives	Not w/Parents nor Relatives	Less than 24 yrs.	24 yrs. or over
<b>Total sample</b>	\$270 (536)*	\$320 (322)	\$180 (212)	\$250 (220)	\$280 (307)		
<b>Aid</b>							
<b>Recipients</b>	350 (119)	460 (62)	220 (57)	200 (22)	390 (93)	210 (94)	840 (25)
<b>Non-recipients</b>	240 (414)	290 (259)	160 (153)	260 (198)	230 (214)	200 (357)	520 (57)
<b>Age</b>							
<b>Under 24 yrs.</b>	200 (453)	240 (265)	150 (186)				
<b>24 yrs. or over</b>	610 (83)	710 (57)	390 (26)				
<b>Class</b>							
<b>Freshmen</b>	260 (89)	360 (45)	150 (43)				
<b>Sophomores</b>	200 (124)	230 (82)	140 (42)				
<b>Juniors</b>	250 (151)	290 (97)	190 (53)				
<b>Seniors</b>	330 (164)	430 (94)	210 (70)				

\* Number of respondents in each category is enclosed in parentheses

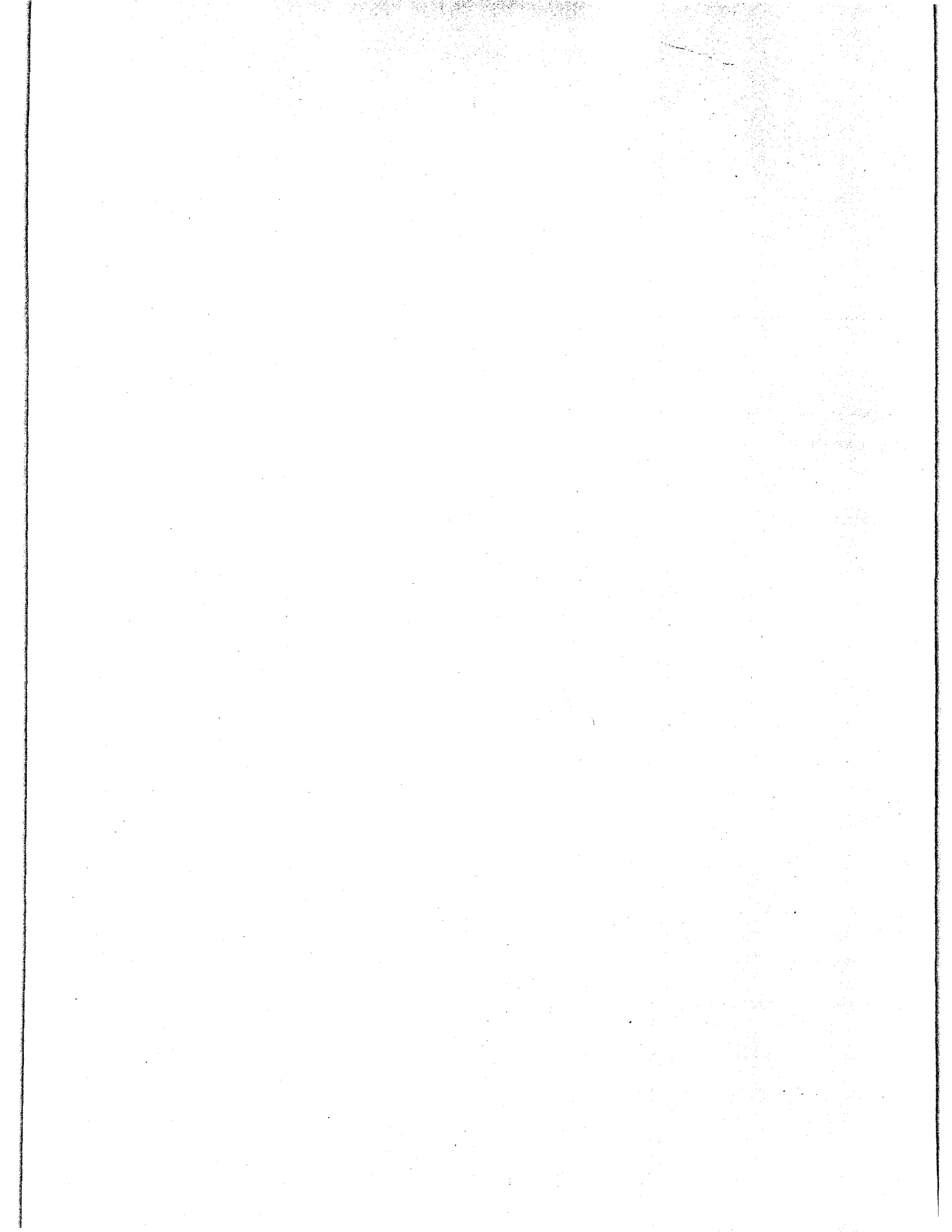


TABLE 5  
 MEAN ENTERTAINMENT EXPENSES  
 FOR ACADEMIC YEAR 1974-75

	Total Sample	Sex		Residence		Age	
		Male	Female	With Parents or Relatives	Not w/Parents nor Relatives	Less than 24 yrs.	24 yrs. or over
<b>Total sample</b>	\$240 (540)*	\$290 (321)	\$170 (217)	\$250 (210)	\$240 (321)		
<b>Aid</b>							
<b>Recipients</b>	240 (121)	310 (63)	170 (58)	190 (22)	260 (95)	200 (97)	430 (24)
<b>Non-recipients</b>	240 (416)	280 (257)	170 (157)	250 (188)	230 (226)	230 (363)	310 (53)
<b>Age</b>							
<b>Under 24 yrs.</b>	220 (462)	270 (266)	160 (194)				
<b>24 yrs. or over</b>	350 (78)	380 (55)	270 (23)				
<b>Class</b>							
<b>Freshmen</b>	240 (87)	340 (43)	160 (43)				
<b>Sophomores</b>	240 (122)	270 (79)	170 (43)				
<b>Juniors</b>	240 (157)	280 (104)	160 (52)				
<b>Seniors</b>	240 (167)	290 (91)	190 (76)				

\* Number of respondents in each category is enclosed in parentheses

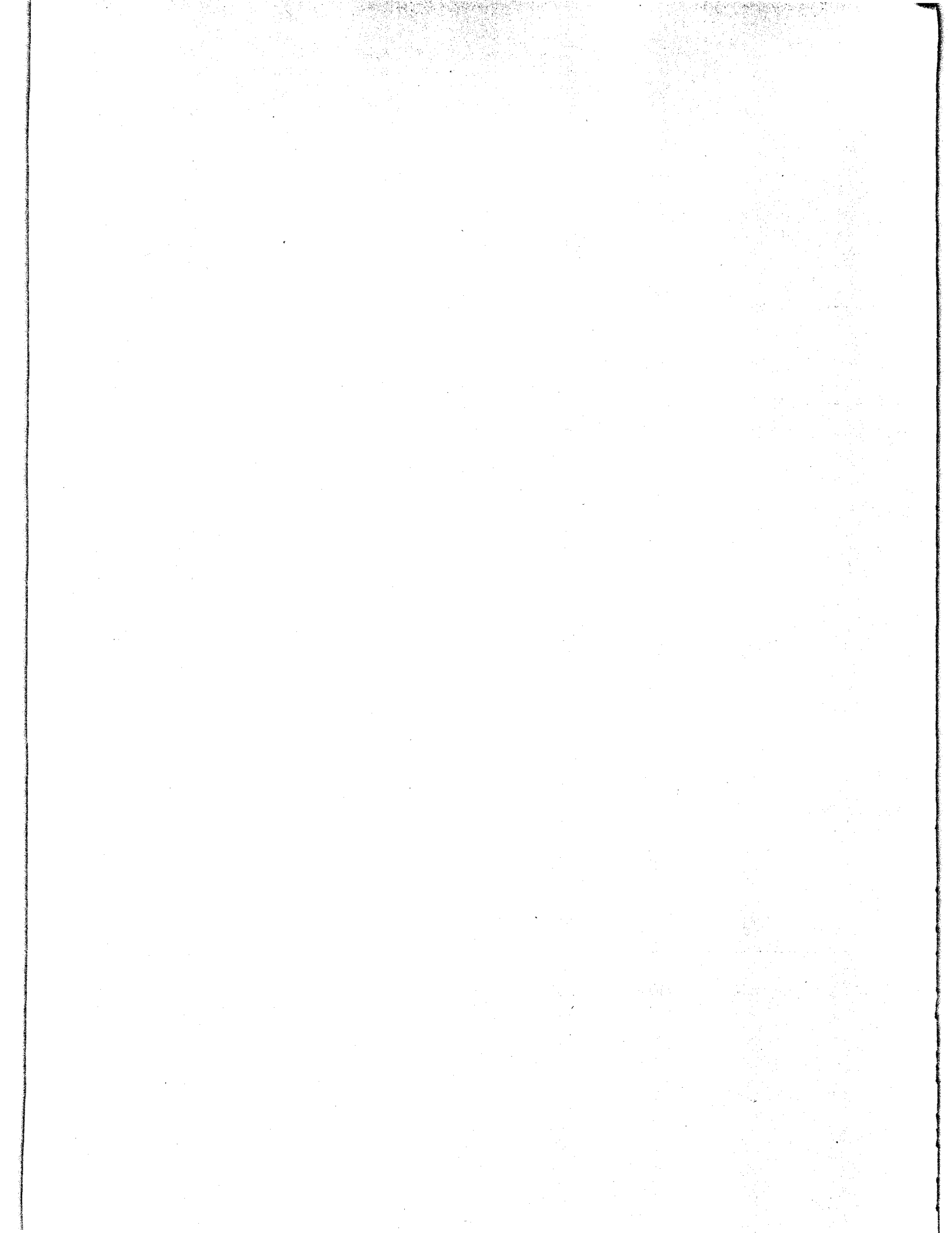


TABLE 6  
 MEAN PERSONAL EXPENSES  
 FOR ACADEMIC YEAR 1974-75

	Total Sample	Sex		Residence		Age	
		Male	Female	With Parents or Relatives	Not w/Parents nor relatives	Less than 24 yrs.	24 yrs. or over
<b>Total sample</b>	\$330 (549)*	\$370 (319)	\$280 (228)	\$310 (217)	\$350 (323)		
<b>Aid</b>							
<b>Recipients</b>	370 (120)	380 (61)	360 (59)	310 (22)	380 (94)	300 (95)	640 (25)
<b>Non-recipients</b>	320 (426)	370 (257)	260 (167)	310 (195)	330 (229)	280 (373)	630 (53)
<b>Age</b>							
<b>Under 24 yrs.</b>	280 (470)	310 (266)	250 (202)				
<b>24 yrs. or over</b>	620 (79)	680 (53)	520 (26)				
<b>Class</b>							
<b>Freshmen</b>	290 (94)	350 (45)	230 (48)				
<b>Sophomores</b>	320 (127)	350 (81)	260 (46)				
<b>Juniors</b>	320 (153)	330 (98)	290 (54)				
<b>Seniors</b>	380 (168)	430 (91)	310 (77)				

\* Number of respondents in each category is enclosed in parentheses

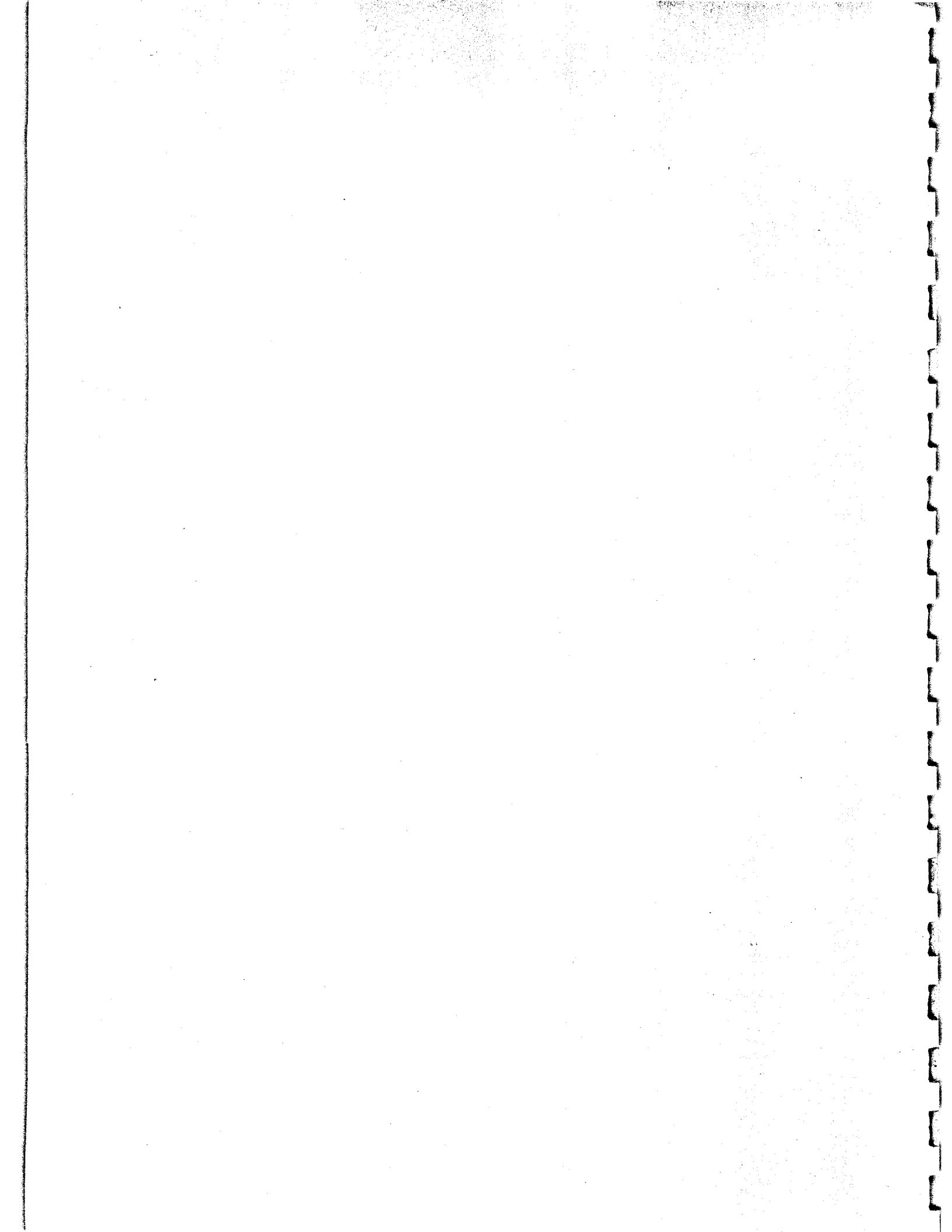


TABLE 7  
MEAN TOTAL EXPENSES  
FOR ACADEMIC YEAR 1974-75

	Total Sample	Sex		Residence		Age	
		Male	Female	With Parents or Relatives	Not w/Parents nor Relatives	Less than 24 yrs.	24 yrs. or over
<b>Total sample</b>	\$2690 (581)*	\$2830 (343)	\$2480 (236)	\$1750 (230)	\$3310 (347)		
<b>Aid</b>							
<b>Recipients</b>	3360 (122)	3400 (63)	3330 (59)	2200 (22)	3660 (96)	2990 (97)	4820 (25)
<b>Non-recipients</b>	2520 (459)	2700 (280)	2220 (177)	1700 (207)	3190 (249)	2230 (397)	4340 (62)
<b>Age</b>							
<b>Under 24 yrs.</b>	2380 (496)	2450 (283)	2280 (211)	1720 (222)	2910 (270)		
<b>24 yrs. or over</b>	4430 (88)	4580 (61)	4110 (27)	2630 (8)	4680 (77)		
<b>Class</b>							
<b>Freshmen</b>	2190 (100)	3140 (49)	2270 (50)				
<b>Sophomores</b>	2360 (136)	2520 (88)	2070 (48)				
<b>Juniors</b>	2910 (163)	3080 (105)	2570 (57)				
<b>Seniors</b>	2960 (177)	3110 (98)	2780 (79)				

\* Number of respondents in each category is enclosed in parentheses

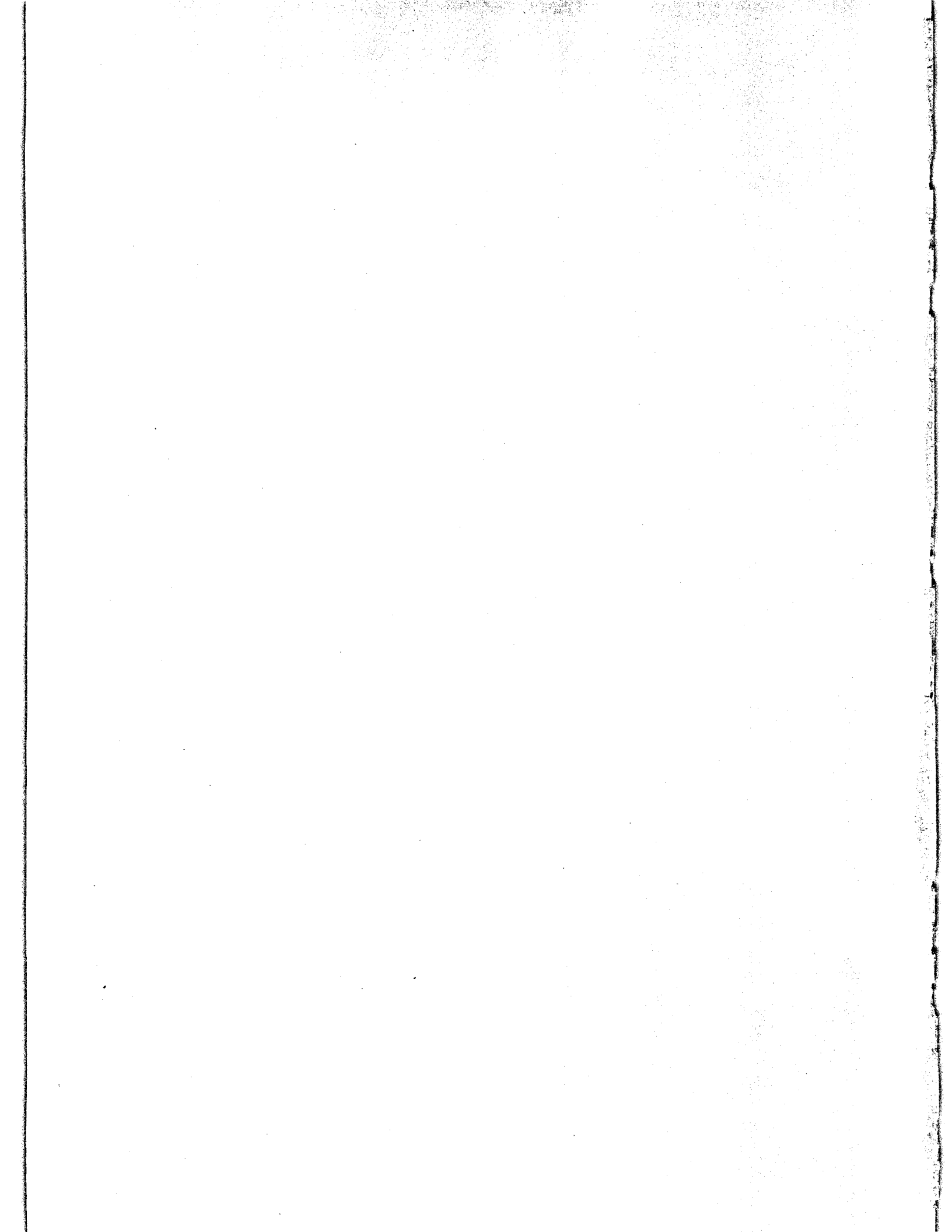




TABLE 8  
STUDENTS' ESTIMATIONS OF EXTENT  
OF PARENTS' OR GUARDIANS' FINANCIAL CONTRIBUTION  
TO UNDERGRADUATE EXPENSES\*

	Total Sample	Age		Financial Aid	
		Less than 24 yrs.	24 yrs. or over	Recipients	Non- recipients
None of expenses	27%	17%	80%	55%	19%
Insignificant amount of expenses	21	23	9	28	19
Significant amount of expenses	35	39	9	15	40
Major portion of expenses	14	16	1	2	17
All expenses	4	5	1	0	5

\* Includes free room and board and other expenses which parents or guardians underwrite

Sources for Financing Undergraduate Education

Students were asked to estimate the percentage of their total expenses for the academic year which they expect to receive from each of twelve categories of sources (Appendix I, Items 10-21). The distributions of the percentage responses of students are indicated in Tables 11 through 21. The distribution of responses are shown according to the following categories of respondents: Total sample, less than 24 years old, or more years old, males, females, freshmen, sophomores, juniors, seniors, recipients of financial aid, non-recipients of financial aid, financially self-sufficient, and financially not self-sufficient.

Parents or Guardians (Table 9). Respondents were instructed to estimate the percentage of their parents' or guardians' financial contribution to their undergraduate education, not including free room and board. According to these figures, 48% of the total sample receives some amount of financial contribution from parents, with over 55% of those under 24 years of age receiving such a contribution. Women receive larger amounts from parents, with 23% receiving 60% or more of their expenses from parents compared to 12% of the men receiving similar amounts.

Parents' contribution declines between freshman and senior years, with 62% of freshmen receiving some amount of contribution compared to 41.5% of the seniors. Twenty-four percent of freshmen report receiving over 60% of the funds for their expenses from parents, compared to 10.4% of seniors reporting an equal amount. The apparent decrease in reliance on parents for finances from freshman to senior years is accentuated by the parallel shift from the majority residing with parents or relatives in the freshman year to the majority of seniors living outside of parents' or relatives' residences. Upperclassmen, therefore, not only reduce their reliance on parents for financial contributions but also largely forego the free room and board that is generally provided the student living with parents or relatives. For these juniors and seniors, the increase in total expenses because

of the change of residence and the diminishing reliance on parents for financial support may produce the need for the student to make use of other sources of financing.

One quarter of aid recipients receive financial contributions from parents, with only about 4% receiving 40% or more of the funds for their expenses from this source. This is compared to the 55% of non-recipients who receive a financial contribution from parents, with over 31% receiving 40% or more of the funds for their expenses from parents. The figures for the financially self-sufficient and the financially not self-sufficient students reflect the basis for this economic situation in that financially self-sufficient students qualify for this designation partly by the minimal or non-existent contribution by parents.

Federal and State Grants and Scholarships (Table 10). Based on our sample, 18.5% of undergraduates receive some amount of financial assistance from federal or state grants and scholarships. The figures for those less than 24 years of age and those 24 or more years of age are roughly the same. Women report utilizing this form of financing to a greater extent than do men. Not only do freshmen utilize this form of financing to a greater degree than do the other classes, but also 9% of the sample of freshmen indicate that federal or state grants and scholarships provide funds for between 40 and 79% of their expenses, whereas for the other classes the percentages in the upper brackets of such support are smaller.

According to these figures, 65% of aid recipients have federal or state grants and scholarships, with 20% of the recipients indicating that 10 to 19% of their expenses are covered by this form of financing. Another 16% indicated that 20 to 29% of their expenses are covered.

Over 16% of those who are financially self-sufficient make use of federal or state grants and scholarships, whereas almost 16% of those who are not

financially self-sufficient make use of this form of financing.

G.I. Bill, Disabled Veterans Rehabilitation, Social Security (Table 11).

Thirteen percent of the total sample make use of one of these sources, with most of these recipients being 24 or more years of age. Twenty-one percent of the 24 or more years of age respondents have 60 to 100% of their expenses covered by one of these forms of financing. Nearly 17% of the male respondents utilize one of these sources, compared with a little more than 7% of the female respondents. Whereas 8% of freshmen utilize one of these sources, over 18% of seniors do.

Aid recipients and non-recipients are roughly comparable in their use of these sources, whereas a much larger proportion of those who qualify for financial self-sufficiency make use of these sources.

Private Scholarships - Including ROTC (Table 12). Only 5.4% of the total sample report making use of private scholarships (i.e. funds awarded student recipients which are outside the purview of the Student Financial Aid Office), with the less than 24 years old group utilizing them more than the older group. The figures for men and women are roughly comparable, whereas freshmen and seniors have more of their expenses covered by private scholarships than do sophomores and juniors. Twelve percent of aid recipients also have private scholarships compared to slightly more than 3% of non-recipients. The figures for those who are financially self-sufficient and those who are financially not self-sufficient are fairly similar.

Federal or State Loans for which the Application Was Submitted to the Student Financial Aid Office (Table 13). Fourteen percent of the total sample have federal or state loans, with one-fifth of the 24 or more years old group having such loans as compared with one-sixth of the under 24 group. A slightly higher percentage of women utilize these loans than do men. Whereas only 10 or 11% of freshmen or sophomores have these loans, around 17% of juniors or seniors

do. Sixty-five percent of aid recipients have federal or state loans with nearly 29% indicating that these loans cover between 10 and 29% of their expenses. Twenty-seven percent of those who are financially self-sufficient have such loans, compared with 10% of those who are financially not self-sufficient.

Loans for which Application Was Submitted directly to Banks, Credit Unions, or on Insurance Policies (Table 14). Only 4.2% of the total sample have these kinds of loans. Few notable differences are evident when the figures are broken down according to age, sex, class, or financial self-sufficiency. A little over one-tenth of aid recipients utilize such loans, with 5% of aid recipients using these sources to cover 40 to 59% of their expenses. Only 2% of non-recipients utilize these sources of loans.

Employment during School Term - Including Work-Study (Table 15). Two-thirds of the total sample indicate that they use some portion of earnings from employment during the academic year to finance their education. Sixty-nine percent of those under 24 years of age utilize earnings from such employment, compared with 62% of those over 24. A slightly larger percentage of women use such earnings for their education than do men. The amounts from employment during the academic year which are utilized to meet expenses increase between freshman and senior years. Aid recipients and non-recipients as well as financially self-sufficient and financially not self-sufficient students show little difference in utilization of earnings from such employment, though greater numbers of both non-recipients and financially not self-sufficient students utilize employment earnings to cover higher percentages of their expenses.

Fourteen percent of our total sample are married, and 71% of this group (or 10% of the total) utilize some portion of the earnings of their spouse

during the academic year. Approximately half of those over 24 are married and it is from this group the use of earnings of the spouse is most frequent. Little difference in use of spouses' earnings exists between men and women.

Own Employment during Summer 1974 (Table 17). Sixty-eight percent of the total sample utilize earnings from summer employment for their education expenses. Three-quarters of the less than 24 years old group utilize such earnings, compared with around 40% of the 24 or more years old respondents. Sixty-eight percent of both men and women use summer employment earnings, though one-quarter of the men use summer earnings to cover between 40 and 100% of their expenses compared with under 14% of the women. As with employment during the academic year, the percentage of students who utilize summer employment earnings increases between freshman and senior years, though the percentage of students who utilize summer employment earnings to cover high percentages of their expenses decreases. Though the percentages of aid recipients and non-recipients who utilize summer employment earnings are about the same (70), a greater percentage of non-recipients use summer employment earnings to cover higher percentages of their expenses. Seventy-four percent of those who are financially not self-sufficient expend earnings from summer employment for their education, compared with 46% of those who are financially self-sufficient.

Own Savings (Table 18). Thirty-eight percent of the total sample report using savings to finance their undergraduate education. Forty-two percent of those less than 24 years old respondents use savings, while only 17% of the 24 or more years old respondents do. Men and women indicate little difference in the use of savings. A slightly larger percentage of freshmen utilize their savings than do students in the other three classes. Aid recipients and non-recipients indicate similar use of savings, whereas those who are financially not self-sufficient make use of savings to a greater extent than do those who

are financially self-sufficient (42% to 25%).

Welfare, Relief, Unemployment, Food Stamps (Table 19). Only 2.5% of the total sample use these sources, with only 1% of those who are under 24 years old and 7% of those who are 24 or more years old.

Other Sources. Only 3% of the total sample indicate receiving funds from sources other than those given. Students were asked to specify this other source, and common responses were gifts from grandparents, birthday gifts, and interest on savings.

Reference should be made to Tables 11 through 19 in order to assess the percentages of students who use the various sources to cover different proportions of their total expenses. The categories of percentages of expenses covered are grouped in 20% increments in order to facilitate reading the tables. The original data, however, were coded according to 10% increments.

Percentages of Aggregate Expenses Coming from the

Sources of Financing

The figures for Tables 4 through 19 are based on each respondent's indication of the percentage of his/her total expenses for academic year 1974-75 which comes from each source. Each student's total expenses are different, and students utilize a variety of combinations of funds from the possible sources. Based on these figures, however, it can be determined how the total amount of money expended by undergraduate students for the academic year breaks down according to percentages from the possible sources. In other words, of the aggregate of monies spent by full-time students during the academic year, what percent comes from parents, federal and state grants and scholarships, employment during the school term, etc? The computation yields the following figures:

Employment during School Term - including work-study	25.5%
Own Employment during Summer 1974	21.0%
Parents or Guardians - not including free room and board	20.9%
Own Savings	8.5%
G.I. Bill, Disabled Veterans Rehabilitation, Social Security	6.5%
Federal and State Grants and Scholarships	5.3%
Federal or State Loans for which the application was submitted to the Student Financial Aid Office	4.1%
Spouse's Employment during School Term	4.0%
Private Scholarships - including ROTC	1.3%
Loans for which application was submitted directly to banks, credit unions, or on insurance policies	1.2%
Other sources	.9%
Welfare, Relief, Unemployment, Food Stamps	.8%

The above figures represent only the monies which the student himself actually spends in order to attend the University and to maintain himself during the academic year. Federal and state support for the institution is not included.



Also, the expenses borne by parents for room and board for students living at home are not included. Were we to include our estimate of room and board costs (\$1200 to \$1500) net incurred by the 40% of the sample who live with parents or relatives, the percentage of this increased aggregate of expenses which parents provide would approach 30%, and the percentages from other sources would be reduced proportionately.

Parents' or Guardians' Income

Students were asked to indicate their parents' or guardians' income before taxes for 1974. Sixty-six percent of the sample complied with this request. Our interest was in determining available resources within the family unit and therefore no attempt was made to distinguish how many of the parents were employed. Those who did not indicate a figure for parents' income may have not done so because they do not know it, their parents are deceased, or the student considers it confidential information. The means for the total sample was \$21,000 (\$ D \$1500), while the median was only \$18,000. This difference reflected the large number who reported relatively high incomes. Over 18% had incomes in excess of \$30,000 with 1% reporting incomes of \$100,000 or more. Approximate means for some of the categories of respondents are given below. Respondents' estimates were generally in thousands of dollars, and we have similarly rounded the mean income for parents of each category to the nearest thousand.

Total Sample (519)	Approximately \$21,000
Males (318)	" \$21,000
Females (201)	" \$21,000
Recipients of Financial Aid (108)	" \$16,000
Non-Recipients of Financial Aid (406)	" \$22,000
Financially Self-Sufficient (97)	" \$18,000
Financially Not Self-Sufficient (418)	" \$22,000

As reported above, students were asked to indicate the percent of their total expenses which are covered by direct financial contribution from parents. The mean parents' income can be shown within selected ranges of percentage of parents' financial contribution, as indicated below.

<u>Percentage of Expenses Covered by Parents</u>	<u>Mean Parents' Income</u>
Students reporting 0 to 9% (285)	Approximately \$17,000
Students reporting 10 to 39% (99)	" \$23,000
Students reporting 40 to 69% (74)	" \$26,000
Students reporting 70 to 100% (57)	" \$29,000

Meeting the Student Financial Aid Office's Estimate of  
Expected Parents' Contribution

Those students who had applied to the Student Financial Aid Office for financial assistance for academic year 1974-75 were asked to indicate the degree to which the estimate made by the Financial Aid Office about expected parents' contribution to their education expenses is being met (Appendix I, Item 28). A little more than 22% (133 respondents) of the total sample indicated that they had applied for financial aid and therefore could respond to this question. These figures are based upon an 83% response rate from those who in fact received financial aid. This distribution corresponds with the responses of all applicants who reported.

Examining the responses of those applicants who actually received aid (some apply and do not qualify, others qualify and for whatever reason choose not to accept) indicates that in 46% of the cases no estimate of a parental financial contribution was made. That is, it was determined that the parents did not possess the resources or had no obligation to assist monetarily the student in meeting his financial need. However, importantly, 22% reported that no parents' contribution was being made, though an estimate of an expected contribution was given in the financial package offered. Fifteen percent indicated that the contribution made is below the estimate, 12% that it is approximately the same as the estimate, and 5% that it is above the estimate.

The regulations governing parental expected assistance are bureaucratically applied. The sub samples became too small in this study to make definitive generalizations, but it is apparent that at least in a number of cases parents are for whatever reason failing to provide at the expected level. Several of the respondents specifically raised this issue in their additional remarks.

TABLE 9

## ESTIMATES OF PERCENTAGE OF INDIVIDUAL TOTAL EXPENSES

## COVERED BY PARENTS OR GUARDIANS

(not including free room and board, etc.)

	None	1-19%	20-39%	40-59%	60-79%	80-100%
Total sample (601)	51.9	12.9	10.0	8.8	8.1	8.5
Less than 24 yrs. (509)	44.8	13.9	11.4	10.6	9.6	10.0
24 or more yrs.(92)	90.2	6.5	3.3	-	-	-
Males (352)	54.6	13.7	9.5	10.3	6.6	5.4
Females (246)	48.4	11.4	10.2	7.0	10.2	12.7
Freshmen (100)	38.0	15.0	11.0	10.0	9.0	15.0
Sophomores (142)	54.3	7.8	9.3	10.0	10.0	8.6
Juniors (166)	49.1	13.4	9.7	11.5	10.3	6.0
Seniors (183)	58.5	14.8	10.9	5.5	4.4	6.0
Recipients of financial aid (125)	76.0	13.6	6.4	.8	1.6	1.6
Non-recipients of financial aid (475)	45.1	12.6	11.1	11.1	9.8	10.3
Financially self- sufficient (126)	95.2	4.8	-	-	-	-
Not financially self-sufficient (471)	40.6	15.1	12.4	11.2	10.3	10.5

Figures represent percent of students from each category whose responses fall within the designated percentage range.

TABLE 10

ESTIMATES OF PERCENTAGE OF INDIVIDUAL TOTAL EXPENSES  
COVERED BY FEDERAL AND STATE GRANTS AND SCHOLARSHIPS

	None	1-19%	20-39%	40-59%	60-79%	80-100%
Total sample (601)	81.5	6.9	7.4	1.9	2.0	.3
Less than 24 yrs. (509)	81.5	6.6	7.8	1.8	2.2	.2
24 or more yrs.(92)	81.5	8.6	5.4	2.2	1.1	1.1
Males (352)	84.9	5.4	6.0	1.2	2.3	.3
Females (246)	76.6	9.0	9.4	2.8	1.6	.4
Freshmen (100)	76.0	7.0	8.0	3.0	6.0	-
Sophomores (142)	83.6	5.7	5.7	2.9	1.4	.7
Juniors (166)	83.0	6.6	8.5	-	1.8	-
Seniors (183)	82.5	7.7	7.1	1.6	.5	.5
Recipients of financial aid (125)	34.4	28.0	26.4	7.2	3.2	.8
Non-recipients of financial aid (475)	94.2	1.2	2.2	.4	1.8	.2
Financially self- sufficient (126)	73.4	12.1	9.7	3.2	.8	.8
Not financially self-sufficient (471)	84.1	5.1	6.8	1.5	2.2	.2

Figures represent percent of students from each category whose responses fall within the designated percentage range.

TABLE 11

ESTIMATES OF PERCENTAGE OF INDIVIDUAL TOTAL EXPENSES  
COVERED BY G.I. BILL, DISABLED VETERANS REHABILITATION, SOCIAL SECURITY

	None	1-19%	20-39%	40-59%	60-79%	80-100%
Total sample (601)	87.0	1.5	3.0	3.5	2.5	2.3
Less than 24 yrs. (509)	92.3	1.4	2.2	2.4	.8	1.0
24 or more yrs. (92)	58.7	2.2	7.6	9.8	11.9	9.7
Males (352)	83.1	2.0	3.5	4.0	3.7	3.7
Females (246)	92.6	.8	2.4	2.8	.8	.4
Freshmen (100)	92.0	-	2.0	2.0	1.0	3.0
Sophomores (142)	90.0	.7	2.8	2.8	1.4	2.1
Juniors (166)	87.3	3.6	2.4	3.0	3.0	.6
Seniors (183)	81.4	1.1	4.4	5.4	3.8	3.8
Recipients of financial aid (125)	84.8	3.2	4.0	4.0	3.2	.8
Non-recipients of financial aid (475)	87.6	1.1	2.8	3.5	2.4	2.8
Financially self- sufficient (126)	67.7	2.4	6.4	8.0	8.0	7.2
Not financially self-sufficient (471)	92.5	1.1	2.2	2.2	1.0	1.1

Figures represent percent of students from each category whose responses fall within the designated percentage range.

TABLE 12  
ESTIMATES OF PERCENTAGE OF INDIVIDUAL TOTAL EXPENSES  
COVERED BY PRIVATE SCHOLARSHIPS, INCLUDING ROTC

	None	1-19%	20-39%	40-59%	60-79%	80-100%
Total sample (601)	94.6	2.7	1.7	.8	-	.2
Less than 24 yrs. (509)	93.8	3.0	2.0	1.0	-	.2
24 or more yrs. (92)	98.9	1.1	-	-	-	-
Males (352)	95.1	1.8	2.0	.9	-	.3
Females (246)	93.9	4.1	1.2	.8	-	-
Freshmen (100)	93.0	3.0	3.0	1.0	-	-
Sophomores (142)	98.6	-	.7	.7	-	-
Juniors (166)	96.4	2.4	.6	.6	-	-
Seniors (183)	91.3	4.4	2.7	1.1	-	.5
Recipients of financial aid (125)	87.2	8.8	4.0	-	-	-
Non-recipients of financial aid (475)	96.6	1.1	1.7	.4	-	.2
Financially self- sufficient (126)	94.4	4.0	1.6	-	-	-
Not financially self-sufficient (471)	94.8	2.2	1.7	1.0	-	.2

Figures represent percent of students from each category whose responses fall within the designated percentage range.

TABLE 13

ESTIMATES OF PERCENTAGE OF INDIVIDUAL TOTAL EXPENSES  
COVERED BY FEDERAL OR STATE LOANS FOR WHICH THE APPLICATION  
WAS SUBMITTED TO THE STUDENT FINANCIAL AID OFFICE

	None	1-19%	20-39%	40-59%	60-79%	80-100%
Total sample (601)	85.7	5.6	4.6	3.0	.7	.5
Less than 24 yrs. (509)	87.1	4.8	4.4	2.8	.6	.4
24 or more yrs.(92)	78.3	9.7	5.5	4.4	1.1	1.1
Males (352)	88.0	2.4	3.4	2.5	.3	.3
Females (246)	82.4	5.8	6.2	3.6	1.2	.8
Freshmen (100)	89.0	2.0	6.0	3.0	-	-
Sophomores (142)	90.0	2.8	2.8	2.1	1.7	.7
Juniors (166)	83.0	6.0	4.8	3.6	1.2	1.2
Seniors (183)	83.1	9.3	4.3	3.2	-	-
Recipients of financial aid (125)	35.2	24.8	21.6	13.6	3.2	1.6
Non-recipients of financial aid (475)	99.1	.4	-	.2	-	.2
Financially self- sufficient (126)	72.6	12.1	8.0	5.6	.8	.8
Not financially self-sufficient (471)	89.5	3.6	3.7	2.2	.6	.4

Figures represent percent of students from each category whose responses fall within the designated percentage range.



TABLE 14

ESTIMATES OF PERCENTAGE OF INDIVIDUAL TOTAL EXPENSES  
COVERED BY LOANS FOR WHICH APPLICATION WAS SUBMITTED DIRECTLY  
TO BANKS, CREDIT UNIONS, OR ON INSURANCE POLICIES

	None	1-19%	20-39%	40-59%	60-79%	80-100%
Total sample (601)	95.8	1.7	1.2	1.2	.2	-
Less than 24 yrs. (509)	95.6	1.4	1.4	1.4	.2	-
24 or more yrs.(92)	96.7	3.3	-	-	-	-
Males (352)	95.4	2.0	1.5	1.2	-	-
Females (246)	96.3	1.2	.4	1.2	.4	-
Freshmen (100)	97.0	1.0	-	2.0	-	-
Sophomores (142)	95.7	.7	2.1	.7	.7	-
Juniors (166)	95.8	1.8	1.2	1.2	-	-
Seniors (183)	95.6	2.7	.5	1.0	-	-
Recipients of financial aid (125)	89.6	3.2	1.6	5.6	-	-
Non-recipients of financial aid (475)	97.4	1.3	1.0	-	.2	-
Financially self- sufficient (126)	95.2	3.2	-	1.6	-	-
Not financially self-sufficient (471)	95.9	1.3	1.5	1.0	.2	-

Figures represent percent of students from each category whose responses fall within the designated percentage range.

TABLE 15

ESTIMATES OF PERCENTAGE OF INDIVIDUAL TOTAL EXPENSES  
COVERED BY EMPLOYMENT DURING SCHOOL TERM, INCLUDING WORK - STUDY

	None	1-19%	20-39%	40-59%	60-79%	80-100%
Total sample (601)	31.9	20.6	19.5	11.5	10.7	5.9
Less than 24 yrs. (509)	30.6	21.8	20.0	12.1	10.8	4.8
24 or more yrs.(92)	38.0	13.1	17.4	9.8	9.7	12.0
Males (352)	34.3	19.1	16.9	12.3	10.2	7.1
Females (246)	28.3	22.5	22.9	11.1	11.0	4.1
Freshmen (100)	38.0	34.0	14.0	12.0	2.0	-
Sophomores (142)	32.9	29.3	19.3	9.3	11.4	7.8
Juniors (166)	30.3	18.7	20.0	15.2	10.9	4.8
Seniors (183)	28.4	15.9	23.5	10.4	14.2	7.7
Recipients of financial aid (125)	32.8	25.6	26.4	8.8	5.6	.8
Non-recipients of financial aid (475)	31.2	19.2	17.9	12.6	12.0	7.0
Financially self- sufficient (126)	31.5	14.5	19.4	9.7	11.3	13.7
Not financially self-sufficient (471)	32.0	21.7	19.8	12.5	10.3	3.9

Figures represent percent of students from each category whose responses fall within the designated percentage range.

TABLE 16

ESTIMATES OF PERCENTAGE OF INDIVIDUAL TOTAL EXPENSES  
COVERED BY SPOUSE'S EMPLOYMENT DURING SCHOOL TERM

	None	1-19%	20-39%	40-59%	60-79%	80-100%
Total sample (601)	89.9	1.8	3.5	2.4	1.3	1.0
Less than 24 yrs. (509)	93.5	1.4	2.4	1.8	.8	.2
24 or more yrs.(92)	70.7	4.4	9.8	5.5	4.4	5.5
Males (352)	90.9	1.8	2.8	2.2	1.7	.6
Females (246)	88.5	2.0	4.5	2.4	.8	1.6

Figures represent percent of students from each category whose responses fall within the designated percentage range.

TABLE 17  
ESTIMATES OF PERCENTAGE OF INDIVIDUAL TOTAL EXPENSES  
COVERED BY EMPLOYMENT DURING SUMMER 1974

	None	1-19%	20-39%	40-59%	60-79%	80-100%
Total sample (601)	31.9	23.2	24.4	12.4	5.4	2.7
Less than 24 yrs. (509)	26.6	23.2	27.0	14.0	6.2	3.0
24 or more yrs.(92)	59.8	22.8	12.0	3.3	1.1	1.1
Males (352)	31.1	20.6	22.8	14.6	6.9	4.0
Females (246)	32.8	26.6	27.0	9.4	3.2	.8
Freshmen (100)	27.0	21.0	25.0	20.0	2.0	5.0
Sophomores (142)	29.3	20.7	27.2	12.8	6.4	3.6
Juniors (166)	30.9	22.5	26.1	13.4	6.6	.6
Seniors (183)	36.1	26.3	22.4	7.6	4.9	2.7
Recipients of financial aid (125)	28.8	34.4	24.0	10.4	1.6	.8
Non-recipients of financial aid (475)	32.1	20.3	25.0	13.1	6.4	3.2
Financially self- sufficient (126)	54.0	25.8	16.9	2.4	-	.8
Not financially self-sufficient (471)	26.0	22.1	26.6	15.3	6.9	3.2

Figures represent percent of students from each category whose responses fall within the designated percentage range.

TABLE 18  
ESTIMATES OF PERCENTAGE OF INDIVIDUAL TOTAL EXPENSES  
COVERED BY STUDENT SAVINGS

	None	1-19%	20-39%	40-59%	60-79%	80-100%
Total sample (601)	61.7	22.3	9.4	5.1	.8	.7
Less than 24 yrs. (509)	58.1	24.2	10.1	5.8	1.0	.8
24 or more yrs. (92)	81.5	10.8	6.5	1.1	-	-
Males (352)	63.4	21.1	8.3	5.7	.6	.9
Females (246)	59.8	23.3	11.0	4.1	1.2	.4
Freshmen (100)	50.0	25.0	18.0	5.0	1.0	1.0
Sophomores (142)	66.4	19.3	7.2	6.5	.7	-
Juniors (166)	59.4	23.7	9.7	6.6	.6	-
Seniors (183)	65.0	22.4	7.1	2.7	1.1	1.6
Recipients of financial aid (125)	64.8	24.8	7.2	2.4	.8	-
Non-recipients of financial aid (475)	60.7	21.6	10.3	5.8	.8	.9
Financially self- sufficient (126)	75.0	15.4	6.4	1.6	-	1.6
Not financially self-sufficient (471)	57.9	24.0	10.5	6.0	1.0	.4

Figures represent percent of students from each category whose responses fall within the designated percentage range.

TABLE 19

ESTIMATES OF PERCENTAGE OF INDIVIDUAL TOTAL EXPENSES  
COVERED BY WELFARE, RELIEF, UNEMPLOYMENT, FOOD STAMPS

	None	1-19%	20-39%	40-59%	60-79%	80-100%
Total sample (601)	97.6	1.2	.2	.2	.7	.2
Less than 24 yrs. (509)	98.6	.8	.2	-	.4	-
24 or more yrs.(92)	92.4	3.3	-	1.1	2.2	1.1

Figures represent percent of students from each category whose responses fall within the designated percentage range.

Recipients and Non-Recipients of Financial Aid

Respondents were asked if they have received for the academic year 1974-75 any financial assistance administered by the Student Financial Aid Office, including federally insured (guaranteed bank) loans (Appendix I, Item 22). Table 20 shows the distribution of aid recipients and non-recipients within each of a variety of categories of respondents. Twenty-one percent of the total sample are recipients, with 20 percent of those under 24 years old and 30 percent of those 24 or more years old receiving financial assistance. A slightly higher percentage of women (25%) receive financial assistance than do men (19%). The distribution of recipients and non-recipients in each class is roughly the same, except for a slight decrease in recipients among sophomores. Fifteen percent of those who are financially not self-sufficient receive financial assistance, compared with 40 percent of those who are financially self-sufficient (see below).

In 1966 Stecklein found nearly 16 percent of the sampled students were recipients of some form of loans, scholarships and grants. It must be emphasized that our question was aimed at determining only that aid administered by SFAD. Limited amounts of such aid flow from other sources (private loans, ROTC scholarships etc.) but given the general increase in the total amount of aid available, especially in the form of loans, we would have suspected the change in the percentage of the student body receiving aid to have been greater. The data emphasizes, however, the fact that while considerable more total dollar amounts are available to assist students, it is still utilized by (or available to) a narrow segment of the total student population.

Financial Self-Sufficiency

According to federal government guidelines, it is only for those students who are financially self-sufficient that there is no expected parents' financial contribution to their undergraduate education. Establishment by a student of such financial self-sufficiency makes the applicant for financial assistance eligible for aid packages which are computed without an expected parents' contribution.

The survey instrument reproduced the questions asked of financial aid applicants on the application for self-supporting status. Financial aid administrators determine an applicant's self-sufficiency based on the criteria included in these questions.

		<u>1974</u>		<u>1975</u>	
Question #1	Did you live in parents' or guardians' home for more than two consecutive weeks during 1974 or 1975?	Yes	No	Yes	No
Question #2	Did you receive \$600 or more (in cash or kind) from parents or guardians during 1974 or 1975?	Yes	No	Yes	No
Question #3	Did your parents or guardians claim you as a federal tax exemption for 1974 or 1975?	Yes	No	Yes	No

Only those applicants who can answer "No" for both years for each of the three questions are considered financially self-sufficient. Our figures for student responses to each question show that 31 percent of the respondents could answer "No" for both years for Question #1, 60 percent could answer "No" for both years for Question #2, and 31 percent could answer "No" for both years for Question #3. Twenty-one percent of the total sample answered "No" for all six parts, thereby qualifying for financial self-sufficiency.

Table 21 shows the distribution of financially self-sufficient



students and financially not self-sufficient students within each of the categories of respondents. Only 10 percent of the less than 24 years old group qualify for financial self-sufficiency as compared with 80 percent of those 24 or more years old. Twenty-one percent of both women and men are financially self-sufficient. Only 5 percent of freshmen qualify, though this increases to 16 percent in the sophomore year and is 31 percent for seniors. Forty percent of recipients of financial aid are financially self-sufficient, compared with 16 percent of nonrecipients of financial aid.

The legal criteria for qualification as a self-sufficient individual in order to receive federally financed aid have only recently been established. Therefore it is not possible to know of changes over time in the numbers of U of M students who meet this criteria. Since older students are demonstrably more frequently self sufficient we would suspect that the major factor in any shift will be a result of increasing numbers of older students within the student body rather than a change in the percentage of self-sufficient younger students.

The issue of financial self sufficiency and the criteria used is a source of much discussion and criticism. This was reflected in the open ended questions at the end of the inventory. A few students volunteered comment on the criteria for establishment of financial self-sufficiency. A twenty year old junior male wrote

I feel that the criteria for determining what an independent student is is not fair. There is no reason why a student should be considered dependent for the academic school year if he only lived with his parents for two weeks in 1974.

A 24 year old senior male stated that

The status of independent student is difficult to obtain and does not allow responsibility for self. It denies independence and perpetuates dependency.

That some students believe the financially self-sufficient status has been misused by others is revealed by this comment from a twenty year old junior male.

I personally know of a number of people from families that are well off and set them up their first year in school. After the year away from home they can file for independent student status. A family that doesn't have enough money to do this ends up paying more in the long run.

TABLE 20  
 DISTRIBUTION OF RECIPIENTS AND NON-RECIPIENTS  
 OF FINANCIAL AID WITHIN VARIOUS CATEGORIES

	Recipients of Financial Aid (125)	Non-recipients of Financial Aid (475)
Total sample (601)	21%	79%
Under 24 yrs. old (509)	20	80
24 or more yrs. old (92)	30	70
Males (352)	19	81
Females (246)	25	75
Freshmen (100)	23	77
Sophomores (142)	15	85
Juniors (166)	23	77
Seniors (183)	22	78
Financially self- sufficient (126)	40	60
Financially not self- sufficient (471)	15	85

TABLE 21

DISTRIBUTION OF FINANCIALLY SELF-SUFFICIENT  
AND FINANCIALLY NOT SELF-SUFFICIENT WITHIN VARIOUS CATEGORIES

	Financially Self- Sufficient (126)	Financially not Self-sufficient (471)
Total sample (601)	21%	79%
Under 24 yrs. old (509)	10	90
24 yrs. old or more (92)	80	20
Males (352)	21	79
Females (246)	21	79
Freshmen (100)	5	95
Sophomores (142)	16	84
Juniors (166)	21	79
Seniors (183)	31	69
Recipients of financial aids (125)	40	60
Non-recipients of financial aid (475)	16	84

## Loans

### Loan Indebtedness

In preliminary interviews for the research, some students expressed concern about the amount of loans they will have when they graduate. Financial Aid officials also expressed interest in ascertaining if loan recipient understood in concrete ways the extent of their repayment responsibilities--specifically their monthly repayment schedule. The questionnaire, therefore, included a section on loans. Students were asked to estimate the total amount of federal, state, or private loans they will have upon graduation (Appendix I, Item 33). As shown in Table 22, over 63 percent of the total sample indicated that they expect to have no loans when they graduate. The distribution of the estimates of loan indebtedness reveals that almost half of those who expect to have loans estimate the amount as below \$1500. The average loan indebtedness expected is between \$501 and \$1000.

When the estimates of expected loan indebtedness upon graduation are broken down by categories of respondents, certain differences in estimates are evident. Those students who are 24 or more years old reported estimates which average between \$1001 and \$1500, compared to a mean between \$501 and \$1000 for those less than 24 years old. No difference is seen in the means between men and women or among the classes (all being between \$501 and \$1000).

Recipients of financial aid made estimates which average between \$2501 and \$3000. About 13 percent of aid recipients indicate that they expect to have no loans upon graduation. Almost half of the

aid recipients who expect to have loans indicate estimates above \$2501. The mean expected loan indebtedness for the 4 percent of non-recipients who expect to have loans is under \$500.

Students who are financially self-sufficient indicate a mean expected loan indebtedness of between \$1001 and \$1500, compared with between \$501 and \$1000 for those who are financially not self-sufficient.

Students were also asked to state the upper limit of loan indebtedness they would be willing to have (Appendix I, Item 34). Table 23 shows the averages of those who responded to this question. Nearly half of the total sample indicate that they did not wish to have any loan indebtedness. For those who gave a statement of an upper limit, the mean is between \$1001 and \$1500. The upper limit of loan indebtedness which a student is willing to accept rises by \$1000 between freshman and senior years.

The upper limit of loan indebtedness for recipients of financial aid matches the mean of loan indebtedness this group expects to have (between \$2501 and \$3000).

Those students who expect to have loans upon graduation gave statements of upper limits which average between \$2001 and \$2500, whereas those who do not expect to have loans upon graduation indicated figures which average between \$501 and \$1000 as upper limits.

Those students who have loans were asked to estimate what they expect their monthly loan repayment will be (Appendix I, Item 35). Thirty-one percent of the total sample responded to this question,

and of this group over half indicated that they could not estimate what their monthly loan repayment will be. Eighty-two percent of aid recipients responded to this question, again with over half saying they could not estimate the amount of their monthly repayment. The categories of aid recipients and those who expect to have loans overlap to a certain extent, the average estimates of monthly loan repayment for both these groups is between \$21 and \$40. The fact that so many aid recipients cannot estimate their monthly loan repayment may indicate the need for more explicit explanation of the responsibility the student assumes upon taking a loan.

When students who have loans were asked whether they anticipate that their parents will help repay their loans after graduation (Appendix I, Item 36), 92 percent of those who responded indicated that parents will not repay any. Six percent said that some of their loans will be repaid by parents, while only two percent stated that all would be repaid in this manner.

#### Attitudes Toward Loans

Because some concern had been voiced by students regarding the need to utilize loans in order to finance their education, the researchers were interested in tapping attitudes about the use of loans as a funding source for college education. Five statements with a five point response scale were presented. (Appendix I, Items 37-41).

The first two items were positive statements about the willingness to have loans.

Statement 1. I am willing to have loans to finance my education.

Statement 2. Federal and state governments have limited funds for grants and scholarships, and therefore I recognize the need to have loans.

As indicated in Table 23, 57 percent of the total sample agree that Statement 1 reflects their attitude. Sixty-eight percent of the total

sample agree that Statement 2 reflects their attitude.

When responses to these two statements (as well as to Statements 3, 4 and 5) are broken down by the categories of age, sex, and class there are very few differences in the distribution of responses.

Some differences occur, however, when the responses are broken down by the categories of aid recipient/non-recipient and respondents who expect to have loans/respondents who do not expect to have loans. A slightly larger percentage of recipients of financial aid indicate agreement with both Statement 1 and Statement 2 than do non-recipients. Eighty-two percent of students who expect to have loans agree with Statement 1, as compared with 44 percent of students who do not expect to have loans. Seventy-five percent of students who expect to have loans agree with Statement 2, compared with 64 percent of those not expecting to have loans.

Statement 3. I am reluctant to have loans for I do not like postponing payment for things.

Statement 4. I am reluctant to have loans because repayment will restrict my style of life after I begin my career.

The above two statements are essentially negative indications of willingness to have loans. Seventy percent of the total sample agree with Statement 3 about unwillingness to postpone payment. Forty-seven percent agree with Statement 4, expressing reluctance to have loans because of the possible effect on lifestyle after beginning a career.

Sixty percent of both recipients and non-recipients agree with Statement 3. Similarly, approximately the same percentage of recipients and non-recipients (43% and 48% respectively) agree with Statement 4.



For both statements, a slightly larger percentage of those not expecting to have loans agree with the statements than do those who expect to have loans.

The responses to Statement 1 and Statement 2 by recipients and by those expecting to have loans would seem to indicate that these students accept the fact that loans are necessary to finance their education, for the majority of these students indicate a willingness to have loans. The response to Statement 3 and Statement 4 by recipients and those expecting to have loans however, indicate a slightly greater reluctance to have loans than the responses to Statements 1 and 2 would reveal.

Statement 5. Students should be able to accept grants or scholarships without also accepting loans as part of a financial assistance package.

This statement refers to the general policy of offices which administer financial aid of offering students aid packages which may include scholarship money, loans, and work study. A student is not allowed to accept only one part of the package, but must accept or refuse the package as a whole. Because the total amount of aid assistance in the package is based on an assessment of the student's need, the package as a whole is designed to meet this need --- and a student's indication of a willingness to accept part of the package, but not all, indicates that the student has other available financial sources and therefore a lesser amount of need. We had early in our discussions about financial aid found this assumption to be a common source of complaint

The question asked students whether or not they should be able to accept only the scholarship money and not the loans or work

study. Sixty-nine percent of the total sample indicate that they should be able to do this. Seventy-eight percent of aid recipients agree with Statement 5. A high percentage (over two-thirds) of non-recipients and those not expecting to have loans also agree.

TABLE 22

## TOTAL AMOUNT OF LOANS EXPECTED UPON GRADUATION

	No response	No loans	\$1 - \$500	\$501 - \$1000	\$1001 - \$1500	\$1501 - \$2000	\$2001 - \$2500	\$2501 - \$3000	\$3001 - \$3500	\$3501 - \$4000	\$4001 - \$4500	\$4501 - \$5000	\$5001 - \$5500	\$5501 - \$6000	Above \$6001
Total sample (601)	4.2	63.1	4.6	7.1*	4.4	3.5	2.2	3.7	1.3	1.9	.5	1.2	-	1.2	1.1
Less than 24 yrs. old (509)	4.4	65.1	4.4	6.5*	4.6	3.8	1.8	3.4	1.0	1.6	.6	.8	-	1.4	.8
24 or more yrs.(92)	3.3	52.2	5.4	9.8	3.3*	3.3	4.3	5.4	3.3	3.3	-	3.3	-	-	3.3
Males (352)	3.4	65.1	3.4	7.7*	4.3	4.3	2.6	2.9	2.0	1.4	-	1.7	-	.9	.3
Females (246)	5.3	59.8	6.1	6.1*	4.5	2.9	1.6	4.9	.4	2.5	1.2	.4	-	1.6	2.4
Recipients of financial aid (125)	6.4	12.8	5.6	14.4	8.0	8.0	5.6	11.2*	5.6	6.4	1.6	4.0	-	5.6	4.8
Non-recipients of financial aid (475)	3.6	76.5	4.3*	5.1	3.4	2.6	1.3	1.7	.2	.6	.2	.4	-	-	-
Financially self-sufficient (126)	3.2	44.4	4.8	11.3	7.3*	4.8	2.4	7.3	3.2	3.2	-	3.2	-	2.4	2.4
Not financially self-sufficient (471)	3.2	68.9	4.5	6.0*	3.6	3.4	2.1	2.8	.9	1.5	.6	.6	-	.9	.8

Figures represent percent of respondents within each category

Asterisk (\*) indicates that the mean for the category of respondents falls within the dollar amount range.

TABLE 23  
 MEANS OF STATEMENTS OF UPPER LIMITS OF LOAN INDEBTEDNESS  
 WILLING TO HAVE

Total Sample (45%)*	Between \$1001 and \$1500
Less than 24 years old (44%)	Between \$1001 and \$1500
24 or more years old (53%)	Between \$1501 and \$2000
Men (44%)	Between \$1501 and \$2000
Women (47%)	Between \$1501 and \$2000
Freshmen (31%)	Between \$501 and \$1000
Sophomores (36%)	Between \$1001 and \$1500
Juniors (51%)	Between \$1001 and \$1500
Seniors (52%)	Between \$1501 and \$2000
Recipients of Financial Aid (81%)	Between \$2502 and \$3000
Non-Recipients of Financial Aid (36%)	Between \$501 and \$1000
Financially Self-Sufficient (57%)	Between \$1501 and \$3000
Financially Not Self-Sufficient (43%)	Between \$1001 and \$1500
Those Who Expect to Have Loans Upon Graduation	Between \$2001 and \$2500
Those Who Do Not Expect to Have Loans Upon Graduation	Between \$501 and \$1000

\*Indicates percentage of category who made statement about upper limit of loan indebtedness willing to have.

TABLE 24

## ATTITUDES TOWARD LOANS

**Statement 1:**

**I am willing to have loans to finance my education.**

	Strongly Agree	Agree	No Opinion	Disagree	Strongly Disagree
Total sample (601)	15%	42%	10%	21%	12%
Recipients of financial aid (125)	25	52	5	11	7
Non-recipients of financial aid (475)	12	40	11	23	14
Respondents expecting to have loans (193)	22	60	5	9	4
Respondents not expecting to have loans (392)	11	34	12	26	17

**Statement 2:**

**Federal and State Governments have limited funds for grants and scholarships, and therefore I recognize the need to have loans.**

Total sample (601)	14	54	16	10	6
Recipients of financial aid (125)	13	63	10	13	1
Non-recipients of financial aid (475)	14	52	18	9	7
Respondents expecting to have loans (193)	15	60	10	10	5
Respondents not expecting to have loans (392)	13	51	20	10	6

**Statement 3:**

**I am reluctant to have loans for I do not like postponing payment for things.**

Total sample (601)	35	35	11	16	3
Recipients of financial aid (125)	26	35	14	20	5
Non-recipients of financial aid (475)	37	35	10	16	2
Respondents expecting to have loans (193)	27	32	14	22	5
Respondents not expecting to have loans (392)	38	36	10	14	2

TABLE 24 (Continued)

<b>Statement 4:</b> I am reluctant to have loans because repayment will restrict my style of life after I begin my career.	<b>Strongly Agree</b>	<b>Agree</b>	<b>No Opinion</b>	<b>Disagree</b>	<b>Strongly Disagree</b>
Total sample (601)	19%	28%	16%	30%	7%
Recipients of financial aid (125)	20	23	15	34	8
Non-recipients of financial aid (475)	18	30	16	30	6
Respondents expecting to have loans (193)	18	23	12	38	9
Respondents not expecting to have loans (392)	19	30	18	28	5
<b>Statement 5:</b> Students should be able to accept grants or scholarships without also accepting loans as part of a financial assistance package.					
Total sample (601)	32	37	17	11	3
Recipients of financial aid (125)	45	33	4	16	2
Non-recipients of financial aid (475)	29	38	20	10	3
Respondents expecting to have loans (193)	40	30	13	13	4
Respondents not expecting to have loans (392)	28	40	19	10	3

### Employment

Students were asked to indicate whether or not they are or have been employed during academic year 1974-75 (Appendix I, Item 42). Seventy-nine percent of the total sample indicated they were employed. It would appear that there has been an increase in the number of students who are employed while attending school. Stecklein indicates 58 percent of his sample reported working in 1965-66 while Comstock found 64 percent of the Twin Cities campus students reported working in 1969-70. This shift may be the product of different sampling procedures or the effect of work study programs, changing financial aid policies and/or student strategies for opening with the rapid increase in expenses during this period. Eighty-one percent of those less than 24 years of age indicated they were employed, compared to 71 percent of those 24 or more years old. Little difference exists in the percentage of respondents employed when they are broken down by the various categories (Table 25 ).

Twenty-six percent of the total sample were employed on-campus, with 69 percent off-campus and 5 percent employed both on- and off-campus. Twenty-seven percent of employed respondents less than 24 years old were employed on-campus, compared to 21 percent of those 24 or more years old. A greater percentage of women who were employed worked on-campus than did men. A notable shift in the distribution of students between on- and off-campus employment occurs between freshman and senior years. Whereas 17 percent of employed freshmen worked on-campus, this percentage rises progressively to 34 percent for seniors. A slightly larger percent of employed aid recipients worked on-campus than did employed non-recipients, and this may be accounted for in part by

work-study programs.

Students were also asked to indicate whether or not they were employed during the summer of 1974 (Appendix I, Item 45). Of the total sample, 87 percent indicated they had been employed. As with employment during the academic year, a larger percentage of those less than 24 years old were employed than were those 24 or more years old. A slightly greater number of men were employed during the summer than were women. The percentage of those employed during the summer remains fairly constant for each of the four classes. Little differences in the percentage of those employed exists between aid recipients and non-recipients, though a slightly greater percentage of those who are financially not self-sufficient were employed than were those who are financially self-sufficient.

Students who were employed during the academic year were asked to estimate their total earnings for this period of time (Appendix I, Item 44). As indicated in Table 26, almost 60 percent of those employed estimated their earnings as under \$1500. The mean earnings of the 79 percent who were employed is between \$1501 and \$2000. Those students who were employed on-campus reported earnings which average between \$1501 and \$2000, whereas those students who worked off-campus indicated earnings which average between \$2001 and \$2500 --- perhaps a reflection of the higher wages paid in off-campus employment.

Men averaged higher earnings through employment during the academic year than did women. Although a higher percentage of freshmen reported being employed off-campus, the mean earnings of freshmen (\$1001 to \$1500) was much lower than the means for the other three classes (\$2001 to \$2500).



Seventy percent of aid recipients earn under \$1500, whereas 57 percent of non-recipients earn under \$1500. The mean earnings for aid recipients is between \$1501 and \$2000, whereas for non-recipients it is between \$2001 and \$2500. Aid recipients who worked on-campus reported mean earnings between \$1001 and \$1500, while the figures for recipients who worked off-campus show a mean earnings between \$1501 and \$2000. Non-recipients employed on-campus reported higher earnings (\$1501 to \$2000) than did recipients working on-campus. Similarly, non-recipients who worked off-campus reported earnings which average higher (\$2001 to \$2500) than off-campus earnings of recipients.

The figures for those who are financially self-sufficient reveal mean earnings of between \$3001 and \$3500, while the mean for those who are financially not self-sufficient is between \$1501 and \$2000.

Those students who were employed during the summer of 1974 were asked to indicate their earnings (Appendix I, Item 45). Over half of the respondents reported summer earnings under \$1500. Mean earnings were between \$1001 and \$1500. The mean earnings of men (\$1501 to \$2000) was higher than that of women (\$1001 to \$1500). Though the mean earnings of respondents from each class are all between \$1001 and \$1500, it can be seen from Table 27 that upperclassmen earned slightly more than underclassmen. Roughly 80 percent of both aid recipients and non-recipients sufficient averaged between \$1501 and \$2000, whereas those of the financially not self-sufficient students averaged between \$1001 and \$1500.

Recipients of financial aid administered by the Student Financial Aid Office are usually expected to contribute to the financing of their education through summer employment. Students were asked whether they

agree or disagree with the statement that students should be expected to work during the summer and to apply a reasonable portion of their earnings to their education expenses (Appendix I, Item 48). Eighty-two percent agree with this statement, and little variance in this percentage is seen when responses are broken down by the various categories of respondents.

TABLE 25

## STUDENT EMPLOYMENT DURING THE ACADEMIC YEAR 1974-75 AND SUMMER 1974

	Percent employed during academic yr.	Location of Employment			Percent employed during summer 1974
		on-campus	off-campus	both on & off	
Total sample (601)	79%	26%	69%	5%	87%
Less than 24 yrs. old (509)	81	27	68	5	89
24 or more yrs. old (92)	71	21	74	5	76
Males (352)	79	21	75	4	90
Females (246)	80	34	61	5	81
Freshmen (100)	77	17	80	3	85
Sophomores (142)	81	19	76	5	90
Juniors (166)	79	30	65	5	88
Seniors (183)	80	34	61	5	85
Recipients of financial aid (125)	76	33	60	7	83
Non-recipients of financial aid (475)	80	25	71	4	88
Financially self-suffi- cient (126)	75	27	64	9	75
Not financially self- sufficient (471)	81	26	70	4	90

Table 26

## EARNINGS FROM STUDENT EMPLOYMENT DURING SCHOOL TERM

	\$1 - \$500	\$501 - \$1000	\$1001 - \$1500	\$1501 - \$2000	\$2001 - \$2500	\$2501 - \$3000	\$3001 - \$3500	\$3501 - \$4000	\$4001 - \$4500	\$4501 - \$5000	\$5001 - \$5500	\$5501 - \$6000	Above \$6001
Total sample (449)	22.3	24.5	13.1	15.4*	5.1	6.9	1.8	2.0	.7	1.8	.6	1.5	4.2
Less than 24 yrs. old (388)	25.0	26.0	12.9	14.2*	5.9	7.0	2.1	1.5	.8	1.3	.8	.5	2.2
24 or more yrs. old (63)	6.3	14.3	14.3	22.2	-	6.3	-	4.8*	-	6.3	-	7.9	17.5
Males (266)	19.2	22.6	13.2	14.3	5.6*	8.6	2.3	1.9	1.1	2.3	.8	1.9	6.4
Females (183)	27.3	26.8	13.1	16.9*	4.4	3.8	1.1	2.2	-	1.6	.5	1.0	1.0
Freshmen (69)	37.7	40.6	5.8*	13.0	1.4	-	-	-	-	1.4	-	-	-
Sophomores (107)	25.2	19.6	12.1	15.0	4.7*	9.3	3.7	1.9	-	1.9	.8	-	4.6
Juniors (129)	21.7	20.9	14.0	12.4	4.7*	10.1	2.3	2.3	1.6	1.6	.8	1.6	6.3
Seniors (140)	13.6	23.6	17.1	19.3	7.9*	5.7	.7	2.1	.7	2.9	-	3.6	2.8
Recipients of financial aid (90)	23.3	25.6	21.1	15.6*	3.3	4.4	-	1.1	-	2.2	-	-	3.3
Non-recipients of financial aid (360)	22.2	23.9	11.1	15.3	5.6*	7.5	2.2	2.2	.8	1.9	.6	2.0	4.7
Financially self-sufficient (90)	7.8	14.4	16.7	18.9	3.3	7.8	1.1*	4.4	-	6.7	1.1	4.4	13.3
Not financially self-sufficient (361)	26.1	26.9	12.2	14.4*	5.5	6.6	1.9	1.4	.8	.8	.6	.8	2.1

Figures represent percent of respondents within each category

Asterisk (\*) indicates that the mean for the category of respondents falls within the dollar amount range.

TABLE 27

## EARNINGS FROM STUDENT EMPLOYMENT DURING SUMMER 1974

	\$1 - \$500	\$501 - \$1000	\$1001 - \$1500	\$1501 - \$2000	\$2001 - \$2500	\$2501 - \$3000	\$3001 - \$3500	\$3501 - \$4000	Above \$4
Total sample (501)	19.6	33.7	20.2*	14.2	5.4	3.0	1.4	1.2	1.4
Less than 24 yrs. old (436)	20.9	34.6	20.0*	13.3	5.5	2.5	1.4	.5	1.3
24 or more yrs. old (68)	10.3	27.9	22.1	20.6*	4.4	5.9	1.5	5.9	1.5
Males (308)	14.3	26.9	21.8	19.5*	6.8	4.5	2.3	1.9	1.9
Females (194)	27.8	43.8	18.0*	6.2	3.1	.5	-	-	.5
Freshmen (82)	28.0	42.7	15.9*	4.9	4.9	2.4	-	-	1.2
Sophomores (125)	21.6	25.6	22.4*	20.8	2.4	4.0	1.6	.8	.8
Juniors (141)	16.3	32.6	21.3*	15.6	7.8	1.4	2.1	1.4	1.4
Seniors (151)	16.6	37.1	19.2*	13.2	6.0	3.3	1.3	2.0	1.4
Recipients of financial aid (100)	15.0	42.0	27.0*	7.0	5.0	2.0	-	1.0	1.0
Non-recipients of financial aid (403)	20.3	31.8	18.6*	16.1	5.5	3.2	1.7	1.2	1.3
Financially self-sufficient (91)	11.0	27.5	23.1	18.7*	5.5	6.6	2.2	3.3	2.2
Not financially self-sufficient (412)	21.4	35.2	19.7*	13.1	5.3	2.2	1.2	.7	1.1

Figures represent percent of respondents within each category

Asterisk (\*) indicates that the mean for the category of respondents falls within the dollar amount range

Attitudes Toward the Student Financial Aid Office

As indicated in Table 9, twenty-one percent of the total sample are recipients of financial aid administered by the Student Financial Aid Office of the University. Students were asked to indicate if they have ever discussed their financial situation with a counselor (not a front desk person) at the Student Financial Aid Office (Appendix I, Item 51). Twelve percent of the total sample responded that they had done so. Thirty-four percent of aid recipients had met with a counselor, compared to only seven percent of non-recipients.

Students were presented with three statements describing the Student Financial Aid Office. Each of the statements reflects a different perception of the operation of this office. Students were directed to indicate their agreement or disagreement with these characterizations of the activities of the Student Financial Aid Office.

- Statement 1. The Student Financial Aid Office presently has almost absolute power to determine whether or not a student will receive financial assistance and to determine the form that assistance will take.
- Statement 2. The Student Financial Aid Office presently performs the function of counseling students on how best to make financial arrangements for undergraduate education.
- Statement 3. The student Financial Aid Office presently administers financial assistance according to criteria beyond its control.

Thirty-five percent of the respondents agree with Statement 1, 24 percent agree with Statement 2, and 21 percent agree with Statement 3 (see Table 28). Similarly, a slightly higher percentage of recipients of financial aid agree with Statement 1 than agree with either Statement 2 or Statement 3. In most cases, the majority of those who expressed an opinion agree with the statements. Only in the case of the responses

of aid recipients to Statement 2 does an almost equal percentage disagree with the statement as agree. Large percentages of students who indicated having no opinion contribute to an inability to make a clear statement about how students view the Student Financial Aid Office. We would, therefore, caution against accepting any global statements of student attitudes towards the Financial Aid Office, either by the recipient clients or potential student clients. However, a number of comments indicated strongly felt concerns by some who did hold them. But even here the criticism was less of the mechanisms of the office than of some of the underlying assumptions about aid which it administers.

A few representative comments are reproduced below. A 21 year old junior woman indicated that the Student Financial Aid Office should

make the financial programs clearer to students in high school. Encourage them to apply for scholarships, etc. Some of these people do not find out from high school counselors. And because they have no older brothers or sisters to "show them the ropes" some of them don't realize that these things are available to them.

A twenty-four year old senior woman reports that her

contacts with the financial aid office have been very positive. They were concerned and compassionate, while having limited resources. My parents' income kept me from receiving interest-free loans, but they went to bat for me in getting a 7% loan through a bank. They called a bank officer and made my reception at the bank very warm.

A twenty-two year old senior woman says she feels

that the financial aid counselors went out of their way to find excuses not to give students financial aid.

A nineteen year old sophomore woman observes that

money, loans, grants, etc... are too easily given out without the careful and necessary steps which should be taken. Anyone who wants to can eventually receive the loans or money they want even if they don't need it as much as someone who really does.

A nineteen year old freshman woman expressed the view that

Financial aid is not available for the group "in the middle" --- not poor enough to obtain any substantial portion of aid or rich enough not to have to ask.

A twenty year old sophomore male who is not a recipient of financial aid made the following statement.

What I can't understand is why all the damned welfare kids get their schooling paid for when they are just as capable of working their way through school as I am.



TABLE 28

## ATTITUDES TOWARD THE STUDENT FINANCIAL AID OFFICE

**Statement 1:**

The Student Financial Aid Office presently has almost absolute power to determine whether or not a student will receive financial assistance and to determine the form that assistance will take.

	Strongly Agree	Agree	No Opinion	Disagree	Strongly Disagree
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Total sample (601)	13%	22%	55%	9%	1%
Recipients of financial aid (125)	19	33	31	15	2
Non-recipients of financial aid (475)	11	18	62	8	1

**Statement 2:**

The Student Financial Aid Office presently performs the function of counseling students on how best to make financial arrangements for undergraduate education.

Total sample (601)	1	23	59	13	4
Recipients of financial aid (125)	2	30	35	24	9
Non-recipients of financial aid (475)	1	21	66	9	3

**Statement 3:**

The Student Financial Aid Office presently administers financial assistance according to criteria beyond its control.

Total sample (601)	3	18	71	7	1
Recipients of financial aid (125)	4	26	56	11	3
Non-recipients of financial aid (475)	3	16	75	5	1

Scholarships Based on Need or Merit

Financial aid packages administered by the Student Financial Aid Office are based on a student's demonstration of need. A student's academic performance is not a factor in the granting of financial assistance, either in terms of the amount or form of assistance.

Students were asked how they would allocate financial assistance, in particular scholarship money, to two students with equivalent financial resources but different records of academic performance (Appendix I, Item 56).

Tom's parents and Bill's parents have about the same yearly incomes and have about equal financial resources. Tom has a G.P.A. of 3.8. Bill has a G.P.A. of 2.6. All other things being equal, how should financial assistance to be distributed to these two students?

Students were provided with three possible ways of allocating financial assistance to Tom and Bill.

- Action 1. Tom should receive a greater amount in the form of scholarships than Bill.
- Action 2. Bill should receive a greater amount in the form of scholarships than should Tom.
- Action 3. Both should receive approximately the same amount in the form of scholarships.

Action 1 indicates that the amount of scholarship money should be influenced by academic performance of an applicant. Action 2 indicates that a larger amount of scholarship money should be given to those having difficulty in their studies, thereby alleviating the financial burden and allowing more energy to be directed toward studying. Action 3 indicates that only financial need should determine the amount of scholarship money, and that academic merit should play no part.

Over two-thirds of the total sample marked Action 3. Nearly one-third marked Action 1, and almost no one marked Action 2 (Table 29).

Although those who are 24 or more years of age reveal slightly less emphasis on merit than do those less than 24 years of age, when the classes are compared we see a higher percentage of upperclassmen emphasizing merit than do underclassmen. Little difference exists in the emphases placed on merit or need between recipients of financial aid and non-recipients.

Many students commented on the issue of whether financial aid should be based on merit or need. A 21 year old junior woman made the following comment.

I graduated in the top 2% of my Minneapolis suburban high school. Therefore, based strictly on ability, I felt I earned and deserved a scholarship. But based on my parents' financial status, I knew I would never qualify under the "needy" category. But I strongly feel that parents should in no way be expected to pay for a college education. Scholarships should be solely based on the student's abilities.

A twenty-six year old senior male expressed the opinion that "only students with high G.P.A.'s receive aid" and that "Grades are overemphasized". A twenty-four year old senior woman indicated that

scholarships should be more or less based on academic accomplishments. No one should be given a free ride, despite race, creed, color, or sport.

A 20 year old sophomore male states that

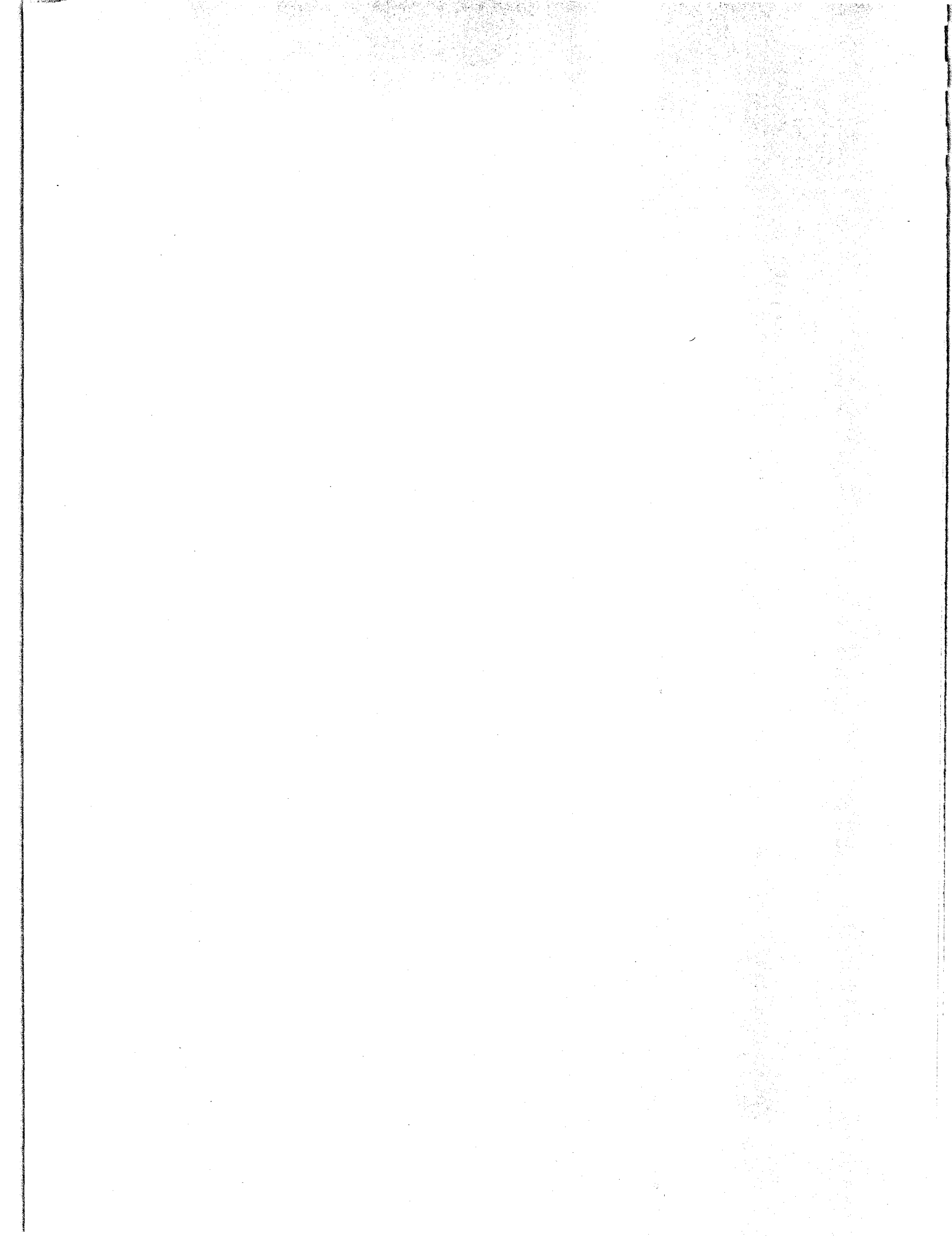
I think I have been treated fairly in the amount of financial aid given to me. I'm not a real intelligent student, so I do not have a real high G.P.A. But I work at it. Therefore, I feel aid shouldn't be given out solely on the basis of G.P.A.

TABLE 29

## OPINIONS REGARDING SCHOLARSHIPS BASED ON NEED OR MERIT

Tom's parents and Bill's parents have about the same yearly incomes and have about equal financial resources. Tom has a G.P.A. of 3.8. Bill has a G.P.A. of 2.6. All other things being equal, how should financial assistance be distributed to these two students?

	<u>Action 1</u>	<u>Action 2</u>	<u>Action 3</u>
	Tom should receive a greater amount in the form of scholarships than should Bill.	Bill should receive a greater amount in the form of scholarships than should Tom.	Both should receive approximately the same amount in the form of scholarships.
Total sample (601)	32%	1%	67%
Less than 24 yrs. old (509)	33	1	66
24 or more yrs. old (92)	23	0	77
Freshmen (100)	24	1	75
Sophomores (142)	27	1	72
Juniors (166)	38	0	62
Seniors (183)	34	1	65
Recipients of financial aid (125)	38	1	61
Non-recipients of financial aid (475)	30	1	69



The Relevance of Poor Academic Performance

To the Awarding of Financial Assistance

Students were presented with a situation in which an applicant for financial assistance, who has financial need, is performing poorly in scholastic work (Appendix I, Item 59).

For the past three quarters Sarah has received mostly Incompletes and D's in her courses. Her financial need has remained about the same as it was a year ago when she applied for and received financial assistance from the Student Financial Aid Office. She will enroll in classes for the next academic year, and so she has submitted an application for financial assistance.

How should the Student Financial Aid Office respond to her application?

Four possible actions were presented to students, ranging from action which reflects no change on the part of the Student Financial Aid Office to action which denies financial assistance to the applicant.

Action 1. Sarah should receive financial assistance based solely on the criteria of financial need and permission to register in her college.

Action 2. Though the total amount of Sarah's aid package should remain roughly the same, the percentage of scholarship assistance in her aid package should be reduced and the percentage of loans increased.

Action 3. The total amount of the financial aid package offered Sarah should be reduced.

Action 4. Sarah should not be offered any financial assistance.

Students' responses are fairly evenly distributed among the four actions, as shown in Table 30. The largest percentage (33%) of the total sample would reduce the applicant's scholarship money while maintaining the total amount of the aid package. The majority (as revealed by Actions 1 and 2) would not take "punitive action" in terms of reduction or elimination of the applicant's aid package.

The percentage of students in each class who selected Actions 1 or 2 is fairly stable, though a higher percentage of upperclassmen indicate that the applicant should not be offered any financial assistance than do underclassmen.

Almost half the aid recipients in the sample selected Action 2, with only 29 percent indicating that the more "punitive" steps (as indicated by Actions 3 and 4) should be taken.

These responses, as well as those from preceeding sections, indicate the need for greater clarification by SFAO of the basis on which aid decisions are made. Whatever personal financial aid philosophy individual advisors may hold, they are to a large extent only administering the granting of monies under terms laid down by the funding source. The transition from emphasizing a basis of merit rather than a basis of need has not been accomplished with the complete accord of all involved. Perhaps because the recipients themselves have not been active participants in the debate, there continues to be the disjuncture between belief and reality about who receives awards.

TABLE 30

## OPINIONS REGARDING THE RELEVANCE OF POOR ACADEMIC PERFORMANCE TO THE AWARDING OF FINANCIAL ASSISTANCE

For the past three quarters Sarah has received mostly Incompletes and Ds in her courses. Her financial need has remained about the same as it was a year ago when she applied for and received financial assistance from the Student Financial Aid Office. She will enroll in classes for the next academic year, and so she has submitted an application for financial assistance.

How should the Student Financial Aid Office respond to her application?

	<u>Action 1</u>	<u>Action 2</u>	<u>Action 3</u>	<u>Action 4</u>
	Sarah should receive financial assistance based solely on the criteria of financial need and permission to register in her college.	Though the total amount of Sarah's aid package should remain roughly the same, the percentage of scholarship assistance in her aid package should be reduced and the percentage of loans increased.	The total amount of the financial aid package offered Sarah should be reduced.	Sarah should not be offered any financial assistance.

Total sample (601)	24%	33%	18%	25%
Less than 24 yrs. old (509)	22	33	20	24
24 or more yrs. old (92)	36	31	4	29
Freshmen (100)	24	36	21	19
Sophomores (142)	25	30	27	18
Juniors (166)	22	35	15	28
Seniors (183)	24	33	13	30
Recipients of financial aid (125)	22	49	13	16
Non-recipients of financial aid (475)	25	29	19	27



### Misrepresentation of Financial Resources

Interviews with students revealed a sense that some applicants for financial assistance had not reported accurately the financial resources available for education expenses. Respondents were given two hypothetical situations in which courses of action could be taken which would misrepresent the extent of a student's financial resources (Appendix I, Items 57 and 58). Students were asked whether they would take the courses of action outlined in these two hypothetical situations.

Situation 1. Mary's parents reported an income of \$12,000 on the first parents confidential form they submitted with her application for financial assistance. During the following year Mary's parents inherited some money after the death of an uncle. Because Mary felt that this extra income might mean a lower amount of financial assistance for her university expenses and because she did not wish her parents to have to use this windfall money for her education, she encouraged her parents to disregard the legal requirement that they report it on their next parents confidential form.

If you were Mary, would you do the same thing?

Situation 2. Paul is a high school senior who plans to attend the University. From summer employment he had saved about \$2000. An older friend of his at the University told him, however, that such savings meant he would receive less financial assistance since it is expected that savings be applied to university expenses. Paul therefore decided to spend his savings on things he wanted, and so he had no savings to report on his application for financial assistance.

If you were Paul, would you do the same thing?

For Situation 1, forty-seven percent of the total sample indicated that they would not take the action proposed by Mary. Eleven percent indicated they would, while 32 percent did not know what they would do.

For Situation 2, the vast majority (72%) said they would not take action similar to that of Paul. Ten percent said they would, while eighteen percent did not know.

When the responses to these two hypothetical situations are broken down by the various categories of respondents, there is little difference in the distribution of responses when compared with those of the total sample.

That some students feel the pressure to misrepresent their self-reported financial statements in order to receive the amounts of aid which they believe they need is apparent from the following comment by a twenty-three year old senior male.

I have worked every summer and made usually around \$1500. A lot of my friends do not work. When we all applied for financial aid the first time, they received theirs (loans) and I did not. They also estimated their financial aid statements higher than I did. The next year I estimated my statement high and received a loan. I did not like to do this but needed the aid. When I worked during the summer it seemed as if this worked against me.

### Checking Self-Reported Financial Information

The following proposal was presented to students for their reaction.

Occasionally some people say that students or parents falsify information on financial aid applications in order to receive more aid than is equitable. Generally speaking, financial aid agencies feel that parents and students should be trusted and accept the information given as accurate. It has been proposed that some government agency should attempt to check the accuracy of self-reported financial information by examining tax returns, medical bills, and bank accounts.

Assuming that such a task is feasible, indicate the extent to which you agree or disagree with the intent of the proposal.

Fifty-three percent of the total sample agree that such a task should be undertaken, compared with 38 percent who disagree. As shown in Table 31, a slightly higher percentage of those less than 24 years of age agree with the proposal than do those 24 or more years of age. The percentage of students who agree with the statement declines between freshman and senior years, though in all classes a larger percentage of students agree than disagree. The percentage of recipients and non-recipients who agree with the proposal is about equal in magnitude.

That misrepresentation of financial resources on self-reported information forms is seen as a problem is revealed by the number of comments students made about this subject. Many of the comments referred to students who have aid but who are perceived as not needing it or misusing it. Characteristic of the comments is that of a 21 year old sophomore male.

Why does the Financial Aid Office lend people money who don't really need it? I know students here who spend the money they get from the Financial Aid Office on cars, vacations, etc. The main reason they get the aid (which they don't need or use for tuition) is because they have a high grade point average and they give false information on financial aid applications.

A 21 year old senior male expresses the opinion that

there is a definite need for a check on those whom you give aid to. I know of people who have high-paying jobs (which I very much envy) and who use (aid) maney for a new car or to live away from home.

TABLE 31

## OPINIONS REGARDING THE CHECKING OF SELF-REPORTED FINANCIAL INFORMATION

Occasionally some people say that students or parents falsify information on financial aid application in order to receive more aid than is equitable. Generally speaking, financial aid agencies feel that parents and students should be trusted and accept the information given as accurate. It has been proposed that some government agency should attempt to check the accuracy of self-reported financial information by examining tax returns, medical bills, and bank accounts.

Assuming that such a task is feasible, indicate the extent to which you agree or disagree with the intent of the proposal.

	Strongly Agree	Agree	No Opinion	Disagree	Strongly Disagree
Total sample (601)	13%	40%	9%	22%	16%
Less than 24 yrs. old (509)	14	41	9	22	14
24 or more yrs. old (92)	5	34	11	22	28
Freshmen (100)	12	51	10	18	9
Sophomores (142)	18	39	9	23	11
Juniors (166)	12	38	10	23	17
Seniors (183)	9	39	8	23	21
Recipients of financial aid (125)	7	45	5	23	20
Non-recipients of financial aid (475)	14	39	10	22	15

Opinions Regarding the Financial Responsibilities  
of Parents, Government, and the Student

As indicated above, three major sources of financing for undergraduate education are parents or guardians, the federal or state government, and earnings from student employment. One of the purposes of the research was to arrive at some understanding of students' perceptions of the responsibility each of these possible sources has for contributing to the financing of their undergraduate education. Students were asked the following three questions.

Regardless of your parents' or guardians' capabilities, do you believe they have a responsibility to contribute to the financing of your undergraduate education?

Do you believe the federal or state government has a responsibility to provide gift assistance (not loans) in the form of scholarships and grants for the financing of your undergraduate education?

Do you believe that a student has a responsibility to contribute to the financing of his/her undergraduate education through his/her own employment?

Parent Responsibility

Eighty-seven percent of the total sample answered "Yes" or "No" to the question regarding parents' responsibility. Of these respondents 25 percent indicated that they believe parents have a responsibility to contribute to the financing of their undergraduate education. Twice as large a percentage (27%) of respondents less than 24 years of age answered affirmatively as did those 24 or more years of age. As shown in Table 32, the percentage of "Yes" responses declines between freshman and senior years. Twelve percent of recipients of financial aid who answered "Yes" or "No" responded affirmatively compared with 29 percent of non-recipients.

The 25 percent of the students who answered "Yes" to the question on parents' responsibility were asked to indicate what percentage of the total

expenses of their undergraduate education their parents should be responsible for (Appendix I, Item 30). The distribution of the percentages indicated is shown in Table 22. The largest percentages of "Yes" respondents placed their parents' responsibility between 20 and 59 percent of their expenses. When these percentage responses were broken down by the various categories of respondents few notable differences were observed.

#### Government Responsibility

Whereas the majority of respondents believe that parents do not have a responsibility to contribute to the financing of their undergraduate education, the majority (54%) believe that the federal or state government has such a responsibility (Table 33). Of those who responded "Yes" to the question, nearly half (49%) placed the federal or state government's responsibility at between 20 and 39 percent of their expenses. A slightly larger percentage of women (57%) believe the government has a responsibility than do men (52%). Sixty-two percent of freshmen responded affirmatively, compared to 50 percent of seniors. Recipients of financial aid indicated a greater sense that the government has a responsibility (79% responding "Yes") than did non-recipients (49% responding "Yes"). Roughly three-quarters of both recipients and non-recipients who answered "Yes" placed governments' responsibility between 20 and 59 percent of their expenses. The percentages of "Yes" respondents among the financially self-sufficient and the financially not self-sufficient are of almost equal magnitude. Over fifty-four percent of the financially self-sufficient indicated that government has a responsibility for 50 percent or more of their expenses, compared with 32 percent of the

financially not self-sufficient.

### Student Responsibility

An even larger percentage of respondents (92%) responded affirmatively to the question of whether or not the student has a responsibility to contribute to the financing of his or her education through employment (Table 24). Over 60 percent of the respondents who answered "Yes" indicated that earnings from such employment should cover 50 or more percent of their expenses. Little difference exists in either the percentages of "Yes" responses or in the distribution of percentages of total expenses that should be covered when the responses are broken down according to age, sex, class, recipient or non-recipient of financial aid, or financial self-sufficiency. While about 15 percent of the sample indicated no opinion when asked about parental and governmental responsibility only one percent had no opinion on the issue of student responsibility for contributing to the cost of their education.

At the conclusion of the questionnaire, students were asked if they had specific comments to make. Many of these comments concerned students' reluctance to use parents' resources in order to finance their education. Similarly, a considerable number of students expressed dismay that the government and the financial aid administrators expect such parental contributions. The following three statements are from underclassmen who are either 20 or 21 years old.

One of my biggest gripes about getting financial aid is that (the Student Financial Aid Office) goes so much on parents income. But I have friends...whose parents won't help them through college (except maybe room and board), yet the person can't get a loan because his parents' income is too high.

It seems unfair for someone in my position to be ineligible for grants because my parents don't contribute (other than room and board) to my educational costs. I don't think the "poor" should have any advantages.

It is immoral to expect parents to support someone 18 years old or older. They are legally independent adults.

A 19 year old freshman woman who is not a recipient of financial aid wrote that she does

not blame anyone for "lying" about their parents' income or assets. Many students pay for their own education whether their "parents" can or cannot afford it themselves. In these cases, I think the financial aid should be determined by the student's situation only, not by whether the parents are capable to pay.

Some of those who made comments indicated that the government should make larger contributions to the student's expenses. From such comments it cannot be determined whether or not the respondent is cognizant of the federal and state outlays for higher education which are not reflected in tuition. Comments such as the following from a 24 year old senior male were not atypical.

Basically, why should students have to work their butts off all summer and continue to do so while going to school in order to pay for something that is a "right", not a luxury. Our society requires us to have a college level education in order to get anywhere, so why doesn't our society pay for it? Many people are forced into being students. Why should they also be forced to pay for it?

Though the majority of students indicate that they feel they have a responsibility to contribute to the financing of their education through employment, some comments reflect the feeling that such employment during the academic year detracts from studies and other activities. A 22 year old senior woman made the following observation.

It seems absurd to me that although students are encouraged to continue their education in order to do so they have to hold down practically a full-time job. This does not allow for proper study time.

A 22 year old junior male provides this rationale for employment.

If the U of M is attempting to educate the students and prepare them for a career, what better way is there to gain experience than by actually working and earning at least a portion of their tuition.



An eighteen year old sophomore male indicated that he does

not think that a student should be penalized for working hard during the summer to make as much as he can while other students can enjoy the summer and receive more financial aid.

Table 32

**PARENTS' OR GUARDIANS' RESPONSIBILITY TO CONTRIBUTE  
TO THE FINANCING OF RESPONDENT'S UNDERGRADUATE EDUCATION**

	<u>Yes</u> , parents or guard- ians have a respon- sibility to contribute to my undergraduate education	<u>No</u> , parents or guard- ians do not have a responsibility to contribute to my undergraduate ed- ucation.	No opinion
Total sample (601)	25	61	14
Under 24 yrs. old (509)	27	58	15
24 yrs. old or more (92)	14	77	9
Males (352)	23	61	16
Females (246)	28	61	11
Freshmen (100)	31	45	24
Sophomores (142)	28	59	13
Juniors (166)	22	68	11
Seniors (183)	24	65	11
Recipients of financial aid (125)	12	72	16
Non-recipients of financial aid (475)	29	58	13
Financially self- sufficient (126)	13	77	10
Not financially self- sufficient (471)	33	58	9

\* Indicates percentage of "yes" responses among those who answered "yes" or "no".

Those who responded "yes" indicated percentages of their total expenses for which parents or guardians should be responsible. The first figures represent the number of respondents who indicated a percentage within each range of percentage of total expenses.

Percent of Total Expenses	Number of Respondents	Percent of Respondents
1 - 9%	2	1.5%
10 - 19	9	6.7
20 - 29	22	16.4
30 - 39	20	14.9
40 - 49	18	13.4
50 - 59	38	28.4
60 - 69	8	6.0
70 - 79	10	7.5
80 - 89	1	.7
90 -100	6	4.5

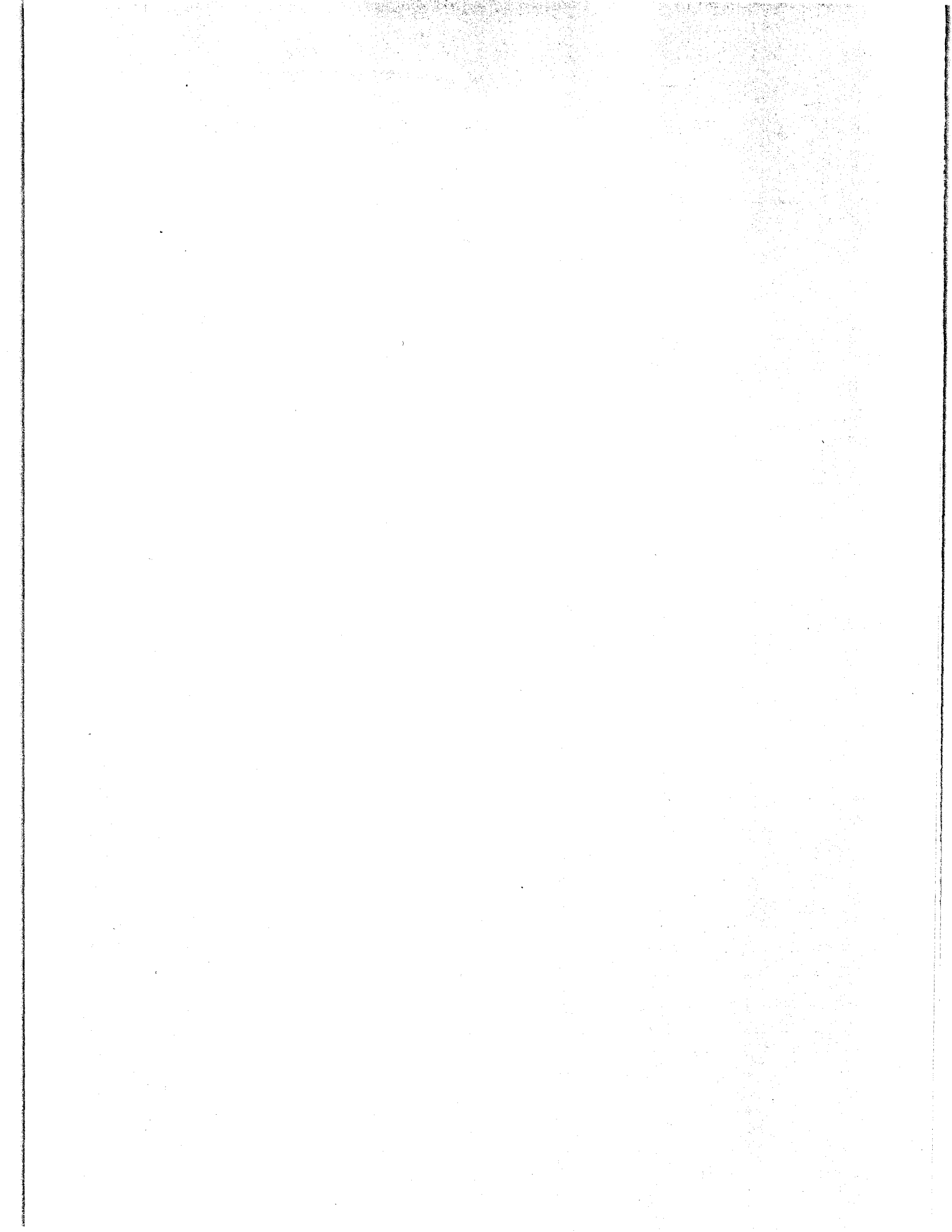


TABLE 33

FEDERAL OR STATE GOVERNMENT'S RESPONSIBILITY TO CONTRIBUTE  
TO THE FINANCING OF RESPONDENT'S UNDERGRADUATE EDUCATION

	<u>Yes</u> , the Federal or State Government has a responsibility to contribute to my un- dergraduate education.	<u>No</u> , The Federal or State Government does not have a responsibility to contribute to my undergraduate education.	No opinion
Total sample (601)	54	32	14
Under 24 yrs. old (509)	55	31	14
24 yrs. old or more (92)	46	42	12
Males (352)	52	38	10
Females (246)	57	26	14
Freshmen (100)	62	21	16
Sophomores (142)	60	26	14
Juniors (166)	30	37	11
Seniors (183)	47	40	12
Recipients of financial aid (125)	79	21	-
Non-recipients of financial aid (475)	49	36	15
Financially self- sufficient (126)	51	38	11
Not financially self- sufficient (471)	63	37	

\*Indicates percentage of "yes" responses among those who answered "yes" or "no"

Those who responded "yes" indicated percentages of their total expenses for which the Federal or State Government should be responsible. The first figures represent the number of respondents who indicated a percentage within each range of percentage of total expenses.

Percent of Total Expenses	Number of Respondents	Percent of Respondents
1 - 9%	3	1.0%
10 - 19	22	7.5
20 - 29	89	30.5
30 - 39	55	18.8
40 - 49	17	5.8
50 - 59	63	21.6
60 - 69	9	3.1
70 - 79	11	3.8
80 - 89	4	1.4
90 - 100	19	6.5

TABLE 34

STUDENT'S RESPONSIBILITY TO CONTRIBUTE TO THE FINANCING  
OF RESPONDENT'S UNDERGRADUATE EDUCATION THROUGH EMPLOYMENT

	<u>Yes</u> , the student has a responsibility to contribute to his/her undergraduate educa- tion through employment.	<u>No</u> , the student does not have a responsibility to contribute to his/ her undergraduate education through employment.	No opinion
Total sample (601)	92	7	1
Under 24 yrs. old (509)	93	7	1
24 yrs old or more (92)	89	11	0
Males (352)	94	6	0
Females (246)	90	9	1
Freshmen (100)	93	4	3
Sophomores (142)	90	9	1
Juniors (166)	93	7	0
Seniors (183)	93	7	0
Recipients of financial aid (125)	93	7	0
Non-recipients of financial aid (475)	91	8	1
Financially self- sufficient (126)	89	11	0
Not financially self- sufficient (471)	92	7	1

\*Indicates percentage of "yes" responses among those who answered "yes" or "no"

Those who responded "yes" indicated percentages of their total expenses for which the student should be responsible through employment. The first figures represent the number of respondents who indicated a percentage within each range of percentage of total expenses.

Percent of Total Expenses	Number of Respondents	Percent of Respondents
1 - 9%	10	2.1%
10 - 19	22	4.6
20 - 29	74	15.4
30 - 39	51	10.6
40 - 49	34	7.1
50 - 59	139	29.0
60 - 69	33	6.9
70 - 79	57	11.9
80 - 89	16	3.3
90 -100	<u>44</u>	9.2
	<u>772</u>	

APPENDIX



UNIVERSITY OF MINNESOTA  
TWIN CITIES

Student Life Studies  
Office for Student Affairs  
328 Walter Library  
Minneapolis, Minnesota 55455

Dear Student,

How much does it cost you to attend the U of M? How do you currently obtain this money? What do you think of present sources of aid?

All of these are vital pieces of information about which the University currently has only rough estimates. Yet University officials must present answers to these questions to State and Federal agencies as they request financial assistance for students.

As we recently wrote you, this office is seeking information about students' present arrangements and students' attitudes on various means of financing their education. You have a personal stake in helping us to obtain this information because at the present time some fundamental decisions are being made about the costs of attending school and the availability of financial resources.

Your responses to the items of this questionnaire will be used to compile statistical profiles. Your completed survey will be held in strictest confidence by Student Life Studies, and no one outside the research office will see the information on an individual questionnaire. No attempt will be made to identify a questionnaire with the person who submits it. The number is used only to keep track of returned questionnaires so that follow-up letters are not sent.

Filling out the questionnaire should take only 20 or 30 minutes. Some items ask for your opinions about forms of financial assistance which you personally may not utilize. Please respond to all questions. We need to know the opinions of both those who are using a particular form of financing as well as those who are not.

Thank you for your cooperation. Should you have any questions about this survey please call this office at 373-4057.

Sincerely,

Glenn Hendricks  
Asst. Professor of Anthropology

1. Class:  freshman (45 units or less completed)      2. Sex:  male  
 sophomore (46 to 90 units completed)                       female  
 junior (91 to 135 units completed)  
 senior (136 or more units completed)                      3. Age:  years
4. Marital status:  not married                       married
5. Have any of your brothers or sisters preceded you in attending university, college or junior college?  
 Yes                       No
6. Where do you live during the academic year?  
 Parents' or relatives' residence  
 Dormitory, fraternity, or sorority  
 Apartment or rented house  
 Self-owned residence

7. Indicate the number of credits for which you have registered or are registering for each quarter.  
Fall \_\_\_\_\_ Winter \_\_\_\_\_ Spring \_\_\_\_\_

8. For item 9 we are asking you to estimate the total amount you expect to spend for all expenses during the academic year 1974-75. To do this, please estimate your expenses for each of the categories listed below. Estimate only expenses for which payment is made.

Tuition	\$ _____
Room and board	\$ _____
Books and supplies	\$ _____
Transportation	\$ _____
Entertainment	\$ _____
Personal expenses	\$ _____
Family support	\$ _____

9. Estimate of total expenses for academic year 1974-75: \$ \_\_\_\_\_

- 10-21 Estimate what percentage of this total you expect to receive from each of the following possible sources for financing your expenses for academic year 1974-75.

10. Parents or guardians (Do not include free room and board) \_\_\_\_\_ %
11. Federal and state grants and scholarships \_\_\_\_\_ %
12. G. I. Bill, Disabled Veterans Rehabilitation, Social Security \_\_\_\_\_ %
13. Private scholarships (include ROTC here) \_\_\_\_\_ %
14. Federal or state loans for which the application was submitted to the Student Financial Aid Office \_\_\_\_\_ %
15. Loans for which application was submitted directly to banks, credit unions, or on insurance policies \_\_\_\_\_ %
16. Employment during school term (include work-study) \_\_\_\_\_ %
17. Spouse's employment during school term \_\_\_\_\_ %
18. Own employment during summer 1974 \_\_\_\_\_ %
19. Own savings \_\_\_\_\_ %
20. Welfare, relief, unemployment, food stamps \_\_\_\_\_ %
21. Other. Please specify source: \_\_\_\_\_ %

22. For academic year 1974-75 have you received any financial assistance administered by the Student Financial Aid Office of the University, including federally insured (guaranteed bank) loans?

Yes                       No

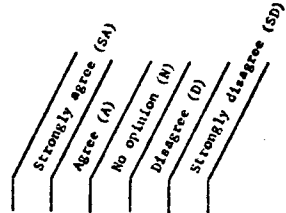
126

23. Did you live in parents' or guardians' home for more than two consecutive weeks during 1974 or 1975?
- |  | 1974 |    | 1975 |    |
|--|------|----|------|----|
|  | Yes  | No | Yes  | No |
| 24. Did you receive \$600 or more (in cash or kind) from parents or guardians during 1974 or 1975? | Yes  | No | Yes  | No |
| 25. Did your parents or guardians claim you as a federal income tax exemption for 1974 or 1975?    | Yes  | No | Yes  | No |
26. Estimate your parents' or guardians' income for 1974, even if they are in no way making a contribution to financing your undergraduate education. Indicate income before taxes.
- \$ \_\_\_\_\_
27. Indicate the extent to which your parents or guardians are making a financial contribution to your undergraduate education. (This would include providing you with free room and board, payments on insurance, payments on a car, etc.)
- \_\_\_\_\_ None of expenses      \_\_\_\_\_ Significant amount of expenses      \_\_\_\_\_ All expenses
- \_\_\_\_\_ Insignificant amount of expenses      \_\_\_\_\_ Major portion of expenses
28. Only those who applied to the Student Financial Aid Office for financial assistance for academic year 1974-75 should respond to this item.
- Indicate the degree to which the estimate made by the Financial Aid Office about expected parental/guardian contribution to your education will be met during this academic year.
- \_\_\_\_\_ In the package of aid offered there was no estimate of a financial contribution by my parents/guardians.
- \_\_\_\_\_ The aid package included an expected parental/guardian contribution, but none is being made.
- \_\_\_\_\_ My parents'/guardians' contribution is above the estimate.
- \_\_\_\_\_ My parents'/guardians' contribution is below the estimate.
- \_\_\_\_\_ My parents'/guardians' contribution is approximately the same as the estimate.
29. Regardless of your parents' or guardians' capabilities, do you believe they have a responsibility to contribute to the financing of your undergraduate education?
- \_\_\_\_\_ Yes      \_\_\_\_\_ No      \_\_\_\_\_ No opinion
30. If yes, indicate what percentage of the total individual expenses of your undergraduate education your parents or guardians should be responsible for: \_\_\_\_\_%
31. Do you believe the federal or state government has a responsibility to provide gift assistance (not loans) in the form of scholarships and grants for the financing of your undergraduate education?
- \_\_\_\_\_ Yes      \_\_\_\_\_ No      \_\_\_\_\_ No opinion
32. If yes, indicate what percentage of the total individual expenses of your undergraduate education the federal or state government should be responsible for: \_\_\_\_\_%
33. Estimate the total amount of federal, state, or private loans you will have when you graduate.
- \$ \_\_\_\_\_      \_\_\_\_\_ No loans
34. For all of the years of your undergraduate education, what is the upper limit of loan indebtedness you would be willing to have?
- \$ \_\_\_\_\_      \_\_\_\_\_ No loans
35. If you have loans, estimate what you expect your monthly loan repayment will be.
- \$ \_\_\_\_\_ per month      \_\_\_\_\_ I cannot estimate

36. If you have loans, do you anticipate that your parents or guardians will help repay those loans after you graduate?

\_\_\_\_\_ Will repay all      \_\_\_\_\_ Will repay some      \_\_\_\_\_ Will not repay any

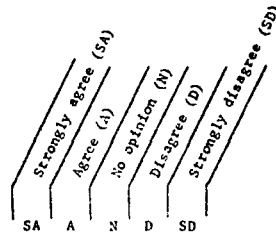
37-41. Your Attitude Toward Accepting Loans. Indicate the degree to which these statements reflect your attitude. Circle your response.



37. I am willing to have loans to finance my education. SA A N D SD
38. Federal and state governments have limited funds for grants and scholarships, and therefore I recognize the need to have loans. SA A N D SD
39. I am reluctant to have loans for I do not like postponing payment for things. SA A N D SD
40. I am reluctant to have loans because repayment will restrict my style of life after I begin my career. SA A N D SD
41. Students should be able to accept grants or scholarships without also accepting loans as part of a financial assistance package. SA A N D SD
42. Are you or have you been employed during the 1974-75 academic year?
- \_\_\_\_\_ Yes      \_\_\_\_\_ No
43. If yes, is this employment on-campus or off-campus? \_\_\_\_\_ On-campus      \_\_\_\_\_ Off-campus
44. If yes, estimate total earnings during academic year 1974-75. \$ \_\_\_\_\_
45. Were you employed during the summer of 1974?
- \_\_\_\_\_ Yes      \_\_\_\_\_ No
46. If yes, estimate total earnings during the summer of 1974. \$ \_\_\_\_\_
47. If yes, did you save more than, less than, or approximately the same as the estimate of the Student Financial Aid Office of what you should save during the summer? (If you did not apply for financial aid, mark, "Did not apply").
- \_\_\_\_\_ Did not apply      \_\_\_\_\_ Approximately the same as estimate
- \_\_\_\_\_ Less than estimate      \_\_\_\_\_ More than estimate      \_\_\_\_\_ Do not know
48. Indicate the degree to which you agree or disagree with the following statement:
- A student should be expected to work during the summers and to apply a reasonable portion of earnings to his/her undergraduate education.
- \_\_\_\_\_ Strongly agree      \_\_\_\_\_ Agree      \_\_\_\_\_ No opinion      \_\_\_\_\_ Disagree      \_\_\_\_\_ Strongly disagree
49. Do you believe that a student has a responsibility to contribute to the financing of his/her undergraduate education through his/her own employment?
- \_\_\_\_\_ Yes      \_\_\_\_\_ No
50. If yes, indicate what percentage of the total individual expenses of your undergraduate education you should be responsible for through your own employment. \_\_\_\_\_%

51. Have you ever discussed your financial situation with a counselor (not front desk person) at the Student Financial Aid Office?  Yes  No

52-54 Student Views of the Financial Aid Office. Indicate your agreement or disagreement with the following. Circle your response.



52. The Student Financial Aid Office presently has almost absolute power to determine whether or not a student will receive financial assistance and to determine the form that assistance will take.

SA A N D SD

53. The Student Financial Aid Office presently performs the function of counseling students on how best to make financial arrangements for undergraduate education.

SA A N D SD

54. The Student Financial Aid Office presently administers financial assistance according to criteria beyond its control.

SA A N D SD

55. Occasionally some people say that students or parents falsify information on financial aid applications in order to receive more aid than is equitable. Generally speaking, financial aid agencies feel that parents and students should be trusted and accept the information given as accurate. It has been proposed that some government agency should attempt to check the accuracy of self-reported financial information by examining tax returns, medical bills, and bank accounts.

Assuming that such a task is feasible, indicate the extent to which you agree or disagree with the intent of the proposal.

Strongly agree  Agree  No opinion  Disagree  Strongly disagree

56-59 Respond to the following hypothetical situations by marking only one of the blanks below the description:

56. Tom's parents and Bill's parents have about the same yearly incomes and have about equal financial resources. Tom has a G.P.A. of 3.8. Bill has a G.P.A. of 2.6. All other things being equal, how should financial assistance be distributed to these two students?

- Tom should receive a greater amount in the form of scholarships than should Bill.
- Bill should receive a greater amount in the form of scholarships than should Tom.
- Both should receive approximately the same amount in the form of scholarships.

57. Mary's parents reported an income of \$12,000 on the first parents confidential form they submitted with her application for financial assistance. During the following year Mary's parents inherited some money after the death of an uncle. Because Mary felt that this extra income might mean a lower amount of financial assistance for her university expenses and because she did not wish her parents to have to use this windfall money for her education, she encouraged her parents to disregard the legal requirement that they report it on their next parents confidential form.

If you were Mary, would you do the same thing?

Of course I would  I would  I do not know  
 I would not  Of course I would not

58. Paul is a high school senior who plans to attend the University. From summer employment he had saved about \$2000. An older friend of his at the University told him, however, that such savings meant that he would receive less financial assistance since it is expected that savings be applied to university expenses. Paul therefore decided to spend his savings on things he wanted, and so he had no savings to report on his application for financial assistance.

If you were Paul, would you do the same thing?

Of course I would  I would  I do not know  
 I would not  Of course I would not

59. For the past three quarters Sarah has received mostly Incompletes and Ds in her courses. Her financial need has remained about the same as it was a year ago when she applied for and received financial assistance from the Student Financial Aid Office. She will enroll in classes for the next academic year, and so she has submitted an application for financial assistance.

How should the Student Financial Aid Office respond to her application?

- Sarah should receive financial assistance based solely on the criteria of financial need and permission to register in her college.
- Though the total amount of Sarah's aid package should remain roughly the same, the percentage of scholarship assistance in her aid package should be reduced and the percentage of loans increased.
- The total amount of the financial aid package offered Sarah should be reduced.
- Sarah should not be offered any financial assistance.

If you have specific comments to make, please feel free to do so here:



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A Survey of Student Opinion toward Funding  
The Minnesota Public Interest Research Group

Ronald P. Matross

Student Life Studies

University of Minnesota

Abstract

The University Poll surveyed 642 students, 94% of a random sample of students from the Twin Cities, Duluth and Morris campuses of the University of Minnesota, on their awareness and opinions of funding for the Minnesota Public Interest Research Group. Key findings include: Eighty-eight percent of the respondents had previously heard of MPIRG. Among those who had heard of MPIRG, over four-fifths said that MPIRG was mentioned on their fee statements (90%) and said that the fee is optional (90%) and refundable (81%). When asked about their desires for the future of the MPIRG fee, 75% of those who were aware of MPIRG felt that the fee should be continued in its present form and 15% felt that it could be continued in some other form. Six percent said that the fee should be discontinued and 4% had no opinion.

A Survey of Student Opinion Toward Funding  
The Minnesota Public Interest Research Group

Ronald Matross

Student Life Studies

University of Minnesota

The surge of student activism in the late 1960's and early 1970's caused great ambivalence among students, scholars and administrators in American higher education. On the one hand, apparent idealism and assertiveness among student activists was widely admired and positively contrasted with the apathy of the previous generation of students. On the other hand, the violent tactics and impassioned rhetoric of some student protesters were distasteful to the more moderate majorities within academic communities. Such tactics were either denounced or apologetically attributed to the immense frustration generated in students by the impermeability of the "system" to social reforms. Admiration of protesters' goals and dislike for their tactics seemed to compel an obvious solution: Idealistic students should be helped to "work within the system" to make government and industry responsive to pressing social needs. Precisely how students could be assimilated into the system without losing their ideals was unclear.

One of the first concrete plans for channeling student activism was put forward by Ralph Nader, the consumer advocate. Mr. Nader proposed that college students throughout the nation should organize themselves into research and lobbying organizations which would attempt

to educate legislators and other decision-makers in non-violent ways. Mirroring Mr. Nader's own interests, these "public interest research groups" would be primarily concerned with environmental and consumer issues. Those who wished to find a non-violent mechanism for addressing the major issue of the day, the war in Vietnam, as well as other matters of foreign policy, had to find other outlets for their desires.

The first two public interest research groups were organized at the University of Oregon and the University of Minnesota. The Minnesota Public Interest Research Group, MPIRG, was organized in the fall of 1970 by a group of students. In the winter of 1971, MPIRG instituted a petition drive, with the objects of having the Minnesota Public Interest Research Group recognized as an official student group by the University of Minnesota and having the University collect funds for MPIRG. The collection mechanism called for in the petition was a one dollar per quarter optional fee levied at registration through a "negative check-off system." In this system the registering student is charged the fee unless he indicates he does not want to pay. Those who do pay the fee can later get a refund at a designated time and place. After MPIRG had collected a large number of student signatures, the University administration and the Board of Regents agreed to these conditions, and in July of 1971 the Regents entered into a two-year contract with MPIRG to serve as a collection agency. The contract was later renewed for two years and then for one year.

Unlike the traditional concept of a student organization, MPIRG was established as a full-fledged corporation with a small, full-time professional staff of administrators and researchers. The MPIRG Board

of Directors, however, is composed entirely of students, and students serve as volunteer staff. Since its inception, MPIRG has addressed a wide variety of consumer and environmental issues, including logging and copper-nickel mining in northern Minnesota, toy safety, the use of pesticides, and the hearing aid industry. The organization has pressed for its positions in many ways, including the use of research reports, press conferences, lawsuits, and lobbying in the state legislature.

About three-quarters of the full-time students at the University of Minnesota have paid the MPIRG fee each time it is levied. Additionally, contracts have been made between MPIRG and other colleges and universities within the state. With this broad funding support, MPIRG has grown to the point where it has become regarded as a serious influential force. The growing visibility and impact of MPIRG have led to controversy.

On-campus criticism began in 1974 when leaders of the Minnesota Student Association (the student government at the time) contended that MPIRG was paying insufficient attention to strictly student-oriented issues. Student leaders charged that MPIRG was inadequately serving those who paid its way because it was not concentrating on such issues as the cost and quality of higher education. Further criticism was aimed at MPIRG from business and government organizations outside the University. These groups charged that the University was compromising its position as an impartial public institution by officially supporting and aiding a group taking partisan political stands. Complaints about MPIRG from both inside and outside of the University converged in the spring of 1975, when the University's contract with MPIRG was due to expire. At this time the funding mechanism for MPIRG became the focal point of the controversy.

At the root of the dispute was whether students are truly being given sufficient freedom of choice to support or not support MPIRG. Critics charged that the negative check-off funding mechanism constricts the individual's freedom of choice by not making him sufficiently aware of the fee. It was argued that many students are not aware that they are being asked to pay for MPIRG, that many who are aware of the fee do not know that they are allowed to decline to pay it or get a refund, and finally that those who are aware of the optional, refundable nature of the fee do not know what their money pays for. In sum, it was argued that students are funding a partisan social action group without making an informed choice to do so, or even any choice at all. On the basis of these arguments, more severe critics contended that MPIRG's fee should be terminated and that MPIRG should seek money from students through fund drives, just as other social action groups do. Less severe critics were willing to retain the fee but argued for a "positive check-off system," whereby a student would not pay the fee unless he affirmed that he definitely did want to pay it.

Defenders of MPIRG resisted efforts to change its funding mechanism by contesting the hypothesis that students are unaware of the fee and its optional nature. They contended that most students are fully aware of the MPIRG fee and that students who do pay it, do indeed do so out of free choice. The criticism that students are unaware of the nature of MPIRG's activities was countered with the assertion that it is unfair to expect students to be any more aware of the details of MPIRG's activities than they are of the details of the activities of student government or any other group which receives funding from tuition

or fees. MPIRG defenders expressed the belief that students probably know more about MPIRG's activities than they do about the activities of most other campus groups.

The immediate outcome of the discussions about MPIRG's fee funding was an agreement by the Board of Regents to a temporary one-year renewal of the contract for the University to collect funds for MPIRG. The negative check-off funding system was continued with a change to make the fee more apparent on the student's fee statement by printing it in red ink in a prominent place. Additionally, it was agreed that a survey would be conducted to ascertain student opinion about the MPIRG fee.

The present paper presents the results of the mandated survey. The first goal of the study was to bring empirical data to bear on the question of whether students are freely choosing to pay or not to pay the MPIRG fee. This issue was addressed by probing students' awareness of the existence of the fee, the optionality and the refundability of the fee, and the knowledge of how to get the fee refunded. If a substantial number of students are unaware of the nature of the fee, then it can be inferred that they cannot be making a free choice. Conversely, if students are aware of the fee and its nature, then they can be said to be making a choice, although not necessarily an informed one. Secondly, the survey sought to obtain a direct reading of student desires for the future of the MPIRG fee: Should it be continued, should it be discontinued, or should it be continued in some other form?

## Method

### Survey Procedures

The survey was conducted by telephone with questions mailed to those who could not be reached by phone. Telephoning was selected as the basic polling procedure because of its superiority in assessing students' awareness of the MPIRG fee. In comparison with mailed surveys and personal interviews, a telephone survey is least influenced by the effects of time or the reactive effects of the questions (e.g. having a respondent who did not know that the MPIRG fee was optional ask a friend about this issue while completing the questions). While the use of a mail supplement somewhat compromised this advantage of the phone survey, this problem was regarded as much less important than the bias that would be introduced by not including those who could not be contacted by phone.

All telephoning was done between November 21 and November 28, 1975, by Koser Surveys Incorporated, a private polling firm. Each number was attempted at least four times at different hours of the day. Ten percent of those who were contacted by phone were called a second time as a verification of their interviews. Between December 5 and December 19, the University Poll mailed the questions and a follow-up letter to those who had no listed phone numbers and those who had numbers but could not be reached.

### Sample

The survey sample was randomly drawn from the active day school student file at three University of Minnesota campuses where students were asked to pay the MPIRG fee - the Twin Cities, Duluth and Morris. The sample included the names of 700 students registered in fall quarter, 1975, stratified in proportion to the enrollments at the three campuses: Eighty-six percent (602) from the Twin Cities campus, 11 percent (77)

from the Duluth campus, and 3 percent (21) from the Morris campus. This sampling plan permits generalization of the total student population at the three campuses with a 5 percent margin of error, but does not permit inferences about each of the campuses individually.

#### Response Rates

As of January 10, 1976, 660 of the 700 persons in the original sample had been contacted, for a response rate of 94 percent. Among these persons, 18 were ineligible for inclusion in the sample: 13 because they said that they had not actually registered for fall quarter, 2 because they had dropped out of school, and 3 because their status as resident physicians did not qualify them as students under accepted definitions. Thus, responses were received from 642 of the 682 persons eligible for the sample. Five hundred seventy-four, (89 percent) of the responses were obtained by telephone and sixty-eight (11 percent) were obtained by mail. Among the responses received, 21 (3 percent) were from Morris, 71 (11 percent) were from Duluth, and 550 (86 percent) from the Twin Cities. The responses received are distributed among the three campuses in approximately the same proportions as the total fall quarter enrollment.

#### Survey Items

Survey items were developed by staff members of the University Poll after a series of consultations with interested parties, including the Vice President for Student Affairs, representatives of MPIRG, a representative of the State Agrigrowth Council, selected student leaders, and the staff of Koser Surveys, Inc. A draft of the questions was pre-tested in calls to a small sample of students, November 19, 1975, and the final draft was prepared on the basis of modifications suggested



by the pre-testing.

The first two items in the survey asked whether the respondent had previously heard of MPIRG and whether he had registered for fall quarter at the University of Minnesota. If the individual answered "No" to either of these questions, no further questions were asked in the telephone survey, and any responses to other questions on the mailed form were not tabulated. The next eight questions dealt with knowledge and experiences regarding the MPIRG fee. Students were asked, in sequence, whether the fee was mentioned on the fee statement, whether the fee is optional, whether it is refundable, whether they had been told where to get a refund, whether they had paid the fee, whether they had sought a refund, and whether they had trouble getting a refund. The final question asked for an opinion about whether the fee should be continued in its present form, continued in some other form, or discontinued. If the individual wished to continue the fee in some other form, he was asked to elaborate on his views and his answer was recorded verbatim. Those who had had difficulty getting the fee refunded were also asked to explain their problems.

### Results

In response to the first question on awareness of MPIRG, 88 percent (N = 568) said that they had previously heard of MPIRG, and 12 percent (N = 74) said that this contact was the first time they had heard of MPIRG. No further questions were asked of those who had not heard of MPIRG. Thus, responses to the remainder of survey items can be generalized only to those students who have heard of MPIRG.

Table 1 presents the percentage distribution of responses to five questions concerning students' knowledge of the MPIRG fee. Among the 568 students who had heard of MPIRG, over four-fifths said that MPIRG was mentioned on their fee statements (90 percent) and said that the fee is optional (90 percent) and refundable (81 percent). Almost two-thirds (64 percent) said that they had read or been told where to get a refund for the fee and nearly three-quarters said that they had paid the fee at fall quarter registration.

Table 1  
 Percentage<sup>a</sup> Distribution of  
 Responses to Fee Knowledge Items<sup>b</sup>

	<u>Percentage</u>
When you last registered, was MPIRG mentioned on your fee statement or not?	MPIRG mentioned.....88
	MPIRG not mentioned... 2
	Don't remember.....10
As you understand it, when a student registers for classes, is he required to pay a fee for MPIRG or can he choose not to pay it?	Fee required..... 7
	Fee optional.....90
	Don't know..... 3
Once a student has paid the MPIRG fee, can he later get a refund for it or not?	Refundable.....81
	Not refundable..... 3
	Don't know.....17
Have you read or been told where to get a refund for the MPIRG fee?	Yes.....64
	No.....35
	Don't know..... 1
At fall quarter registration, do you remember whether you paid the MPIRG or not?	Paid.....74
	Did not pay.....20
	Don't remember..... 6

<sup>a</sup>Percentages for each item may sum to 99% or 101% due to rounding of decimals

<sup>b</sup>Based on the responses of the 568 persons who said that they had previously heard of MPIRG

Those who said they had paid the fee (N = 417) were asked whether they had tried to get a refund for it. Eighteen (4 percent of those who paid) said they had tried to get a refund, while the remaining 399 said that they had not sought a refund. The eighteen persons who had sought a refund were also asked whether or not they had trouble getting the fee refunded. Three persons said they had encountered difficulty, while the other fifteen said that they had no trouble. The three students who had difficulty said that their problems were in learning the correct time and place for receiving their refunds.

Table 2 presents the percentage distribution of responses to the question of the continuance or discontinuance of the present MPIRG fee. Among the 568 students who had heard of MPIRG, 75 percent favored continuance of the fee in its present form, and 15 percent favored continuance of the fee in another form. Six percent favored discontinuance of the fee, and 4 percent had no opinion. Those who favored continuing the fee in some other form were also asked what other form they preferred. Responses to this open-ended item are categorized in Table 3.

Table 2

Percentage<sup>a</sup> Distribution of  
Opinion<sup>b</sup> Toward the MPIRG Fee

	<u>Percentage</u>
Do you think the MPIRG fee should be continued as it is, continued in some other form, or discontinued? <sup>c</sup>	
Continued as it is.....	75
Continued in some other form.....	15
Discontinued.....	6
No opinion.....	4

<sup>a</sup> Percentages may sum to 99 percent or 101 percent due to rounding of decimals

<sup>b</sup> Based on the responses of the 568 persons who said they had previously heard of MPIRG

<sup>c</sup> The question was prefaced with the following statement: When students register, they pay a \$1 per quarter fee for MPIRG unless they indicate they do not want to pay. If they do pay, they may get a refund later.

The most frequently offered suggestion (N = 27) was some form of a positive check-off system whereby a student would not be charged the MPIRG fee unless he positively affirmed that he wanted to pay. The second most frequent response (N = 17) was to suggest no specific alternative funding mechanism, but to complain that students do not have enough information about MPIRG and the fee. Another group (N = 15) also offered no specific suggestions, but referred to the need to develop a system which would make the fee payment choice clearer. (Nine students said that MPIRG should collect funds through voluntary donations outside of the fee mechanism.) This response actually implies that the fee should be discontinued, although the students did not initially choose the discontinuance option. The remaining fourteen students were divided among making the MPIRG fee mandatory (N = 5), supporting MPIRG from other University funds (N = 21), and no opinion (N = 7).

Table 3  
 Frequency Distribution of Suggestions  
 for Alternative MPIRG Funding Mechanisms

	<u>N</u>
<u>Positive Check-off</u> - Respondent suggests some variation of a system whereby students are not charged an MPIRG fee unless they affirm that they want to pay.	27
<u>Need for more information</u> - Respondent offers no specific suggestion for changing the MPIRG fee, but points out the need for more and better information about the fee and MPIRG itself.	17
<u>Clearer choice</u> - Respondent offers no specific suggestion but points out that the present fee system does not give the student a sufficient degree of choice.	15
<u>Fund Drive</u> - Respondent suggests that MPIRG should seek funds by asking for donations in the same way other organizations do.	9
<u>Don't know</u> - Respondent feels unable to offer any comments or suggestions.	7
<u>Required fee</u> - Respondent suggests that the MPIRG fee should be required of all students, with no option at registration	5
<u>Other University funding</u> - Respondent suggests that MPIRG should be funded from other University revenues besides student fees.	2
TOTAL	<u>81</u>

### Discussion

The findings of this survey partially resolve two of the key issues regarding MPIRG. Substantial majorities of students support the continuation of the MPIRG fee in its present form, and they pay the fee with the awareness that they are being asked to pay it, and that they are free to decline to pay it, or receive a refund. To a large degree, the findings reconfirm the original 1971 student support for the MPIRG fee.

It is important, however, to exercise caution in the interpretation of these findings. Support for continuation of the MPIRG fee does not necessarily mean that students approve of MPIRG's activities and choose to pay the fee because of this approval. It remains quite possible that substantial numbers of students are unknowledgeable and uncommitted with respect to MPIRG's activities. The present data do not permit inferences about the degree to which students think that MPIRG is effectively serving their own or the public's interests on any given issue. Moreover, the data do not tell us whether students feel so strongly about MPIRG that they would pay for it under a system which required more effort.

What does seem reasonable to infer is that students continue to find the concept of a public interest research group to be an appealing one. While students may or may not have informed opinions about MPIRG itself, it is likely that students strongly approve of the idea of consumerism. Such an interpretation is congruent with other data on student values. In a nationwide study of student values, Yankelovich (1974) found a strong trend in student opinion toward what he terms the "psychology of entitlement." There is a growing tendency for both college and non-college youth to regard as basic rights things which had previously been considered only

wants and desires. For instance, substantial numbers of youth now feel that they have a right to send their youth to college whether or not they can afford to do so; that they have a right to participate in decisions which affect their work; and that they have a right to the best medical care regardless of whether they can afford it (Yankelovich, 1974, page 47). Groups which purport to be pressing for these rights are likely to be supported, at least on a superficial level.

Coupled with the psychology of entitlement in the current student mood is a feeling that the major institutions in American society are insensitive to crucial public needs. Yankelovich (1974) found that over 90 percent of the students he surveyed felt business is too concerned with profits and not enough with public responsibility. Over half felt that business needs fundamental reform. More recent data further corroborate this trend. In a nationwide study of entering college freshmen, Astin (1976) found that over 70 percent agreed that the government is not controlling pollution or protecting the consumer. The combination of a broadening definition of natural rights and the feeling that these newly defined rights are not being met provides a potentially powerful base of support for consumer and social action groups.

Much has been written in the last two years about the demise of student activism. Overt student protest activity has decreased dramatically and has been accompanied by a corresponding increase in interest in secure careers and traditional collegiate social activities. It would be a mistake, however, to characterize students in the mid 1970's as having returned to the quiet ways of students in the 1950's. Running just beneath the surface of traditionalism is an undercurrent of cynicism and



discontent with the major institutions of American society. For most students, this dissatisfaction is not strong enough to provoke personal action or involvement. But the concern is strong enough to produce passive support for many of those who say they are working to increase governmental and corporate responsiveness. It is this passive support which we are most probably witnessing with respect to MPIRG.

References

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