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# A Case Study for Georgia Southwestern State University: The Discrepancies' of Financial Aid Services that Impact Student Enrollment

Angela V. Bryant  
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# Walden University

College of Social and Behavioral Sciences

This is to certify that the doctoral dissertation by

Angela Bryant

has been found to be complete and satisfactory in all respects,  
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Walden University  
2016

Abstract

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by

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MPA, State University of West Georgia, 2003

BS, Tennessee State University, 1986

Dissertation Submitted in Partial Fulfillment

of the Requirements for the Degree of

Doctor of Philosophy

Public Policy

Walden University

May 2016

## Abstract

At many traditional universities, the federal timelines for determining financial aid eligibility is based on releasing of the Free Application of Federal Student Aid each January, and the subsequent financial aid processing cycle July 1- June 30<sup>th</sup>. These federally established dates can conflict with traditional August class starts and creates a backlog and delayed processing of information that, in turn, hinders students from receiving timely information in order to make informed decisions based on financial aid awards. The purpose of this case study of a traditional university in Georgia was to apply net price theory and rational choice theory to evaluate the impact of timeline conflicts and how students make decisions about which institution to attend. Data consisted of internal documents, including the results of a prior survey of 425 freshmen, and 13 alumni focus group participants. All data were inductively coded and analyzed using a constant comparative method to reveal key themes. Key findings indicated decision making by prospective students largely focused on accurate and timely communication and cost of attendance. One discrepant area was the decision maker's ability to differentiate between cost of attendance and net price which impacted some student decisions to enroll. The findings are consistent with net price and rational choice theory. Recommendations to university leaders include encouraging early communication to prospective students and retraining efforts for financial aid staff in order to meet regulatory demands and timelines, increase student enrollment, and reduce anxieties for potential students and families associated with the financial aid process. These outcomes enhance social change by potentially opening doors to higher education for new generations of students.

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## Table of Contents

List of Tables .....	v
Chapter 1: Introduction to the Study.....	1
Background.....	2
Statement of the Problem.....	8
Purpose of the Study .....	10
Research Question .....	12
Theoretical Framework.....	12
Net Price Theory .....	12
Rational Choice.....	13
Nature of the Study .....	14
Definition of Terms.....	15
Assumption and Scope.....	18
Limitations .....	20
Significance of the Study .....	20
Summary .....	21
Chapter 2: Literature Review.....	23
Introduction.....	23
Theories and Financial Aid.....	26
Federal, State, and Institutional Factors.....	28
Groups at Risk.....	29
Administrator Challenges .....	30

The Statistics Show .....	31
In That Case .....	33
Summary .....	36
Chapter 3: Research Method.....	37
Introduction.....	37
Research Design.....	38
Researcher Role .....	39
Methodology .....	40
Justification for Case Study Research.....	40
Population .....	41
Data Collection Procedures.....	44
Data Analysis .....	46
Evidence of Trustworthiness.....	47
Participants Rights .....	48
Reliability and Validity.....	48
Ethical Considerations .....	49
Summary .....	50
Chapter 4: Results .....	51
Introduction.....	51
Settings.....	51
Data Collection .....	52
Data Analysis .....	53



Prior Assessment.....	53
Recent Assessment.....	55
Findings.....	60
Summary.....	62
Chapter 5: Discussion, Conclusions, and Recommendations.....	64
Interpretation of Findings .....	64
Recommendations.....	67
Purpose.....	67
Limitations .....	68
Project Significance .....	68
References.....	71
Appendix A. Conceptual model for Student Enrollment.....	82
Appendix B: Financial Aid Survey for Recent GSW Graduates.....	83
Appendix C: GSW Organization Chart .....	87
Appendix D: Prior Existing ‘IHEP’ Survey.....	88
Appendix E: Recent Assessment Survey Responses .....	89
Appendix F: Focus Group Script .....	93
Appendix G: Recent Assessment Focus Group Responses .....	94
Appendix H: Approval from GSW IRB .....	98
Appendix I: Approval from Walden IRB .....	99
Appendix J: Prior Assessment Survey.....	100
Appendix K: Stakeholder List .....	105

Appendix L: Letter of Approval for Dual Role .....	106
Appendix M: Financial Aid Action Plan .....	107
Appendix N: Resume .....	108

## List of Tables

Table 1.FAFSA Application Statistic.....	3
Table 2.Traditional Financial Aid Calendar.....	9
Table 3. Data Collection Flowchart.....	45
Table 4. Recent Grads Survey Coding Populated.....	57
Table 5. GSW FAFSA filers.....	61

## Chapter 1: Introduction to the Study

“The education race doesn’t end with a high school diploma. To compete, higher education must be within the reach of every American.” (President Barack Obama, State of the Union Address, Jan. 25, 2011). President Obama’s words capture the widespread public agenda item of providing access to higher education. Many of his speeches on education are archived at <http://www.ed.gov/news/speeches/obama-record-education>). Prior to the Obama era ‘Higher Education’ experienced a growth spurt, which coincided with the Higher Education Act of 1965 (Davis, Green-Derry, & Jones, 2013). This period established the federal financial aid system as the primary mechanism providing financial aid access to higher education in the United States (Baum, 2008).

Traditionally, high school counselors were expected to guide high school seniors through graduation and college preparation. Many times it simply did not happen, and when prospective students arrived at college campuses, they were overwhelmed with the financial aid process and the cost of education. The students and their families often experienced overwhelming feelings of shock during counseling sessions with the college administrators. To begin to understand the problem, a basic understanding of the financial aid process and the timelines associated with awarding and delivering financial aid was required. A visual can be found at: <https://studentaid.ed.gov/sites/default/files/fafsa-process.pdf>.

This qualitative study achieved and maintained a high standard of student financial aid with customer service in mind. It focused on student satisfaction with financial aid services at Georgia Southwestern State University (GSW). The study examined the survey findings;

hereafter, referred to as a 'prior assessment'. The research problem evolved from the recommendations from that assessment.

In an effort to widen the perspective from freshmen only, recently graduated students from the local county were also invited to participate in the study. The Vice President of Student Affairs designated staff to collect and share the results with me in my role as researcher and financial aid director. This electronic invite was to recent graduates and incorporated both a survey and a focus group perspective. Both assessment results were used to formulate recommendation plans and strategies to reduce wait times and anxieties associated with funding an education at the post-secondary level. Finally, recommendations were made to evaluate the impact financial aid services has on enrollment decisions.

### **Background**

The Higher Education Act of 1965, introduced a federal formula which over the years has changed according to changing trends and demands (Gladieux, 1995). Public demands attributed to untimely changes in 1980, 1981, 1986, 1990 and 1992 when financial aid was on the decrease, but the overall financial aid process has remained unchanged (Graca, 2006). What previously was a pencil and calculator methodology is now a Free Application for Federal Student Aid 'FAFSA' which can be submitted on the federal site ([www.fafsa.gov](http://www.fafsa.gov)). The FAFSA component begins with a standardized application system initiated annually each January for the upcoming financial aid year. The student or their parent submits a Free Application for Federal Student Aid 'FAFSA' to the Department of Education 'DOE'. The DOE uses a federal methodology calculation to reveal an Estimated Family Contribution 'EFC' which is sent to the students' electronically. Seldom do students or parents comprehend these emails or the 'EFC'. However, a

need analysis result of zero 'EFC' indicates to a financial aid administrator a full financial aid award. Often a gap will still exist between the cost and financial aid award. Currently, schools approved for federal financial aid are assigned a school code by the Department of Education (DOE) for identification purposes. The FAFSA applicant may select up to ten schools to receive the results from the FAFSA submission. The Institution Student Inquiry Report 'ISIR' is then downloaded into each school's software system. This code allows financial aid administrators to share student specific information due to the challenging age of theft and financial aid abuse (Davis et al., 2013). Financial aid processing can then begin as chronicled on the financial aid professional website ([www.finaid.org/educators/history.phtml](http://www.finaid.org/educators/history.phtml)). The federal methodology is a snapshot of the information submitted on the FAFSA including income, assets, household size, and number in college ([www.fafsa.ed.gov](http://www.fafsa.ed.gov)).

The following table borrowed from [finaid.org](http://finaid.org) reveals the cumulative number of FAFSAs received by the US Department of Education by the end of each quarter of the application season. (Q1-Q6) represent a 12.3% increase over the number of FAFSAs submitted in 2007-08 of more than 1.7 million.

Table 1. FAFSA Statistics (n. d).

Year	Cumulative Number of FAFSAs Submitted					
	Q1-Q1	Q1-Q2	Q1-Q3	Q1-Q4	Q1-Q5	Q1-Q6
2012-13	9,258,079					
2011-12	9,182,527	14,959,353	18,756,462	20,409,676	21,441,411	
2010-11	8,070,850	13,860,360	17,835,690	19,489,802	20,598,986	21,111,766
2009-10	6,871,201	12,028,095	15,954,112	17,739,223	18,944,132	19,486,280
2008-09	5,449,774	9,880,525	13,251,850	14,681,650	15,819,554	16,399,838
2007-08	5,148,560	9,209,672	12,148,648	13,310,245	14,177,853	14,608,518
2006-07	5,137,719	9,093,009	11,823,060	12,877,823	13,654,663	14,034,467
2005-06	3,757,971	7,212,116	9,567,023	10,429,079	11,037,719	11,353,923
2004-05	3,973,381		9,858,495	10,796,094	11,440,282	11,793,499

When a student receives a financial aid award, he or she acknowledges it according to the specified institution's internal processes and procedures. The acknowledgement includes the regulatory cost of attending (COA) calculation incurred throughout the year like tuition and fees, housing and food allowance, transportation, fees, dependent care, and other personal and miscellaneous expenses as referenced at the federal student aid site ([www.studentaid.gov](http://www.studentaid.gov)). The COA minus the financial aid award equals the amount referred to as unmet need in the student aid glossary ([www.studentaid.gov](http://www.studentaid.gov)). The COA can be confusing to non-financial aid professionals, but is a federal regulatory reporting requirement of financial aid professionals when releasing information to students and parents. Many financial aid professionals choose to verbalize the 'net price' which is the direct cost minus the financial aid award or for simplification purposes 'the balance due to the institution' (United States Department of Education, n.d.).

Secretary of Education Arne Duncan revealed the Obama Administration invested more than four billion dollars in 2008–2012 in programs that better prepared elementary and secondary level children for the future. His speech is archived at: <http://www.c-span.org/video/?308523-1/secretary-arne-duncan-education-reform>. That future includes work, college, employment, or some combination of those three possibilities establishing the necessity for this study (Duncan, 2012). Both prospective and current students whose common factor was not enough financial aid to meet the cost of education impacted the enrollment decision. In addition, financial aid administrators are expected to ethically oversee financial aid according to policy demands from multiple donors in spite of overlapping policy demands and deadlines. The more rigorous policy demands come in the way of verification processing and satisfactory

academic progress (SAP) standards. Verification is the process by which schools review student financial aid applications for accuracy. Institutions that participate in federal financial aid programs are required to perform verification on a randomly selected group of students. This random selection is performed by the Department of Education and institutions must follow the governing rules which are subject to change each aid year. Verification is done by collecting the documents the student and parent used to complete the FAFSA and comparing them with the information the student provided on the FAFSA. If selected, students are not eligible to receive financial aid until the verification process is complete. To receive maximum consideration as quickly as possible for aid such as grants, work study, and loans all required documents must be submitted and reviewed by the institution. Often this includes tax documents for the student and parent ([www.ifap.ed.gov](http://www.ifap.ed.gov)).

SAP is the acronym for "Satisfactory Academic Progress." The federal government requires students receiving federal assistance to progress towards a degree or certification. In addition, students are required to maintain both a standard grade point average and a minimum completion rate requirement to continue receiving financial aid. Each school must implement a policy at least as rigorous as their institutional academic standards. Common references are located on the help site for financial aid professionals ([www.ifap.ed.gov](http://www.ifap.ed.gov)). Georgia Southwestern has linked their verification and SAP policies in the frequently asked questions at the institution's web site ([www.gsw.edu/financial-aid/faq](http://www.gsw.edu/financial-aid/faq)). Consider the federal, state, institution, and private donors who have conditions that each financial aid administrator is required to uphold within a certain time period if awarding the specified award type. Federal guidelines are governed by the DOE and can be found at the federal site for financial aid



professionals ([www.ifap.ed.gov](http://www.ifap.ed.gov)). Each state has documented guidance as well. Georgia offers the Hope Scholarship and various smaller incentives. Georgia's regulations can be found at: <https://www.gacollege411.org/>. However, Georgia financial aid administrators are expected to include the required grade point averages, test scores, and rigorous academic requirements in communication to the appropriate students, as well as institutional academic standards where applicable. Those requirements can be found at ([www.gsw.edu/admissions/undergraduate](http://www.gsw.edu/admissions/undergraduate)). These are only a few of the demands to consider when pondering the services received in the financial aid office.

Financial donors operated within the traditional federal financial aid fiscal year timeline of June 1<sup>st</sup> through June 30<sup>th</sup>. The Free Application for Federal Student Aid (FAFSA) was released in January each year in preparation for colleges on the traditional enrollment periods for awarding and disbursement of financial aid. Traditional enrollees received a fall and spring award once the financial aid process was complete. The federal financial aid timeline was based on a traditional fiscal year July 1 - June 30<sup>th</sup> of the following year. The federal timelines conflicted with each other. Note the regulatory deadlines for the FAFSA, W2, and taxes. Then consider institutional deadlines for early admissions and discretionary funding. All of this was problematic for administrators and caused some institutions a processing backlog when forced to process the current and upcoming award years simultaneously during the overlapping months of January through June each year. The financial aid timeline created a barrier to college access for students who could not complete their paperwork before the admissions deadlines (McKillip, Rawls, & Barry 2012).

Dynarski and Scott-Clayton (2007), Stephan and Rosenbaum (2013), and Winslow (2006) reported complexities of the financial aid process as barriers to college readiness and enrollment and the rigorous eligibility process. Some decisions to enroll are complicated by confusing paperwork and lack of sufficient financial aid (Duncan, 2012; St. John, 2006; United States Government Accountability Office, 2009). Add the informational aspect of non-existent policies between secondary and post-secondary education and a recommendation was developing for a standard for administrators to impact student enrollment. In this research the student was the decision maker, but parents or extended family often have a major role in impacting the decision to enroll (Dynarski & Scott-Clayton, 2007). High school counselors also assist in advising students often suggesting additional applications for state based scholarships, outside loans, or other third party resources impacting enrollment decisions. Sometimes after all avenues are exhausted a remaining amount referred to as unmet need becomes the responsibility of the student and their family. The families' financial background becomes an instrumental factor on the decision to enroll and the results differ based on the particular circumstances (Turley & Desmond, 2011). For instance, married parents tend to contribute more than divorced or remarried parents (Turley & Desmond, 2011; Goldrick-Rab & Sorenson, 2010).

Future research could incorporate the perception of administrators including high school counselors, teachers, institutional level counselors or recruiters (Engberg & Wolniak, 2009; McKillip et al., 2012). There are no boundaries at the institutional level for administrators assisting individuals with college cost and financial aid information. Instead these professionals are often left to deal with each case as they evolve which could impact the enrollment decision. Ultimately, this confusion may impact the transition. Perna (2006) concludes many did not

transition to college because they did not know what to expect. During the transition from secondary to post-secondary education 'net price' was introduced to the student and parent. Often there was not enough financial aid to cover the bill or the student and their family did not receive this information about actual tuition cost timely enough to make the necessary arrangements (McLendon, Heller, and Lee, 2009; St. John, 2006). Many families had no other known financial options or possible contributors. This factor led to the decision not to enroll.

### **Statement of the Problem**

GSW conducted the 'prior assessment survey' in university orientation classes. It revealed that financial aid communication was not satisfactory in these discrepant areas:

- Financial aid often falls short when tuition, room, board, and mandatory fees outweigh the cost of attending college;
- Lack of information regarding true cost of attending and availability of financial aid when transitioning from K-12 to higher education;
- Lack of understanding regarding application process;
- Conflicting timelines for students to complete process;
- Missed deadlines affecting financial aid awards; and
- Long waiting periods.

Historically, the process of financial aid was prompted by a school code on the FAFSA. Each year tax filers must include their federal tax information to gain an official EFC calculation. Financial aid administrators need these results to make financial aid awards. This timeframe was already late for students or parents who must produce a portion of the educational cost (Dynarski & Scott-Clayton, 2007; Hamilton, 2013). In addition to basic demographic student specific

information, the FAFSA request certain federal tax information from the Internal Revenue

Service which ordered by phone or on the internet at: [http:// www.irs.gov](http://www.irs.gov).

Table 2. Financial Aid Calendar

Date	Description	Guidance
Jan 1st	FAFSA made available for upcoming year	Federal
Jan 31st	Deadline for employers to distribute W-2 to tax filers	Federal
Feb 1st	Scholarship deadline for new freshmen	Institutional
April 15	Deadline to file US taxes	Federal
April 15	Priority deadline for upcoming starts to submit FAFSA	Institutional
April 15	Priority deadline for Scholarship application	Institutional
June 30	Financial Aid fiscal year end for reconciling and reporting	Federal
July 1	Deadline for Admissions application for upcoming starts	Institutional
August	Most traditional start dates begin here	Institutional

Author Donna Heller articulated the financial aid process cycle and timeline issue with respect to dates and timely notification (2006). She lists the barriers that stand between potential students and decisions to attend or not to attend. Trends show those who do not have other options to pay may decide not to enroll in a post-secondary institution (Dynarski & Scott-Clayton, 2007; Hamilton, 2012). This trend reflected a shift from the federal and state aid responsibility to the parent who was forced to make difficult decisions based on the 5.6 percent increase experienced in the tuition and fees in the public sector (Baum & Ma, 2013). While many students rely on their parents for finances and guidance when they reach this transitional stage in life, many also rely on their peers and counselors for advice (Holland, 2011; Perna, 2006). There was pressure from students and parents seeking access to financial aid information and resources. There are also regulatory pressures from federal, state or institutional donors to consider when communicating. For instance, depending on the type of funding a student pursues they will need the policies and deadlines associated with the specified fund. In Georgia, a student might pursue the Hope

Scholarship and would benefit from the applicable information as part of their communication. GSW has institutional policies and deadlines just as any institution does who has allocated funds to students based on designated conditions. The definitive problem evolved, when financial information was communicated and it did not include an award that covered the cost. Was it timely enough to make the decision to enroll? This depended on each individual scenario and what was available to share regarding cost and awards. The shortage of information about the cost of attending college perhaps softened the impact on the decision to enroll in a post-secondary institution (Dynarski & Scott-Clayton, 2007). However, this information was unavailable if a student's FAFSA was incomplete due to verification, SAP, or any other extenuating discrepancies. The budgetary calendar and governing boards of institutions also stifled an administrators' ability to share accurate numbers hereafter referred to as the net price, or the tuition minus financial aid (Curs & Singell, 2010). Communication was based on estimates and subject to change due to fluctuating factors like budget appropriations and change in demographics (Hemelt & Marcotte, 2011). Many administrators have disclaimers protecting schools from the possibility of increased tuition and fees, regulatory updates and availability of funds. Administrators perform more effectively in the public interest when communication occurs earlier than the traditional financial aid timeline allows. A gap exists between the financial aid timeline and the time which families are required to make a decision on enrollment. Families are included because this decision could affect the quality of life not just for the student, but for their entire family.

### **Purpose of the Study**

The purpose of this case study was to explore financial aid services as a tool for support to higher education. Originally a prior assessment was implemented to measure student

satisfaction. The survey was administered in the universities freshmen orientation classes by the instructors. The results from the prior assessment were analyzed by a Student Affairs sanctioned steering committee. Long and short term goals established from this prior assessment were chosen as my research project. These attainable goals are listed below:

- Decrease office wait time
- Decrease paperwork turnaround time
- Ensure the availability of a dedicated WIFI equipped area for hands on assistance
- Implement an electronic system for news sharing. For example, when deadlines are approaching an electronic notice would be send to all students
- Implement an annual training plan for financial aid staff.

During the Walden University institutional review process the recommendation was made to include the perception of recent graduates. In a practical effort to promote volunteers for a focus group the local county characteristic was adopted as a factor. As a result, the prior assessment of freshmen was combined with a Student Affairs recent administered assessment of recently graduated students using a survey and focus group component.

The primary purpose of this study was a glimpse of some financial aid deterrents that impact enrollment decisions at the post-secondary level. This study sought to determine whether the decision to enroll at a post-secondary institution was impacted when a student had financial aid information necessary to meet the financial obligation associated with the cost of higher education. The intent was to assess the use of financial aid as a decision making factor when deciding on enrollment at this institution of higher learning. The perception of both freshmen and the recent graduates were reported in the study.

## **Research Question**

This case study comprised of a prior survey assessment of freshmen and a recent survey and focus group assessment of students from the local county who recently graduated. The secondary analysis of data provided the avenue to discuss the impact of discrepancies of financial aid services on enrollment. The research embarked on a quest to gain a greater insight into understanding financial aid information or the absence of information about tuition cost and financial aid discrepancies on a case-by-case analysis. This never-ending cycle has led to the research question:

RQ: How do discrepancies in financial aid services affect students' decisions to enroll?

No various issues surfaced along the journey no sub questions were adopted.

## **Theoretical Framework**

This study included the theoretical framework of economic theories 'net price', and 'rational choice'. Both are reviewed separately, but are interconnected in the quest for knowledge regarding access to post-secondary education and the effects of financial aid. This rationale was combined to promote a better understanding of the perception of freshmen and graduates on enrollment decisions to readers with no prior knowledge of these particular theories and stakeholders who may have prior knowledge, but more importantly have an interest in financial aid and the impact it has on enrollment.

## **Net Price Theory**

The 'net price' theory was the dominant theory financial aid administrators adopt when speaking with students and parents and explaining direct cost owed to schools (United States Department of Education, n.d.). Net price theory creates a true picture owed to the institution in-

spite of the contradicting and federally mandated figures included in many econometric models on the cost of attending college. Such models stipulate a regulatory communication and reporting requirement by 'Federal Student Aid' which can be referenced at: <http://ifap.ed.gov>. These components are inclusive of tuition, room, board, fees, books, supplies and combined make up the COA and can impact enrollment decisions (Perna, 2006). Many scholars agree financial aid could offset direct cost by simply sharing the balance owed to an institution (Goldrick-Rab, Harris, & Trostel, 2009). I adopted 'net price' theory for simplification purposes to promote understanding for the reader, not to be confused with 'cost of attendance' (Perna, 2006). There are many arguments about alternative theories that challenge the traditional net price (St. John & Stark, 1995). Those repeatedly favored persistence and retention, not enrollment. If the net price is indeed shared with the potential student at an earlier time in the quest for education, the study shows it could be a decision changer if one is also compelled by making a rational choice. In that regard the choice to include the Rational Choice theory evolved. We can capture additional information in regard to individuals and preparation for college with this inclusion.

### **Rational Choice**

The rational choice theory in education views long-term options that reduce the opportunity to fail (Gabay-Egozi, Shavit, Yaish, 2010). For my research, rational choice was specific to aid type and amounts for a more individualized analysis and sought to maintain social order by the enrollment decision (Tierney & Venegas, 2009). My purpose was not to have competing models, but complimenting models appropriate to the framework of the study. The models were introduced as a starting guide during the proposal phase and were revisited and confirmed after data collection. As a reminder the sole research question clarified the necessity



to interpret the data using the net price and rational choice models. A single research question was adopted for the study. RQ: How do discrepancies in financial aid services affect student's decisions to enroll? Decision making models will be used in respect to the subject under discussion. Rational Choice is a reason based theory which has an unchangeable history of philosophical literature not under the scrutiny found with net price (Dietrich & List, 2011). This case study was justified in a reason-based approach to the rational choice model. It made sense from a positive and social-scientific perspective. Like the students' decision to enroll, the researcher was motivated and had reason-based justification without normative constraints that the theories combined was right for the theoretical framework.

### **Nature of the Study**

For this study, I chose a qualitative approach because the characteristics of qualitative research were more appropriate than quantitative. The inductive methods of constant comparison and the use of descriptive and narrative strategies fit my purpose and rationale. There was no appropriate statistical data involving the testing of hypotheses specific to my topic. I selected a single embedded case study research design in order to combine the analysis of two separate data collections from a single university in Southwest Georgia. Case study design was appropriate because the boundaries between the phenomenon of financial aid and the impact on enrollment are not always clear.

The methodology included the study on financial aid discrepancies, data collection instruments, the data collection plan, the data analysis plan, and the strategies to enhance the validity and reliability of this study. The term 'financial aid' can be misunderstood due to the verbal usage that can occur when used in different context. Financial aid has multiple meanings

some of which are to an office, person, award, information, or discrepancies. Unless a specified definition was acknowledged as such throughout the study discrepancies were investigated. The qualitative case study supports the researchers' strategy to collect valid information from freshmen classified as less than 30 hours of earned credit, and secondly from the recent GSW graduates from Sumter county. Participants were recruited for their ability to inform an understanding of the problem. All of whom have inside knowledge of financial aid and customer service. In this case, these recruits are from GSW and increase the possibility of gaining a clear picture of discrepancies that may occur. I also used specific strategies to improve trustworthiness of this qualitative study including the secondary researchers' role. This secondary role incorporated the Division of Student Affairs analyzing and reporting the freshmen data. It also included the Division of Student Affairs initiating, collecting, and sharing the data from the graduated student survey and focus group. I analyzed the data from both levels. At the first level, I used the recommendations from the steering committee as my problem. At the second level, I examined all data sources across for patterns, keywords, and evolving themes.

### **Definition of Terms**

*Academic Year:* The period, during which school is in session, consisting of at least 30 weeks of instructional time. The school year typically requires a full-time undergraduate student to complete at least 24 credit hours at most colleges and universities (United States Department of Education, Information for Financial Aid Professionals, n.d.).

*Administrators:* Reference could be H. S. Counselors, Financial Aid Professionals, or College Representatives like Admissions personnel. Basically for purposes of this study anyone in a position to counsel students and parents in preparation for higher education.

*Award Year:* The academic year for which financial aid is requested or received. An award year is from July 1 to June 30 (United States Department of Education, n.d.; Information for Financial Aid Professionals, n.d.).

*Cost of Attendance (COA):* The total amount it will cost to go to school—usually stated as a yearly figure. COA includes tuition and fees; room and board (or a housing and food allowance); and allowances for books, supplies, transportation, loan fees, and dependent care (United States Department of Education, n.d.; Information for Financial Aid Professionals, n.d.).

*Expected Family Contribution (EFC):* Refers to the calculation used to determine eligibility for federal financial aid derived from the information provided on the Free Application for Federal Student Aid (Information for Financial Aid Professionals, n.d.).

*The Free Application for Federal Student Aid (FAFSA):* The free application used to apply for federal student aid, such as federal grants, loans, and work-study can be accessed at: <http://www.fafsas.gov>

*Federal Methodology:* The formula approved by the Department of Education) used to determine the EFC, is a calculated result of the data submitted on the FAFSA (Gladieux, 1995).

*Financial Aid:* Money provided to the student and the family to help them pay for a student's education. Major forms of financial aid include gift (grants and scholarships) and self-help (loans and work) aid (United States Department of Education, n. d).

*Financial Need:* This is the amount of the total cost of attendance not covered by the expected family contribution or programs, outside grants and scholarships. A student must demonstrate financial need to be eligible for need-based financial assistance. The difference between the COA and the EFC is the student financial need -- the gap between the cost of

attending the school and the student resources. The financial aid package is based on the amount of financial need.

$$\begin{array}{r}
 \text{Cost of Attendance (COA)} \\
 - \quad \text{- Expected Family Contribution (EFC)} \\
 \hline
 = \quad \text{Financial Need – Financial Aid = Unmet Need}
 \end{array}$$

(United States Department of Education, n.d.).

*Grant:* Financial aid that does not need to be repaid (unless, for example, a student withdrew from school and a recalculation was required resulting in a return of financial aid funds), often based on financial need (United States Department of Education, n.d.).

*IPEDS:* Integrated Post-secondary Education Systems – Official reporting system for the Department of Education (DOE). Mandatory requirement of all U. S. federally funded institutions (United States Department of Education, n.d.).

*Merit-based:* Based on skill or ability. Example: A merit-based scholarship might be awarded based on academic grades (Information for Financial Aid Professionals, n.d.).

*Loans:* If scholarships and grants don't cover the entire cost of tuition a student loan can make up the difference. Federal student loans don't have to be paid while enrolled in college for more than halftime status (Information for Financial Aid Professionals, n.d.).

*Net Price:* Difference between direct cost and the financial aid award net amount vs. gross amount (United States Department of Education, n.d.).

*Satisfactory Academic Progress (SAP):* Schools' standards for satisfactory academic progress toward a degree or certificate offered by that institution. Each school is required to publish standards (United States Department of Education, n.d.).

*Scholarships:* Money awarded to students based on academic or other achievements to help pay for education expenses. Scholarships generally do not have to be repaid (United States Department of Education, n.d.).

*Tuition:* College tuition is the "sticker price" of education, and does not include room and board, textbooks, or other fees. Colleges often calculate tuition based on the cost of one credit, or "unit". True cost is a little misleading, since there are other costs on top of tuition (United States Department of Education, n.d.).

*Verification:* The process a school uses to confirm that the data reported on the FAFSA is accurate (United States Department of Education, n.d.). Post-secondary and higher education are used interchangeably and both refer to college level education in contrast to high school which is termed secondary education. Although there are multiple internet resources for financial aid professionals, one is notable if seeking definitions and regulatory guidance. It is a government mandated policy driven resource for financial aid professionals ([www.ifap.ed.gov](http://www.ifap.ed.gov)).

### **Assumption and Scope**

This embedded case study was based on several assumptions. The first assumption that enrollment in post-secondary education was a positive perception; hence, the decision not to enroll was a negative perception. The second assumption was that the Student Affairs Division would provide honest and accurate data, without which this study would have been too expensive on time, resources, and sustainability. This assumption was necessary for success as a

secondary researcher and collection of meaningful data. I agree with Laura Perna (2008) when she assumes students form perceptions inside and outside of their family that could tend to impact a broader social, economic, and policy context (see Appendix A for conceptual model of student enrollment). Georgia Southwestern benefited from the information gained from the participants. Moreover, the division goal strives to effect change with the results of the study. The recommendation created change that will positively impact the perception of students regardless of classification of financial aid discrepancies impacting enrollment. Ultimately, as freshmen are educated on the rigorous financial aid processing demands the perception of both currently enrolled students and graduates will be the same. This too created change when students made the decision to enroll or reenroll at the institution.

The general scope of this case study was to analyze students regarding financial aid discrepancies at one rural college campus in southwest Georgia. The main purpose of the assessment was to examine how students perceived financial aid services and ascertain if the discrepancies impacted student enrollment. The problem incorporated from the steering committee review is noted below and was used in conjunction with a second collection from a more recent collection period for the Chapter 5 findings.

This prior assessment began in the 2013-2014 academic school year and continued in the 2014-15 academic school year. The recent assessment portion of the study was narrowed by the time involved, participants, resources, and location. The collection protocol included survey and a focus group adaption from a prior survey titled 'Promise Lost: College Qualified Students Who Don't Enroll in College, by the Institution of Higher Education (Hahn & Price, 2008). Topics such as finance, family and friends, knowledge, work, and others were discussed. The findings

provided information to stakeholders with the goals of providing recommendations for college preparation, future enrollment efforts, and access to higher education.

### **Limitations**

This research focus was on promoting a deeper understanding of factors that lead to enrollment decisions for post-secondary level education. The study was limited to one campus in southwest Georgia where I am an administrator. There was also a gap in the identification process that excluded students who did not enroll, so the perception of students who decided not to enroll is excluded from this study. Researchers often fail to present the total picture when reporting results (Goldrick-Rab et al, 2009).

### **Significance of the Study**

The significance of this study is related to future research on financial aid services, development of financial aid policies, and positive change in higher education. The research contributed to social change by providing information to policy makers and financial aid administrators that develop a better understanding of how to improve financial aid services. The problems encountered were not new concepts to financial aid administrators. The problem was not just a student problem, but extended to future students, their families', and financial aid professionals as well.

In terms of educational policy, this study encouraged professional development at the institutional level that focused on student perceptions exposed during the study. The following recommendations are made: (a) professional development perceived to be needed by prior assessment recommendations (b) development of a rubric that could be used to increase student satisfaction levels for financial aid services, based on feedback from the participants in this study

(c) creation of positive social change in education through an examination of financial aid services.

Future research may take into account how financial aid discrepancies impacted student enrollment. This study influenced services in the field by providing an in-depth analysis of the perception of students. Administrators may use the findings of this study to describe according to student perceptions what financial aid information is needed to make enrollment decisions.

### **Summary**

Chapter 1 was an introduction to the study which included background information concerning recent research on financial aid impact on enrollment decisions. The theoretical framework was based on net price theory which is the preferred approach among financial aid administrators due to the true picture of cost (United States Department of Education, n.d.). This chapter also included the purpose of the study, reflected on the research question, which was to describe how financial aid discrepancies impact enrollment decisions and how students perceived that impact. The research question examined the student reported discrepancies believed to impact the financial aid process and described what documents revealed about this decision. The chapter included an overview of the methodology of the study, operational definitions, assumptions, scope and limitations, and the significance of the study.

Chapter 2 describes research pertaining to the financial aid influence on a students' decision to enroll in a post-secondary institution. The literature addressed administrator challenges from past researchers from the perspective of federal, state, and some institutional programs. Literature was examined from theoretical and students' perspective. Chapter 3



outlines the research design and approach. Chapter 4 discusses the findings. Chapter 5 is the analysis, conclusions, and recommendations.

## Chapter 2: Literature Review

### **Introduction**

This research was to explore the impact that financial aid information has on enrollment decisions students make, ultimately affecting access to higher education. The literature search began with ‘shortage of financial aid’ or ‘financial aid and the decision to enroll’ as the key words, both with and without year specifications. The more current articles were great resources for finding further references. The keywords ‘cost of attendance’ and ‘tuition’ was used in the electronic literature research process. Eventually, this persistence paid off and produced several scholarly articles that could be identified with financial aid. An obvious gap in the literature was proven as many other attempts repeatedly returned to the same articles. Many were not appropriate for this study. I was also unsuccessful in finding a focus group that matched my specifications on the Department of Education website ([www2.ed.gov/offices/OUS/PES/finaid/enroll98.pdf](http://www2.ed.gov/offices/OUS/PES/finaid/enroll98.pdf)). Both the DOE and the College Board provided valuable ideas (2011). The focus group approach incorporated with the survey solidifies the qualitative component of case study (Creswell, 2009).

The focus unintentionally shifted to financial aid award amounts when unmet need was not enough. This unmet need was found to be a stress factor that increased uncertainty about finances and enrollment decisions. Unfortunately, the current financial aid timeline includes financial aid counseling, after the student is accepted into a college or university and possibly too late to make arrangements to meet the unmet need. Alternative counseling modules was a certain subject for future researchers (Stephan & Rosenbaum, 2013). Due to the broadness of the issue, this study will only begin to address the problem of early communication and earlier access

(McKillip et al., 2012; Stephan & Rosenbaum, 2013; Tierney & Venegas (2009). Prior research revealed enrollment increased at community colleges and technical colleges because of the tuition differences between community and public institutions (Sharpe, 2010). For many, this was a viable option which gave prospective students an additional two years to save and prepare for the transition to a public four-year post-secondary institution (Sharpe, 2010). Research revealed significantly higher chances of graduation when students began at a four-year rather than two-year college (Long & Kurlaendar, 2009). Care in creation of research design focus group, questioning, and data collection increased the knowledge considerably (Conley, 2007). This approach prompts students to evaluate their options without guiding their responses.

Historically, research in higher education has been relatively silent on financial influence on educational decision making (Goldrick-Rab, Harris, & Trostel, 2009; Raikes, Berlin, Davis, 2011). Thirty years ago applying to college was not a top agenda item for high school seniors, but from 1982 to 2002 the interest and percentage rate of high school students nearly doubled (Roderick et al. , 2011). Today more students are seeking financial assistance than ever before. This was due to a college education being a valid resource in the job market (Long, 2007). Add the downfall of the economy and it was no wonder after the grants and loans there was still a shortfall for many students. The last decade the average public four-year tuition and fees ranged from \$2412 to \$4320 or at a minimum 37% (Trends, 2011). At the student and parent level the two dominant possibilities to paying the cost of education are financial aid or out-of- pocket. The latter for many was not an option. The common aspects or opinions of why students are repeatedly affected by the cost factor will be researched. This study includes late 'cost' notification and financial aid as additional influential factors when deciding whether to enroll.

The financial aid processing system and any regulatory guidelines predicting the awards will be analyzed before making any recommendations. These revelations will appeal to the students, parents, high school counselors, or college administrators' understanding. Ultimately, concluding with the common finding of financial aid and the impact it has on the students and their parents' decision to enroll in post-secondary education.

Students and families are at the mercy of the schools due to the time-clock and the previous researchers' inability to speak for them (Goldrick-Rab, Harris, & Trostel, 2009). Researchers often omitted finances from the decision making rationale as seen in Vincent Tinto's theory for enrolling, but later leaving college rather than graduating (2006). Tinto revised his model, but many still insisted money was not the issue (2006). The preparation for college was the problem (Alderman, 2007). Alderman (2007) evaluated the family income of various students and found inconclusive results, not enough to impact policy changes or decisions on education. Policy changes could support an increase in grant and program changes like pre-college advisement, mentorship, tutoring, and motivation, in addition to financial aid counseling (Goldrick-Rab et al, 2009). Financial aid was said to have increased college success with the assumption that financial needs have been met hence the choice to enroll, increasing the general understanding of the financial aid processes, common theories, and possible policy changes (Goldrick-Rab et al, 2009). The economic theory concept and the significant strides researchers took to get there was not clearly written in regards to enrollment. Popular theories are often referenced among scholars, but are not appropriate to this study.

## Theories and Financial Aid

Vincent Tinto originally omitted finances from his theory on college success altogether (2006). Then later he revisited and included the finance factor (2006). Many accept his perspective on college success, but fail to factor money in as a component for college success (Goldrick-Rab, Harris, & Trostel, 2009; Raikes, Berlin, Davis, 2011). Although well known among scholars, Tinto's model also does not recognize the impact of finance on enrollment and was therefore not a match for purposes of this study. On the opposite side, Adelman (2007) was convinced the problem was the high school has not prepared students academically (Goldrick-Rab, Harris, & Trostel, 2009). The policy debate over who was responsible for providing information to potential students was a great source of debate (Brock, 2010; Cohen & Kisker, 2010). These debates are left at the mercy of future researchers. I chose to research the financial aid discrepancies which have been described as issues in financial aid services as Georgia Southwestern State University. A great deal was learned by following 'financial aid theories' as recorded on this literary journey.

The 'human capital theory' explored different types of aid and the impact on the students. The expectation lowered the cost of education and increased the likelihood of selecting to enroll at the institution of choice. Statistical data released yearly and used by many administrators and policy makers when making critical decisions on tuition and fees was not sufficient and limited in cohorts (Goldrick-Rab, Harris, & Trostel, 2009). How then can NCES or any other studies report accurately on academic preparation or financial aid (Goldrick-Rab, Harris, & Trostel, 2009)? My hesitancy with adopting 'human capital theory' as a final choice was due to focus on graduation and retention, which means participants would consist only of those who made the

decision to enroll in a controlled group instead of opening up to the perceptions of others to include the rationale of those who decided not to enroll in a post-secondary institution.

Another consideration was in 'social capital theory' which provides ways of illuminating the roles of family and community in preparation for success in college. Preparing students academically includes navigating the FAFSA. For clarity the potential problem 'lack of financial information' rather than 'lack of a financial aid award' could result in the decision not to enroll (Tierney & Venegas, 2009). Add the assumption that college preparation and financial information is part of recent research, rational choices and the implication that financial aid was enough and the unmet need was not a factor (St. John, 2006).

Tierney & Venegas (2009) reported many students do not prepare for college because they believe it was financially out of their reach. Prior research suggests financial aid information, use of the internet, and guidance by junior high school as areas worthy of consideration (McKillip et al., 2012). Access to financial aid can increase if the available information increases (Tierney & Venegas, 2009).

Not to be outdone, contributing author Perna (2006) suggest the concept of econometric models impacting enrollment decisions was a dated concern. She researched the cost of attendance including the components of room, board, fees, books, supplies, as well as tuition (Perna, 2006). Her findings supported the informational aspect in an econometric model influencing decisions to enroll based on personal preferences (Perna, 2009; St. John, 2006). Perna's finding was revisited after data collection.

### **Federal, State, and Institutional Factors**

Aid Types are variables associated with the cultural ecological model and could impact the enrollment decisions (Tierney & Venegas, 2009). Federal aid was not the only option available to students. State, institutional, and external funding could be funding alternatives. Due to budgets and discretionary factors some schools will not consider additional funding unless students have first applied for federal aid. Likewise, many states offer incentives when students enrolled within state borders and meet certain academic criteria.

Dowd (2008) acknowledged some conflicting requirements in literature and the effect of loans, state, and institutional aid types. Those conflicting requirements varied by school type and financial aid funding type. Dowd notes some challenge in discerning if typical borrowers supplement or replace scholarship and grant aid with loans (2008). Examples can be found in the various states including Georgia, Florida, Ohio and New York (Goldrick-Rab & Sorensen, 2010). These states among many others have established programs where students can enroll in college courses during high school; subsequently, increasing their college preparation and ultimately college enrollment (Goldrick-Rab & Sorensen, 2010). Georgia also created the Hope Scholarship, a merit based award for Georgia residents modeled many times by many states (Linsenmeier, Rosen, & Rouse, 2006; Monks, 2009). Texas offered an incentive for students who rank in the top 10% of their high school class which guarantees admissions acceptance to state schools (Niu, Tienda, & Cortes, 2006). Iowa went a step further and considered a bill that would penalize institutions. Other states with notable programs noted include California, Nevada, and Kansas and offer studies testing the rational choice model (Tierney & Venegas,

2009). Rational choice was more individualized than cultural which in this case was order at the organizational level 'Georgia Southwestern State University'.

In an effort to present an unbiased discussion of the literature the viewpoints of students present and past are included. Alicia Dowd (2008), suggested a need for a socio-psychological perspective in research, and the effect financing has on college choices and decisions to enroll or not to enroll in post-secondary colleges and institutions. Dowd's statistical inclusion was a review of the hesitancy for certain income levels to participate in college programs requiring loans, but points out opportunities' for future research found during the literature collection (2008). This future research might involve prior research initiatives that evolved from the search. This includes students and families that are not willing to go into debt for educational purposes (Perna, 2008).

### **Groups at Risk**

Legislative comparisons of options some states have chosen to adopt are also included for specific groups likely to miss out on the opportunity of higher education (Cooke & Boyle, 2011). Prior research often chose groups types by race, income level, parent's marital status or eligibility restriction factors for previous drug-related charges, bankruptcies, loan defaults, and other financial constraints (Goldrick-Rab & Sorensen, 2010). A discussion of the race factor combining different financial aid types was a sensitive trend seen in the literature (Cooper, 2009; Kim, DesJardin, & McCall, 2009). The data shows many have researched Hispanics, African Americans, and gender with the addition of secondary references being added as support for earlier communication from a quantitative angle (Goldrick-Rab & Sorensen, 2010). Communication literature also includes financial aid and tuition (DesJardin & Toutkoushian,



2006). I repeatedly found the literature to be relevant to race and gender instead of my research needs of financial aid communication, timelines, or enrollment (Ness & Tucker, 2008; Perna, 2006; Goldrick-Rab & Sorenson, 2010). These two factors showed up repeatedly in the literature.

### **Administrator Challenges**

Administrator challenges began with prioritization of federal, state, and institutional policies after which counseling students and parents should be in high regard. Counseling would be taken more seriously if recognized as a major factor for impressing students and parents (Hill, 2011). In her research Hill (2011) sampled counseling methods at two high schools in an urban district from institutional models. Their strategies were designed to guide students/families through the transition from secondary to post-secondary education (Hill, 2011). Many point out the importance of academic preparation and note known barriers; however, money was not always considered in the literature (Adelman, 2007; Reid & Moore, 2008; Tierney & Colyar, 2006). Authors who fail to include money in a study on preparation for college was clearly an oversight. Adding to concerns was the trend of high school graduation rates dropping below 50% (NCES, 2010) and the academically qualified consistent reports of those unable to manage the application process (Hill, 2011). Borrowing from statistical data from prior research a stunning 41% who expected to attend four-year colleges successfully completed the paperwork that led to four-year college attainment (Roderick, Nagaoka, and Coca, 2009). What did the other 59% do about the paperwork? Either they gave up and found outside sources of payment or they decided not to enroll in four-year colleges.

Lori Hill has taken a look at high school counselors and the impact on accessing higher education. Her study incorporates a district-level policy with the two high school's theories on the transition to college (2011). The framework suggested counseling strategies making resources available in the high schools and outreach to both the students and their families was key (Hill, 2011). Data was collected during an 11-month period in two phases. The data collected from these stages was a resource for secondary support. It consists of student observation and semi-structured interviews with administrators (Hill, 2011). Hill admits more research and commitment at the school level was needed (2011). Hill suggests the infrastructure needs should include models that not only guide students and families through the applications, but are inclusive about what was necessary or not for a successful transition (2011). High School Administrators could find value if they find themselves functioning impromptu and in need of guidelines to assist in increasing access to higher education. Year after year students depend on the administrators to tell them how to find the money, but if they fail to ask the question may never get the information or decide to enroll. In a separate study, Hill reported limited outreach to parents as a barrier in the planning to shape college enrollment (2008).

### **The Statistics Show**

Secondary statistics borrowed from the National Center of Educational Statistics (NCES) is the official site for the Department of Education (DOE) and crucial to the findings of both methods. NCES was respected throughout the financial aid industry as a reliable resource. The data considered was only as good as the collection. Mandatory reporting is required of all institutions receiving federal financial aid. Inclusion of NCES data to substantiate enrollment, tuition, and financial aid will add to the integrity and credibility of the study. NCES statistical

data also reveal students are more likely to choose a community college over a four-year post-secondary institution due to low income or imposing items like child care. Goldrick-Rab & Sorensen suggest unmarried students with no parental support are often underrepresented in financial aid studies' (2010). This 'fragile family' was noted as a possibility for future research (Goldrick-Rab & Sorensen, 2010). Another area outside of the scope, but noted as an area of interest for future research was simplification of the financial aid process. The FAFSA simplification proposes a standard not relying on a single year timeline can be found online ([www2.ed.gov/policy/highered/leg/hea08/simplification-transmittal.html](http://www2.ed.gov/policy/highered/leg/hea08/simplification-transmittal.html)). This simplification would rescue FAFSA filers from over 100 questions on the FAFSA to one question on the tax form (Dynarski & Scott-Clayton, 2007). Early notification that does not ask students for tax information, but links directly with the IRS giving families a voucher system which can be used at any approved institution of higher learning was recommendation worthy of consideration (Dynarski & Scott-Clayton, 2007). Advantages include simplicity, less paperwork, and deference to timelines (Dynarski & Scott-Clayton, 2007).

The history of financial aid is linked to decades of policy shifts, rewrites, shortfalls, trends and changes are located on the United States Government Accountability Office website and can be viewed at: <http://www.gao.gov/assets/300/297561.pdf>. These changes have caused financial aid processing to fluctuate all over the map (College Board, 2013). These trends affect enrollment decisions based on the economic trending at that time. A shortage of financial aid information or awards revealed both benefits and limitations found in the financial aid application process (College Board, 2013). The literature includes improvements necessitated by

the electronic age to the website in the area of college planning, information, implementation, dissemination of information, and co-ordination of timelines.

### **In That Case**

Additional inclusion of quantitative studies examined the impact of tuition increases between 1991 and 2006 at public 4-year colleges and universities. The background statistics are from as far back as 1967, and as recent as 2005 (Hemelt & Marcotte, 2011). Marcotte revealed limited evidence of tuition increases effecting enrollment decisions (2011). This includes the data collected from Integrated Postsecondary Education Systems (IPEDS) to support enrollment (Hemelt & Marcotte, 2011). IPEDS was a reporting requirement of all federal eligible post-secondary institutions (Hemelt & Marcotte, 2011). IPEDS collects data from organizations three times a year including institutional level data on enrollment, programs, salaries, tuition and headcount. Financial Aid Professionals are allowed to use this data for reporting purposes to auditors and fiscal reporting agencies. IPEDS contributes to numbers shared throughout the study. Hurwitz (2012) made a significant contribution to this study revealing a sample of 30 institutions and their different approaches to awarding institutional grant aid. Institutional grant aid was an option found to effect college choice for students in all societal classes, but at higher levels in low income students. In most cases it was in addition to loans (Hurwitz, 2012).

Laura Hamilton (2012) presented a case for students whose parents had means to assist with college tuition. Her article examined those receiving parental support attending public colleges. She further evaluated the academic progress and ultimate degree completion. Hamilton (2012) could not approach her topic without presenting the cost of education, which varied depending on the school and financial aid award. Parents and families historically found ways to

adjust and meet the unmet need. This practice has been a certainty over time. Hamilton (2012) finds these investments increase attendance, but suggests mixed results on the student's academic progress once matriculating. This article was sensitive to the application process, the Free Application for Federal Student Aid (FAFSA) used by most institutions to qualify for federal and institutional aid (Long, 2007). A visual to assist students in the application process was offered by way of ([www.student.ed.gov/sites/default/files/fafsa.pdf](http://www.student.ed.gov/sites/default/files/fafsa.pdf)).

Public colleges enroll the majority of students'; therefore, they are the focus on tuition increases (Hemelt & Marcotte, 2011). The trends and patterns suggested lower admissions standards, raising fees and admitting more students to offset institutional loss of revenue (Hemelt & Marcotte, 2011). In other words, students are still enrolling, but perhaps taking fewer classes to keep their cost from rising (Hemelt & Marcotte, 2011). Hamilton (2012) compared two frameworks one of which implies 'More is more'. It was basically a socioeconomic view linking origins and destinations from a cultural perspective to the children's financial resources for educational purposes (Hamilton, 2012). The second 'More is less' approach was reminiscent of entitlement of days past. Parents' intentionally crafted opportunities for their children to earn finances and in return free them from the realities of financial responsibility (Hamilton, 2012). The literature repeatedly returned articles on retention and graduation once students enroll in college. Hamilton demonstrates a definite effect across societal levels on enrollment (2012). Societal levels coupled with race revealed the effects are evident in asset savings and enrollment (Elliott & Nam, 2012; Engberg & Wolniak, 2010). African Americans discuss the effects peers have on their decisions to enroll (Holland, 2011). Many studies venture deeper into background and find some first generation students are totally dependent on the high school educators or

family who are not the best sources (Roderick et al. 2011; Bell, Rowan-Kenyon, Perna, 2009). Further discussion with families and instrumental resources effected the decision to enroll and eventually impacted student success.

A current public agenda item was undocumented students who could not go overlooked in the research (Diaz-Strong, Gomez, Luna-Duarte, Meiners, 2011). Hispanics are reported at risk for college access due to the challenges associated with the cumbersome college application processes (O'Connor, Hammack, & Scott, 2009; Perez & McDonough, 2008). Hispanics and other at risk groups are not alone finding the financial aid process challenging. Some college presidents and administrators seek an understanding of the aid process resulting in a position capable of effecting enrollment, retention, and even graduation (Shaw, 2011). Other uninterested populations distance themselves from the process, scan the numbers each year, and ignore any impact. Some colleges created creative programs and tuition cuts and keep the bottom line in-house, out of the hands of the trustees uncertain of estimations (Shaw, 2011). Others increased program lengths resulting in longer enrollment periods while working towards a degree. Many argued federal eligibility was questionable at the post-secondary level (Diaz et al. 2011).

The study makes a contribution to research literature by exploring financial aid related student experiences and access to education policy goals. Financial aid can effect change at the federal, state, local, and institutional level. This study was implemented at the GSW institutional level increasing the knowledge of students, parents, and staff on financial aid literature. Understanding financial aid processes was useful to administrators as they developed institutional policies and procedures. Policy makers' decisions are often driven by current initiatives (Perna, Klein, & McClendon, 2014). Positive social change will impact high schools

counseling standards, college enrollment, and future generations of students and their families by providing access to education (Mckillip et. al, 2012).

### **Summary**

Chapter 2 literature review was on current and past research in relation to financial aid, discrepancies, and enrollment in post-secondary education systems. It revealed a gap in financial aid research, cost of education, and decisions to enroll. Prior research revealed more popular areas of study were in areas such as retention and graduation, race and gender, and FAFSA simplification to name only a few. The literature found aid expectations hugely impacted enrollment, but were often difficult to measure due to information and financial challenges.

Chapter 2 is a review of the research literature for this study. This chapter included a review of the literature in relation to the following topics: theories and financial aid, federal state, and institutional factors, groups at risk, administrator challenges, the statistics show, in that case, stakeholder roles and perspectives, and a review of similar and differing methodologies.

Chapter2 includes a description of the major themes and gaps and the chosen research design, data collection approach and analysis as described in chapter 3. Chapter 4 discusses the findings. Chapter 5 is the analysis, conclusions, and recommendations.

## Chapter 3: Research Method

### **Introduction**

The purpose of this case study research was to explore financial aid discrepancies and the impact they have on enrollment decisions at Georgia Southwestern State University, a public post-secondary institution. The discrepancies were revealed in a prior assessment of students in university orientation class. The qualitative approach intended to understand the perception of students on the transition into higher learning. This model consisted of a documented review of a prior satisfaction assessment of freshmen and a recent Student Affairs assessment of recent local graduates by volunteer participation in a survey or a focus group. Both were administered within the regular functional processes at Georgia Southwestern State University.

The case study was beneficial to Georgia Southwestern (GSW), and describes the financial aid process under federal guidelines in addition to the development of a standard process of communication impacting student's decision to enroll or not to enroll at GSW. In regard to the assessment we seek to answer one research question which evolved from the problems that emerged from the prior assessment:

RQ: How do discrepancies in financial aid services affect student's decisions to enroll?

The composition was straightforward open-ended and intended to implement dialogue among stakeholders (Tierney & Venegas, 2009). According to the literature review, qualitative case study methodology was often used to explore the perception of students at the decision phase regarding post-secondary enrollment. This study was designed to look at financial aid in particular. In the following chapters the design will be presented in more detail, starting with the



selection of participants, the data analysis procedures, and introduction of findings. The results will resolve as guidance for future research or administrators who want to learn from the study.

### **Research Design**

Creswell presented informative traditions that describe, explain, and summarize the strengths and weaknesses of both qualitative, quantitative, and mixed method approaches (2007; 2009). Inviting students regardless of their financial aid status protected the integrity of the data. The foundation creates an opportunity to influence the enrollment decisions students make (Maxwell, 2010). The questions were straightforward and clear to promote stable yet honest responses. The introductory invites solicited volunteer participation from the established age of consent, and offered each participant the option to withdraw from the study if there was a change of mind. The case study design began with a real life problem derived from previous research (Yin, 2003). In this case the prior satisfaction assessment survey and the steering committee findings were reviewed and analyzed. This satisfaction assessment survey was administered as part of the University Orientation Classes freshmen take to assist with the transition from high school to college and to learn about the university. This portion of the design was not pre-planned, but existed prior to my chosen topic.

Efforts to include the viewpoint of non-freshmen participants increased the scope of the study. Recent graduates from the local county were invited to participate in a survey and a focus group. This email invite was administered by the Student Affairs Division in a combined style request that included both the survey and focus group recruits (Appendix B).

The structure of this case study design featured the use of narrative as described as described by Creswell (2007). The high level case study design was obtained by using the survey

results from the prior research and introducing the recent assessment inclusive of a survey and focus group session.

### **Researcher Role**

My role as a researcher changed over the course of this study. As recommendations changed for approach and strategy so did my role as a researcher. I have 5 years of loyalty as financial aid director at the institution of study, and over 20 years combined experience in the profession. As a financial aid professional, I have had many opportunities to speak with other administrators, students, and parents at the institutional level. My connection evolved to University Orientation classes as well through the use Student Affairs appointed moderators. This did create the possibility of personal bias, but confirmed the advantages of the secondary approach as quick and low cost on the already existing data, the recently collected data and the internal structuring of the study (Do, n.d.). As an employee of Georgia Southwestern State University I ensured the Student Affairs designees understood participation was totally voluntary. Participants were informed of their right to withdraw from participation at any time during the study. When the institution implemented the prior assessment they had no knowledge that it would be adopted for research purposes. There was no pressure to return the surveys. We were honest with the participants that the surveys could be used to improve financial aid services and customer services standards. This approach was done with morals and integrity in the forefront. The participants from the recent assessment were informed the results would be shared with me for research purposes as well as inner office use in my financial aid director's role. My responsibilities included a rigorous process for both Walden University and Georgia Southwestern Institutional Review Boards which concluded with the dual agreement of my

secondary role. I remained the leader of the research, gave guidance to the moderators and analyzed and reported for the purposes of this study.

### **Methodology**

A case study methodology allows the researcher to build up a full picture of a case with multiple data types (Yin, 2003). In this study the prior assessment was the foundation. These results combined with the current perception and experiences add knowledge about the cost associated with higher education and financial aid stipulations which impacted enrollment. The interviews could not incorporate typical case sampling due to the requirement of a broad population (Seawright & Gerring, 2008). Convenience sampling was clearly the strategy for its accessible feature, including time, money and effort (Seawright & Gerring, 2008). Convenience sampling was also chosen due to the easy, fast, and inexpensive characteristics my experience and access guarantees with information-rich data that otherwise would not have been attained (Battaglia, 2008). The qualitative approach allowed me to explore financial aid discrepancies at Georgia Southwestern State University and provided a voice for the participants.

### **Justification for Case Study Research**

Case study was recommended for research questions when seeking to explain a phenomenon (Yin, 2003). In this study critical goals emerged from the results that are highly pertinent to enrollment. This study considers sources in the form of articles, surveys, speeches, journals, websites, and interviews. All are valid documentation in case study evidence (Yin, 2003).

An additional factor in the decision to use a case study design evolved from a process of elimination as recorded by Creswell (2007). Unlike culture sharing case study researches an

issue through a bounded system. In this case Georgia Southwestern was the object and inquiry explored within-site (Creswell, 2007). Phenomenology described the essence of a phenomenon, but studied several individuals when there was a known shared experience in the area of philosophy, psychology, and education. Grounded approach was more of an inductive field study of a process, action, or interaction of many individuals, with a primary usage of 20 to 60 individuals mostly attributed to those in the sociology field. Ethnographic was a long term shared experiences from a culture-sharing group with an anthropology and sociology background. Narrative was previously identified as the chosen approach; however, due to timing conflicts with a prior proposal the approach was modified to exclude the narrative characteristics of stories and individualism. Case study allows the researcher to use a multiple perspective. It was designed for real life events and selected due to the flexibility revealed in the literature (Stake, 1995; Vaus, 2002; Yin, 2003). Case study was simple in that the only required participants are the researcher and the informant (Shank, 2002). Shank suggests a study can benefit from combining models Stake (1995) and Merriam (1998) when deciding on a case study approach (2002). This was illustrated in this study by numerous complexities including financial aid processing, customer service, regulatory demands, timelines and enrollment.

### **Population**

The participants for this study included a prior assessment group which was recruited from freshmen orientation classes at Georgia Southwestern. The number of freshmen classes was eight in fall 2013 and ten in fall 2014. The students were in the first or second semester of coursework. The prior assessment surveys included the ages, but not names or identifiable information. The prior assessment was originally implemented to measure student satisfaction

and customer service improvement purposes. Financial aid administrators distributed the surveys to the freshmen orientation professors. The university orientation class participants totaled approximately 540 invites over the two year period. The professors administered and later delivered 425 surveys to the Student Affairs Division for analysis. The Financial Aid Department resides under the Student Affairs Division, Vice President Samuel Miller on the Georgia Southwestern organization chart. Current versions of the chart can be viewed at: <https://gsw.edu/Assets/About%20GSW/images/GSWOrgChart.jpg>. (Appendix C). The Division of Student Affairs had an integral role in this research project. They delivered the prior assessment recommendations to me for annual reporting purpose which was outside the scope of this research project, but part of my duties as Financial Aid Director. After much deliberation these recommendations were adopted for purposes of this research study.

The second targeted population for the recent assessment was to 49 recently graduated students from 'Sumter' the local county for Georgia Southwestern. I emailed and was granted approval from the Student Affairs Division to incorporate a second more recent assessment of recently graduated students. A survey monkey email questionnaire for a survey and focus group interview was electronically delivered by a Student Affairs designated staff-person and yielded seven participants for the survey and six for the focus group. The script was clear and follows with more details in Chapter 4 (Appendix B). It is possible the participants in the survey and focus group were the same since the offer to participate included both an offer for the survey and an offer for the focus group (Appendix B). However, due to the de-identified information, I am uncertain if this is the case. These respondents did not speak for all, but represented their individual overall perception. These participants were recruited from the local county in an effort

to capture participation for recent GSW graduates who may have still be in the area. This assessment followed topics from a pre-existing survey from the Institution of Higher Education (Appendix D). The topics finances, family and friends, knowledge, work, and other factors might have impacted enrollment (Appendix B). I also provided a clear and concise focus group script which included the same question topics as the survey questions (Appendix E). The results were delivered electronically and transposed below for clarity (Appendix F). The script asked participants to answer according to their perception of financial aid factors that might impact decisions to enroll. The first question in the script asked what the first reason that comes to mind is when asked why students decide not to enroll at Georgia Southwestern. Another sample question asked for reasons students decide not to enroll. The seven question protocol also provided the opportunity to make any additional comments or provide additional reasons one might decide not to enroll (Appendix F).

The Student Affairs Division intended to explore the satisfaction and expectations of students' perception of the financial aid services at Georgia Southwestern State University. The electronic offer disclosed no compensation, risks, or benefits existed for participation in the survey or focus group (Appendix B).

The sampling technique used in this case study was purposeful selection. Merriam (1998) defined purposeful sampling as the most common form of non-probabilistic sampling strategies. Merriam (1998) confirms my rationale for this case study selection due to my quest to discover, understand, gain insight, and learn. The purposeful selection included the selection criteria of (a) GSW past of present student status, (b) participants must have prior knowledge of financial aid services, (c) participants had to be willing to participate. Participants reserved the

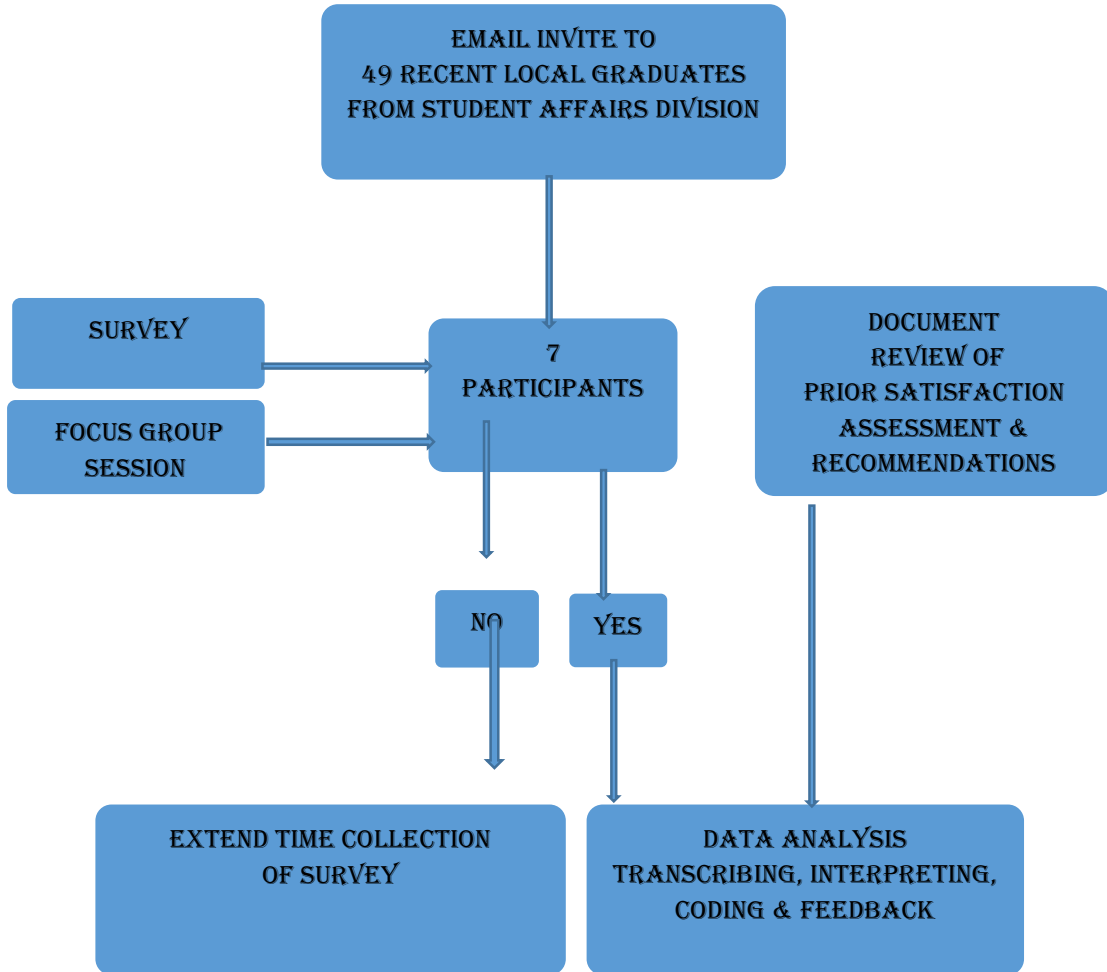
right to withdraw at any time, and were subject to the rules and regulations according to Walden and Georgia Southwestern State University IRB.

### **Data Collection Procedures**

The challenges of data collection were a combination of occurrences. Georgia Southwestern IRB and Walden IRB agreed on the secondary analysis and the sharing of data owned by the institution. Once approval was gained from the Walden IRB and combined with the GSW Vice-President of Student Affairs agreement I moved forward with the request for the recent assessment which included the perception of recently graduated students and the protocol to reference when inviting students who might participate without feeling coerced or obliged to do so. Student Affairs included an electronic invite from Survey Monkey detailing the intent of the study (Appendix B). The email combined both the survey and the focus group invite (Appendix B). The focus group script included a clause to accommodate unforeseen responses and comments (Appendix F). I was hopeful that the designee would prompt the participants to speak more or less on a question if it was deemed appropriate. This could be accomplished during the focus group discussion or when asked the seventh and final scripted question on other reasons students decide not to enroll (Appendix F).

Georgia Southwestern had a special interest in the results of this study and could eventually use the results for financial aid departmental changes. The use of mentors and advisors was beneficial and should not be overlooked. The mentors included staff at GSW and advisors from Walden faculty and staff. Finally, the IRB representatives were instrumental in my collection procedures. I was careful not to make additional changes that would require additional approval from either IRB.

**Table 3: Data Collection Flowchart**





## Data Analysis

Researchers must decide on structure of the approach and grasp the experience of the data analysis procedures (Creswell, 2007). The case study approach was chosen for the advantages of integration, analyzing, and reporting potential problems (Maxwell, 2010). Greene (2007) pointed out the value of combining approaches as seen here. The number of participants was based on the parameters under review and the chances of intervention and response size, all in support of the case study strategy (Marshall, 1996).

Once the review of the prior assessment findings was complete it became clear that it would benefit the financial aid industry if a deeper analysis was done. The patterns and themes resolved from the integration of that prior assessment. I found these reported discrepancies communication, time, and costs were common occurrences in the financial aid industry. These initial themes emerged early in the research and naturally had to be explored for the success of the study (Tesch, 1987).

The measurement theory incorporated the frequency scale coding with a Likert-type scaling for the analysis of the recent assessment survey. The closed-ended question format was chosen for the quantifiable analysis it added to the study. It was also fast and easy to summarize. This assumption borrows the exemplar anchor codes as equal interval points between the values of 1-5, respectively (Castro, Ellison, Boyd, & Kopek, 2010). Table 4 reveals the findings for the recent assessment (Appendix E.) Detailed descriptions are included in chapter four.

I used Microsoft Word search and find feature as my beginning point for the recent assessment of the focus group interview responses. Basically, with the transcript in-hand my first step was to run the 'search and find' feature in Microsoft Word on the themes from the prior

assessment. This involved the reading of the prior assessment and the noted themes deemed to be relevant and important to my research question, how do discrepancies in financial aid services affect students' decisions to enroll. The second step, carried out concurrently was a reliance on the paper and highlighter. The third step required my experience as a researcher and my knowledge as a financial aid administrator on the meaning and determination of emerging themes.

Cost was found to be the most popular theme by both participant groups at GSW. Time was a stand out as well. The word 'communication' was not found in the text of the focus group transcript, but 'time' was found six times, and 'cost' was found twelve times (Appendix G). An additional keyword reoccurred in the 'small size' of the institution. Largely attributed to the geography of GSW, this size factor might have impacted enrollment decisions specific to GSW, and reoccurred nine times in the find and search for 'small or size' (See Appendix E and G).

The study concluded with a suggestion for a training plan. It originated from the prior assessment goals shared in Chapter one of this study. This recommendation was a decision derived from my role as financial aid director. Retraining the financial aid officers would speak directly to the communication aspect of the problem. The time and the cost would also be directly impacted as the students' wait time and net price could be decreased because of the retraining. The researcher's role was met by leading the study, analyzing the data, and reporting the findings to the GSW, Vice President of Student Affairs.

### **Evidence of Trustworthiness**

As the researcher one must demonstrate transition from raw data to informed data is valid. The synthesis was clear and followed the research question 'How do discrepancies in financial

aid services affect students' decisions to enroll?' The prior and recent assessments used the qualitative case study strategy which determined the findings could be replicated at similar institutions. If findings are not trustworthy, the researcher can conclude the study has no merit in that field (Merriam, 1998).

### **Participants Rights**

Although one interviewee would have been enough to precede that was not my preference, I used a larger group of participants and gained additional individual perceptions. Maxwell reminds me how the presence of observers might affect the actions of participants (2010).

Due to my 20-year career in the field of financial aid, there was a concern I would become immune to the feelings of the participants. However, using my prior experience in my leadership role proved advantageous when guiding the designees. I instructed strategically with the director's mindset and analyzed the data shared by the Student Affairs Division with a researcher's goal in mind. This secondary role was designed to ensure I remained unbiased and committed to validity. Also, in regard to unintended or unplanned inconsistencies, my strategy included an opportunity for designee(s) to inform me of any special concerns before publishing. I was careful not to insert my own perception.

### **Reliability and Validity**

The decision to pursue the focus group as soon as possible after IRB approval was made to increase control over the participant group. This previously adopted effort was intended to add to the validity and credibility of the outcome. In addition, names, ages, emails and demographics are anonymous. Although the site has given verbal consent they are obligated to the protection of the Family Education Rights & Privacy Act (FERPA). The researcher has elected to respect both

the FERPA and Walden Institution Research Board guidelines. All results will be shared and approved by the Walden Institutional Research Board.

The Student Affairs Division administered a time sensitive survey in combination with the focus group invite that decreased the threat of any outside discussion and promoted honesty (Appendix B). I added a 5<sup>th</sup> column with 'No' as the appropriate response (Appendix B). A scripted guide to the focus group was created from the survey topics (Appendix F). Analyzing and collecting this data and storing in a locked file cabin protected the data as regulated by the Walden University IRB.

Triangulation was the collection of data from multiple sources of evidence (Merriam, 1998). I collected data from peer reviewed articles, an existing survey, a recent survey, and a focus group by way of secondary data research. In addition, by gaining approval from both the Walden and Georgia Southwestern Institutional Review Boards the study was strategically conducted with the intended integrity.

### **Ethical Considerations**

I ensured that the identities of all participants were well protected. The study was approved by the Georgia Southwestern State University (IRB), approval number 15-016 and the Walden University (IRB), approval number 09-09-15-0307438 (see Appendix H and Appendix I for the approval letters). I discussed the purpose of the study in detail with the Vice President of Student Affairs at Georgia Southwestern State University as well as the designated moderators in order to develop trust between them and me. The rationale and examples of questions were shared to ensure the intent was explained. This study was based on perception, thus it was important for the moderators to know how to answer any questions encountered.

## Summary

This study contains five chapters. In Chapter 2, the literature review provides relevant literature related to financial aid and enrollment. This chapter gives a historical context of financial aid and introduces the theoretical framework. In Chapter 3, the methodology describes how the study was organized, how the research participants were informed and protected throughout the study. It also confirms the IRB recommendations and approval as was conducted including how the information was gathered, how the data was analyzed and the research methods that were adopted. In Chapter 4, an explanation was given for how the data was collected organized and also provides the research results. All tables and figures are presented to add to the communication plan for following the data. Chapter 5 summarizes the study my interpretation and reporting of the results. This interpretation includes limitations of this study and recommendations for future studies. The results might become a working paper for financial aid administrators or other stakeholders who have an interest in enrollment (Appendix K).

## Chapter 4: Results

### **Introduction**

The purpose of this case study was to gain a greater understanding of the perception of enrollment decisions when financial aid discrepancies existed at Georgia Southwestern State University. The primary research question, how do discrepancies in financial aid services impact decisions to enroll was based on ‘net price’ and ‘rational choice’ theories and did not incorporate sub-questions. The research was conducted using a secondary approach for collection and was compiled and reported through my dual role as Researcher and Financial Aid Director. It was found that improving services that impact enrollment and promoting change in the Financial Aid Officers processes and procedures were perceived as a determining factor.

This chapter presents the results of the research. It includes the description of the setting, participants, and a review of the data. This chapter includes two levels of findings. The freshmen represent the prior assessment and the recent graduates from the local county narrow the population. The Office of Student Affairs oversaw the data collection process and shared the results with me. I analyzed both and determined emergent themes and discrepant data for the single case. These themes and findings are presented as a response to the research question, how do discrepancies in financial aid services impact decisions to enroll. The study strategized and was successful with the qualitative approach in improving trustworthiness as described.

### **Settings**

Georgia Southwestern State University (GSW) was the physical location of this study. The location and institutional budget affected the time restraints as well as the resources used in staff and retraining efforts. The school is small in size and does not have a budget to support

additional staff or training resources from external consultants. GSW would rather rely on insider training as recommended as a result of this research. Creativity with the timeline and planning according to the scheduled federal, state, and institutional calendars may have affected participants' responses at the time of collection. The study can be duplicated at other campuses open to change in their normal procedures with an interest in the perception of students. Institutional differences would affect not only the number of respondents, but the time expended for documentation, communication, and procedural changes.

### **Data Collection**

Triangulation of data from multiple sources of evidence from peer reviewed articles, a prior assessment and a recent assessment. The latter by way of secondary data analysis was collected from multiple sources of evidence. The recent assessment survey responses from Table 4 revealed convergence or similarities in the responses (Creswell, 2009). A Student Affairs Designee conducted the content analysis of the transcripts from the focus group (Appendix I). There was no prior contact and no follow up from either assessment. Keywords evolved throughout the content analysis. Those were combined with the factors from the prior assessment and reported the analysis. The interpretation period was finalized and approval to proceed was given under Walden IRB capstone number 09-09-15-307438 (Appendix I).

The expectation was that some would admit to overwhelming feelings of shock about the cost of tuition and other realities like room, board, and other fees. Financial aid awards are not always enough to cover the net price. Students who do not have means to pay out-of-pocket are the under-represented population my study represented. Instead the findings revealed the recent

graduates felt the cost was attainable and impacted enrollment decisions in a favorable way for Georgia Southwestern.

## **Data Analysis**

### **Prior Assessment**

A satisfaction assessment was taken over a two-year period and was collected and analyzed as a means to measure customer service satisfaction. Those findings were consolidated into departmental goals. All of which were collected during the regular processing of financial aid services. These results were administered during class session and surveyed the customer service received in the financial aid office. The freshmen survey was nameless, collected, and delivered to the Student Affairs Office. No grades, credits, or records were attached to it. These voluntary responses were assessed and tallied and used in an annual financial aid departmental review. The first years tally consisted of eight classes over an eight-week period with approximately 30 students in each class = 240 invites. The second year tally included 10 classes over an eight-week period with 300 invites totaling 540 invited participants. The yield was 425 returns. My review of the freshmen assessment began with the problems in the forefront which for purposes of this study are also the goals mentioned in Chapter 1.

The steps taken for the 'Prior Assessment' included a 25 question survey originated as a determination tool to better serve student needs in the area of financial aid practices and not for purposes of this study (see Appendix J for complete survey). The survey was administered in the university approved freshmen orientation classes. A steering committee was appointed by the Vice President of Student Affairs to review and report back. Once the steering committee received and reviewed the raw data the survey revealed the majority of students are not willing to



pay additional fees for a scholarship service. However, those who are willing selected \$10 and \$20 as the amount they would pay on both surveyed years. Also, the majority of students prefer to communicate using the school issued email, followed by the institution populated self-service (RAIN) portal and phone calls. The freshmen reported financial aid played a part in the decision to attend GSW 'most or all of the times' in both surveyed years.

No functional changes were made after the assessment. Instead goals and recommendations resolved, and the decision to collect more student perception evolved. The Steering Committee recommended the FAO develop processes and procedures to reduce paperwork turnaround time, office wait-time, and student and parent anxiety in addition to a GSW web accessible portal for fast communication. This was an effort to promote 24 hour delivery of financial aid information. This portal would be tailored to the institution's calendar. This portal speaks to the goal of decreasing wait time and paperwork turn-around time directly. Other goals included a dedicated WIFI equipped area for hands on assistance, an electronic warning system, an annual training plan for staff which includes a backup plan for additional staff support for the summer sessions which is peak processing time for financial aid administrators.

As the Financial Aid Director, my duties include establishing yearly goals for the Financial Aid Department. During this process, I decided to review those of the Steering Committee for consideration of my research study. The proposal resolved in the decision to include the perception of another classification as the freshmen population might not have had enough time or experience to make informed decisions and I did not want this to be the only voice represented when deciding how to proceed. So, to be fair the Student Affairs Division who

is also the supervising department to the Financial Aid Office recruited recent graduates from Sumter County, the local county surrounding Georgia Southwestern State University for participation.

### **Recent Assessment**

The decision to combine the study using the prior assessment document review with an additional analysis from recently graduated students from the local county evolved from the Walden University IRB recommendation. This was an equitable effort to invite students who would not feel in-school pressures of participation as Georgia Southwestern financial aid recipients. The steps taken for the ‘recent assessment’ included meeting with the Vice President of Student Affairs and explaining where I was in the dissertation process and how this might benefit the Financial Aid Office with customer service related issues found during the prior assessment. The request was approved as an additional assessment tool with Georgia Southwestern owning and sharing the data associated with students who recently graduated, but might be still in the local area based on their home county on record with the institution (Appendix L). This recently graduated group of 49 was emailed a survey and focus group invite by a Student Affairs Department designee (Appendix B). The invite included the project goals, intentions, and acknowledgment of the secondary researcher. The designee used the Survey Monkey software to implement active participation which resulted in eight survey responses and 5 focus group participants (Appendix B). The results were released directly to me in my dual role capacity.

The results of the graduate survey are shared in Table 4. When GSW graduates were asked “how often did they think the pre-established reasons might impact enrollment into a four-

year university”. The majority of graduates report the ‘top’ reason others might choose not to enroll is because they are ‘unable to borrow’ (Appendix E). Borrowing is not a mandatory requirement when enrolling in Higher Education, especially on loans that require credit checks. Information can be found on one of many federal websites ([www.direct.ed.gov/student.html](http://www.direct.ed.gov/student.html)).

The data shows no respondents answered ‘almost always’ in multiple areas. These areas of enough financial aid, parents did not attend college, peer pressure, uninformed college application, health problem, and did not like school. Four out of eight respondents said family obligations and those preferring to work. Three out of eight reported the reason for not enrolling was distance from home, parents did not attend college, uninformed about financial aid, college preparation, and the decision to enter the military. Five out of eight perceived students may sometimes be unable to borrow. Four reported the tuition cost, parent’s attendance, peer pressure, did not like school, test scores were too low, or not being accepted at school of choice were factors. Rarely scores of one were collected in the areas of financial aid, borrowing, parent’s attendance, peer pressure, health problems, and liking the school. No, was reported twice, on enough financial aid and peer pressure. All other responses were one or zero. Table 4 gave me an individual look at responses according to the number of times the participants viewed the discrepancy would impact a decision to enroll at Georgia Southwestern.

Table 4: Recent Assessment Survey categories adopted Cronbach's suggestion and gave equal attention to controlled and uncontrolled discrepancies' (1975).

Tallied 1-5; 1 had the lowest impact and 5 had the highest impact on enrollment decisions.

Scale	Always	Frequently	Sometimes	Rarely	No
Not enough financial aid	0	2	2	1	2
Tuition too high	1	2	4	0	1
Unwilling to borrow	1	2	3	1	1
Unable to borrow	0	1	5	1	1
Family obligations	1	4	2	1	0
Distance from home	2	3	3	0	0
Parents did not attend college	0	3	4	1	0
Peer Pressure	0	1	4	1	2
Uninformed about financial aid	1	3	1	0	1
Uninformed about college app	0	3	2	0	1
Preferred to work	1	4	1	0	0
Decided to enter the military	1	3	1	0	1
Health problems	0	0	4	1	1
Did not like school	0	1	4	1	0
Low act or sat scores	1	0	4	0	1
Not accepted at GSW	1	1	4	0	0
Comments review totals	10	33	48	8	12

The focus group was conducted concurrently with the survey and added supporting views of some graduates. The seven questions in the focus group script aligned with the recent assessment survey categories. These consisted of standard questions which simplified the collection and analysis. Using the same topics allowed me to logically follow the data and enhanced my interpretation. A description of each question is below:

### **Question 1**

When asked why students might decide not to enroll at GSW, all respondents agreed on the location and size at GSW as the first thing that came to their mind. This reminded me that this is a discrepancy that could vary by institution. The small city feel is not for everyone and the perception was that if students want a big city environment this might impact students' decision to enroll.

### **Question 2**

When asked about cost the respondents perceived GSW as inexpensive when compared to other institutions. One respondent recalled that initially it seemed expensive, but as an afterthought and researching cost of other institutions the decision was made to enroll. The participants relied on their own personal situations often during the discussion.

### **Question 3**

When asked about family involvement all reported parental involvement sometimes included extended family. Many had alumni connections that were factors when deciding on enrollment. There was one participant who said she did not have any help. This seemed like an exception, but can be noted as a side-note to the affordability answer also important to that same participant.

**Question 4**

When asked about financial aid availability the graduates were well versed on financial aid types and reported much of their knowledge was gained over the years of matriculation. This level of financial aid knowledge is something a freshman would not have in their first semester. The knowledge was attained from high school counselors, freshmen university classes, institutional workshop, and the world-wide web.

**Question 5**

When asked about the application process for financial aid the overall response was the FAFSA process was easy to navigate. This was an opposing view gathered from the prior assessment. Those students found the application process challenging and reported they did not feel they had enough time to prepare once they had the information or financial aid award to meet the leftover cost when making their decision to enroll. The graduates voiced their opinion that it was a challenge at first, but seemed to feel it was a justifiable expectation when trying to get financial aid.

**Question 6**

When asked about decisions to go to work or the military instead of GSW the discussion seems to move to the family and personal obligations. Participants felt it was about life choices and timing. If the potential students find themselves out of high school without a plan, or a FAFSA it seems the perception is they may opt for the military or a job.

**Question 7**

When asked about other reasons student decided not to enroll at GSW, respondents discussed popularity, sports, degree programs, cost, and school size. In summary, this basically means the participants perception differed based on the level of knowledge a student has.

In the prior assessment major themes emerged during the data comparison. These emergent themes were earlier communication, time, and cost. The recommendation is to create a timeline for GSW that will be communicated as soon as the financial aid time restrictions will allow. This recommendation includes an electronic email blast to the preferred email address which includes parents in the financial aid process. This communication will be GSW specific information on direct cost and financial aid 'at that moment in time'. If the direct cost is unavailable, an estimated cost or the information on the missing requirements, if appropriate will be shared and communicated 'at that moment in time'.

### **Findings**

A large number of students seek financial aid assistance at Georgia Southwestern. The historical trend showed those seeking financial assistance doubled the numbers who actually enroll at the school (Table 5). The trend also revealed the number of office visits has decreased with the onset of electronic communication and social media (Table 5). The project success depended on the prior assessment of freshmen in the university orientation courses as well as the participation of recent graduates in the local community. This effort followed FERPA guidelines in regard to student privacy rights and responsibilities. Once the decision was made to embark upon the comparative case study the oversight of the Student Affairs Division and the participation of the designated team became detrimental to validity and compliance. The findings were presented to the Vice President for review and in consideration of recommended functional changes.

Table 5. GSW Banner System – Financial Aid Statistics (January 2016)

Aid Year	Office Visits	FAFSA	Verification/Verified	Enrolled
2010-11	7720	5886	2811/1476	3797
2011-12	6546	6075	2132/1137	3707
2012-13	5745	7013	1958/815	3588
2012-14	5204	6594	2502/1151	3386
2014-15	3811	6925	1912/809	3355
2015-16	2213	5684	1662/535	3145

I support the results by noting the emergent themes earlier communication, time, and cost spoke directly to the sole research question: How do discrepancies in financial aid services affect students' decisions to enroll at a higher education institution?

The reoccurring keywords from the recent assessment were used in conjunction with the emerging themes from the prior assessment. These preliminary themes are descriptive from the data collected and interpretations. This interactive process revealed two keywords and provided a common description of the perception of graduates. Key words from the data included responses of GSW 'small in size' which the participants referenced six times, and cost of attending 'COA' which was referenced 10 times throughout the discussion.

The breakdown from the recent assessment of participants (graduates) revealed some differing viewpoints from the prior assessment (freshmen). This finding provides evidence of the importance of the communication piece earlier in student's educational timeline. Although the graduates give the perception of financial aid discrepancies at that point in time, it is questionable when students became this confident in their knowledge.



## Summary

The Financial Aid Office is critical to GSW's enrollment growth. It was pertinent that the comparison of data led us in the analysis of each chapter. The data revealed the needs of the student was different depending on their existing knowledge. The prior assessment tool revealed the communication and timelines was a primary issues. However, with the added information from our local graduates some individuals would not enroll because of the GSW small size factor. I concluded this finding did not change at the outcome of this case study. It reminds me, the researcher, that not all discrepancies are financial aid related factors. This reminder confirms the 'secondary' case study approach as sensible and useful in the development of 'Discrepancies of Financial Aid Services that Impact Enrollment'.

The data led to the prior assessment problems which evolved into the problems of this study. Those reportedly include cost, communication, timelines, and information. Keep in mind those resolved from the freshmen students and were in the first person. The graduate student population was a perceptual survey that reported not being accepted at the institution of choice. In addition, keywords from the graduate focus group were 'small in size' and 'cost of attending'. Although, those were GSW specific, the focus group would allow other researchers who duplicate the study to personalize the findings to the institutional partner. There was resistance from some employees who had longevity at GSW. I witnessed characteristics of both 'blind' and 'ideological' resistance according to Burke's definition (2011). The resisters have a long history of manual processing and do not see any reason to change. Their discomfort due to the shift from old routines was not unexpected. I simply appreciate the opportunity to reassign, cross train, and include automation in any approved training. It will be the Office of Financial Aid Office (OFA) who would carry the bulk of the change. In this

instance they are considered the 'primary work group' (Burke, 2011). The responses collected from graduates were included (see Appendices E and G for responses). Those and the emergent themes communication, earlier access, and the cost comparison led to the recommendations to follow in chapter five.

## Chapter 5: Discussion, Conclusions, and Recommendations

With increasing demands from stakeholders to understand financial aid processing and discrepancies in customer service related areas this case study was designed to identify perceived problem areas from freshmen and graduates of GSW using the qualitative method approach. The single research question: How do discrepancies in financial aid services effect students' decisions to enroll was explored. Although, the study proves there are other factors, financial aid discrepancies do effect student's decisions to enroll. Sometimes this impact is to enroll and at other time it was not to enroll. The interpretation addressed the outcome of communication, access, and cost. Qualitative was chosen over quantitative because of the qualitative characteristics explorative history on perception. Qualitative was more appropriate for the case study design and supported my collection processes. The single case collection involved multiple sources of evidence in data reviews, questionnaires, articles and focus groups. The adoption of a strategic plan of financial aid practices can evolve into an implementation of a more customer friendly financial aid office at Georgia Southwestern State University. This study was to foster positive change through the development of office policies that increase access to education by earlier communication and staff training.

### **Interpretation of Findings**

Certain findings of this study in regard to the literature of various peer reviewed articles extend knowledge in the financial aid discipline. Early communication and earlier access extend outside of financial aid administrators to other stakeholders (Appendix J). Early communication can be dealt with from the high school level if the needs are financial aid information and not school or cost related (Holland, 2011; Perna, 2006). These high school administrators can share

disclaimers on cost without crossing the lines on exact tuition and budget figures (Hemelt & Marcotte, 2011). Earlier access was a finding that has a resolution on the legislature as has been adopted by policymakers as an upcoming policy change. This change can be viewed on the National Association of Student Financial Aid Administrators web ([www.nasaf.org/uploads/documents/ppyfactsheet.pdf](http://www.nasaf.org/uploads/documents/ppyfactsheet.pdf)). Currently the earliest a family has access to the FAFSA is January 1<sup>st</sup> each year and the taxes are filed in April. However, with this policy change President Obama's administration will allow families to use taxes from two-years ago. This simple change will mean the FAFSA would be available in October the year before federal taxes are due. This policy change speaks directly to the issue of earlier access to education. It will take place in the 2017-18 year using the 2015 taxes. Details of the prior-prior (PPY) is presented in a user friendly comparison at: <http://www.nacenet.org/issues-action/LegislativeNews/Pages/PPY.aspx>. This policy change confirms the communication gap is not a GSW issue but a systematic issue that is gaining national attention.

The GSW finding that 'cost' is a discrepancy that both freshmen and graduates acknowledge is valid. The cost factor overall is one that could impact the decision or at a minimum, change the decision of one school over another. The data collection for GSW freshmen revealed 'cost' as a problem. The graduates 'cost' had a favorable impact at GSW. This is supported by using the comparison calculators found at: <https://bigfuture.collegeboard.org/compare-colleges>. Again the states must decide if they will attempt stand fast with their tuition cost so student can receive information more timely than traditions previously allowed.

Certain aspects of 'social capital theory' and 'human capital theory' have been confirmed as partially compatible in the literature and research. However, a gap in the literature is exposed

in those theories and also in Vincent Tinto's decision to include finances in his research. The literature researches retention and graduation and excludes enrollment. Also, GSW focus group responses suggest GSW's cost is below what is reported in the literature. This finding aligns with the cost factor being a match of a discrepancy, but in the case of 'GSW' and due to the perception of the graduates, it is one of the reasons a student might choose GSW over a more expensive institution of Higher Learning.

Finally, the history of financial aid and the financial aid timelines compared and combined with the institutional communication have both been confirmed as issues in the literature and the current analysis of Georgia Southwestern State University financial aid discrepancies. The recommendation to alert students of important dates comes full circle to reporting and recommendations. Overall, the findings suggest the literature is inconsistent on this particular topic. Add the upcoming policy change to the literature the alerts will be updated to include the changing landscape which is being referred to as a "game changer" introducing the FAFSA in October of the senior year of HS instead of the traditional January of the HS graduation year. This typically leaves families about a two- month window for HS graduation and August of that same year to get the true picture or direct cost. See a college administrator Kent Barnds essay at: <https://www.insidehighered.com/views/2015/09/17/essay-prior-prior-ppy-year-data-free-application-federal-student-aid-fafsa>. This direct cost is the reason why this case study adopted the 'net price' theory for its framework. It is what financial aid professionals can easily explain to a student (United States Department of Education, n.d.). Ironically, if the post-secondary institution has not confirmed the upcoming tuition and fees the award may now be available earlier, but the balance owed will remain an estimate.

## **Recommendations**

I make four recommendations for future research. The recommendation for future study is a comparison of perception from personal experience vs. perception of others. A second recommendation is a similar study of non-financial aid recipients. This recommendation is of financial aid discrepancies vs. actual financial aid awarding. A third recommendation could be based on actual financial aid status. This research would delve further into the students' background and compare the enrollment outcome of those in the various financial aid policy demand areas. These include regulations of SAP, Verification, or non-flagged financial aid status'. A fourth recommendation is to explore the prior assessment participants once they become graduates in a side by side comparison with a future assessment to report if the perception changed once the freshmen participants become graduates.

## **Purpose**

The purpose for the study was proven in the prior assessment with the establishment of issues and goal recommendation. Including the comparison of graduated students allowed the researcher to determine if financial aid processes were impacting enrollment at the customer service level from non-financial aid respondents. Financial aid professional development will be strengthened from the study due to the discrepancies, goals, and collaboration from the comparison. The recommendation is for GSW to accept the study results as an official process change and grant approval to formally retrain the staff and implement an earlier communication plan. It would create a standard for financial aid administrators in regard to customer service at the student level.

### **Limitations**

This section addresses the issues found the accuracy of freshmen researched students. This case study was important because although both are areas of interest, combined they are under researched. Information concerning enrollment decisions and financial is often misunderstood and limited. This study provides useful insight to financial aid practices used when processing financial aid and when communicating financial aid information.

I have identified three limitations. The three limitations are sample size, demographics, and student grade level. The sample size for the recently graduated was 13 participants. This small sample size is not generalizable to a broad population and is being compared to a larger sample size. The second limitation is due to the geographical location narrowing strategy used to study a small school and local county in Georgia. The third limitation was found in the student grade level. By recruiting freshmen and graduates the comparison did not include perceptions of unenrolled, sophomores, juniors, seniors, or graduates outside of the local county.

### **Project Significance**

By recommending change in communication this best practice recommendation creates a strategic training plan and will benefit GSW and other schools who may use this study or either of its components. This project is significant because it uses the perception of students to create an action plan to provide financial aid information and assistance to potential students earlier than the traditional calendar allowed. The Financial Aid Administrators with the proper training will be able to decrease the list of discrepancies and impact enrollment decisions.

Finally, current processes should not be changed without a tested functional plan:

- What is the CHANGE about? Earlier access to information

- What is the desired outcome? Decreased processing time
- Who is the target audience? Financial Aid Administrators
- What resources will be needed and the cost? Staff support and training
- Who will make the decisions about the project? VP Student Affairs
- What will constitute success on the project? Sharing of results
- What is the estimated length of the time required to work on the project before it can be used as an evaluation tool? One year from implementation

This recommendation is generic and although it can be used across schools, it is a tool for use if deemed necessary to promote a desired outcome.

### **Summary**

The study initially began as a satisfaction survey that evolved into something bigger. The findings of this study indicated the participants perceived the prior satisfaction assessment results as ‘the statement of the problem’ from Chapter 1. In comparison, another discrepant area of concern was revealed in the additional assessment of graduates. This discrepant area ‘size of the college’ is specific to the partnering location ‘Georgia Southwestern State University’. It was reported as one of the reasons students might choose not to enroll. Ironically, the ‘cost of attending’ college was a factor on both collection strategies, but is perceived to have an advantageous impact on enrollment at Georgia Southwestern from graduates. The participants verbalized their perception regarding why others might make a decision to enroll. This perception increased with the class level of financial aid knowledge. In this case freshmen and alumni perception showed no similarities.



The potential increase in numbers resulting from the recommendations will increase access to higher education and potentially the positive decision on enrollment. The net price theory will open up the dialogue on price and the rational choice theory supports the parent or mentor who will sacrifice their time and efforts in support of potential students. This study adds to the body of knowledge by increasing the possibility of a better education and future for those unheard voices making the decision to enroll.

Finally, like the Steering Committee before me and based on the results in Chapter 4, I will report the findings to the Vice President of Student Affairs for consideration and adoption of the communication plan. This approval would support a training plan and earlier communication to potential students from the Financial Aid Office. This approval will be implemented as soon as the next traditional timeline will allow.

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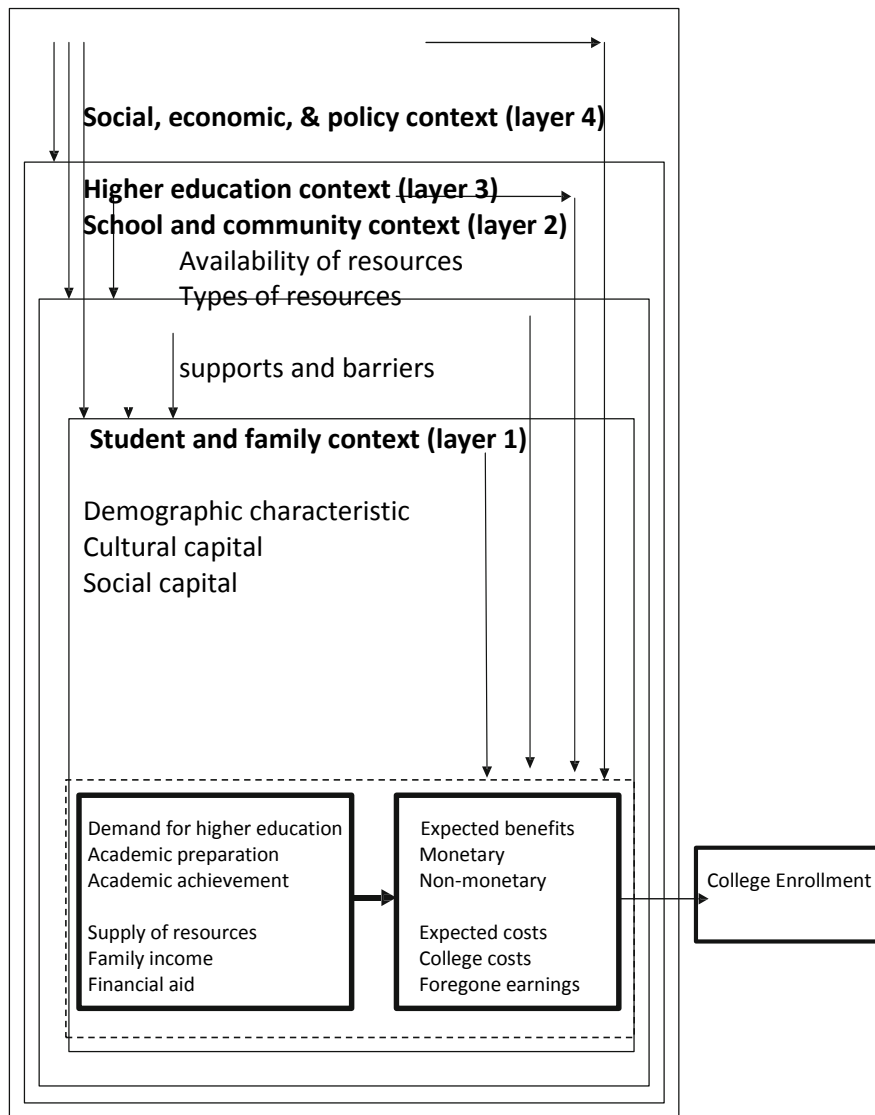
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## Appendix A. Conceptual model for Student Enrollment

Perna's perception that academic and financial resources are shaped by the availability of funds and in agreement with the informational aspect of the conceptual model



Multi-level conceptual model of college student enrollment. Source: adapted from Perna (2006)

## Appendix B: Financial Aid Survey for Recent GSW Graduates

The Student Affairs Division is interested in your impression of financial aid discrepancies which impact students' decisions to enroll or not to enroll at Georgia Southwestern. We invite recent graduates whose schedule will allow participation in a (10 minute) survey. The collection period ends in 10 days from the date of this email.

In addition we invite you to participate in a (less than 2 hour) focus group discussion on this coming Thursday at 4p in Sanford Hall Conference Room (3rd floor). If you choose to participate in the focus group, please arrive (with photo-identification) by 4p.

The purpose of this study is to determine if financial aid services and in some cases financial aid information impact the decision to enroll at Georgia Southwestern State University. The tallied results will be shared and analyzed for departmental and dissertation purposes by Angela Bryant, who serves in a dual role as Walden Student Researcher and Georgia Southwestern Financial Aid Director. These results could potentially impact financial aid services at GSW.

This process "informed consent" is voluntary. There is no compensation, risks, or benefits. Your consent implies you understand well enough to make an informed decision about participating. If you decide to join the study now, you can change your mind later without explanation. If you feel a question is too personal, simply skip the question or choose not to continue. You may choose the survey, focus group, or both. No one at Georgia Southwestern State University will treat you differently due to your involvement.

1. The following is a list of reasons why a college-qualified high school graduate might not directly enter a four-year college or university. In your opinion, how often was each of the following an important reason that college-qualified graduates of high-school did not directly enter a four-year college or university?

### FINANCES

	<b>Almost Always</b>	<b>Frequently</b>	<b>Sometimes</b>	<b>Rarely</b>	<b>No</b>
<b>Not enough financial aid</b>	<input type="radio"/> Not enough financial aid Almost Always	<input type="radio"/> Not enough financial aid Frequently	<input type="radio"/> Not enough financial aid Sometimes	<input type="radio"/> Not enough financial aid Rarely	<input type="radio"/> Not enough financial aid No

	<b>Almost Always</b>	<b>Frequently</b>	<b>Sometimes</b>	<b>Rarely</b>	<b>No</b>
<b>Tuition too high</b>	<input type="radio"/> Tuition too high Almost Always	<input type="radio"/> Tuition too high Frequently	<input type="radio"/> Tuition too high Sometimes	<input type="radio"/> Tuition too high Rarely	<input type="radio"/> Tuition too high No
<b>Unwilling to borrow</b>	<input type="radio"/> Unwilling to borrow Almost Always	<input type="radio"/> Unwilling to borrow Frequently	<input type="radio"/> Unwilling to borrow Sometimes	<input type="radio"/> Unwilling to borrow Rarely	<input type="radio"/> Unwilling to borrow No
<b>Unable to borrow</b>	<input type="radio"/> Unable to borrow Almost Always	<input type="radio"/> Unable to borrow Frequently	<input type="radio"/> Unable to borrow Sometimes	<input type="radio"/> Unable to borrow Rarely	<input type="radio"/> Unable to borrow No

**2. The following is a list of reasons why a college-qualified high school graduate might not directly enter a four-year college or university. In your opinion, how often was each of the following an important reason that college-qualified graduates of high-school did not directly enter a four-year college or university?**

#### **FAMILY AND FRIENDS**

	<b>Almost Always</b>	<b>Frequently</b>	<b>Sometimes</b>	<b>Rarely</b>	<b>No</b>
<b>Family obligations</b>	<input type="radio"/> Family obligations Almost Always	<input type="radio"/> Family obligations Frequently	<input type="radio"/> Family obligations Sometimes	<input type="radio"/> Family obligations Rarely	<input type="radio"/> Family obligations No
<b>Distance from home</b>	<input type="radio"/> Distance from home Almost Always	<input type="radio"/> Distance from home Frequently	<input type="radio"/> Distance from home Sometimes	<input type="radio"/> Distance from home Rarely	<input type="radio"/> Distance from home No
<b>Parents did not attend college</b>	<input type="radio"/> Parents did not attend college Almost Always	<input type="radio"/> Parents did not attend college Frequently	<input type="radio"/> Parents did not attend college Sometimes	<input type="radio"/> Parents did not attend college Rarely	<input type="radio"/> Parents did not attend college No
<b>Peer pressure</b>	<input type="radio"/> Peer pressure	<input type="radio"/> Peer pressure Frequently	<input type="radio"/> Peer pressure Sometimes	<input type="radio"/> Peer pressure Rarely	<input type="radio"/> Peer pressure No

**Almost Always**      **Frequently**      **Sometimes**      **Rarely**      **No**  
 Almost Always

**3. The following is a list of reasons why a college-qualified high school graduate might not directly enter a four-year college or university. In your opinion, how often was each of the following an important reason that college-qualified graduates of high-school did not directly enter a four-year college or university?**

**KNOWLEDGE**

	<b>Almost Always</b>	<b>Frequently</b>	<b>Sometimes</b>	<b>Rarely</b>	<b>No</b>
<b>Uninformed about financial aid</b>	<input type="radio"/> Uninformed about financial aid Almost Always	<input type="radio"/> Uninformed about financial aid Frequently	<input type="radio"/> Uninformed about financial aid Sometimes	<input type="radio"/> Uninformed about financial aid Rarely	<input type="radio"/> Uninformed about financial aid No
<b>Uninformed about college application process</b>	<input type="radio"/> Uninformed about college application process Almost Always	<input type="radio"/> Uninformed about college application process Frequently	<input type="radio"/> Uninformed about college application process Sometimes	<input type="radio"/> Uninformed about college application process Rarely	<input type="radio"/> Uninformed about college application process No

**4. The following is a list of reasons why a college-qualified high school graduate might not directly enter a four-year college or university. In your opinion, how often was each of the following an important reason that college-qualified graduates of high-school did not directly enter a four-year college or university?**

**WORK**

	<b>Almost Always</b>	<b>Frequently</b>	<b>Sometimes</b>	<b>Rarely</b>	<b>No</b>
<b>Preferred to work</b>	<input type="radio"/> Preferred to work Almost Always	<input type="radio"/> Preferred to work Frequently	<input type="radio"/> Preferred to work Sometimes	<input type="radio"/> Preferred to work Rarely	<input type="radio"/> Preferred to work No
<b>Decided to enter the military</b>	<input type="radio"/> Decided to enter the military	<input type="radio"/> Decided to enter the	<input type="radio"/> Decided to enter the	<input type="radio"/> Decided to enter the	<input type="radio"/> Decided to enter the No



<b>Almost Always</b>	<b>Frequently</b>	<b>Sometimes</b>	<b>Rarely</b>	<b>No</b>
Almost Always	military Frequently	military Sometimes	military Rarely	

**5. The following is a list of reasons why a college-qualified high school graduate might not directly enter a four-year college or university. In your opinion, how often was each of the following an important reason that college-qualified graduates of high-school did not directly enter a four-year college or university?**

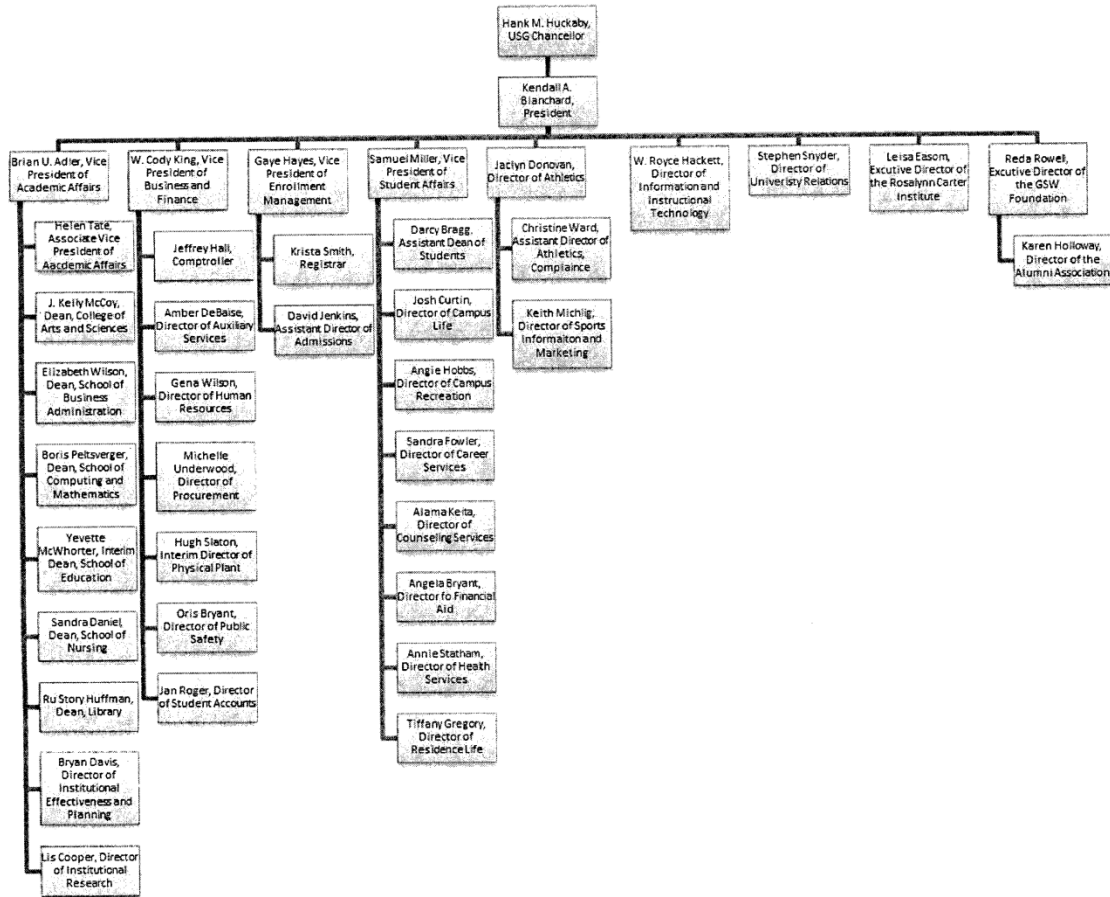
#### **OTHER**

	<b>Almost Always</b>	<b>Frequently</b>	<b>Sometimes</b>	<b>Rarely</b>	<b>No</b>
<b>Health Problems</b>	<input type="radio"/> Health Problems Almost Always	<input type="radio"/> Health Problems Frequently	<input type="radio"/> Health Problems Sometimes	<input type="radio"/> Health Problems Rarely	<input type="radio"/> Health Problems No
<b>Did not like school</b>	<input type="radio"/> Did not like school Almost Always	<input type="radio"/> Did not like school Frequently	<input type="radio"/> Did not like school Sometimes	<input type="radio"/> Did not like school Rarely	<input type="radio"/> Did not like school No
<b>Low ACT or SAT scores</b>	<input type="radio"/> Low ACT or SAT scores Almost Always	<input type="radio"/> Low ACT or SAT scores Frequently	<input type="radio"/> Low ACT or SAT scores Sometimes	<input type="radio"/> Low ACT or SAT scores Rarely	<input type="radio"/> Low ACT or SAT scores No
<b>Not accepted at preferred institution</b>	<input type="radio"/> Not accepted at preferred institution Almost Always	<input type="radio"/> Not accepted at preferred institution Frequently	<input type="radio"/> Not accepted at preferred institution Sometimes	<input type="radio"/> Not accepted at preferred institution Rarely	<input type="radio"/> Not accepted at preferred institution No

Done

Powered by  
See how easy it is to create a survey.

Appendix C: GSW Organization Chart



## Appendix D: Prior Existing 'IHEP' Survey

13. The following is a list of reasons why a college-qualified high school graduate might not directly enter a four-year college or university. In your opinion, how often was each of the following an important reason that college-qualified graduates of your school did not directly enter a four-year college or university?

HOW IMPORTANT:

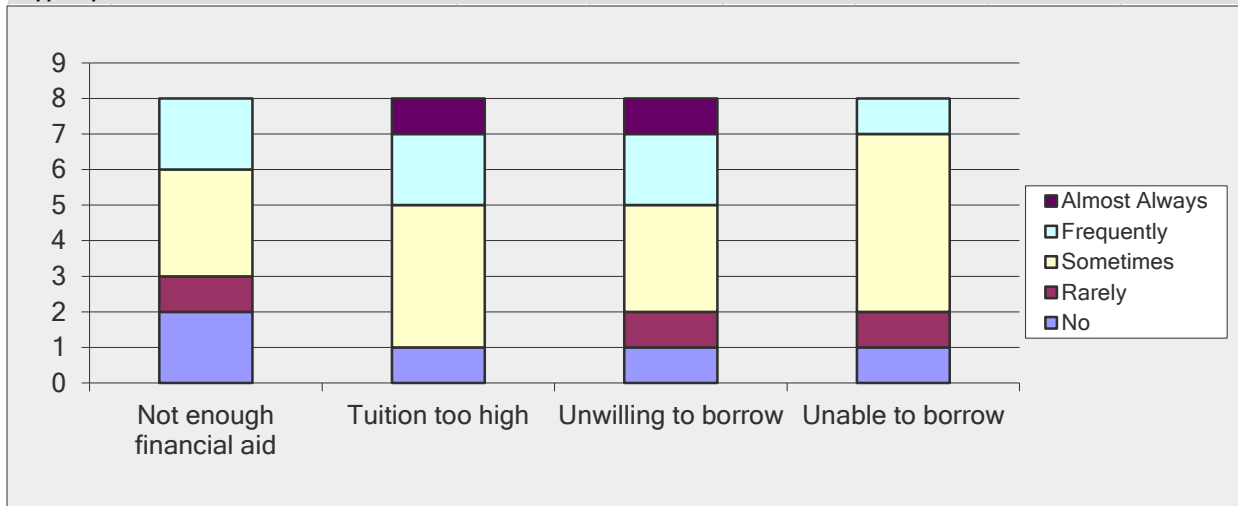
	<i>Almost Always</i>	<i>Frequently</i>	<i>Sometimes</i>	<i>Rarely</i>	<i>No</i>
<b>Finances</b>					
Not enough financial aid	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Tuition too high	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Unwilling to borrow	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Unable to borrow	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>Family and Friends</b>					
Distance from home	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Parents did not attend college	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Peer pressure	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>Knowledge</b>					
Uninformed about financial aid	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Uninformed about college application	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>Work</b>					
Decided to enter the military	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Participated in a gap-year	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>Other</b>					
Health problems	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Did not like school	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Low ACT or SAT scores	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Not accepted at preferred	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Appendix E: Recent Assessment Survey Responses

Financial Aid Graduation Survey Results

The following is a list of reasons why a college-qualified high school graduate might not directly enter a four-year college or university. In your opinion, how often was each of the following an important reason that college-qualified graduates of high-school did not directly enter a four-year college or university? FINANCES

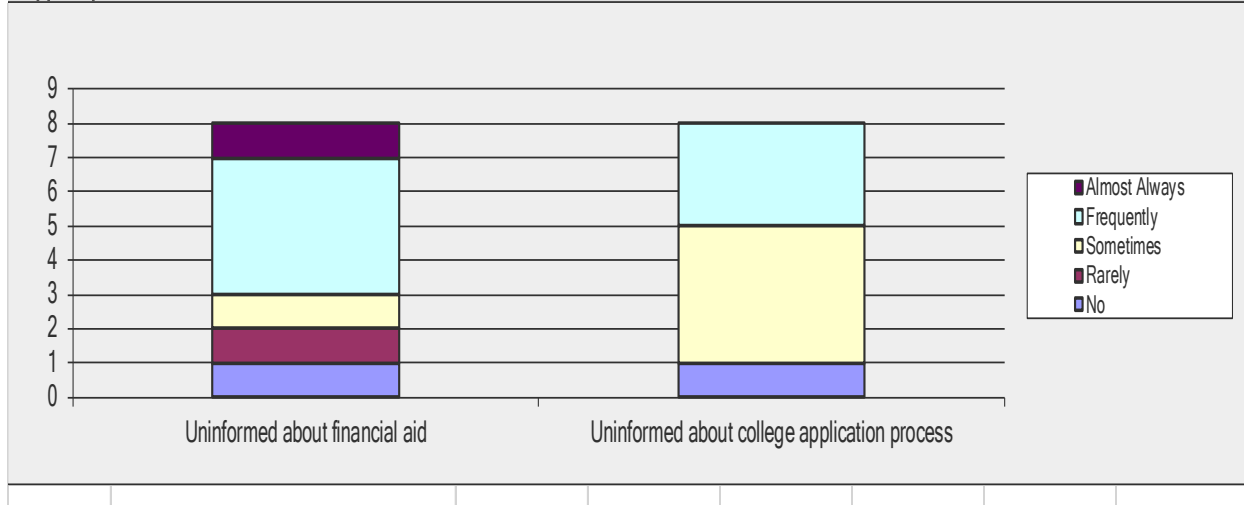
Answer Options	Almost Always	Frequently	Sometimes	Rarely	No	Response Count
Not enough financial aid	0	2	3	1	2	8
Tuition too high	1	2	4	0	1	8
Unwilling to borrow	1	2	3	1	1	8
Unable to borrow	0	1	5	1	1	8
<i>answered question</i>						8
<i>skipped question</i>						0



### Financial Aid Graduation Survey

The following is a list of reasons why a college-qualified high school graduate might not directly enter a four-year college or university. In your opinion, how often was each of the following an important reason that college-qualified graduates of high-school did not directly enter a four-year college or university? KNOWLEDGE

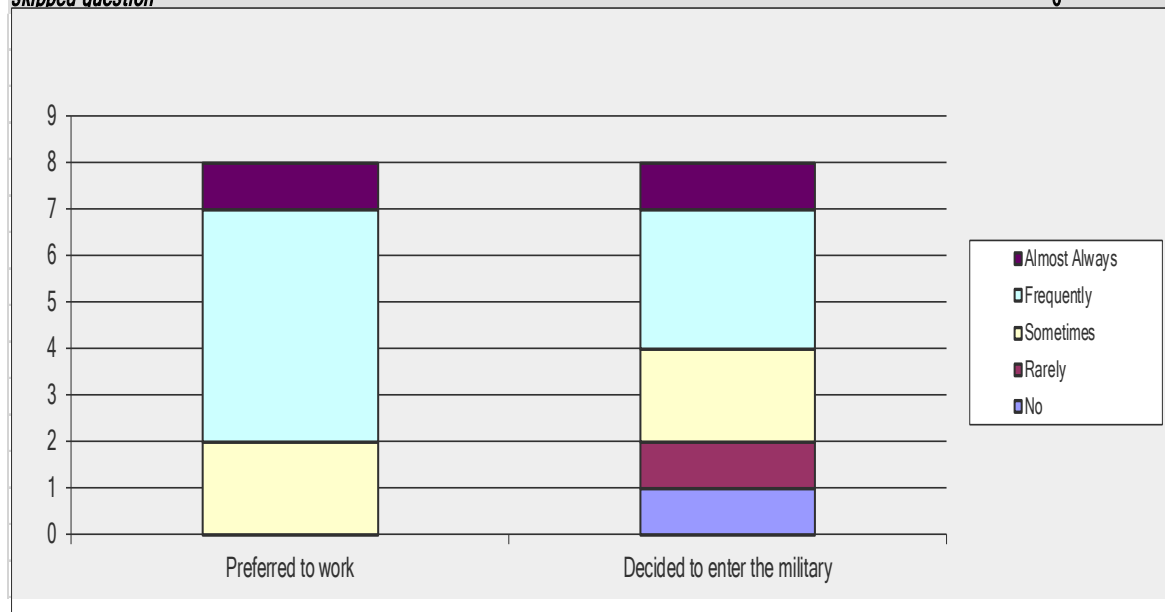
Answer Options	Almost Always	Frequently	Sometimes	Rarely	No	Response Count
Uninformed about financial aid	1	4	1	1	1	8
Uninformed about college application process	0	3	4	0	1	8
<i>answered question</i>						<b>8</b>
<i>skipped question</i>						<b>0</b>



### Financial Aid Graduation Survey

The following is a list of reasons why a college-qualified high school graduate might not directly enter a four-year college or university. In your opinion, how often was each of the following an important reason that college-qualified graduates of high-school did not directly enter a four-year college or university? WORK

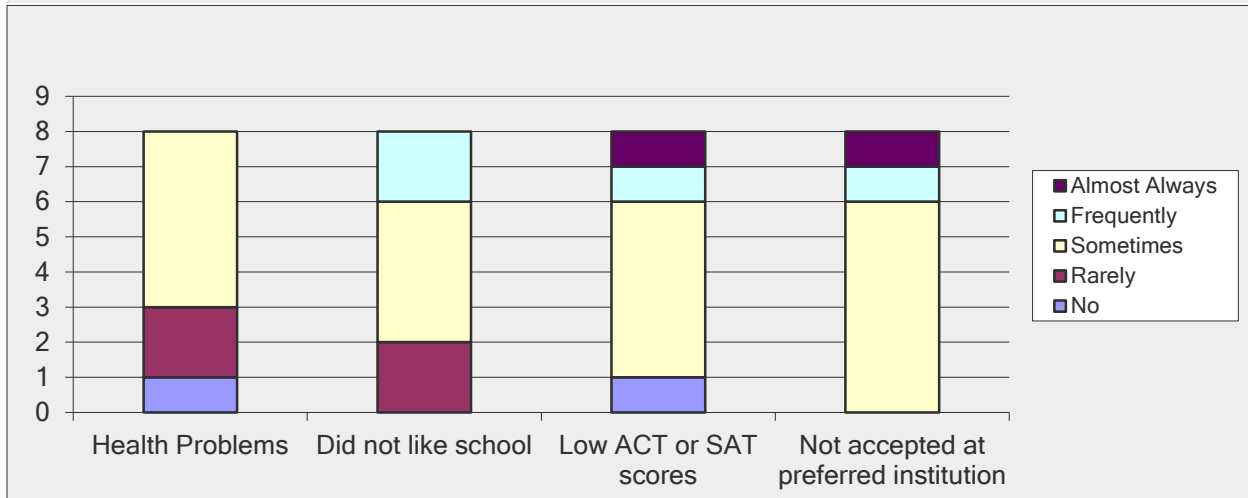
Answer Options	Almost Always	Frequently	Sometimes	Rarely	No	Response Count
Preferred to work	1	5	2	0	0	8
Decided to enter the military	1	3	2	1	1	8
<i>answered question</i>						<b>8</b>
<i>skipped question</i>						<b>0</b>



### Financial Aid Graduation Survey

The following is a list of reasons why a college-qualified high school graduate might not directly enter a four-year college or university. In your opinion, how often was each of the following an important reason that college-qualified graduates of high-school did not directly enter a four-year college or university? OTHER

Answer Options	Almost Always	Frequently	Sometimes	Rarely	No	Response Count
Health Problems	0	0	5	2	1	8
Did not like school	0	2	4	2	0	8
Low ACT or SAT scores	1	1	5	0	1	8
Not accepted at preferred institution	1	1	6	0	0	8
<i>answered question</i>						<b>8</b>
<i>skipped question</i>						<b>0</b>



## Appendix F: Focus Group Script

Before we get started my name is \_\_\_\_\_. I am here representing the Student Affairs Division of Georgia Southwestern State University. Let me first remind you that you have the right to withdraw from the focus group session at any time. The purpose is to gather your viewpoint on financial aid factors that might impact decisions to enroll. Your responses are not necessarily based on your own personal experience, but should be based on your overall perception. There are no wrong answers. Since this study is based on your opinions you are the experts and I am here only as a collector of information. There are no delusions of perfection at this point, so please be truthful. The results may reveal clues on how the Financial Aid Office can improve services.

What I would like to do first is briefly explain how the focus group discussion will work. I have written the discussion questions on the board to assist us with the flow. We will simply take each question and you will comment as you are led. I may ask you to move to the next question or return to the subject if the discussion wanders off topic or begins to impede on the time factor. I am very much aware that your time is important. In addition, if you any questions along the way, please stop me.

The purpose here is to explore your perception of financial aid factors which may impact decisions on enrollment. By participating in today's discussion you will without any doubt assist us in gaining a deeper understanding of enrollment decisions. Students answered a satisfaction survey in their University 1000 courses for the last 2 years. Those results came back and basically provided evidence that has led us to seek to answer the research question: How do discrepancies in financial aid services affect students' decisions to enroll? Those findings from 'first year students' will be compared with the results from 'recent GSW graduates and used in modifying future Financial Aid Office practices. This session will be recorded and transcribed in lieu of note taking. The transcription will be forwarded to the researcher for analysis and kept in a secure location. The recording will be discarded, but the articles will be available should anyone choose to view them. You can gain a copy of the finished study with references, by contacting the financial aid office directly at [finaid@gsw.edu](mailto:finaid@gsw.edu).

My role again is to get things started and make sure we cover all the areas. If we spend 10 minutes on each question we should finish in an hour and a half. So, let's get into our discussion. ...

From your point of view:

1. What is the first reason that comes to mind when asked why students might decide not to enroll at Georgia Southwestern?
2. Please share your perceptions when you learn the financial costs for enrolling at Georgia Southwestern.
3. Please share which of your family members were involved in deciding whether or not you enrolled @ GSW.
4. Please share your knowledge of the different types of financial aid available to students and where you gained your knowledge.
5. Please share your perceptions regarding the application process and how easy or challenging it is.
6. Do students decide to work, go to the military, or sit out? And if so why?
7. Please share other reasons that you think students decide not to enroll @ GSW.

We have reached the end of the questions.



## Appendix G: Recent Assessment Focus Group Responses

### From your point of view:

#### 1. What is the first reason that comes to mind when asked why students might decide not to enroll at Georgia Southwestern?

-I think the location of Southwestern plays a big part. We are located in a very small town.

-Americus is a small town with not much to do and I would add the choice of degrees that are available at Georgia Southwestern is limited too.

-Certain majors aren't offered, such as Criminal Justice and Forensic Science. Graduate school has even less of a selection of programs. They believe it is more feasible to take that route. Another reason is the costs. I've also heard students complain about the cost get a degree at GSW.

-It is my understanding that most traditional freshmen do not enroll because of the school size. I've heard many students say, "It's too small" or "There is nothing to do here".

-I agree on the location of the school. I say this because there is nothing really close to attract people to come. It's a beautiful campus and all, but students want something else to do.

-It's located in a small town, so there's not much to do. People from big cities are used to bigger things and more choices. GSW is small, which means there's a limit to what can be done with free time.

#### 2. Please share your perceptions when you learn the financial costs for enrolling at Georgia Southwestern.

-GSW's cost was more affordable compared to other universities.

-When I learned the cost of enrolling at Georgia Southwestern I was impressed. The other schools that I looked at were a lot higher. It was major for me as I did want to be a hardship on my mom.

-Initially I thought "This is a lot", then I reviewed my itemized billing and fees, and I find the tuition to be quite reasonable, especially compared to other 4-year universities. Then I get confused again when I see all the other fee amounts. Like athletic, lab, student government... the list goes on. I often felt it was a bit much. And they slightly increase every academic year. And this is a big reason as to why a lot of the students choose not to reside on campus.

-When learning the cost of GSW I was amazed for it to be a state university and have a cost so low. All state schools are going to have the fees. They may be different amounts, but they are there. Since attending I've gained great educational insight in the areas where I need educational support for my major, and access to activities on campus. Those things are included in the low cost of the school.

-I was happy when I found out the cost of enrolling at GSW. It is one of the most affordable universities in Georgia. I did not receive help from anyone when making a decision to enroll.

**3. Please share which of your family members were involved in deciding whether or not you enrolled @ GSW.**

- My parents were and still are very vocal about what they feel is best for me.
- All of my family members were involved in my decision to enroll at GSW. Two of my uncles and one of my aunts are GSW alumni, so they had the strongest influence on my decision.
- Parents and close relatives such as first cousins. My first cousins are alumni of GSW.
- While making my choice both my parents were involved in my decision of attending Georgia Southwestern. I wanted to be away from home, but not too far and I had to think about cost of gas, food, and other needs, but I didn't want to put a lot of stress on my parents nor myself. We all sat down and figured this school was best for me.

**4. Please share your knowledge of the different types of financial aid available to students and where you gained your knowledge.**

- I know about HOPE Scholarship, Pell Grant, Outside Scholarships, Educational Veteran Benefits, and Loans; I found out about financial aid at a seminar given at high school my senior year and when I fill out the FASFA online, on their website.
- The HOPE scholarship is only available for students that have 3.0 or higher GPA.
- Loans are available if you are enrolled in a certain amount of credit hours.
- Work study is available sometimes, if you are eligible. And you can get Pell Grant by doing the FAFSA, but you have to provide your and sometimes your parent's taxes. I learned about this from orientation, the school's financial aid website, and personal experience.
- I am well aware of most of the aid they mentioned too (Student Loans, Pell, HOPE, and Scholarships. I gained most of this knowledge during my first semester, in the University 1000 class. I asked questions, did my research, and gradually learned more as I continued at GSW. I then learned even more in depth information upon working in the office of Financial Aid as a work-study student.
- GSW has a lot of other financial aid options available too. These scholarships are not broadcasted, but they exist. Lots of them are for new students though.
- I learned about different types of financial aid from my high school counselor. I learned more at STORM day and even more throughout the semesters.

**5. Please share your perceptions regarding the application process and how easy or challenging it is.**

- The first attempt at completing the application can be challenging if one is unfamiliar with tax documents and other financial income/assets, but it gets easier with each academic year.
- As a freshman student, I experienced a bit of uncertainty while completing the FAFSA. This is more and likely so because I was not familiar with the content. However, as I became more familiar with the questions, and used the detailed instructions provided, I find it rather simple to complete each year. Also, it is definitely logical as to why students must complete or update the FAFSA each year. Dependent upon different cases and situations, I do believe it can become a bit challenging and/or complicated to some students. However, there is always help if u need it.

-The application process is easy as long as you are on top of your stuff. Checking your account to see if the school may need more paper work, and making sure that you are communicating with the school as well; rather it's through the phone or email.

-You can't just think the school will just call as soon as they see you need something it may take them 4-7 days to send a letter to your house just so you can click to accept something. Checking your account frequently is the best bet to make your application process proceed much more smoothly.

-The application process was very easy. Everything was straight forward, and everything was processed very quickly for me. I am not complaining. I've been to another school. It's on you to have your money. No one cares what your reason is for not having it.

## **6. Do students decide to work, go to the military, or sit out? And if so why?**

-I guess work because a student may want to avoid accepting loans or there isn't enough financial aid to cover the cost of classes and housing. Or a student may have a family and other financial obligations.

-The application process for financial aid is easy. To complete the FAFSA you simply log in and answer questions. Once you complete it once you only have to update the information that has changed. Also, the GSW financial aid office will help with the financial aid process.

-It depends on the student and their individual drive at the time. It also depends on the student's available resources at the time. However, I do believe that females are most likely to go to college versus the military, work, or sit out.

-Every person makes their choices in life. We all have different things that may be going on in our lives some may want get out of high school to go right in the work force. Others may go into the military simple because they need something right away and the environment they are in may not be the best. Some may want to wait a while to do either, because they haven't planned it out completely. Or they just want some time off. But whatever choice they make they did it because it's what they wanted to do.

-A lot of students who graduated with my high school class went straight to work or to the military. I assume this is because they don't feel like they can handle any more years in school, because high school was hard enough.

## **7. Please share other reasons that you think students decide not to enroll @ GSW.**

-It's not as popular as other school, such as those with Division I athletics. There's not much to do socially/recreationally in Americus.

-As mentioned earlier, I've heard plenty of statements regarding the campus and population size. Students may also feel as though they are not going to succeed at a 4-year university, so they choose a 2-year college instead..

-Sports are a huge attraction to a lot of students and GSW doesn't have many sports teams that really can draw the attention to students. For example, GSW doesn't have a football team but if we did it could be a huge difference in how large the school could be rather than what it is now. Beside the campus being nice, classroom sizes, and low cost to attend, GSW doesn't have a huge attention grabber.

- Some students may rather attend a technical college because it may be a bit easier and faster than a university. Others may not attend because they feel GSW isn't really a university because it is so small. A lot of people have never even heard of it, so they may take it as a joke if someone asks "Did you consider GSW".

## Appendix H: Approval from GSW IRB



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800 Wheatley Street Americus, Georgia 31709-4379

**School of Education**  
229. 931. 2145 OFFICE  
229. 931. 2163 FAX

April 24<sup>th</sup>, 2015

Dear Ms. Angela Bryant,

Your proposal “Discrepancies of Financial Aid Services that Impact Enrollment” (IRB # 15-016) has been approved by the Georgia Southwestern State University - Institutional Review Board. The study is approved for one year, until April 23<sup>rd</sup>, 2016.

If you wish to make additional changes to your protocol, you are required to resubmit the IRB protocol at least one month in advance. Also, if you wish to extend the data collection period of the study, please resubmit the protocol at least one month in advance before the expiration date.

If you have questions or need assistance from the IRB Committee, please do not hesitate to contact me. Good luck with your research project.

Sincerely,

Catalina Casaru, Ph. D.  
Assistant Professor, Exercise Science and Wellness  
Chair, Institutional Review Board  
catalina.casaru@gsw.edu  
229-931-2155

## Appendix I: Approval from Walden IRB

From: **IRB** <IRB@waldenu.edu>  
Date: Wed, Sep 9, 2015 at 4:40 PM  
Subject: IRB Materials Approved - Angela Bryant  
To: Angela Bryant <angela.bryant2@waldenu.edu>, IRB <IRB@waldenu.edu>  
Cc: Yvonne Thompson <yvonne.thompson@waldenu.edu>

Dear Ms. Bryant,

This email is to notify you that the Institutional Review Board (IRB) confirms that your study entitled, "Georgia Southwestern State University: Discrepancies of Financial Aid Services that Impact Enrollment," meets Walden University's ethical standards. Our records indicate that you will be analyzing data provided to you by Georgia Southwestern State University as collected under its oversight. Since this study will serve as a Walden doctoral capstone, the Walden IRB will oversee your capstone data analysis and results reporting. The IRB approval number for this study is 09-09-15-0307438.

This confirmation is contingent upon your adherence to the exact procedures described in the final version of the documents that have been submitted to IRB@waldenu.edu as of this date. This includes maintaining your current status with the university and the oversight relationship is only valid while you are an actively enrolled student at Walden University. If you need to take a leave of absence or are otherwise unable to remain actively enrolled, this is suspended.

If you need to make any changes to your research staff or procedures, you must obtain IRB approval by submitting the IRB Request for Change in Procedures Form. You will receive confirmation with a status update of the request within 1-week of submitting the change request form and are not permitted to implement changes prior to receiving approval. Please note that Walden University does not accept responsibility or liability for research activities conducted without the IRB's approval, and the University will not accept or grant credit for student work that fails to comply with the policies and procedures related to ethical standards in research.

When you submitted your IRB materials, you made a commitment to communicate both discrete adverse events and general problems to the IRB within 1-week of their occurrence/realization. Failure to do so may result in invalidation of data, loss of academic credit, and/or loss of legal protections otherwise available to the researcher. Both the Adverse Event Reporting form and Request for Change in Procedures form can be obtained at the IRB section of the Walden website: <http://academicguides.waldenu.edu/researchcenter/orec>. Researchers are expected to keep detailed records of their research activities (i.e., participant log sheets, completed consent forms, etc.) for the same period of time they retain the original data. If, in the future, you require copies of the originally submitted IRB materials, you may request them from Institutional Review Board. Both students and faculty are invited to provide feedback on: [http://www.surveymonkey.com/s.aspx?sm=qHBJzkJMUx43pZegKlmdiQ\\_3d\\_3d](http://www.surveymonkey.com/s.aspx?sm=qHBJzkJMUx43pZegKlmdiQ_3d_3d)

Sincerely,

Libby Munson

Research Ethics Support Specialist

Office of Research Ethics and Compliance

Email: irb@waldenu.edu

Fax: 626-605-0472

Phone: 612-312-1283

Office address for Walden University: 100 Washington Avenue South, Suite 900

## Appendix J: Prior Assessment Survey



Financial Aid Office 229.928.1378  
229. 931.2061 fax

The Financial Aid Office (FAO) is conducting this survey to determine how we can better serve your needs. Participation in this survey is completely voluntary; all responses will be anonymous. Please include suggestions or comments at the end of the survey and turn in as directed. We appreciate your assistance.

1. Your Age: \_\_\_\_\_

2. Year in College:

Freshman

sophomore

Junior

Senior

Graduate Student (Year \_\_\_\_\_)

3. Educational Objective:

Certificate

Associate Degree

Bachelor Degree

Masters Degree

PhD

Other (\_\_\_\_\_)

Undecided

4. Current Enrollment Status

New Freshman

New Transfer

New First Year Graduate Student

Continuing Student

5. Please rank the following services in their order of importance to you:

*(1 = most important, 12 = least important)*

\_\_\_\_\_ Debt management services/loan counseling

\_\_\_\_\_ Scholarship search services

\_\_\_\_\_ Financial aid counselor available on a walk-in basis

\_\_\_\_\_ On-campus workshops during the year to help with application completion

\_\_\_\_\_ Timely determination and notification of eligibility for aid

\_\_\_\_\_ Information provided on the FAO's World-Wide Web page

\_\_\_\_\_ Assistance in obtaining on-campus part-time work

\_\_\_\_\_ Assistance with filing electronic applications (computer assistance)

\_\_\_\_\_ Other (Please specify :)

6. How many calendar days after your application is complete (all required documents received) is it reasonable to wait before receiving notification of your eligibility?

7 days

10 days

14 days

21 days

28 days

Other:

7. Would you be willing to pay an additional fee for additional scholarship searches if provided by GSW?

Yes

No

If "Yes", how much would you expect to pay by semester for such a service?

\$10

\$20

\$30

\$40

\$50

Other \$ \_\_\_\_\_

8. Prior to attending **GSW**, how well informed were you regarding the cost of attendance?

not well-informed      very well-informed

1 2 3 4 5

9. Do you feel that information regarding all part-time student jobs should be available to students at one location on campus?

Yes

No

No opinion

10. Please rate the importance of having a Job Placement Office on campus.

not important      very important

1 2 3 4 5

11. Please rank the most common reasons you visit the FAO on a scale from 1 (least) to 5 (most):

least      most

a. To pick up/drop off forms      1 2 3 4 5

b. To check on the status of my aid      1 2 3 4 5

c. To ask questions about my bill      1 2 3 4 5



- d. To inquire about scholarships 1 2 3 4 5  
 e. To inquire about work-study 1 2 3 4 5  
 f. To ask for additional information 1 2 3 4 5

12. Please estimate how many times you have *called* the FAO in the current year.

- 1-4 times  
 5-9 times  
 10-14 times  
 15-19 times  
 20 or more times

13. Please estimate how many times you have *visited* the FAO in the current year.

- 1-4 times  
 5-9 times  
 10-14 times  
 15-19 times  
 20 or more times

14. Please estimate how many minutes you have *waited on the phone* to have your questions answered in the current year.

- 0-1 minutes  
 1-2 minutes  
 3-5 minutes  
 6-10 minutes  
 11-15 minutes  
 more than 15 minutes  
 unable to get through  
 hung up after \_\_\_\_\_ minutes

15. Please estimate how many minutes you have *waited in line* at the FAO in the current year.

- 0-1 minutes  
 1-2 minutes  
 3-5 minutes  
 6-10 minutes  
 11-15 minutes  
 more than 15 minutes  
 gave up and left after \_\_\_\_\_ minutes

16. If you had contact with the Front Desk Area staff, please rate the quality of the service you received in each of the following areas:

- |                           | least | most    |
|---------------------------|-------|---------|
| a. Accessibility of staff | 1     | 2 3 4 5 |
| b. Professionalism        | 1     | 2 3 4 5 |

- c. Promptness of response 1 2 3 4 5
- d. Financial aid knowledge 1 2 3 4 5
- e. Fairness of response 1 2 3 4 5
- f. Courtesy/Willingness to help 1 2 3 4 5
- g. Approachability 1 2 3 4 5

17. Please rate your response to calling the FAO. The person answering my call is:

- |  |           | least most |
|--|-----------|------------|
| a. Courteous   | 1 2 3 4 5 |            |
| b. Helpful   | 1 2 3 4 5 |            |
| c. Knowledgeable   | 1 2 3 4 5 |            |
| d. My questions are answered promptly or passed to someone who can answer them | 1 2 3 4 5 |            |
| e. My messages are returned  | 1 2 3 4 5 |            |
| f. I am able to conduct business with the office by phone                      | 1 2 3 4 5 |            |

18. Please rate your responses to 'RADAR' emails you receive from the Financial Aid Office.

- |  |           | least most |
|--|-----------|------------|
| a. I open emails from the FAO the day I receive them               | 1 2 3 4 5 |            |
| b. I receive emails from the FAO in a timely fashion               | 1 2 3 4 5 |            |
| c. I read all mail from the FAO                                    | 1 2 3 4 5 |            |
| d. I understand the emails I receive                               | 1 2 3 4 5 |            |
| e. I save the emails I receive                                     | 1 2 3 4 5 |            |
| f. I take action to the emails that require me to do so            | 1 2 3 4 5 |            |
| g. I am able to effectively conduct business with the FAO by email | 1 2 3 4 5 |            |

19. If you had reason to speak with a Financial Aid Counselor, please rate the quality of service you received in each of the following areas:

- |                                 |           | least most |
|---------------------------------|-----------|------------|
| a. Accessibility of staff       | 1 2 3 4 5 |            |
| b. Professionalism              | 1 2 3 4 5 |            |
| c. Promptness of response       | 1 2 3 4 5 |            |
| d. Financial aid knowledge      | 1 2 3 4 5 |            |
| e. Fairness of response         | 1 2 3 4 5 |            |
| f. Courtesy/Willingness to help | 1 2 3 4 5 |            |
| g. Approachability              | 1 2 3 4 5 |            |

20. If you had contact with the FAO when you were first admitted, how would you compare the quality of service received.

	least most				
a. Accessibility of staff	1	2	3	4	5
b. Professionalism	1	2	3	4	5
c. Promptness of response	1	2	3	4	5
d. Financial aid knowledge	1	2	3	4	5
e. Fairness of response	1	2	3	4	5
f. Courtesy/Willingness to help	1	2	3	4	5
g. Approachability	1	2	3	4	5

21. Overall Impression: Please rank from 1 (least) to 5 (most) the way you prefer to conduct business with the FAO.

	least most				
a. Mail	1	2	3	4	5
b. Phone	1	2	3	4	5
c. RADAR Email	1	2	3	4	5
d. GSW Web Site	1	2	3	4	5
e. RAIN account	1	2	3	4	5
f. Have someone else (parent, etc. ) intervene	1	2	3	4	5

	never sometimes always				
g. When I experience delays or problems with my aid, the FAO was able to help	1	2	3	4	5
h. Regardless of the amount of money I received, the FAO was helpful	1	2	3	4	5
i. Financial assistance is important for me to be able to get my degree	1	2	3	4	5
j. Financial assistance played a part in my decision to attend <b>GSW</b>	1	2	3	4	5
k. Overall, I am satisfied with the services of the FAO.	1	2	3	4	5

22. Please indicate the three biggest problems or challenges you encountered when going through the financial aid process.

23. Please list the three most positive things you have encountered while going through the financial aid process.

24. The biggest concern or worry I have in applying for financial aid is:

25. Additional comments or suggestions I have about the GSW financial aid process.

## Appendix K: Stakeholder List

Georgia Southwestern State University has a variety of stakeholders who receive financial aid Services, pay for all or a portion of their educational expenses with aid or are indirectly affected by the inefficiencies caused by those seeking access to higher education. Stakeholders have been identified as reflected below:

Stakeholder	Interest	Influence on project	Engagement strategies
Financial aid community	Proper use of tax money and quality service	High population increases demand, use of privileges to access education	Training programs on application process when preparing for college
Department of Education, State, and supporting agencies	Proper guidance and expectation at the regulatory level	Legislative resources, allocations and servicing	Close involvement in policy-makers design on access to education
Tax Payers	Good use of tax resources and quality for those seeking access to education	Public support influences policy makers and resource allocations	Public agenda should include financial aid
Counselors	Good use of staff earlier in a students' transition	Professional buy-in, delivery of service, increase of support	Public education on financial aid process
Administrators	Good use of money, efficient service to delivery of financial aid	Delivery of financial information	Involvement in implementation of the project
Students and their families	Use of financial advice and preparation for use of decision	Increase in enrollment and decisions	Involvement in implementation of the project
Institutions	Forecasting	Influence policymakers, allocate resources	Involvement in implementation of the project
Strategic planners	Efficiency, track records	Influence leadership	Involvement in information sharing

## Appendix L: Letter of Approval for Dual Role



800 Georgia Southwestern State University Drive  
Americus, Georgia 31709-4379

Office of Vice President Student Affairs

229. 928. 1387 OFFICE

229. 931. 2835 FAX

E-mail: sam.miller@gsw.edu

May 20, 2015

Ms. Angela V. Bryant

Director- Financial Aid

800 Georgia State University Drive

Americus, GA 31709-4379

Dear Angela V. Bryant,

We are pleased to work with you in your capacity as Director of Financial Aid, the GSW employee authorized to award and deliver financial aid to eligible student recipients in accordance with governing rules and regulations at Georgia Southwestern State University.

We will be providing an electronic survey for recent GSW graduates from 'Sumter County', and an offer to participate in a focus group as well. We agree to supervise and assume responsibility within the scope of our regular operations for operational improvement purposes. We understand that you will also be undertaking a Walden University student researcher role that is separate from your Financial Aid Department Supervisor role.

To help support inquiry into best practices, we agree to modify our approach to financial aid counseling, customer service and communication amenable to the secondary purpose of research.

To support this research inquiry, our organization is willing to release de-identified data to you, as outlined in the attached Data Use Agreement. We reserve the right to withdraw from the study at any time if our circumstances change.

I understand that the data collected will remain entirely confidential and may not be provided to anyone outside of the student's supervising faculty/staff without permission from the Walden University IRB. I confirm that I am authorized to approve research in this setting and that this plan complies with the organization's prior GSW IRB approval.

Sincerely,

A handwritten signature in black ink that reads "S Miller". The signature is written in a cursive, flowing style.

Sam Miller, PhD.

Vice President of Student Affairs

## Appendix M: Financial Aid Action Plan



800 Georgia Southwestern State University Drive  
Americus, Georgia 31709-4379

December 15, 2015

Dr. Samuel Miller,

I would like to thank the Student Affairs Division for their support throughout my doctoral studies. I have finally reached the end of my research and would like to report the findings and make recommendations for consideration.

The perception of both freshmen and recently graduated alumni from Georgia Southwestern State University and Sumter County are the basis of these recommendations and were perceived by their reported experiences. The problems that persisted throughout my research revealed the problems encounters were with timing, misunderstandings, financial, and communication. It was also clear that perceptions of financial aid services can change over the course of matriculation.

Currently, GSW does not communicate with students until after June 30th each aid year due to budgetary and staff constraints. My recommendation is to implement a communication plan that does not require waiting until after the institution's published priority deadline of April 15th each aid year. The communication plan will begin six months earlier each year. It requires an earlier setup time for electronic communication; student friendly WIFI setup within the financial aid office area; buy-in by the institutions Technology and Admissions department; as well as Ellucian (Banner) our third party software vendor; and cross training of the financial aid staff.

With your approval, I would be proud to accept responsibility for leading the implementation in my role as Financial Aid Director at Georgia Southwestern State University.

Thanks for your consideration.

A handwritten signature in cursive script, appearing to read "Angela Bryant".

Angela Bryant,  
Financial Aid Director

## Appendix N: Resume

**Angela V. Bryant**  
**3396 Deerwood Court**  
**Atlanta, GA 30273**  
*angela.bryant2@waldenu.edu*  
**404-803-6763**

**SUMMARY OF QUALIFICATIONS**

**Versatile Leader** with a proven track record of improving office operations and efficiencies. Expert skill level in the setup of Financial Aid Offices' processes and procedures, including automation to systems such as PowerFAIDS, Banner, and CARS. Resourceful and effective trainer and team builder with a creative management style and demonstrated skill in technical and managerial problem solving.

**EDUCATION**

**Ph. D. Public Policy and Administration, Walden State University, Anticipated Graduation Date 2016**

MPA, State University of West Georgia, Carrollton, GA, 2002

BS, Computer Science, Tennessee State University, Nashville, TN, 1986

**PROFESSIONAL EXPERIENCE**

**GEORGIA SOUTHWESTERN STATE UNIVERSITY, Americus, GA** June 2009

**Financial Aid Director**

- Supervising the office setup and managing the daily operations necessary for effective implementation of Federal, State, and Institutional Financial Aid. Increasing productivity from weekly data loads to daily data loads, ensuring that student's financial aid packages are complete prior to fee payment deadlines.
- Serving as direct liaison between the Department of Education, Georgian Student Finance and Georgia Southwestern State University.
- Recommended by the President of the university to participate in the Executive Leadership Institute of Georgia, for the 1112 year. Date of completion April 2012.

**SUNGARD HIGHER EDUCATION, Malvern, PA**

2005 – 2009

**Senior Financial Aid Consultant**

2007 – 2009

Traveled to new client sites and led Discovery and Training sessions with key staff members. Researched and prepared prior to each visit. Gathered documentation to support the institution's business practices; after which, performed a build to ensure students were budgeted and packaged as expected. Returned to the site and conducted hands on training, which led to the Implementation of the PowerFAIDS software as the Institution's student financial aid system.

- Created procedural documentation, and follow up reports for client usage after each visit, while maintaining the current client's workload.
- Produced training documentation for SunGard inclusive of integration/interface tools, thus allowing financial aid system and the student system to share data.

**Senior Business Analyst**

2005 – 2007

Provided support to SunGard Higher Education development team resolving issues in the financial aid product as reported by Banner users.

- Researched documentation from the Department of Education and provided specification to the financial aid development team for both technical and functional purposes ensuring the software performed as expected before product delivery.

**BATON ROUGE COMMUNITY COLLEGE, Baton Rouge, LA**

2003 – 2005

**Director of Financial Aid**

Supervised the office setup and managed the daily operations necessary for effective implementation of Federal Financial Aid for the first time at the institution. Resulted in successful accreditation by the Southern Association of Colleges and Schools and the implementation of federal financial aid instituted office policies and procedures.

- Initiated cross-training between the Financial Aid, Bursar's Office, Enrollment Service and the TANF Co-coordinator, increasing customer satisfaction and operating efficiency. Trained staff and ensured compliance

was met in relationship to regulations set forth by the Department of Education, Disbursement of Aid and Satisfactory Academic Progress.

- Organized adoption of an institution policy on Banner Web for reporting attendance, and trained faculty as required by the U. S. Department of Education.
- Designed the Department's website, which allowed students and faculty to download and submit information to the Financial Aid Office electronically.
- Served on the Quality Management Team (Retention). Consulted with Registrar on history of withdrawals and dropouts and established a letter and a telethon to include any students who left school without graduating. Increased the amount of returning students, and arranged for them to receive additional assistance, counseling included. Setup a tracking system to evaluate their progress.
- Chaired the Scholarship and Financial Aid Appeal Committee. Established procedures for each committee, which resulted in scheduled meetings according to the timelines necessary to successfully review the scholarships and academic standards at the close of each academic year.
- Performed department reviews. Evaluated the financial aid staff and recommended salary increases according to each individual's progress.
- Negotiated the annual department budget. Managed the department's budget. Presented the final results to the Board as justification for adjustment for the upcoming year's forecasted budget.

**GEORGIA PERIMETER COLLEGE**, Clarkston, GA

1999 – 2003

**Associate Director of Financial Aid**

Supervised the Data Processing Division of the Financial Aid Office, trained staff on compliance issues related to reconciliation of the State and Federal funds, the loan interface of Banner and Scholarnet, the RFMS/COD project, disbursement of funds, and Georgia Student Finance and GPC for the Hope Scholarship. Approached each challenge such that every process had a primary staff person and a backup staff person. Ensuring the financial aid processing continued in the midst of absentee, turnover, of other abnormalities that might occur.

- Tested new policies & procedures in accordance with productivity, rollover, and setup of the Banner software, which includes writing and testing rules for automated packaging, awarding and disbursing federal, state and institutional funds.
- Participated in the State & Regional Associations, conferring with the staff weekly to ensure operations were within the guidelines as written by the Institution, State or Federal agencies.
- Served on the Human Resources Council, the Banner Steering Committee, and Interim Director of Financial Aid during search for a Director in December 1999 – April 2000.
- Tracked and maintained the department budget ensuring no overspending occurred.
- Represented the Director at the National Association of Student Financial Aid Administrators level. Resulted in network experience for referral once 'Director' position was accepted.

**ADDITIONAL EXPERIENCE**

- Provided accurate and up-to-date financial assistance and information to students and parents.
- Coordinated the Pell Grant program, which included verification of confidential student financial information and documentation for Federal compliance.
- Provided ongoing assistance with the Direct Loan process, and the Imaging System.
- Appointed as Team Lead / Project Manager for the Banner Project.
- Determined the students' eligibility for program participation.
- Adjusted records in preparation for the FISAP.
- Trained fellow employees on the CARS system.

**PROFESSIONAL ASSOCIATIONS**

- Member of the National Association of Student Financial Aid Administrators
- Member of the Georgia Association of Student Financial Aid Administrators
- Member of the Southwestern Association of Student Financial Aid Administrators
- Member of the Southern Association of Student Financial Aid Administrators
- Member of the Louisiana Association of Student Financial Aid Administrators