

DISSERTATION

LOW INCOME, RURAL STUDENT EXPERIENCE WITH COLLEGE COSTS AND
FINANCIAL AID IN THE COLLEGE CHOICE PROCESS: A PHENOMENOLOGICAL
ANALYSIS

Submitted by

John B. Lehman

School of Education

In partial fulfillment of the requirements for the

Degree of Doctor of Philosophy

Colorado State University

Fort Collins, Colorado

Fall 2014

Doctoral Committee:

Advisor: Linda Kuk

Mike Ellis
Tom Siller
Jeff Foley

Copyright by John Barry Lehman 2014

All Rights Reserved

ABSTRACT

LOW INCOME, RURAL STUDENT EXPERIENCE WITH COLLEGE COSTS AND FINANCIAL AID IN THE COLLEGE CHOICE PROCESS: A PHENOMENOLOGICAL ANALYSIS

As tuition at many post-secondary institutions have risen in the last decade, financial aid and the comprehension of college cost is increasingly important for students to understand, especially those students from homes with limited financial means. The purpose of this interpretative phenomenological analysis (IPA) was to understand and interpret the process of how low income, rural students in the northern Midwest:

1. Learn and make meaning of college costs and financial aid, and
2. Utilize that understanding in making enrollment decisions.

Interviews with thirteen students revealed six emergent themes and three super-ordinate themes. In this study, the data suggested the essence of the shared experience of the participants was that college is expensive. However, the students thought that their financial aid and educational loans were an appropriate, though sometimes unfair, manner by which to pay for that expense. In addition the participants felt that if the college degree's expense was to be justified the result must be a job salary high enough to pay back educational loans. The students were confident that their education would get them a high paying job, but this opinion was grounded in a trust of the institution more than it was grounded in a thorough analysis by the students themselves. The results support the earlier findings of Perna's model of college choice (2006).

The study concludes with recommendations for both future research and for those working in the fields of college access.

Keywords: impressions, financial aid, college costs, perceptions

ACKNOWLEDGEMENTS

Thank you to my friend, mentor, and advisor Dr. Linda Kuk. My favorite trait of Dr. Kuk's is her own love of learning. She inspired me not only with her own passion but also how she modeled how we all might constantly reinvent ourselves as professionals in the field.

Also thank you to my committee members, Dr. Tom Siller, Dr. Mike Ellis, and Dr. Jeff Foley. Dr. Siller, your guidance from an engineering education perspective was invaluable as I attempted to make meaning of the participants in my study, many of whom were engineering students. Dr. Ellis, thank you for your friendship and guidance from a student affairs point of view. And Dr. Foley, thank you for your deep interest in this topic both from a student welfare perspective and from a researcher's perspective.

To Jodi and Maddy, thank you for the time away from family to get this done. Your steadfast faith, endless encouragement, and kisses goodnight when I was still in class late in the evening. No matter what is achieved in life, I've learned from you two that if we don't spend the vast majority of our time with people we deeply love, we cannot possibly have a great life. Here's to our great life!

If it were not for Dr. Les Cook and Dr. Bonnie Gorman I never would have pursued this degree. Thank you both for your unwavering support and confidence. You two set the bar high and it has been enormously inspirational trying to reach it. And to Bill Roberts, thank you for your camaraderie and energy!

To my Colorado State University cohort members I send a big thank you for the motivation, inspiration, shoulders to cry on, and laughter. This program is only as rich as its students and you all are golden. A special thank you to my small group members who worked so close with me for four years, Jermain Griffin, Gina Hurny, and Stephanie Krebs.

TABLE OF CONTENTS

ABSTRACT.....	ii
ACKNOWLEDGEMENTS	iv
TABLE OF CONTENTS.....	v
CHAPTER 1: INTRODUCTION	1
PURPOSE STATEMENT	3
RESEARCH QUESTIONS	3
LANGUAGE AND TERMS	4
DELIMITATIONS OF STUDY	6
LIMITATIONS.....	7
RESEARCH SIGNIFICANCE.....	8
RESEARCHERS PERSPECTIVE	8
CHAPTER 2: LITERATURE REVIEW	10
COLLEGE CHOICE HISTORY	10
1970's Price Sensitivity and Marketing of Higher Educaiton.....	11
1980's and the Emergence of Contemporary College Choice Theory	12
MODERN CHOLLEGE CHOICE MODELS.....	14
Econometirc Model	14
Consumer Model.....	15
Sociological Model	15
Combined Model	16
Perna's Model	16
COLLEGE PRICING AND COST BARRIERS	20
Federal Aid.....	20
Complexity of Financial Aid System	21
UNDERSTANDING COLLEGE COSTS.....	22
What Does the Public Know about College Costs and Financial Aid?.....	23
Where Do students Get their Information?	24
Counselors	24
Parents	25
Timing of Information.....	25
EFFECTS OF COLLEGE PRICE AND FINANCIAL AID.....	27
RURAL STUDENTS.....	27
TRUST OF INSTITUIONAL AGENTS	29
SUMMARY	29
CHAPTER 3: METHODOLOGY	32
PURPOSE STATEMENT	32
RESEARCH QUESTIONS	32
DESIGN.....	33
PARTICIPANTS AND SAMPLING STRATEGY	33
DATA COLLECTION	34
Student Access	35
Semi-structured Interviews	36

DATA ANALYSIS	37
TRUSTWORTHINESS	39
Field Log	40
CHAPTER 4: RESULTS	41
PARTICIPANT PROFILES	41
College Freshmen	42
Cameron	42
Haley	43
Jason	43
Jimmy	43
Linda	43
Taylor	43
Theo	44
High School Seniors	44
Alex	44
Callie	44
Ernie	45
Lucus	45
Millie	45
Milwaukee	45
MAJOR THEMES	46
Theme One: Family Environment Support to Attend College	47
Theme Two: High School Environment Support to Attend College	48
Sub-theme: Students Satisfied with Their High School Guidance Support	48
Sub-theme: Students Dissatisfied with Their High School Guidance Support	50
Theme Three: Students' Overall Impressions of College Costs	50
Sub-theme: Utilization of Tuition by Midwest Tech	51
Theme Four: Students Attended Midwest Tech to Get a Good Job	52
Sub-theme: The College Experience	53
Sub-theme: Trust in Midwest Tech	53
Theme Five: Students Learned About College Costs and Financial Aid at Varied Times	54
Sub-theme: Engaged and Unengaged with Financial Aid	55
Unengaged student	55
Engaged students	56
Theme Six: College Freshmen Expressed Confidence in Their Financial Aid knowledge	57
Sub-theme: The TIP Grant	57
SUPER-ORDINATE THEMES	59
Super-Ordinate Theme One: Family, High School, and College Collaborative Programs Were Valued	59
Super-Ordinate Theme Two: Act of Going to College as Transactional	60
Sub-theme: Who Should Pay For College?	61
Super-Ordinate Theme Three: Inconsistent or Contradictory Thinking	62
ANSWERS TO RESEARCH QUESTIONS	63
1. How Do the Students First Decide to Go to College?	64
2. When in the College Search Process Did They Start to Think About How Much It Would Cost to Attend College?	65

2a. How Do Students Learn About the Cost Issues and Financial Aid?.....	65
Learning college costs and financial aid within home and family context.....	65
Learning college costs and financial aid within the high school context	67
Learning college costs and financial aid within the university context	68
Learning college costs and financial aid within the government programs context.....	68
3. What Are the Students' Over-all Impressions of College Cost and Financial Aid?	69
4. What Impressions Do Students Have About the Value of College, Given the Costs?....	70
5. What Role Do the Students See the Intuition Playing in Helping Them to Fund and Organize Payment for College?.....	71
6. What Are the Impressions Students Have About Financial Aid Regarding the Amount, the Complexity?.....	72
Accuracy of financial aid knowledge	73
7. How Equitable/Fair Do the Students View Their Financial Aid Package?.....	74
Impressions of fairness within the family and home context	75
Impressions of fairness within the university context.....	75
Impressions of fairness within the government and larger social system context.....	76
ESSENCE OF THE SHARED EXPERIENCE.....	77
CHAPTER 5: DISCUSSION.....	79
SUMMARY OF RESEARCH STUDY.....	79
DISCUSSION OF THEMES.....	80
Theme One: Family Environment Support to Attend College	80
Theme Two: High School Environment Support to Attend College	81
Theme Three: Students' Overall Impressions of College Costs.....	82
Theme Four: Students Attended Midwest Tech to Get a Good Job	83
Sub-theme: Trust in Midwest Tech.....	84
Theme Five: Students Learned About College Costs and Financial Aid at Varied Times.....	86
Theme Six: College Freshmen Expressed Confidence in Their Financial Aid knowledge...	87
DISCUSSION OF SUPER-ORDINATE THEMES.....	87
Super-Ordinate Theme One: Family, High School, and College Collaborative Programs Were Valued.....	87
Super-Ordinate Theme Two: Act of Going to College as Transactional.....	88
Super-Ordinate Theme Three: Inconsistent or Contradictory Thinking.....	89
DISCUSSION OF ANSWERS TO RESEARCH QUESTIONS	90
1. How Do the Students First Decide to Go to College?.....	90
2. When in the College Search Process Did They Start to Think About How Much It Would Cost to Attend College?.....	90
2.a How Do Students Learn About the Cost Issues and Financial Aid?.....	91
3. What Are the Students' Over-all Impressions of College Cost and Financial Aid?.....	92
4. What Impressions Do Students Have About the Value of College, Given the Costs?	92
5. What Role Do the Students See the Intuition Playing in Helping Them to Fund and Organize Payment for College?	93
6. What Are the Impressions Students Have About Financial Aid Regarding the Amount, the Complexity?	93
7. How Equitable/Fair Do the Students View Their Financial Aid Package?	94
IMPLICATIONS FOR PRACTICE	95
IMPLICATIONS FOR RESEARCH.....	96

CONCLUSION	98
REFERENCES	100
APPENDICES	109
A: Letter of Introduction to Financial Aid Director	109
B: Letter Seeking High School Age Participants	110
C: Letter Seeking College Age Participants.....	111
D: Letter To Students Selected to Participate in Study	112
E: Letter to Students Not Selected to Participate	113
F: Informed Consent Form.....	114
G: Demographic Questionnaire.....	116
H: Guiding Questions for Interviews	117
I: Member Check Instructions.....	119
J: Final Thank You Email	120

CHAPTER 1: INTRODUCTION

In 2013, the Georgetown University Center on Education and the Workforce (Carnevale, Smith, & Strohl) released a report indicating that by 2020, 35 percent of the job openings in the United States will require at least a bachelor's degree and 30 percent of the job openings will require some college or an associate's degree. The same report predicted that at current rates of degree production, the United States will fall short of this need by 5 million workers (Carnevale et al., 2013).

One of the biggest barriers to college access and degree completion is the cost of obtaining a degree (Heller, 2013). In 2012, a study found that nearly 70 percent of families with college age children at some point in their application process eliminated a college from their list of potential institutions because of financial considerations, up from 56 percent in 2009 (Sallie Mae, 2012). Another recent study illustrated the financial barrier for college access. The study tracked a nationally representative cohort of students who graduated from high school. Students were split into quartiles based on both academic achievement and economic resources. Ninety seven percent of the high academic achievement and high economic resourced students enrolled in college within six months of graduating high school compared to only 76 percent of high academic achieving students from lower socio-economic quartile continued on to higher education (Heller, 2013).

While the last thirty years is marked with great fluctuations in college tuition rates, the last ten have been the most drastic. The tuition price at public four-year institutions increased at a faster rate between 2002-2003 and 2012-2013 than over either of the previous two decades (Baum & Ma, 2013). While the average increase from 2011 to 2012 in tuition and fees at public four-year colleges was 4.8 percent for in-state students, more than 13 percent of full-time

students at public four-year colleges and universities attend institutions that increased their published prices by nine percent or more (Baum & Ma, 2013). Two years prior to that, the average inflated adjusted income for the lowest income families had dropped by seven percent. In contrast, those in the highest income bracket had enjoyed a three percent increase in their earnings (College Board, 2010).

After accounting for all sources of grant aid, a typical low-income student in 2010 needed to fund more than \$11,000 a year to attend a public, non-profit college. This required these families to pay or borrow an amount equivalent to nearly 75 percent of their family annual income (Lynch, Engle, & Cruz, 2011). In comparison, middle income students on average needed to finance 27 percent of their family income while high income students must finance only 14 percent (Lynch et al., 2011).

All of this has amplified how critical understanding college costs and financial aid is for potential students who have limited financial means to pay for their education. It also has elevated the importance of understanding how students acquire knowledge regarding this topic, including how students experience that knowledge acquisition.

In the context of the matriculation of rural students into higher education, American rural communities represent a unique culture of restricted educational resources, high poverty, and geographic isolation. Across the country, only one-third of entering rural high school freshmen graduate in four years with the essential knowledge to continue into postsecondary education and the workforce (Alliance for Excellent Education, 2010). Rural school districts are responsible for a sizable portion of the country's future workforce, but these areas do not contain the resources necessary to provide a competitive k-12 education in comparison to urban school districts (Johnson & Strange, 2009).

Another aspect of college choice theory is that of student's perception of college costs and financial aid. Perna (2010) noted that a current limitation of financial aid and college cost research is the failure to consider how the effects of financial aid might be influenced by individual characteristics of students and their families. She cited that existing research tends to investigate the effects of specific amounts of financial aid on student enrollment, but does not examine or consider, "students' knowledge or perceptions of aid" (Perna, 2010, p. 138).

This study combines the issues of rural student college going rates with the issue of how students come to understand college costs and financial aid.

PURPOSE STATEMENT

This study sought to identify and examine common experiential elements for Pell Grant eligible students from rural communities as they made meaning regarding the college choice process as it relates to college costs and financial aid. The purpose of this interpretative phenomenological analysis (IPA) was to understand and interpret the process of how low income, rural students in the northern Midwest:

1. Learn and make meaning of college costs and financial aid, and
2. Utilize that understanding in making enrollment decisions.

RESEARCH QUESTIONS

The research question that guided this study was: What are the lived experiences for Pell Grant eligible students from rural areas in the northern Midwest attending or soon to be attending Midwest Tech as they made meaning of financial aid and college costs during the college choice process? The research questions included:

1. How do the students first decide to go to college?

- 2a. When in that process did they start to think about how much it would cost to attend college? 2b. How did students learn about the cost issues and financial aid?
3. What are the students' over all impressions of college cost and financial aid?
4. What impressions do students have about the value of college, given the costs?
5. What role do the students see the intuition playing in helping them to fund and organize payment for college?
6. What are the impressions students have about financial aid regarding the amount, the complexity?
7. How equitable/fair do the students view their financial aid package?

LANGUAGE AND TERMS

Included below are definitions of basic financial aid and college cost terms that are used throughout this study. The terms were collected from the US Department of Education (2012) and will aid in the understanding of concepts in this paper.

“Cost” and “price” generally have very different definitions among those who work in higher education (Ikenberry & Hartle, 1998). Cost generally refers to the required amount of funds it takes to educate a student while price is the amount the student actually pays to attend. Ikenberry, et al. (1998) found that this distinction is not made by the general public regarding higher education. Most research into this area of higher education, therefore, uses the terms cost and price interchangeably referring to the price of higher education (Ikenberry & Hartle, 1998). *Cost of attendance*: Estimated and reasonable cost to complete one academic year as a full-time student. This includes tuition/fees, books/supplies, room/board, personal, and travel expenses. Each college/university calculates its own cost of attendance every year.

Dependent student: Any student who cannot be independent based on the questions provided on the FAFSA (generally any student under the age of 24 who is not married, does not have a child, was not a ward of the court on their 18th birthday, not working on a graduate degree, not currently serving on active duty, and not a veteran of the armed services).

Expected family contribution (EFC): A measure of the family's financial strength and is calculated according to a formula established by law.

Federal methodology (FM): The formula used to calculate the Expected Family Contribution. The family's taxed and untaxed income, assets, and benefits (such as unemployment or Social Security) are all considered in the formula. Also considered are the family size and number of family members attending college or career school during the year.

Financial aid package: Information provided by the school of the student's choice that includes all gift aid and loans the student is eligible for in an academic year. The following is how the school calculates the financial aid package: $\text{Cost of Attendance} - \text{EFC (PC + SC)} = \text{Financial Need}$. The financial need is then used to determine which type of student aid (gift or loan) will be provided to the student.

Gift aid: Money provided to students that does not need to be paid back (scholarships and grants).

Independent student: Any student over the age of 24, married, has a child, was a ward of the court on their 18th birthday, working on a graduate degree, currently serving on active duty, or a veteran of the armed services.

Net price: The cost of college tuition and other expenses after accounting for federal, state, and institutional based gift aid.

Net price calculator: The Net Price Calculator is an online tool that students can use to estimate their “net price” to attend a particular college or university.

Pell Grant: Gift aid money from the federal government provided to students or parent’s EFC is below \$5,645.

Rural Communities: Areas that are defined as rural by the US Census Bureau (2011)

Subsidized loans: Loans with no interest until after the student has been out of school for six months.

Tuition Incentive Program (TIP program): A financial aid program run by the state of Michigan.

Students qualify for the TIP program after their parents have been on Medicare for 24 consecutive months for any time before their senior year in high school. The program paid for the first 80 credits of undergraduate education for up to about \$14,000 a year.

When combined with the Pell Grant, the TIP program paid for most of the tuition for the first two and a half years of education.

Unsubsidized loans: Loans with interest accruing from the date of disbursement.

DELIMITATIONS OF STUDY

This study was limited to thirteen students split into two groups. One group of six students were current high school seniors at least 18 years of age who have made their college choice, qualified for the federal Pell Grant and come from rural communities as defined by the US Census Bureau (2011). The other group of seven students were currently enrolled or had recently finished their first year at Midwest Tech (sometimes simply referred to by students as “Tech”), qualified for the federal Pell Grant and came from rural communities as defined by the US Census Bureau (2011). Students who qualified for the Pell Grant were chosen as they are students most likely to have experience with a wide array of institutional and federal financial

aid grants and loans (Ikenberry & Hartle, 1998). This population was also the most price sensitive and may have been be more cognizant of their own experiences with college costs and financial aid (Ikenberry & Hartle, 1998; Perna & Steele, 2011). These students were also more likely than others to be the first in their families to go to college. As first generation students, they did not have access to parents who have navigated the college cost and financial aid system themselves, and thus are not able to advise their children on this process (Hossler, Schmit, & Vesper, 1999).

LIMITATIONS

There were some limitations to this study design. Because this sample was limited, results of this study were not generalizable. The results, however were informative. The sample of the population for this intended study was limited to only students who were enrolled or were soon will be enrolled at Midwest Tech. In this sense, the study only invited students who successfully made meaning and navigated the areas of college costs and financial aid.

Other limitations were the convenience sample of the institution chosen. Midwest Tech was chosen for this study because this is where the researcher works. As such this study did not involve any other schools elsewhere in the country. Also, given the familiarity the researcher had with the institution, inherent biases about the students may be included.

The Interpretive Phenomenological Analysis (or IPA) approach involved participants recalling their experiences and within that process exists the possibility that those recollections are not accurate. Because the phenomenological research model attempted to understand the meaning of experiences of ordinary people, and because that process itself was what provided the richness of the methodology, the researcher focused on the impressions of the students had on their experience as much as the experience itself.

The researcher in this study served as the primary tool for data collection and analysis. The study's participants worked closely with the researcher via semi-structured interviews. In that sense, the researcher and the participants formed a partnership of sorts. The researcher did grow up in rural community and had an affinity for students who have had the same experience. In all types of qualitative research, the researcher does most of the data collection and analysis work (Merriam, 2002). Answering questions of “how” and “why” phenomenological research assists researchers in understanding meaning associated with a place, event, or activity with, in this case, students (Gliner, Morgan, & Leech, 2009).

RESEARCH SIGNIFICANCE

Several areas of importance potentially benefited from the outcomes of this research. This study was significant as it had the potential to help inform others who are working on the goal of enrolling more low-income rural based students into college. The information obtained in this study illuminated the process by which students learn about college costs and financial aid from the viewpoint of the student. Both college and high school personnel might find value in seeing a student's viewpoint. This contextual lens of the student's experience with college costs and financial aid can better inform how high school counselors educate their students and how college personnel, especially admissions and financial aid staff, can best structure their services to meet the needs of students.

RESEARCHER'S PERSPECTIVE

This study was limited by my perceptions and scope of understanding about this topic. As I was raised in a rural environment, I had an affinity for students who make the transition from a very small high school to the college setting. In addition, I worked at Midwest Tech when this research was conducted and a portion of my responsibilities was to oversee the efforts

on campus to help educate students on the financial aid options and policies. In that sense, this study had a transformative impact to both me, personally, and to the manner in which I assessed the performance of the institution to help educate students on college costs and financial aid.

CHAPTER 2 - LITERATURE REVIEW

This literature review will review and then connect two major themes associated with college access. The first is of the differing and emergent theories of college choice. In other words, what does existing research suggest are the major components and influencing agents of students and families considering post-secondary education? The second major theme is that of student and family held perceptions of college costs and financial aid. Finally, the review combines one model of college choice with some of the research about what influences perceptions. It also touches briefly on the unique characteristics of rural students and research on how students develop trust in institutional agents.

COLLEGE CHOICE HISTORY

The study of how students choose a college is not a new topic of inquiry. Before 1950, only 20% of high school graduates in the United States went to college (Kinzie et al., 2004). Prior to the 1940's, few Americans believed that education after high school should be available to anyone who wanted it (Rudolph, 1962) as college education was primarily limited to white, middle and upper class men. However, after World War II American colleges and universities expanded at never before seen rates, thanks in large part to the GI Bill (Mettler, 2005). Fifty one percent of World War II veterans utilized the G.I. Bill (Mettler, 2005). This had the effect of shifting the American perspective on who could and should attend college (Kinzie et al., 2004).

Literature on college choice from the 1950's emphasized the importance of families in the college choosing process but noted that as the college choice process progressed, students should take charge of the primary role in college selection (Kinzie et al., 2004). Research at that

time found that 60 percent of students had made the decision about whether or not to attend college by their sophomore year of high school (Lipsett & Smith, 1952).

1960's and the Higher Education Act

By the 1960's college enrollment continued to climb as about 40 percent of all high school graduates in the United States were being accepted into college (Lucas, 1994). The Higher Education Act of 1965 (HEA) became the first broad spectrum program by the federal government to provide financial aid to both public and private institutions (Kinzie et al., 2004). This aid was intended to provide access, choice, and higher achievement to the nation's citizens (Kinzie et al., 2004). The National Center for Education Statistics reported an increase from 3.5 million to 11.5 million students enrolled in post-secondary higher education from 1960 to 1979 (Snyder & Dillow, 2011).

One study by Kerr (1962) researched the college decision-making process of students in Iowa at this time. In this study of 1000 high school seniors, nearly 80 percent decided prior to their senior year to pursue a college education, but only five percent had decided which college to attend before their senior year. Like the Lipsett and Smith (1952) study, Kerr (1962) found that parents were identified as the most importance source of assistance in the college decision making process.

1970's Price Sensitivity and Marketing of Higher Education

In the 1970's the price of college was identified as a driver of college choice. Munday (1976) noted that "College costs have the most significant impact on college attendance at the extremes of the income distribution" (p. 14). In other words, the wealthiest students were more likely to attend expensive institutions and low-income students were most likely to attend low-

cost institutions. Munday et al. (1976) also noted the aspirational aspect of college choice in that some students were more interested in colleges that were outside their price range.

As a greater segment of society was now considering college, businesses intended to help potential students decipher between colleges began to flourish. The 1970's saw the creation of guidebooks and other resources such as the Pederson's Guide intended to help students make their decisions (Chapman, 1981). In addition, college admissions officers began more wide-spread use of corporate-style marketing practices including outreach to high schools in the form of public relations activities (Swan & Henderson, 1998). By the late 1970's many more colleges and universities were employing aggressive marketing strategies (Duffy & Goldberg, 1998) due to a prediction of lower enrollments of traditionally aged college students.

However, this rise in information about college choice didn't necessarily benefit the students (Lenning & Cooper, 1978). Research found that more than 50 percent of the prospective students might have changed their mind about college decisions if they had access to more complete information regarding potential college costs and financial aid (Lenning & Cooper, 1978).

1980's and the Emergence of Contemporary College Choice Theory

Beginning in the 1980's federal and state supported financial aid were beginning to fall behind the pace of tuition increases (Kinzie et al., 2004). The result of this was that the ability of middle and lower income students to choose among any college they wanted was now being constrained by costs. It was during this period that contemporary college choice theory began to emerge (Kinzie et al., 2004). Theories involving the economic benefits to students were investigated. In one study Chapman noted, "Few admissions officers operate from a systematic model of the influences on college choice" (1981, p. 490). Chapman (1981) noted that perhaps

one of the reasons that so little research on college choice theory existed was due to the fact that very few college administrators were not worried about the source of students; the supply and demand factor favored the colleges. Now that projected numbers of traditional college aged students was in decline, administrators began to refocus to a recruitment paradigm and not solely on an admissions paradigm (Chapman, 1981).

Chapman (1981) outlined an early model of student college choice, focusing on separating influencers into internal student characters and external influencers. Within student characteristics Chapman noted the importance of socioeconomic status, academic aptitude, level of educational aspiration and high school performance as keys indicators. Furthermore, Chapman broke external influencers into three categories, the first being significant persons such as friends, parents, and high school personnel. Fixed college characteristics make up the second section of external entities. These include college costs, location, and the availability of desired academic program. Finally Chapman cited the efforts the college makes to communicate with students in the form of written information, campus visit and recruitment efforts as the third important component of external college influencers (1981). This model reaffirmed many of the same findings of an even earlier study from Mundel (1974) who found that factors which influenced college choice were the students' own attitude and aspirations and the cost of attending various institutions were two important factors.

Chapman (1981) also found that students were beginning to see themselves as consumers who are in the market to purchase educational services from colleges. This finding had profound importance. Chapman (1981) found that students practiced a certain level of self-selection based on their own assessment of their aptitude combined with what they thought their admissions

prospects may be at particular colleges. In particular, if students thought they were not qualified or if they couldn't afford a particular college, they wouldn't bother to apply.

During this time more research was completed on the effects of demographic characteristics such as race, ethnicity, gender, socio-economic background had on college-enrollment and college decision making (Kinzie et al., 2004). Ekstrom (1985) found a positive correlation between socioeconomic status and students' decisions to attend college, meaning that the higher a student and his/her family lie on the socioeconomic scale, the more likely it was that they would decide to pursue a college education. This supports the Munday (1976) research.

MODERN COLLEGE CHOICE MODELS

Both Paulsen (1990) and Hossler, Braxton, and Coopersmith (1989) identified three theoretical perspectives in college access and choice research: an economic model of human capital, a sociological model of status attainment, and a consumer model. This section will review these foundational models, investigate hybrid models, and focus on a newer hybrid model developed by Perna (2006).

Econometric Model

Econometric models of college choice rest on the presumption that students would choose to go to college if the understood benefits outweigh the perceived benefits of non-college alternatives (Stage & Hossler, 1989). The models usually contained factors such as expected costs, earning potential after a degree is earned, as well as characteristics of the student's background, high school and the colleges under consideration (Stage & Hossler, 1989). Two types of strands of econometrics models were identified by Hossler and colleagues (1999). One type investigates college choice in order to predict enrollment on a macro level with the subjects

of inquiry being institutions, states, and the nation as a whole. The other strand focuses on the person and how students make the college choice (Hossler et al., 1999).

Consumer Model

The consumer model views college choice from the perspective of marketing. Kotler and Fox (1985) incorporated the risks and costs perspective to this model. Their model was comprised for four stages. The first stage, from a student perspective, is when an initial interest in college is beginning to develop. The student moves into the second stage as they start to gather information, based on the desire to learn from the first stage. The third stage involves evaluating, whittling down a list of possible choices to a smaller number. The fourth stage is the execution of the decision. In this model, marketing and the manner in which the institutions go about informing their prospective students about their institution is prominent (Kotler & Fox, 1985).

Sociological Model

Sociological models of college choice came out of research on status attainment (Stage & Hossler, 1989). Many of these characteristics feed into what Stage and Hossler (1989) called predisposition theory. The predisposition of student college choice, like the first stage of choice from Kotler and Fox (1985) referred to the time in a student's college choice path, usually the very earliest stage, where students make the decision whether to "aspire to continue their formal education after high school" (Stage & Hossler, 1989, p. 303).

Family socioeconomic background and the academic ability of students were predicted to have a combined effect on the aspirations of students to go to college. These models also combined socio-constructs such as socioeconomic status, family background, academic

achievement, and aptitude. It also involved many individual elements such as gender, parental income, parental education and race (Hossler et al., 1999).

Combined Model

More recent research draws on multiple underpinnings of these three theories. Whereas nearly all of the research reviewed by two of the most recognized earlier summaries of college choice theory (Perna, 2006) by Paulsen (1990) and Hossler, Braxton, and Coopersmith (1989) used a quantitative research method, more recent researchers are employing qualitative methodology (Perna, 2006).

For example, Freeman (1997) investigated the barriers African American students face in their decision to participate in higher education. She cited research and concluded that “the missing link to previous research has been the voices of the students” (Freeman, 1997, p. 548). Conducting structured interviews with 70 students over 16 sites, she found two over-arching themes emerge. Students described economic barriers such as lack of funds. Students also described psychological barriers such as never considering college as an option, a loss of optimism or hope (Freeman, 1997), and being intimidated of college. Freeman’s interviews and qualitative methodology not only allowed her to investigate causes, but asked students for solutions. From those proposed solutions, Freeman developed a list of possible recommendations to increase African American participation in higher education (1997).

Perna’s Model

Perna’s (2006) recent model provided a more comprehensive look at college choice theory, melding both an economic and sociological underpinnings. The model is especially useful in reviewing the process of those who will attend college and the process of those who will not attend college. Perna’s proposed conceptual model incorporates four layers (see Figure

1); layers which impact college access and choice and which provide multiple routes to the college choice decision.

Drawing from McDonough's (1997) concept of individual habitus as well as Chapman's (1981) student characteristics, the first layer of Perna's (2006) model included student demographic characteristics such as gender and ethnicity, cultural capital such as value of college attainment and social capital regarding information about college and receiving assistance with college preparation.

The second layer focused on the student's school and community and follows McDonough's (1997) description of idea of organizational habitus. In this layer Perna (2006) looked at the availability and types of resources a community and school has to provide support structures for students to consider post-secondary education. These support structures follow Stanton-Salazar's (1997) work which explained that institutional "agents" such as educators and counselors provide access to information and resources which provide better access to post-secondary education, but that institutional structures such as bureaucratic processes or the multiple demands put upon teachers and counselors by the institution create barriers which prevent the student from developing a "trusting relationship" with institutional agents.

The third layer focused on the higher education contexts (Perna, 2006) and described the multiple ways this contexts played an influence on shaping a student's college choice. The influence of higher education on student choice may be formal, such as through recruitment efforts of a university or college or they may be less formal, perhaps due to the geographic proximity of an institution to the home of a student.

The final layer was that of the contexts of social, economic and political forces (Perna, 2006). In this layer, student college choice is affected by the influence of demographics, economic forces, and public education policy.

Perna's (2006) model (see Figure 1) is useful because it breaks from the majority of the rest of the literature on college choice which assumes that students "function in a linear mode" (W. G. Tierney & Venegas, 2009, p. 369). Perna's (2006) model offers a multiple contexts viewpoint. The model also builds off of St. John's (2003) work by taking into consideration the larger social policy contexts as well as the various complicating factors at the individual student level.

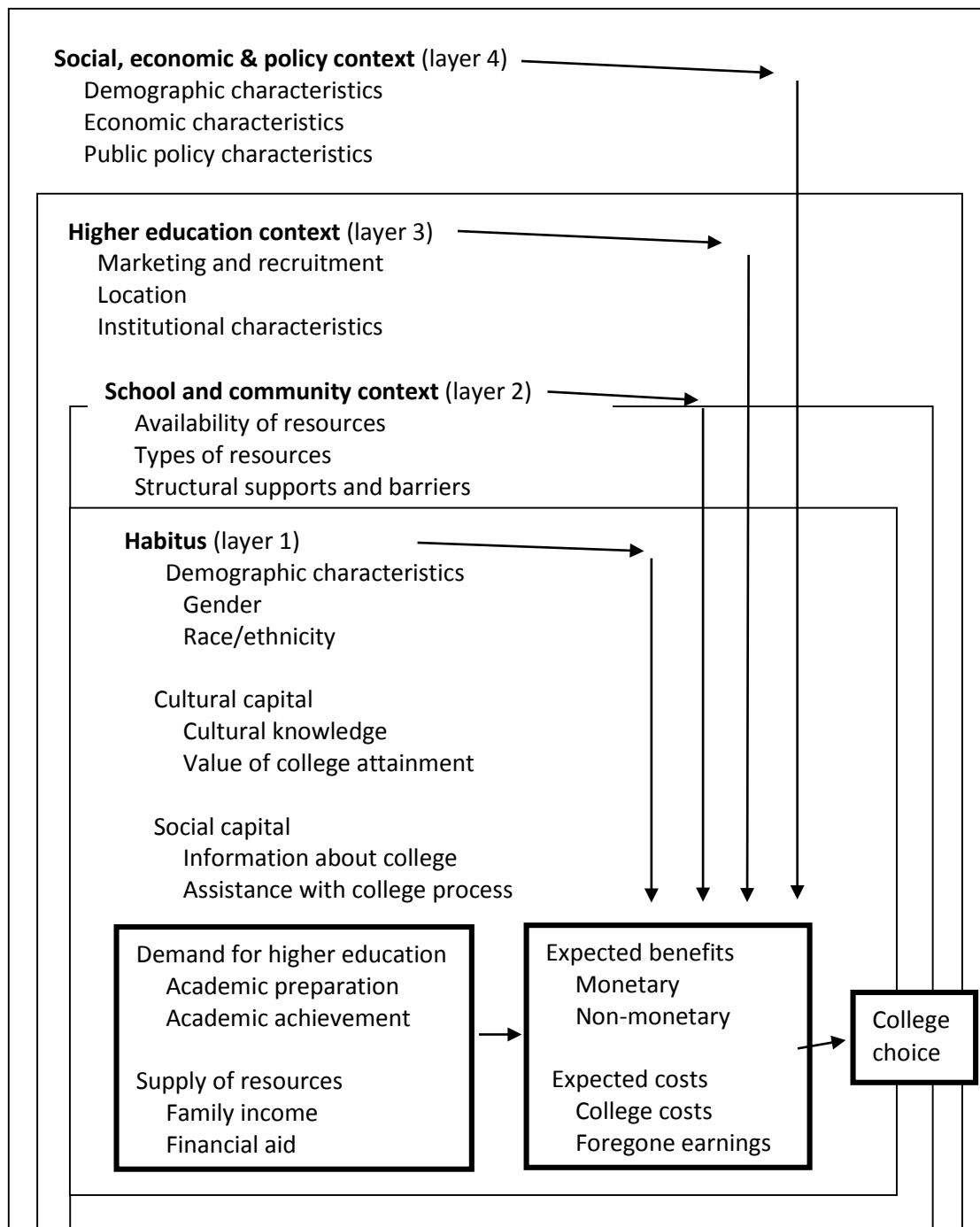


Figure 1. Perna's proposed conceptual model of student college choice

Source: Perna (2006). *Studying college access and choice: A proposed conceptual model*. Figure 3.1. Copyright 2006 by Springer/Kluwer Academic Publishers Higher Education: Handbook of Theory and Research, 21, 117.

COLLEGE PRICING AND COST BARRIERS

While the last thirty years is marked with great fluctuations in college tuition rates, the last ten have been the most drastic. The tuition price at public four-year institutions increased at a faster rate between 2002-2003 and 2012-2013 than over either of the previous two decades (Baum & Ma, 2013). While the average increase from 2011 to 2012 in tuition and fees at public four-year colleges was 4.8 percent for in-state students, more than 13 percent of full-time students at public four-year colleges and universities attend institutions that increased their published prices by nine percent or more (Baum & Ma, 2013). Two years prior to that, the average inflated adjusted income for the lowest income families had dropped by seven percent. In contrast, those in the highest income bracket had enjoyed a three percent increase in their earning (College Board, 2010).

After accounting for all sources of grant aid, a typical low-income student in 2010 needed to fund more than \$11,000 a year to attend a public, non-profit college. This required these families to pay or borrow an amount equivalent to nearly 75 percent of their family income (Lynch et al., 2011). In comparison, middle income students on average need to finance 27 percent of their family income while high income students must finance only 14 percent (Lynch et al., 2011).

Federal Aid

In 1965 the United States Congress passed the Higher Education Act, the goal of which was to open college access for all Americans, regardless of wealth or economic standing (Gladieux, 2002). This act and its subsequent creation of the Department of Education led to the creation of a number of educational entitlement programs to advance equal access to post-secondary education (Heller, 2002). The creation of these programs, most notably the Pell grant

(originally called the Educational Opportunity Grant), created an increase in the opportunity for low-income students to access post-secondary educational institutions of their choice in the 1970's (Heller, 2002).

However, since then, the ability of the Pell grant's power to fund a majority of a college degree has decreased (Advisory Committee on Student Financial Assistance, 2002). In 1976 the maximum Pell Grant was \$1,400 and covered 72 percent of the cost of attendance at a typical four-year public college (Bennett, 1987). As recently as in the 1980s, the maximum Pell Grant covered more than half the cost of attending a four-year public college. Even after the recent increases, the scheduled \$5,635 maximum Pell Grant is expected to cover less than one-third of the cost of college—the lowest in history (Baum & Ma, 2013).

Complexity of the Financial Aid System

To best frame these issues, an exploration should begin with the increasing complexity of the financial aid system in the United States. A United State General Accounting Office report in 1990 reviewed all of the published research and databases that addressed student knowledge of college costs, courses of information about student aid, and the way in which that information impacts a student's decision to enroll in college (General Accounting Office & Methodology, 1990). The office reviewed 18 studies as well as reviewed over 58,000 responses from existing data from the High School and Beyond Survey and found that students and parents did not have foundation information about financial aid and held incorrect views about college costs. The report also found a positive correlation between a family's income, educational level, and its level of awareness of deferral financial aid. The study suggested that academic ability, high school grades, family income, and motivation were more highly related to postsecondary attendance than knowledge of financial aid. The research does suggest that early awareness of

the availability of financial aid is part of series of influences which lead to completion of post-secondary education (General Accounting Office & Methodology, 1990).

In 2005 the Advisory Committee on Student Financial Assistance, a group created by Congress in the Higher Education Amendments of 1986 to be an independent and bipartisan source of advice and counsel on student financial aid policy to both Congress and the Secretary of Education, published a report on the need to simplify federal student aid (Stone, 2005). Commissioned by Congress, the report found that simplification of federal financial aid could “significantly improve access and increase the return on the nation’s already sizable investment in student aid” (Stone, 2005, p. i). Their report suggested ten recommendations that, if implemented, would benefit all students, but especially poor students. These include making information about financial aid available to middle school students, simplifying the mechanisms which determine financial need, gradually eliminating paper-based forms and utilize more technology, modifying the need analysis process to make it more transparent, and allowing students to apply for aid earlier in the college choice process (Stone, 2005).

Research in 2006 found that the federal financial aid system’s complexity disproportionately affects students at the bottom of the socio-economic scale (Dynarski & Scott-Clayton, 2006). Using data from the federal student aid applications, the research showed that a simplified aid process could reproduce the current distribution of aid without the cumbersome and often intimidating complex forms.

UNDERSTANDING COLLEGE COSTS

Literature addresses three main questions regarding the role of perception in college cost and financial aid. First, what do students and parents know about college costs and financial aid?

Secondly, where are students and parents getting their information about college costs and financial aid? And lastly, are students' and parents' perceptions about this area correct?

What Does the Public Know About College Cost and Financial Aid?

Research has indicated that the information some students, parents, and families do have regarding college costs and financial aid is incorrect (Grodsky & Jones, 2007; Ikenberry & Hartle, 2000; Luna De La Rosa, 2006). For example, students and parents often overestimate the cost of college (Horn, Chen, & Chapman, 2003).

Ikenberry and Hartle (1998) found that the public believes that they know quite a bit about paying for college and how much college costs, when in reality their knowledge is skewed and incorrect. Completing a nine month survey of 16 focus groups with 150 parents as well as telephone surveys of 2000 adults, the study found that the respondents estimate total college costs to be double the amount of the actual costs (Ikenberry & Hartle, 1998). In addition, they found that the public knows very little on the availability of financial aid, where the aid comes from, or what steps are necessary to obtain the financial assistance (Ikenberry & Hartle, 1998).

Increased media attention to the escalating costs of higher education and the concurrent decrease in the amount of federal and state assistance available to students made college financial access a hot topic for legislators (St. John, 2003). In response Congress established a National Commission on the Cost of Higher Education to review this issue (Gladieuz, 2004). Rather than suggesting that government control tuition prices, the commission suggested that that college and universities take a greater responsibility in college cost counseling to students and their families.

In 2000 Ikenberry and Hartle (2000) conducted a public opinion survey comparing results to a similar study they did two years earlier (1998). The study found that college costs remained

a major concern for students and their parents. While they found that fewer Americans were worried about financing their college degree in 2000 than in 1998 and that families generally believed they understood college costs better than they did in the previous survey, the study found that the “knowledge gap” (Ikenberry & Hartle, 2000) was still a major cause for concern as students from low income households or first generation college goers were much less likely to correctly estimate the cost of higher education. The report indicated the irony of its finding that the higher the actual cost of an education the more likely the public was to correctly estimate its costs. For instance, the public more correctly estimates the cost for more expensive private four year education than it does a community college two year degree (Ikenberry & Hartle, 2000).

Horn and Chen (2003) found that many high school students do not have an accurate idea of what is costs to attend college. Using data compiled from the Parent and Youth Surveys of the 1999 National Household Education Surveys Program, they found that 40 percent of 11th and 12th grade students could not estimate accurately the cost of one year of college tuition. Again, the study found a larger knowledge gap for lower income students. Horn and Chen (2003) did find, however, one important distinction. When students sought out information regarding college costs on their own, they found no difference in knowledge about college cost between income levels.

Where Do Students Get Their Information?

Counselors

A study by McDonough and Calderone (2006) asked the research questions involving what do counselors know about the cost of college, the financial aid system, how do they estimate college affordability, and finally, how are these estimates shaped by their assumptions

regarding the student populations with which they work? To answer these questions, the authors used data from a larger study which uses individual and focus group interviews lasting from one to two hours each of counselors at 15 different high schools. In total, 20 counselors were interviewed individually and 42 counselors interviewed through focus groups.

Using grounded theory analysis of the transcripts from the interviews, the researchers found four major themes which led them to believe that individuals in this study assess the affordability of college not based on external determiners like the FAFSA, or a counselor assessment of a student's ability to afford a college, but rather, "on whether the individual feels able to afford a college cost" (McDonough & Calderone, 2006, p. 1716). From this, the authors called for further investigation that incorporates from sociocultural understandings of the meaning of money, costs, and financial aid.

Parents

Grodsky and Jones (2007) found similar overestimates to tuition price as Ikenberry and Hartle (1998) from parents. However, Grodsky and Jones (2007) found that socioeconomically disadvantages parents were less likely to be able to provide estimates, and when they did, their estimates contained greater errors than their counterparts from more affluent subsets of the socioeconomic scale.

Bell, Rowan-Kenyon, and Perna (2009) found that the younger students are, the more they rely on parents and other relatives as their sole source of information about college price and financial aid. They found that as students approach their senior year in high school, school based resources such as teachers and counselors become more of a factor in their information gathering. This supported earlier research as well (Luna De La Rosa, 2006).

Timing of Information

Perna (2004) described the limited existing literature on the resources and timing of financial aid and college prices. Bell, Rowan-Kenyon, and Perna (2009) went on to indicate that little has been researched on the acquisition of knowledge by students regarding college during the 9th and 11th grades.

Luna De La Rosa (2006) asked how and when low-income students find out about college costs and financial aid and what impact that information has on their decisions to seek a college education. Using a 2004-2005 survey of 3,609 11th and 12th grade students in seven low-income serving high schools in the Los Angeles area she used a chi-square analysis (J. W. Creswell, 2008) on college aspirations, financial aid awareness, and parental educational background themes ($p < .05$ level).

Luna De La Rose (2006) study determined that students become most aware of financial aid and college costs within the contexts of their school culture (does their school have a college-going culture?) and family backgrounds. The study found positive correlations between levels of knowledge about financial aid and the college going culture in the high schools. It also found positive correlations between early knowledge of college costs and financial aid and college going aspirations. Eleventh graders who reported the same levels of knowledge about college costs and financial aid were more likely to aspire to enroll in a four year college than seniors with the same level of knowledge. She concluded that financial aid and college cost awareness among low-income students should be developed at the same time as college aspirations (Luna De La Rosa, 2006).

These findings add to the body of knowledge regarding the ways in which students' access information about college costs and financial aid. It supported earlier studies by Heller (2002) and King (1996) that critical steps which lead to college enrollment such as a

expectations, academic plans, test taking, and applying to college are influenced by knowledge of financial aid and college costs.

EFFECTS OF COLLEGE PRICE AND FINANCIAL AID

There are many other studies which have focused on the effects of college costs (Heller, 2003; Heller & Laird, 1999; Long, 2004; Monks, 2008; Paulsen, 1990; M. L. Tierney, 1980). Singell and Stone (2002) cited the trend of many institutions as well as the federal government who have shifted from need-based financial aid programs to non-need or merit-based financial aid programs. Their research question was, “Are low-income students less responsive to non-need or merit-based aid in deciding to either attend college or to attend a more costly college?” (Singell & Stone, 2002, p. 393). Their quantitative method (John W Creswell, 2008) involved using data from the University of Oregon from the years 1995 through 2000. In this profile (including the economic means of they and their families) on who applied, who was admitted, and who enrolled, the researchers were able to examine who enrolled controlling for academic credentials and controlling for the same amount of aid offered, which otherwise also was biased by the economic means of the family. Their findings indicate that merit-aid increases the enrollment for all students, regardless of where they lie on the socioeconomic spectrum, but that students who are not economically at risk respond “disproportionately” lower (Singell & Stone, 2002, p. 393).

RURAL STUDENTS

Previous research (Khattri, Riley, & Kane, 1997) suggested that students coming from homes with limited financial means have a hard time navigating the college access process, including the aspects of that process related to college costs and financial aid knowledge acquisition, but that there were differences between poor urban students and poor rural students

(Khattari et al., 1997). The differences suggested that high school academic achievement for poor, rural students was higher than poor urban students. The study also found that rural students were more likely to have a two parent household than poor, urban students. Finally the study suggested rural students were more likely to be enrolled in a heterogeneous socioeconomic high school population than either populations in urban or suburban school populations (Khattari et al., 1997).

More recent research suggested that college counselors working in rural high schools should be more attuned to socioeconomic diversity within their student populations (Cross & Burney, 2005). Cross and Burney (2005) found that schools with diverse socioeconomic populations sometimes did not adapt messaging for multiple populations. For instance, in rural schools, poor students and parents responded differently to college counseling sessions offered by school counselors than non-poor students and parents (Cross & Burney, 2005). Formal financial counseling sessions for students and parents were viewed as appropriate by middle and high income students and parents, but rude and terse to students and parents from lower income brackets (Cross & Burney, 2005). This suggests that students seeking college cost and financial aid information may not be experiencing that knowledge acquisition in the same manner as higher income students.

One noted study (McDonough & Calderone, 2006) examined the perceptual difference in the meaning of money between low income students in high school and their middle income counselors. In this study, researchers made the argument that higher education agents such as high school counselors could “better understand affordability if we also included a sociocultural conceptualization of affordability in combination with the insights from market research about tuition and financial aid” (McDonough & Calderone, 2006, p. 1715).

TRUST IN INSTITUTIONAL AGENTS

Despite the effect of student trust on the enrollment and economic viability of educational institutions, very little attention has been focused on understanding trust in colleges (Ghosh, Whipple, & Bryan, 2001). Student trust in a college is defined as "the degree to which a student is willing to rely on or have faith and confidence in the college to take appropriate steps that benefit him and help him achieve his learning and career objectives" (Ghosh et al., 2001, p. 325).

SUMMARY

This literature review has described how research has postulated that many low-income students do not believe that a college education is affordable to them, thus they do not make the necessary preparations in high school that will allow them the opportunity to pursue a college education (Grodsky & Jones, 2007; Luna De La Rosa, 2006; Tomas Rivera Policy Institute, 2004). It has also outlined how various college access models have shown that preparation for college going requires that students believe that a college education is available and affordable to them (Chapman, 1981; Freeman, 1997; Hossler et al., 1989; Kotler & Fox, 1985; Stage & Hossler, 1989). Past discussions have focused on the ways in which low-income students and their families access information about college price and financial aid (Luna De La Rosa, 2006). However, these studies have done this from a rational action choice model. What seems to be lacking in the literature is attention to low-income, rural based student and family perspectives on college price and financial aid from a non-linear decision making model (W. G. Tierney & Venegas, 2009). Rational action choice models do not question the individual's role in the forces which influence college going decisions.

Hoover-Dempsey and Sandler (1997) asked about parents' involvement in educational decisions and find that they usually involve three major constructs including their role

construction or their belief about what the students are supposed to do, their sense of how helpful they might be through their involvement, and their sense of invitation from a school or college. These sorts of questions and answers do not follow a rational-choice based model. They, instead, follow a less linear model, a model more like Perna's (2006).

Using Hoover-Dempsey and Sandler's (1997) willingness to move towards a non-linear model, there are many questions which may be asked involving perceptions of students and families and Perna's four layers. What are rural, low-income students' and parents' experiences in regards to Perna's (2006) four social layers? How do those layers compare with one another? Do low-income rural student's perceptions of the complexity of college pricing and financial aid influence their decision-making? What are the effects of secondary school policies and practices, Perna's second layer? But in particular, I am interested in understanding the effects of higher education policies and practices on college going decisions for low-income rural students. This is Perna's third layer. In an earlier work, Perna (2004) notes that there is very little known about the ways in which student aid program design, marketing, and parents' and students' subsequent awareness affect college going decisions.

Similar to Hoover-Dempsey and Sandler (1997) the research is interested in exploring the experiences of students in relation to college costs and financial aid while in high school. What are the experiences of low-income students based on living in a rural environment regarding their learning about, understanding, and making use of financial aid and college cost information created by institutions and what effect do these experiences that have on their enrollment decisions? What statements from these students describe these experiences? What themes emerge about financial aid and college costs? What is the overall essence of becoming familiar about college costs and financial aid for low-income rural-based students? How are these

experiences and understandings affecting college enrollment decisions? In a review of literature on this topic, Perna (2004) notes that additional research is required to best understand how populations differ in their awareness of college costs, perceptions of financial aid, and how that awareness and perceptions affect their college going decisions.

CHAPTER 3 – METHODOLOGY

PURPOSE STATEMENT

This study sought to identify and examine common experiential elements for Pell Grant eligible students from rural communities as they made meaning regarding the college choice process as it relates to college costs and financial aid. The purpose of this interpretative phenomenological analysis (IPA) was to understand and interpret the process of how low income, rural students in the northern Midwest:

1. Learn and make meaning of college costs and financial aid, and
2. Utilize that understanding in making enrollment decisions.

RESEARCH QUESTIONS

The research question that guided this study was: What are the lived experiences for Pell Grant eligible students from rural areas in the northern Midwest attending or soon to be attending Midwest Tech as they made meaning of financial aid and college costs during the college choice process? The research questions included:

1. How do the students first decide to go to college?
- 2a. When in that process did they start to think about how much it would cost to attend college? 2b. How did students learn about the cost issues and financial aid?
3. What are the students' over all impressions of college cost and financial aid?
4. What impressions do students have about the value of college, given the costs?
5. What role do the students see the intuition playing in helping them to fund and organize payment for college?
6. What are the impressions students have about financial aid regarding the amount, the complexity?

7. How equitable/fair do the students view their financial aid package?

DESIGN

The research design of this study was a qualitative phenomenology. In phenomenology, the researcher attempts to understand other people's relationship to the world. Therefore, the research is necessarily interpretive and focuses on the subjects attempts to make meaning out of their world (Smith, Larkin, & Flowers, 2009). Phenomenological analysis examines common experiential features of a particular topic (Smith et al., 2009) using descriptive and interpretative research methods to question the nature of a particular phenomenon. In particular, an Interpretative Phenomenological Analysis, or IPA, looks to describe the quality of the individual experience (Willig, 2013). IPA research involves two stages of meaning making, first by the participant making meaning of the experience, and then by the researcher making meaning of the participant (Smith et al., 2009).

PARTICIPANTS AND SAMPLING STRATEGY

IPA research usually samples from a mostly homogenous population employing a purposeful sampling approach (Smith & Osborn, 2003). Smaller sample sizes allow the researcher to explore the depth of participants' responses rather than a breadth.

Thirteen low-income students from rural communities in the Midwest participated in the study. Six of the students, age eighteen or older, were in their senior year of high school and have made their college choice. The other seven students were in the second semester of their first year of college. High school students were chosen as they will fresh from the college choice process and be most likely to recount their experiences with the most accuracy. The college age group were chosen as they have gone through the entirety of the college payment process (applied and received college loans and experienced with the college payment process). Both

groups qualified for the federal Pell Grant and came from rural communities as defined by the US Census Bureau (2011). Pell Grant eligible students were chosen as they are students most likely to have experience with a wide array of institutional and federal financial aid grants and loans (Ikenberry & Hartle, 1998). This population is also the most price sensitive and may be more cognizant of their own experiences with college costs and financial aid (Ikenberry & Hartle, 1998; Perna & Steele, 2011). Original invitations went to about 100 college students with 20 responses from students indicating their interest in participating in the study. While only 20 high school students qualified for invitation, due largely to the age requirement, 15 responded with their interest. Selection of those respondents was based largely on ensuring a gender and major representation.

Using purposeful sampling helped to make sure that the study's population is somewhat homogenous. IPA researchers frequently use an homogenous sample to find a more closely defined group for which the research questions will be significant (Smith & Osborn, 2003).

DATA COLLECTION

To obtain this convenience sample, the researcher asked the financial aid director at a Midwest Tech to identify students meeting the outlined criteria. The researcher provided a letter of cooperation to the director of financial aid so that he could confirm the organization's approval of the study (Appendix A). The letter asked that the financial aid department director invite up to 15 students, seven to eight from the high school group and seven to eight from the freshmen in college group.

The high school student group were admitted to the institution for the following fall semester, has filed their FAFSA, had been determined to qualify for the federal Pell Grant, were at least eighteen years of age, and came from rural communities as defined by the US Census

Bureau in the northern Midwest. The students also had paid the institution's \$100 enrollment deposit requirement. This payment is used by the institution to indicate that the student had made their college choice and intended to enroll the following fall.

The college age group was in their first year of college, were eligible for the federal Pell Grant that aid year, and had graduated from a high school in a rural community as defined by the US Census Bureau in the northern Midwest.

Student Access

After the researcher obtained approval from the financial aid director and had been granted IRB approval, he provided the director of financial aid with a letter to send to the invited students (Appendices B and C). The letter to potential participants reviewed the following: the purpose of the study, the potential time commitment, a brief description of the interview, the fact that the interviews will be recorded, and those students completing the interview will receive a \$30 gift card. In addition the letter contained an assurance of confidentiality. The letter informed the students that if they would like to participate in the study, they should email the researcher. Student who contacted the researcher from each of the two student type groups (high school and college age) were gathered for a week and then selected purposely for participation in the study. The researcher attempted to balance gender, geographic location of the students' homes, and majors.

Students selected to participate in the study were contacted through a letter (Appendix D) by the researcher welcoming the students to the study. Students not selected to participate in the study will received a letter notifying them of such (Appendix E). The letter to selected students contained potential interview dates, times, and locations, an informed consent form (Appendix

F), and a demographic questionnaire (Appendix G). Instructions in the email asked the students to arrive at the interview with both forms completed.

Semi-structured Interviews

Marshall and Rossman (1999) found that studies focusing on individual lived experiences often relied on in-depth interview strategies. This study used a semi-structured interview process to collect the data for the study. Smith, et al. (2009) describe in-depth interviewing as a “conversation with a purpose” (p. 57). The purpose is informed by the research questions and the aim of the interview is to facilitate interactions that “permits participants to tell their own stories, in their own words. Thus, for the most part the participant talks, and the interviewer listens” (Smith et al., 2009, p. 57). In a phenomenological study, such as this, it is also helpful for the interviewer to design questions that invite the participant to articulate their own experience (Smith et al., 2009).

Smith et al. (2009) recommended descriptive, narrative, comparative, and evaluative questioning. They also suggested use of questioning prompts (such as, can you tell me a bit more about that?) as well as a probes (what do you mean by [something the interview participant mentioned]?). It is important to keep in mind that using a semi-structured in-depth interview process, it is not always necessary for the interview to strictly follow the order of the questions as they are presented here (Marshall & Rossman, 1999). Rather, the dialogue with the interview participants should be structured so that some, if not all, of these interview questions are covered within the scope of the conversation. In other words, the questions serve more as a checklist for consistency and validity of focus rather than as a navigation tool. Appendix H contains the guiding questions for interviews.

The roughly ninety minute interviews were conducted in public but quiet locations. Most of the interviews were conducted in the institution's Career Service center's interview rooms, however some of the interviews with the high school students were conducted at the students' high schools during school hours. Before the interviews began, the researcher reiterated the purpose of the study, explained the consent information, and ensured the interviewee of confidentiality. Participants were asked to select a pseudonym to be used by the researcher for the study. At this time, students were asked again for permission for the interview to be recorded. At the conclusion of the interviews the researcher asked the participants if they have any parting questions and be given a \$30 Visa gift card. The recordings served as the primary data collection device. Shortly after each interview the audio recordings were transcribed by the researcher.

At some point after the interview had been transcribed, participants received via email a member check instructions (Appendix I), and the transcribed interview. The participants had ten days to member check the transcript for accuracy. None of the students requested any changes to the transcripts they were provided. After the study was completed, participants received a final thank you email (Appendix J).

DATA ANALYSIS

Data analysis is the process that brings order and meaning to data. Analysis includes systematic search and arrangement of interviewee transcripts, field journal notes, and other research material to develop an overall understanding what that was discovered (Marshall & Rossman, 1999). IPA analysis has been described as an "iterative and inductive cycle" (Smith et al., 2009, p. 79) . This process followed guidelines outlined by Smith, Flowers, and Larkin (2009) that included an initial reading and rereading, in an attempt to allow the research to

immerse himself in the original data. During a pilot study, the researcher found transcribing the interviews himself to be a very helpful component in becoming familiar with participants and allow me, as the researcher, to “become part of the participants world” (Smith et al., 2009, p. 82).

This initial reading is followed by a close line by line analysis of the experiential claims, concerns, and understanding of each participant. This initial noting ensures a growing familiarity with the transcripts. It also allows the researcher to begin to frame the manners in which the participants talk about, understands, and thinks about an issue. The goal of this stage of the analysis is to create a comprehensive and detailed set of notes and comments on the data. These notes included descriptive, linguistic, and conceptual comments.

The next step involves the identification of emergent themes, pulled from both convergent and divergent experiential material. This requires the researcher to simultaneously “reduce the volume of detail whilst maintain complexity in terms of mapping the interrelationships, connections, and patterns” (Smith et al., 2009, p. 91). Most of the analysis at this stage is done primarily using the researcher’s notes. The primary goal in identifying emergent themes is to produce concise statements which reflect both the participants’ original words and thoughts and also the analyst’s interpretation.

A development of a more interpretative account of a connection between the themes arises from a “dialogue” between the researcher, the data, and the researcher’s psychological knowledge about what it might mean for the participants to have these experiences. At this stage the researcher is looking for a manner of which to pull together the emergent themes and produce a structure that allows the researcher to find the most interesting and important of the participants’ accounts (Smith et al., 2009). During the pilot study, I found it helpful to create a “map” of themes, with corresponding participant quotes on a large wall in my office. I linked

the various themes with yarn, labeling the yarn with post-it notes. I found this manner of organizing allowed me to play with various different organizational thought structures around the data. In this study, I kept a running list of possible emergent themes in a document I stored on the internet “cloud.” Having access to this summary of potential findings allowed me to review and ruminate on potential findings during what were, for me, normally non-traditional research times of the day. This gave me much more access to the data and increased the amount of time I was able to interact with the data. Another stage of data analysis was to look for super-ordinate themes. These merged at a higher level as a result of putting various themes together.

TRUSTWORTHINESS

Researchers (Lincoln & Guba, 1985) have noted that within qualitative studies such as a phenomenology, there is more of concern for trustworthiness rather than a concern for validity and reliability. Trustworthiness is bolstered by a combination of credibility, transferability, dependability and confirmability of the research process (Lincoln & Guba, 1985). This study sought to develop each of these components to trustworthiness.

To help build credibility transcripts from each of the interviews was given to the participants for verification of accuracy, known as member sharing (Lincoln & Guba, 1985). In order to provide possible transferability for future research the study employed the use of a research journal where documentation of how the research was conducted was transcribed. In this manner, future research could use this transcript as a “road map” to conduct similar examination.

Confirmability is how the data found in the study are confirming general findings and how they are important in describing the study in an objective manner (Lincoln & Guba, 1985). Other researchers (Smith et al., 2009) have attempted to build confirmability by providing

critical self-reflections regarding their own assumptions and biases. This study employed the same technique and is noted in the next section.

Creswell and Miller described the importance of creating a thick description in order to “transport” the reader “into a setting or situation” (2000, p. 129). This procedure established credibility by providing context. This study utilized thick descriptions in an attempt to provide as much detail as possible to help the reader best understand that the account of the data is credible.

As mentioned in Chapter One, this study was limited by my perceptions and scope of understanding about this topic. As I was raised in a rural environment, I had an affinity for students who make the transition from a very small high school to the college setting. In addition, I worked at Midwest Tech when this research was conducted and a portion of my responsibilities was to oversee the efforts on campus to help educate students on the financial aid options and policies. In that sense, this study had a transformative impact to both me, personally, and to the manner in which I assessed the performance of the institution to help educate students on college costs and financial aid.

Field Log

Because researchers tend to forget quickly, field notes by the researcher are crucial in qualitative research to retain data gathered (Lofland & Lofland, 1999). A field log was employed to allow the researcher to maintain a record of aspects that are important to the study. These items included observations, impressions, participant availability, and interview schedules. In addition, the log was used immediately after each interview to allow the researcher to record any immediate reflections.

CHAPTER 4 – RESULTS

In this chapter, the results of the participant interviews are reviewed. To provide a context for the results, brief biological sketches for each of the participants are provided. The context is followed by major themes and super ordinate themes that emerged during data analysis. Lastly, data results will be used to advance answers to the main research questions that have steered this study.

The research question that guided this study was: What are the lived experiences for Pell Grant eligible students from rural areas in the northern Midwest attending or soon to be attending Midwest Tech as they made meaning of financial aid and college costs during the college choice process? The research questions included:

1. How do the students first decide to go to college?
- 2a. When in that process did they start to think about how much it would cost to attend college? 2b. How did students learn about the cost issues and financial aid?
3. What are the students' over all impressions of college cost and financial aid?
4. What impressions do students have about the value of college, given the costs?
5. What role do the students see the intuition playing in helping them to fund and organize payment for college?
6. What are the impressions students have about financial aid regarding the amount, the complexity?
7. How equitable/fair do the students view their financial aid package?

PARTICIPANT PROFILES

For this study thirteen students were interviewed. Seven of the students were current freshmen enrolled at a public science, technology, engineering, and mathematics (STEM) focused research university located in the Midwest. This university is referred to in this study as Midwest Tech. These freshmen qualified for the federal Pell Grant, all had graduated from a high school the previous year located in a rural community, and all were in good academic standing. The remaining six students were current high school seniors who had been admitted to Midwest Tech. The seniors had paid the \$100 enrollment deposit signifying they were intending to enroll the coming fall. All were eighteen years or older. All participants in the study were volunteers and were given \$30 in appreciation for their time provided to this study.

Of the thirteen students, seven were male and six were female. All but one student grew up in rural locations in Michigan, the other student grew up in a rural community in Illinois. Five of the students were the first in their family to go to college meaning neither of their parents ever went to college. This status is also known as first generation.

College Freshmen

The following section contains brief biographical sketches of each of the participants who were college freshmen. All of the college freshmen had graduated from high school the previous year. This subset included four men and two women. All but one were awarded merit-based funds from the institution in addition to the federally funded Pell Grant. While one student was not sure how much debt he may graduate with, all the other participant did have estimated amounts which ranged from \$5,000 to \$50,000. All but two students had at least one parent who had attended college. All but one student lived on campus during their freshmen year.

Cameron

Cameron was studying computer science. He grew up in a rural town in Lower Michigan. In addition to the Pell Grant he received \$10,000 in annual scholarships. He lived on campus. Both of his parents were college educated. He expected to graduate with \$30,000 of debt.

Haley

Haley was studying chemical engineering. She grew up in a rural town in Illinois. In addition to the Pell Grant she received \$9,000 in annual scholarships. She lived on campus. Haley was the first in her family to go to college. She expected to graduate with \$15,000 of debt.

Jason

Jason was studying mechanical engineering. He grew up in a rural town in Lower Michigan. In addition to the Pell Grant, he received \$10,000 a year in scholarships. He lived on campus. Jason's mother went to college. He expected to graduate with \$50,000 of educational related debt.

Jimmy

Jimmy was an electrical engineering student. He grew up in a rural town in Lower Michigan. He received \$8,000 in scholarships beyond the Pell Grant. He lived on campus. His mother went to college. He expected to graduate with \$8,000 of debt.

Linda

Linda was an accounting major. She grew up in a rural town 120 miles from the university. She received \$10,400 per year in addition to her Pell Grant. She lived on campus. Both of her parents went to college. She expected to graduate with \$20,000 in debt.

Taylor

Taylor was studying finance. She grew up in a rural town only a few miles away from the institution. In addition to the Pell Grant, she received \$12,000 in addition to the Pell Grant. She lived at home with her parents. Both of her parents went to college. She expected to graduate with \$5,000 in debt.

Theo

Theo was a chemistry major. He grew up in a rural town in Lower Michigan. He received \$8,000 a year in addition to the Pell Grant. He lived on campus. Neither of his parents attended college. He did not know how much debt he would have by the time he graduated.

High School Seniors

There were six high school seniors. Half of them were first generation students. They were expecting to graduate with educational debt between zero and \$30,000. All of the high school students had paid their \$100 deposit to Midwest Tech signifying that they were intending to enroll there in the coming fall.

Alex

Alex was admitted into the general engineering major. He was completing high school in a rural town near the institution. He believed he would earn an addition \$2,500 of scholarships in addition the Pell Grant. He planned to live at home during college. Both of his parents went to college. He expected to graduate with \$30,000 of debt.

Callie

Callie was admitted into the general arts and science program. She was completing high school at an alternative school in the same county as the university. Callie also received the state of Michigan's Tuition Incentive Program (TIP) scholarship in addition to the Pell Grant. In the state of Michigan students qualify for the TIP program after their parents have been on Medicare

for 24 consecutive months for any time before their senior year in high school. The program paid for the first 80 credits of undergraduate education for up to about \$14,000 a year. When combined with the Pell Grant, the TIP program paid for most of the tuition and other related expenses for the first two and a half years of education. Because Callie had been informed she would receive the TIP grant, she was expecting to receive \$14,000 a year in addition to the Pell Grant. He planned on living at home with her parents during college. Neither of her parents attended college. She expected to graduate with no debt.

Ernie

Ernie had been admitted into the mechanical engineering program. He was a senior in a rural high school located 50 miles from the university. Ernie also received the TIP grant. He planned on living at home, commuting the 50 miles each day to the university. Neither of his parents attended college. He thought he would graduate with \$5,000 in debt.

Lucus

Lucus was admitted into the biomedical engineering program. He was a senior at a rural high school in the same county as the university. He thought he was going to receive \$3,150 in scholarships in addition to the Pell Grant. He planned on living at home during college. His father attended college. He described the amount of debt he would graduate with as “a lot.”

Millie

Millie was admitted into the general engineering program. She was a senior in a rural high school located in the same county as the university. She did not know if she would receive any scholarship funding beyond the Pell Grant. She planned to live on campus for her freshmen year. Her father was a college graduate. She thought she would graduate with \$4,000 in debt.

Milwaukee

Milwaukee was admitted into the environmental engineering program. She was a senior at a rural high school located seven miles from the institution. She was both a recipient of the TIP grant as well as earning a “full ride” competitive based academic scholarship from the institution. She planned to live on campus her freshmen year. Neither of her parents went to college. She anticipated graduating with no debt.

College/High School	Pseudonym	Major	Annual scholarships beyond Pell	Expected debt upon graduation	Lives or planning to live at home	First generation
College	Cameron	Computer Science	\$10,000	\$30,000	No	No
College	Haley	Chemical Engineering	\$9,000	\$15,000	No	Yes
College	Jason	Mechanical Engineering	\$10,000	\$50,000	No	No
College	Jimmy	Mechanical Engineering	\$8,000	\$30,000	No	No
College	Linda	Accounting	\$10,400	\$20,000	No	No
College	Taylor	Finance	\$12,000	\$5,000	Yes	No
College	Theo	Chemistry	\$8,000	Doesn't know	No	Yes
High School	Alex	Mechanical Engineering	\$2,500	\$30,000	Yes	No
High School	Callie	Wildlife Ecology	TIP	\$0	Yes	Yes
High School	Ernie	Mechanical Engineering	TIP	\$5,000	Yes	Yes
High School	Lucus	Biomedical Engineering	\$3,150	“a lot”	Yes	No
High School	Millie	General Engineering	Not sure	\$4000	No	No
High School	Milwaukee	Environmental Engineering	TIP and Academic merit “full ride”	0\$	Yes	Yes

Figure 2.
Summary Table of Study Participants

Major Themes

Several themes were found within the experiences of these groups of students. The following section reviews these themes.

Theme One: Family Environment Support To Attend College

Most of the students described the home and family environment as one that reinforced the benefit of a college education. Students indicated that going to college was an expectation and not necessarily a choice. For example, many participants talked about going to college as a “non-decision” meaning that for them, going to college was a foregone conclusion. Participants said the expectation they would pursue a college education started within their family environment. Taylor remarked in a manner more forceful, but still in the same tone as many of the others, that going to college, “has basically been drilled in my head ever since I started school. It is the normal thing to do. It wasn’t a choice.”

The home environment that contained college going role models were described as playing an encouraging role in helping students decide to attend college. Jason’s mother earned a nursing degree while he was growing up. Millie had a mother who worked at the university. Haley also had a parent who earned a master’s degree while she was in high school. Jason, Millie, and Haley said that seeing their parents attend college as they grew up was a major motivational force that helped direct their own college going plans.

Jason had extended family members who were the primary motivators for him to attend college. When Jason was younger his uncle took him to a car show in Detroit. Jason’s uncle used the opportunity to describe to Jason all of the career fields associated with automobiles and what college degrees were necessary to work in those fields. Jason described this event as being critical in his decision to attend college.

Jimmy's mother moved him into a math and science magnet school when he was a freshmen in high school in the hopes that this school would better preparing him for college. Jimmy described his educational experience at the magnet school as important in forming his college aspirations. The public high school Jimmy was previously attending "did not stress college aspirations what-so-ever." While Jimmy said the magnet school played an important role, he attributed his mother's decision to move him into this school as the most important contributor to his decision to attend college.

Theme Two: High School Environment Support To Attend College

Another emergent theme was the varying levels of college guidance support given to the students by their high school. While many of the students cited satisfaction with the level of the support they received from their high schools, a few others were disappointed in their high schools support services because they were expecting more.

Sub-theme: Students Satisfied with Their High School Guidance Support

Jimmy articulated satisfaction with college guidance from his high school. Jimmy switched to a county wide magnet math and science school shortly before his freshmen year in high school. Jimmy described the high school he was originally scheduled to attend as, "a bare minimum state school, [my mother and I] knew it was a very terrible school system." Jimmy said the magnet school, however, was "solely focused on getting us into the best college."

Cameron felt his high school prepared him well. Cameron's high school offered rewards such as free t-shirts for completing college applications, a strategy Cameron thought worked well. Cameron talked about the role his high school counselors played in reminding him to fill out college applications. He remarked, "They were on us all the time to get those applications

done. I think they were evaluated on how many students completed applications. They did a great job.”

Math and science high school teachers were often credited as giving participants suggestions for specific institutions for which they should apply. Alex, Jason, Theo, and Milwaukee all had high school teachers who were graduates of Midwest Tech. These teachers specifically suggested Midwest Tech as a possibility. Alex, Jason, Theo, and Milwaukee felt this recommendation was an important influence on their decision to attend the institution.

Theo was selected by a math teacher to receive a scholarship from a local corporation to attend a pre-college academic summer camp at Midwest Tech during the summer after his junior year. He attributed this selection to significantly bolstering his knowledge about the college application process.

In addition to having an influential drafting teacher who was a Midwest Tech graduate, Ernie cited a career interest survey, taken during his junior year in high school, as a pivotal influence in his decision to attain a college degree. Until he took this survey, he had no intention of attending college. Ernie stated, “I figured I would go straight into the work force, maybe become a welder or something. But this survey opened my eyes to a whole other set of possibilities.”

Milwaukee credited an aquatic robotics program run by Midwest Tech within her high school as a major influential force in her desire to attend college. She talked about getting to know faculty and graduate students through this work and discovering that she wanted to study environmental engineering. When asked if she ever considered attending a different university she answered, “If Midwest Tech is where most of my connections are and where most of my opportunities are, that’s where I want to invest my money.”

Sub-theme: Students Dissatisfied with Their High School Guidance Support

Two students, Callie and Taylor, cited disappointment in the lack of support received from their high schools. Callie, who attended an alternative high school, said the only person in the high school who “knew anything” about the college application process was her principle but that his duties prevented him from giving much time to her on such matters. Callie remembered hearing from friends attending other high schools who seemed to receive much more college application support than she did. It was then she realized the lack of support from her own school.

Taylor was critical of two aspects of her high school’s ability to help prepare her for college. Taylor initially had 100 self-selected potential colleges on her list. She had to narrow down her list of college after she realized that many of the institutions required several years of language study which her high school did not provide. She described being nervous about the college application process and remembered being frustrated that her high school did not start talking about the college application process until her junior year. Taylor said that her guidance counselor left the school district after her junior year and was replaced by a new counselor who “didn’t really know what the heck he was doing.” Taylor remembered, “The new counselor was someone who talked a lot about the importance of college how to figure out how to pay for it, but he didn’t have any actual knowledge to help the students to do what he was telling them they needed to do.”

Theme Three: Students’ Overall Impressions Of College Costs

Another emergent topic from the data was that each of the students described their overall impression of college costs along a common theme of “very expensive.” While participants used different forms of qualifying language, all of the answers followed a similar

theme. Lucas called college costs, “excessively expensive.” Millie said tuition was “really costly.” Linda said tuition rates were “crazy.” Many of the students described how they sometimes felt overwhelmed when they thought about how much college costs. Alex, for instance, stated, “I think it is extremely expensive, I mean I guess tuition, if that was all I had to pay for, wouldn’t be that much, but you have to pay for books and room and board and meal plans and everything else and so it’s just a whole lot you have to pay for all at once.”

The high cost of college did not make sense to Jimmy. He described trying to figure out where all of his tuition “goes” at the institution after paying for his professors’ salaries. He remarked, “I understand that there are facilities cost and things like that, but it doesn’t seem to add up...I feel there is a multiplier in there somewhere that doesn’t need to be there. I don’t know, maybe it’s just me, maybe I don’t understand how it all adds up.”

To Jason college costs were “ridiculous” however he thought this perception may have been biased by his own experience. Jason’s mother had finished paying off her education loans for a nursing degree she earned twelve years earlier, only to be laid off shortly thereafter and forced to file for personal bankruptcy. To Jason, all of his mother’s hard work to earn the nursing degree and pay off her loans was not sufficiently rewarded with a steady job and income.

Sub-theme: Utilization of Tuition by Midwest Tech

A sub-theme that emerged from the line of questioning regarding the impression of college costs and financial aid was students’ thoughts of how Midwest Tech utilized their tuition funds. Linda, Cameron, and Theo equated appropriate use of tuition with the general upkeep of the campus buildings. All of these comments were of a positive nature. For instance Linda remarked, “It’s a pretty nice campus. It seems like nothing is run down or needs to be replaced like high school. Everything seems to be of pretty good quality.” When Theo was asked, “How

well does Midwest Tech use your tuition?” he responded, “I don’t know, the buildings are in nice shape and the campus is pretty.”

Milwaukee’s impression about tuition expenditures was informed by her work as a high school research intern in a campus lab at Midwest Tech. She remarked, “I’m not sure what it costs to run a college or run the programs, but I work in the lab shadowing Ph.D. students and I hear a lot about all the funding they need for their projects. I see their standpoint where they need a lot of money to do these things. But I think it is a little bit much.”

Theme Four: Students Attended Midwest Tech To Get A Good Job

Another prevalent theme was that students’ felt their decision to attend college and pay for college was primarily based on the goal of obtaining a job and earning a higher salary. Almost all of the students included job and salary aspects as key goal in their decision to attend college. None of the students ever described their primary reason to attend college outside the prospect of obtaining a high paying job. Students talked about going to Midwest Tech as a “calculation” or an “investment.” Ernie, while he expected a modest loan sum when he graduated said that he “picked Midwest Tech specifically because of their high job placement rate and their starting salaries.”

Ernie, Cameron, Jimmy, Alex, and Millie cited the high paying salaries of their intended fields as a rationale for attending college. Many of these students said they remembered the advertised career placement rate and average starting salaries by Midwest Tech in that rationale. Taylor’s remarks supported this theme. When describing her decision making process to attend Midwest Tech she remarked, “I mean, growing up near here I was always like, ‘oh Midwest Tech, like it’s not that big of a deal.’ Like I didn’t really realize that it was such a good school until when I came here, everyone was so excited, ‘Hey we’re at Midwest Tech!’ And that’s when

I realized that Midwest Tech is really a good school. They have such a high job placement rate and stuff. That's when I decided to go here."

When asked if they would have chosen a different major if the cost of college was free and thus the pressure of paying back loans was removed, none of the students said they would have rather majored in something different.

Sub-theme: The College Experience

Linda and Callie mentioned a desire to have a "college experience" as a part of the reason they wanted to go to college. However this was couched as a tangential benefit to the overall goal of obtaining a job. Linda considered going to an institution closer to her home and saving some money by living at home. But in the end her mother encouraged her to go away to college to have the experience associated with living in a residence hall. Callie, who was less worried about college costs because she was receiving the TIP grant, mentioned that in addition to getting a job she wanted to go to college to join a specific student organization and that she was "really looking forward to that."

Sub-theme: Trust in Midwest Tech

Another sub-theme was the confidence, or trust, the students had in the ability of the education they received at Midwest Tech to get them a job. Many students articulated a high degree of certainty that the Midwest Tech education would help them find a job with a salary high enough to pay off the debt. While the students described their experience as "being confident" that they would be able to pay back their loans, that assumption did not seem to be based on any thorough review or calculation. None of the students who expected to incur debt knew how much their monthly loan payment may be upon graduation. Nor could students

articulate a minimum average salary needed to comfortably pay back their educational loan debt. In that sense, what the students called confidence might also be called trust.

The students who described themselves as detail oriented and “planners” had not done a great deal of calculating regarding how much debt they would be able to support after graduation. Jimmy, for instance, was unable to describe a minimal salary needed to comfortably pay back the loans. When Cameron was asked if he liked to have his financial plans organized and well thought out, he answered affirmatively by saying, “Hey, I’m a computer scientist, what do you think?” Yet he too seemed to suggest that he was trusting Midwest Tech to get him a good job. He said:

It’s a little scary to think about all of my debt, because I’ve thought about that before and to me it’s basically that I don’t really have an option in terms of getting a job with so much debt. That’s part of the reason that Midwest Tech appealed to me so much was because the high employment rate after college. The debt worries me a lot, but I’m also confident in my ability to get a good job after college because I’m going [to Midwest Tech].

Theme Five: Students Learned About College Costs And Financial Aid At Varied Times

The data suggest that these students described first thinking about college costs at varied times in the college search process. While some students said that college cost came to mind when they first started thinking about what colleges they would like to attend, other students said that college costs did not come to mind until far later in the process. Jimmy described college costs as “one of those stressors that was always talking to me in the back of my head” suggesting he had been thinking about the issue of costs for a long time. Millie removed potential

institutions, namely private colleges that specialize in engineering from her list before applying because of the tuition rates.

Others did not think about college costs until much later in the college search process. Cameron remarked that he did not think about college costs until he got his bill from Midwest Tech shortly before the start of his freshmen year. Likewise, Theo did not give much thought about how much college was going to cost. He said it was not until he received his financial aid package that he understood how much college was going to cost. Callie, due to her significant TIP grant from the state said that college costs for her were an afterthought. She said, “The interview for this study was the most attention I’ve had put towards [the subject of college costs] yet.”

Sub-theme: Engaged and Unengaged with Financial Aid

The differences in the students’ knowledge and impressions of the financial aid process could be classified as either unengaged or engaged. Unengaged students remarked that their parents handled the most of the FAFSA forms and the payments. Engaged students took an active role in their own financial aid process.

Unengaged students

Unengaged students included Cameron and Linda. The unengaged students described relying on their parents to help them navigate the financial aid process. Linda said her mother handled most of the paperwork and issues with financial aid. She remarked, “This one time something went wrong with the FAFSA and I just forwarded the email to my mom and I’m assuming she fixed it. Actually, I never heard back from her about that.” Linda also mentioned that she would “figure out how to pay for college when the time is right. I’ll just figure it out eventually.”

Cameron, a current college freshmen, was unsure of the type of loans he had. He, like many other unengaged students, described family members as handling the financial aid forms and tuition payments. For some students, unengaged could also indicate that they were not yet engaged. Millie remarked she would learn about college costs and financial aid later in the process. Millie was waiting until later in the summer. Lucas felt that he was “dealing with graduating from high school before worrying about all of that stuff.”

Engaged students

Callie was very engaged with the financial aid process. She described following Midwest Tech’s Office Financial Aid instructions very closely. She described the financial aid process as “very easy.” She seemed to be very methodical to be sure that she had completed each of the check-list items the institution gave her, for instance one of the items was to complete the FAFSA between January 1 and March 1. She said, “So on midnight of January 1, I logged in and started completing it.”

Jason was engaged with his financial aid process as he and his mother actively sought out FAFSA night at local high schools so that they could learn more about how to fill out the FAFSA. Jason was under the impression that the more he learned about the FAFSA, the more he could complete the form in a manner that would maximize the amount of grant funding available to him.

Haley and Ernie were the only students to mention the net-price calculator. The net price calculator is an online tool mandated by the federal government for any institution offering Title IV type financial aid (including the Pell Grant). Students use the net price calculator to estimate their “out of pocket” costs to attend a particular college or university. Ernie said that the calculator on Midwest Tech’s website was accurate and corresponded to what he received from

the institution in his financial aid package. Use of the net price calculator suggestions Haley and Ernie were engaged in their financial aid process.

Theme Six: College Freshmen Expressed Confidence In Their Financial Aid Knowledge

Another major emergent theme was that the college freshmen expressed familiarity and confidence about their financial aid knowledge.

Taylor said she was “oblivious” to all of the options associated with financial aid before enrolling in college. She was unaware of any grant-based aid until later in her senior year. Although she had indicated she had done a lot of thinking about college costs, she just assumed that her entire education would have to be financed through loans. Taylor attributed all of her education about the financial aid process to the Midwest Tech financial aid office after she enrolled. She indicated that she was “forced” to use the university financial aid office and in that process she felt she had learned a lot.

None of the high school students had been through the process of securing educational loans. While they planned to use loans to help them finance their education, many said that because they had not been through the process, they were not sure what to do. Lucas supported this theme, “I’m really not sure about a lot of this. I haven’t even had to make a tuition payment yet. I’m sure I will know more after I actually spend my first nickel.”

Sub-theme: The TIP Grant

Callie, Ernie, and Milwaukee earned the state of Michigan’s Tuition Incentive Program (TIP) grant. For these three students the award seemed to play a significant role in the way these students developed their knowledge and impressions of college costs and financial aid. For instance Callie described feeling free of any worry about how to pay for college because of the TIP grant. She said, “Honestly, I never had that problem [of worrying about college costs]

because I knew that I was on Medicaid for a very long time, and I knew about the Michigan Tuition Incentive Program, so I knew I was probably going to get that and that I didn't have to worry about the cost of tuition."

For Milwaukee, a short period where she feared she was not going to receive the TIP grant played a large role in regard to motivating her to learn more about financial aid. Throughout high school Milwaukee was under the impression that she had qualified for the TIP grant. For a short time in the fall of her senior year in high school she feared she was not going to receive the award as an expected letter from the state informing her that she qualified had not yet arrived. It was at that time that she began to do some "serious research" into other scholarship options, including a competitive academic and leadership scholarship offered by Midwest Tech. She eventually won the scholarship from Midwest Tech which included the full cost of tuition. She said, "When I won [the scholarship from Midwest Tech] it made the TIP grant moot, but I would not have found out about [the Midwest Tech scholarship] if I hadn't been worried about not getting the TIP."

According to Ernie, the TIP grant helped him think about college costs in greater detail. However the TIP grant was a source of embarrassment as he felt that having been on Medicaid in the past reflected poorly on his parents. He remarked:

I get embarrassed sometimes, telling people about it. I get embarrassed telling my friends. My friends always complain, 'Yeah I'm going to have so many loans' and I'm thinking I get to go to college for free because my parents were lazy. So, I mean, I do think it is a good way go to college for kids who are in unfortunate homes, but then again, I don't think it's necessarily right because I would want to pay for my kid's college. I don't know, in the end I'm grateful for it.

SUPER-ORDINATE THEMES

One method used in interpretive phenomenological analysis is to identify patterns between the emergent themes (Smith et al., 2009). Called a super-ordinate theme, this abstraction can be used to help identify larger issues within the data. The following sections review super-ordinate themes from in the data.

Super-Ordinate Theme One: Family, High School, And College Collaborative Programs Were Valued

One super-ordinate theme suggested that students found educational value in situations where families, high school, and colleges collaborated. An example of this was the FAFSA nights held at high schools, where families were invited to hear from college financial aid administrators. These FAFSAS nights were deemed valuable by all those who referenced them. Jason remarked he and his mother found so much value in his high school's FAFSA night, they "crashed" other high schools' FAFSA nights to learn more.

Other examples of this super-ordinate theme include the pre-college programs that Milwaukee and Theo participated in. These programs brought universities programs into the high school. Theo's high school partnered with Midwest Tech to bring professors into the classroom to lecture on select topics and then followed the lectures with on-campus learning opportunities in the summer for the high school students. Theo said:

I knew I would have to go to college somewhere, to get a better job. I started thinking more about specific colleges where I wanted to go in the middle of high school. And then my junior year at school I got a scholarship to come up [to Midwest Tech] for their Summer Youth Program. And I decided that I really liked it up here. That did it for me. That helped me make my decision.

Milwaukee's high school collaborated with Midwest Tech on an underwater robotics program. In the program, high school students worked with college students to design and test underwater equipment used in environmental monitoring. It was in this program that Milwaukee realized that she wanted to be an environmental engineer. She said, "I started in this marine robotics program which made me get interested in engineering and so that really made me think about college."

Other examples of this super-ordinate theme of the educational value of high school and college collaborating on college access issues include high school teachers who were alums of Midwest Tech. Alex, Jason, Theo, and Milwaukee found value from their high school teachers who specifically recommended Midwest Tech. These teachers were all graduates from Midwest Tech.

Super-Ordinate Theme Two: Act Of Going To College As Transactional

Another super-ordinate theme was that students viewed the act of going to college as transactional or a business proposition. The students articulated the act of going to college as a commercial transaction between school and student. Themes which supported this included the confidence students had in the ability of Michigan Tech to help them secure a job after graduation. Cameron's reason for choosing Midwest Tech reflects this super-ordinate theme. He said, "That's why I enrolled at Midwest Tech, because of the high employment rate after college. [The debt] worries me a lot, but I'm also confident in my ability to get a good job after college because I'm going here [at Midwest Tech]." The benefits of college were almost always described in terms of jobs and salary.

Some students used language similar to buying a service, further supporting this super-ordinate theme of the act of college as being a transactional process. Milwaukee, when asked

why she wanted to attend Midwest Tech, said “if Midwest Tech is where most of my connections are and where most of my opportunities are, that’s where I want to invest my money.” Milwaukee referenced where she wanted to invest her money, despite the fact that she received a full-ride scholarship and will receive no tuition, room, or board bill for college.

Confidence in the institution’s ability to find the students a job upon graduation could also be seen in the students’ willingness to take on debt and, as was the case with Jimmy, to “overlook” the confusion about why tuition was so expensive.

Sub-theme: Who Should Pay For College?

The students were asked who should pay for college, students, parents, taxpayers, or a combination. The answers to this question also highlighted this business proposition view and support the super-ordinate theme that students view going to college as a transactional process. Jimmy, Jason, Taylor, Cameron, and Callie thought that the students should be required to pay for college themselves. Their rationale was that the primary benefactors of a college degree were the students who attend. Taylor said, “If you’re the one whose is going to get the higher salary from a college degree, then you’re the one who should pay for it.” Similarly, Cameron said, “I’m the only one who benefits from my degree, why should I ask others to pay for it?”

When asked if society might be asked to pay for college through taxes, Millie created an analogy, “I wouldn’t expect the tax payers to pay for a haircut. I’m the one who benefits from a haircut.” Millie was then asked her thoughts on how some people view society at large as benefiting from an educated public and thus taxpayers should help fund college education. Millie responded, “Well, I guess other people benefit from me getting my hair cut, they don’t have to look at my bad hair, but I still don’t think they would want to pay for some other person’s stylist.”

Theo further supported this transactional viewpoint by suggesting a third option of who might be asked to pay for college. He said that while students benefit from a college education, another beneficiary were the companies that employed the students after they earned the degree. Theo said, “The companies looking to get more skilled workers, I kind of feel like they should have to contribute something, if they are like interested in a particular person. They should pay for that person’s tuition.”

Super-Ordinate Theme Three: Inconsistent or Contradictory Thinking

Another super-ordinate theme supported throughout the data were the many examples of inconsistent or contradictory thinking about the benefit, rationale, and appropriateness of government/tax-payer financial aid programs. Even though all the students in this study received financial aid paid for by taxpayers, many of the participants felt taxes should not be used to support college tuition. Of the students who felt the government should not play a part in funding education, only Callie recognized the somewhat hypocritical nature of her opinion.

Callie stated:

I know that people like to take things for granted, like the welfare people. I’m not going to go into that, but I feel like it should be the student’s responsibility to pay for college. I realize that I’m not a perfect example of that, because I’m getting a lot of it paid for, but I feel like it’s because my parents can’t pay for it.

When asked how the students “squared” their opinion that taxes should not be used for college tuition despite the fact they were beneficiaries of the Pell Grant, the students tended to backtrack from their original opinions. For instance Taylor remarked, “I think that students really appreciate [the Pell Grant] being made available but I’m not sure that it’s still, like, absolutely necessary.” Cameron, when reminded that the Pell Grant was funded by tax payers, qualified his

opinion saying that “society should only pay enough so that it doesn’t scare people away from thinking about going to college” though he could not for certain say how much money that might be. He described the Pell Grant as making the idea of going to college “less scary.”

Jimmy thought that in some circumstances it was appropriate for the government to pay for college. Jimmy gave the example of the ROTC program as the students are returning the cost of education by repaying in the form of service.

Milwaukee’s opinion seemed to evolve even as she was describing it. When asked, in a perfect world, who should pay for college Milwaukee answered the question this way:

That’s a hard one because I actually have a lot of opinions about government and where the money goes. I don’t really believe that it goes to the right places so it doesn’t matter if you pay taxes and it goes to college students because it doesn’t always go to college students. But on the other hand there are a lot of kids who can’t go to college because they can’t afford it. So I think there is a middle ground. You can get the TIP if you are from a low-income family. Although if you’re not from a low-income family it’s also hard because you don’t have those benefits...so I don’t know. I have a lot of friends who aren’t low income like me and they have to work all these jobs in high school in order to go to college and they have to pay these loans while I don’t. And so it’s kind of in the middle. I think that we students have to pay for some of it, but how much it is, I’m not sure. I think the government should have a little bit in there too.

ANSWERS TO RESEARCH QUESTIONS

The following section reviews answers to the major research questions found the participant data. The answers fell both within and outside of the major emergent themes. This section is organized under each of the major research questions.

1. How Do the Students First Decide to Go to College?

Within the viewpoint of participants of this study, the home environment was influential in helping the students think about attending college. Jimmy's mother moved him to a magnet high school that better supported students' desire to attend college. Jason's relatives took him to automobile shows to demonstrate the careers available to those who earn a college degree. Millie and Haley both stated seeing their parents attend college was a powerful motivator. Many of the students described that going to college was a foregone conclusion and that this sentiment was formed within the home environment.

Milwaukee expressed that she was motivated to attend college specifically because her parents did not attend college and did not actively encourage her to attend college. Milwaukee stated, "I wanted to attend college because my family never really did. And I knew I wanted to be the person who did." For her, this home environment played an important role in her decision to pursue a college education.

In addition, another emergent theme that the high schools played an important part in this decision making can be used to help answer this question. Alex, Jason, Theo, and Milwaukee all had high school teachers who were graduates of Midwest Tech. These students expressed the Midwest Tech teachers played an important role in their decision to attend college and their decision to attend Midwest Tech. Alex stated once he decided he wanted to major in mechanical engineering, he asked his high school math teacher about possible college, "My math teacher told me about Midwest Tech, because he went to there too, he said they were good at engineering. So that's when I applied." Ernie credited his high school's career interest survey as being a primary motivating force. Milwaukee's work with the underwater robotic program in high school helped her make her decision.

2. When in the College Search Process Did They Start to Think About How Much It Would Cost to Attend College?

The data suggest these students described first thinking about college costs at varied times. Some students, for instance Jimmy, said college cost came to mind when he first started thinking about what colleges to attend. Millie eliminated potential institutions before applying because of the tuition rates. Linda said her father told her to refine her list of potential colleges based on tuition price, suggesting she also started to think about college costs early in the process.

While some students began thinking about college costs early in their search process, other did not think about college costs until much later. Cameron didn't think about college costs until he got his first bill. He stated, "Because you don't really think about [college costs] until you see the documentation and you see how much money you owe." Likewise, Theo did not give much thought about how much college was going to cost earlier in the process. It was not until he received his financial aid package in April of his senior year in high school that he understood how much college was going to cost. Callie, said college costs for her was an afterthought because she was receiving the state of Michigan TIP grant.

2a. How Do Students Learn About the Cost Issues and Financial Aid?

One of the emergent themes was students learned about college costs and financial aid at varying times. The following section reviews how the students learned about college costs and financial aid. This section organizes these answers within the learning contexts of family and home, high school, university, and finally, within the context of government aid programs.

Learning college costs and financial aid within home and family context

None of the students described their family and home environments as having a lot of knowledge about college costs and financing education. They did, however, talk about the effect the home environment had on the manner in which they learned about college costs.

Linda described her father as someone who encouraged her to look for the “cheapest” college experience. In her case, the least expensive option would have been going to a nearby regional public institution and live at home, saving her the cost of room and board. However her mother disagreed. Linda’s mother wanted Linda to “get the whole college experience” and encouraged Linda to go to Midwest Tech, despite the higher cost and the additional living expenses. While Linda did not know how she was going to pay for college, she did say she assumed she would “just figure it out.”

Lucas was not sure when he would learn more about financial aid, but was sure he would do it before the tuition bill was due. He stated, “I’ve got a bit of time to worry about that before I start college. I need to get through [high school] graduation first and then I’ll worry about it.”

For Millie the home environment did not support a more active search for knowledge on college costs and financial aid. Millie said her family also did not advocate hard enough for her to be more educated on how to finance her education. Millie stated, “I wish my parents pushed me a little bit more to learn [about financial aid]. I might be more along now if they had.”

Jason also indicated he modeled his attitude about college cost based on his family’s attitude. Jason said he worried about the cost of college and that his mother’s experience influenced his thoughts about paying for college. His mother earned a nursing degree in 2001 and had just finished paying off her education loans when Jason began to search for colleges. Shortly thereafter his mother was laid off from her job and then had to declare bankruptcy. Jason said the bankruptcy amplified his concern over the cost of college.

Haley's parents were very active, going so far as to move to the state where she wanted to attend college so she could receive in-state tuition. She said, "We moved here, because I am the last kid that my parents had, they were not tied down to any specific location, and we wanted to get in-state tuition. And so my parents moved here. I could look at a lot of colleges all over the country because my parents were going to move with me."

Milwaukee said that her family provided minimal assistance, support, or even encouragement regarding learning about college costs and financial aid. Milwaukee said she seemed to derive her motivation to find out about college cost issues from within herself, rather than having family or relatives urge her along in the process. Milwaukee said that her family felt those who went to college tended to "look down" on people who did not. She explained that she did not agree with her parents' opinion and this opinion, in fact, increased her motivation to attend college.

Learning college costs and financial aid within the high school context

Some of the students remarked that their high schools provided support in learning about how to finance their education. Linda, Jason, Jimmy, and Milwaukee remember going to "FAFSA nights" or programs held at their high schools where students and parents would learn what information was needed to complete the FAFSA. Educational FAFSA nights seemed valuable to the students because the events brought together three actors in the process, the families, the high schools, and college financial aid representatives themselves. Jason's family found these evenings so helpful that they actively sought out similar events in other school systems and "invited themselves" to further their financial aid education. Callie said the only person in her high school who "knew anything" about how to learn about and navigate the

college cost and financial aid process was her principle who was helpful when “he could find the time to give me a hand.”

Learning college costs and financial aid within the university context

Ernie and Cameron did not think about college costs until universities started to communicate. Ernie first started to seriously think about how to pay for college when he began to receive brochures from colleges which outlined tuition and all of the different forms of aid. Cameron said he did not think much about paying for college until he got his first bill. Cameron said, “You don’t really think about it until you see the documentation and you see how much money you owe and I was like, ‘well, ok then.’”

Only Haley and Ernie talked at all about using the net-price calculator. Ernie remarked that the estimated amount of aid he calculated using the net-price calculator in November of his high school senior year was “pretty close” to what he actually received in grant aid the following spring. He remarked, “[The net price calculator] is pretty cool. I wonder why more people don’t use it?”

Learning college costs and financial aid within the government programs context

Milwaukee, Ernie and Callie all mentioned that they learned some of their knowledge about the financial aid and college costs due to the state of Michigan’s Tuition Incentive Program (TIP) grant. In part, their answers indicated they learned about financial aid so that they were prepared to receive the TIP grant. In Milwaukee’s case, she was fearful she was not going to receive this award. This fear motivated Milwaukee to research other avenues for funding her college education.

None of the students mentioned the Pell Grant program as something that prompted them to learn more about college costs or financial aid. Alex, for instance, was surprised to get the

Pell Grant. Alex said, “When I got [the Pell Grant] I was thinking, ‘Is this some sort of mistake or something?’” Theo mentioned that as he began the FAFSA process he had “absolutely no idea what might come out of filling [the FAFSA form] out.” Theo remarked that the only reason he completed the FAFSA form was because everyone else was also completing it. Alvin remarked that his mother was “immensely proud” that he got some gift funding, including the Pell Grant. Jason’s said that his mother did not differentiate merit gift aid from need-based gift aid and, according to Jason, assigned praised to any form of monetary assistance for school.

3. What Are the Students’ Over-all Impressions of College Cost and Financial Aid?

The emergent theme that students all viewed college as expensive is the primary answer to the question. Participants used a variety of qualifiers to articulate their impressions of college costs and tuition including, “excessively expensive”, “really costly”, and “crazy.” Jacob expressed that he felt overwhelmed by the tuition rates. Jimmy said that the cost of attendance “did not make sense” as he could not “figure out” how all of that money was used by the university. Jason suggested that tuition was expensive but also stated he might be “overreacting a bit” because he mother recently declared bankruptcy. Cameron described being scared regarding the cost of college. Jacob said that tuition was made worse by all of the extra expenses of a college education, including room, board, books, and travel related costs.

Linda seemed bewildered by the cost of college, saying:

College costs seem pretty high, like I don’t know...like I feel like I have to make a lot of money to pay back everything. My costs for one year at [Midwest Tech] was \$26,000 but that’s like it I didn’t have any aid or anything. And over four years that’s over \$100,000, I don’t know. If there are no scholarships or FAFSA or financial aid I don’t even think that

this is possible. It's impossible to pay it back. It just kind of blows my mind how much it all is.

Students' impression of educational debt also informed the answer to this research question. The prospect of graduating with debt led most of the students to the conclusion that they better leave college with a job that will allow them to successfully pay off that debt. Many of the students talked about the decision to incur debt as a calculated measure understanding not only the risks, but also the rewards. For instance Jimmy, who expected to graduate with between \$30,000 and \$35,000 of debt, said, "The main reason I am no longer worried about it is that I've done my research on career and salary. I can pay that off, it doesn't really matter. I could pay that off easily in five years after graduation." Haley, a hopeful chemical engineer was worried about the \$15,000 of debt she expected. Jason who expected to graduate with about \$50,000 of debt said he was "confident" he can pay that debt off.

Theo was the only student who didn't know how much debt he might graduate with. He had taken out some loans, but had not yet figured out how much it will be when he graduated.

4. What Impressions Do Students Have About the Value of College, Given the Costs?

The answer to this question can be found in the super ordinate theme that going to college is a transactional process or a business proposition. This business proposition can be found in the manner in which the students articulated how they were looking for a return on educational investment. The benefits of college were almost always described in terms of jobs and salary. Cameron stated, "If I can pay back my [education] loans with the salary I get from my job, then college is a good deal."

Linda talked about the cost of not attending college. Linda worked as a hotel maid the summer before her freshman year of college. That job made her think a lot about whether college

would be worth it for her. “I was a housekeeper at a hotel last summer, I guess that eventually I could work my way up to a manager and then I’d be ok, but I don’t know. That would take a long time. I can’t imagine that [being a hotel manager] being the only thing to look forward to in my life.”

Milwaukee, while focused on a job after graduation, did talk about the value of finding a career she was passionate about through her postsecondary education. Her work with the underwater robotics team at her high school had introduced her to the field of environmental engineering and she said, “I am very much looking forward to doing that the rest of my life. I wouldn’t be able to do that if I didn’t go to college.”

While all of the students thought that college was “worth it” for themselves, they had differing opinions of whether it would be “worth it” for others. Callie felt that going to college should not be a choice for everyone, but only for those who earn the right to go to college. She remarked, “Going to college is a privilege, not a right for just anybody. You have to earn the ACT scores and the grades. You have to earn that!”

Taylor believed that college was not worth it for everyone. When asked who would not be well served by a college education she answered, “Students who spend thousands and thousands and thousands of dollars on like, maybe, arts degrees where it’s so much harder to land a job where it would even make sense to....I mean you wouldn’t be able to pay that back, ever, you know?”

At times, it seemed as though the students were answering the question, “Who is worth going to college and who is not worth going to college?” Perhaps this signifies the idea that other are investing in students’ education and that investment should be a worthy prospect of resources, again underscoring the idea that the students viewed the idea going to college as a

transactional process. This notion was again seen under question number seven later in this chapter.

5. What Role Do the Students See the Intuition Playing in Helping Them to Fund and Organize Payment for College?

Only a few students spoke directly to the role that Midwest Tech should play in helping them pay for college. Alex was frustrated that he only received a \$250 scholarship because he dad was a graduate of Midwest Tech. Most often the answer to this question was found within the students' expectations that Midwest Tech would help them get a job that would pay enough to help them pay down their educational related debt. Many of the students did not articulate a sense that Midwest Tech ought to do more to help them fund their education. Taylor was the most complimentary of the Financial Aid office at Midwest Tech in helping her saying, "[Midwest Tech's Financial Aid office] was the first one to explain all of the financial aid stuff to me and my family and told us what each of those numbers all meant. It was very helpful." Haley felt that the institution could do more with the state and federal government to obtain the scholarship funds before listing the sticker price, thus "just make the sticker price lower and don't make all us students go through this process."

6. What Are the Impressions Students Have About Financial Aid Regarding the Amount, the Complexity?

Some of the students who were engaged with their financial aid process, like Theo, found the financial aid process frustrating because of its complexity. His displeasure was focused on technical issues in the on-line FAFSA form. He said he thought that the form was so "frustrating it might deter people from enrolling." Jimmy, also a student who seemed to be engaged in his own financial aid process, described the financial aid as "magic" in a sarcastic tone. He did not

understand how the federal government figured his estimate family contribution (EFC) using such little information found on the FAFSA form. He stated:

Just because you know, they look at like ten boxes of information about somebody and they can determine basically how that person's next five years is going go. Seriously? I generally see the EFC as a load of crap, because they have no idea of what is really going on in any sort of situation, not really.

Callie who also was engaged in her financial aid process felt that the financial aid system was very easy. She talked at length about all of the easy to follow instructions and check list items that were sent to her from Midwest Tech.

Accuracy of Financial Aid Knowledge

This issue of the accuracy of financial aid knowledge could be informative regarding how complex the students found the financial aid system and processes. While this study was not specifically interviewing students to determine how correct their knowledge of the financial aid system was, a few comments from participants did indicate a level of misinformation or misunderstanding about financial aid. For instance both Callie and Ernie, who were receiving the TIP grant and expected to graduate with no debt, both had believed that the TIP grant would cover their tuition for their entire undergraduate education. The TIP grant in fact only covers the first 80 credits. As the minimum amount of earned credits to graduate at Midwest Tech is 128 the TIP grant would only cover, at most, 62% of their education

Haley did not seem to make the distinction between the federal government and Midwest Tech when she described the financial aid process as “a game.” She continued:

It's way overly complicated because you technically owe so much money to the school, but then the government pays for part of it, so I almost feel that the part the government

pays should just be taken off in the first place and then I wouldn't have to go through this whole process to get what the government was going to pay for anyway.

Theo made a comment about his subsidized loans that reflects an incorrect understanding about the loans. Federal subsidized loans do not incur interest over the life of the loan when the student is enrolled in school. Theo said he planned to work as much as he could over the course of each summer so that by the end of each summer he would have made enough money to pay back that year's interest.

7. How Equitable/Fair Do the Students View Their Financial Aid Package?

Many of the students thought that in one way or another, the financial aid system was unfair. These answers to this question in this section are framed in the contexts of family and home, university, and government agency.

Impressions of fairness within the family and home context

Cameron interpreted the fairness of financial aid and college costs by how his aid impacted his parents. He remarked that he was "sorry" that his parents contributed as much as they did towards his education. When asked if he felt guilty about his parents' financial contributions he responded:

I do, I feel it's almost unfair to my parents because they are helping me. Sometimes I honestly feel bad that they are out there helping me as much as they can. Because I see other kids who don't get any help at all. I guess I feel very grateful that my parents are helping me out as much as they are. So I do, I feel like if anything, it's either unfair or I'm not doing enough of my share to pay for the education that I'm getting.

Ernie also thought the financial aid system was unfair because it rewarded him for the misdeeds of his parents. Ernie said that even though he was grateful for the TIP grant and its

ability to help him pay for college, he did not think it was fair that he receive the funds just because his parents “were lazy.”

Impressions of fairness within the university context

Three of the students who felt the financial aid system was unfair, felt the fault was Midwest Tech’s. Linda said she wanted to move off campus for her sophomore year, but one of her merit-based scholarships from Midwest Tech required two years of on-campus living to renew the scholarship. She said living on campus for another year may end up costing her more money and she was considering forfeiting the scholarship for the remaining three years of her schooling so that she could move off campus.

Jimmy thought the amount of tuition charged to out of state students was too much. Referencing his roommate he said, “And he literally has everything in private loans, and that really sucks for him, especially because he really isn’t doing that good. So if he fails out for whatever reason, he’s already got \$20,000 on his head and he doesn’t have a job.” Alex felt the amount of grant aid received because his father is an alumnus of Midwest Tech, \$250 a year, was too low. He remarked, “My dad went here and all I got was \$250 a year?”

Impressions of Fairness Within The Government And Larger Social System Context

The majority of the students who felt the financial aid system was not fair blamed larger government and social systems. Callie described unfairness using an example of a student who did not receive enough aid funds. Callie said she did not think the system was fair because her younger sister, who had a different father, would not qualify for the same aid as Callie did. Callie argued that this was not fair because, “even though in reality, we share the same financial home life.”

Likewise, Jason said he did not think the federal government gave him enough money due to his mother’s bankruptcy. Jason stated, “It’s not fair, because my mom went into

bankruptcy this year, but that doesn't count on financial aid until next year. But our money issues and our inability to pay tuition aren't going to wait until next year, those are happening this year."

Jimmy, Milwaukee, and Ernie felt the financial aid system was unfair because it gave too much financial assistance to those who did not deserve it. Milwaukee compared a low-income student to a middle-income student explaining that under the current system, the low-income student got more than the middle-income student. Milwaukee did not think this was fair as the middle-income student might have worked just as hard as the low income student.

Jimmy called the financial aid system, sarcastically, as "magic." Jimmy did not think that the federal financial aid system has the ability to understand, so thoroughly, each family's financial situation. He gave the example of a friend from high school who was raised by a financially stable grandmother but this girl was listed as a dependent of her mother who was "all messed up." He described how this girl was given a house from her grandmother. Jimmy said, "But on paper she was 'dirt poor' and so she got to go to college for free."

Ernie felt that because his parents were "lazy" he was rewarded with extra scholarship dollars. He did not think that it was fair to others that his parents get rewarded for their "bad behavior." Ernie continued, "All that does is teach to other people is that they will be rewarded for doing nothing. Don't even try, or you might not be rewarded for doing nothing."

Cameron cited that many students were in college still trying to discover what they wanted to "do with their lives" and that this career exploration while attending college was wasteful. Cameron stated, "It's the person's responsibility to know what they want to do in the future and society shouldn't be expected to pay for people to go to college so that they can figure that all out."

Similarly Jimmy felt that financial aid funds should not be used to help students “figure out what they want to do.” He also stated that those funds should only be used for students in certain majors. He argued:

And that’s just because I don’t believe that everyone should go to school. I had some friends from high school that graduated with me, but they have no idea what they want to do. And that’s fine, that’s perfectly fine, but why put extra strain on the school, your family, and generally the whole economy by wasting everyone’s money by going to school when you don’t know what you’re doing? That’s part of the mentality that society, at least the American society, has pushed on people that ‘We need more college graduates.’” But we really don’t. I mean we do of certain fields, but we really don’t need any more liberal arts majors.”

ESSENCE OF THE SHARED EXPERIENCE

The focus of a phenomenological study according to Patton (1990) is found in the descriptions of what people experience and how it is that they experience. The goal is to identify the essence of the shared experience that underlies all the variations in this particular learning experience. In this study, the data suggested the essence of the shared experience of the participants was that college is expensive, perhaps too expensive. However, the students thought that their financial aid and educational loans were an appropriate, though sometimes unfair, manner by which to pay for that expense. In addition the participants felt that if the college degree’s expense was to be justified the result of their degree must a job salary high enough to pay back educational loans. The students were confident that their education at Midwest Tech would allow them to get them a high paying job, but this opinion was grounded in a trust of the institution more than it was grounded in a thorough analysis by the students themselves. In

essence, the students knew it cost a lot to go to college. They suspected that it perhaps cost too much. They felt the financial aid system was generally unfair. But they were willing to pay the expense and endure the aid system with the expectation that they would get a high paying job after graduation. The college students, generally, described having a better understanding of college costs and financial aid than did the high school seniors.

CHAPTER 5 – DISCUSSION

Smith et al. (2009) noted that many interpretive phenomenological analysis studies utilize a discussion section where the researcher “engage in a dialogue” (p.122) between the research and the existing literature. This chapter will summarize the research study, offer a discussion of the results within the context of the existing literature on the subject, review the implications, offer suggestions for the meaning of this for those working on college access areas, and offer suggestions for further research.

SUMMARY OF RESEARCH STUDY

The research question that guided this study was: What are the lived experiences for Pell Grant eligible students from rural areas in the northern Midwest attending or soon to be attending Midwest Tech as they made meaning of financial aid and college costs during the college choice process? The research questions included:

1. How do the students first decide to go to college?
- 2a. When in that process did they start to think about how much it would cost to attend college?
- 2b. How did students learn about the cost issues and financial aid?
3. What are the students’ over all impressions of college cost and financial aid?
4. What impressions do students have about the value of college, given the costs?
5. What role do the students see the intuition playing in helping them to fund and organize payment for college?
6. What are the impressions students have about financial aid regarding the amount, the complexity?

7. How equitable/fair do the students view their financial aid package as compared to other students?

This study, using an interpretive phenomenological analysis (IPA) interviewed 13 students. Seven of the students were current freshmen at Midwest Tech. Six of the students were current high school seniors planning to attend Midwest Tech in the coming fall.

DISCUSSION OF THEMES

Theme One: Family Environment Support to Attend College

The research findings supported the notion that the home and family environment reinforced the benefits of a college education. According to the participants, the benefits of going to college were usually described in terms of better career and job opportunities and higher life-long income. This description from the participants was consistent with what the literature called a strong predisposition to attend college (Hossler, 1999; Stage & Hossler, 1989).

According to the research, a strong predisposition correlated postsecondary enrollment with a student's family background and other environmental factors including parental educational expectations and encouragement. This is also referred to as habitus (McDonough & Calderone, 2006). Habitus was defined as a combination of perceptions, beliefs, and attitudes that helps define an individual's expectations and actions about going to college. The study found that these students' habitus supported their choice to go to college.

This theme also was consistent with Perna's (2006) college choice model. In that model, Perna described four influence layers that affect college attainment decision making. The first influence layer included student demographic characteristics such as gender and ethnicity and cultural capital such as value families place on college attainment. Perna (2006) stated that many of the most dominant influencers for this first college choice influence layer can come from the

home environment. The findings in this study supported the research which stated that the home environment plays an important role in students' college choice processes. Influential habitus for some participants took the form of parents taking an active role in the choice access process, such as moving the family to a new state so that the student would pay in-state tuition. However, influential habitus could also be seen in home environments that on the surface were not encouraging. In one case, a student decided to enroll in college specifically because her home environment was not supportive of the idea. This suggested that habitus which lead to college enrollment might take a variety of forms in that a negative college going environment might be, for some, a form of habitus which encourages college attainment.

Theme Two: High School Environment Support to Attend College

Another emergent theme was the varying levels of college guidance counselor support given to the students by their high schools. Many of the students noted that they were satisfied with the level of the support they received from their high schools. A few others were disappointed in their high schools' support services because they were expecting more. And while the support was varied, all of the study participants had expectations that their high school guidance counselors would give them support in navigating the college choice process.

In Perna's (2006) college choice model, influence layer two included institutional agents such as teachers and counselors who created support systems for college access. These institutional agents were often found in high schools. In this study, the level of support the students found from their high school in navigating the college applications was varied. The students who were satisfied with their high school guidance support system spoke of examples of how their schools helped them navigate the college enrollment process. The students who were not satisfied explained what they thought their school should have done but did not, such as

provide opinions about specific school options for them. All of the students in the study seemed to understand that their high schools were expected to provide them with support. The students' evaluation of their high schools seemed to be predicated on that expectation. The study supported previous findings (Perna, 2006) that students expect that their high schools will provide them with guidance on accessing college. However, Perna (2006) noted that often times institutional structures, such as bureaucratic processes or multiple demands on key personnel, sometimes create barriers that prevent students from developing a 'trusting relationship' with these agents. The students in this study cited incidences where they felt a personal connection with their guidance counselors. One student, Milwaukee, gave an example where she was given the counselor's personal cell phone number with an invitation to text him during the summer, should she have any question.

Theme Three: Students' Overall Impressions of College Costs

This study also found that students described their overall impression of college costs as "very expensive." Some of the students felt that the cost of tuition did not seem to match the level of service they received from the institution. Other students thought that the campus looked nice, and that was an indication that their tuition funds was being well spent. The majority of the literature addressed the impact of perceptions of college costs on college attainment, but did not address the impact of student perceptions on students already enrolled (Long, 2004). For instance, the literature stated that negative perceptions of college costs and financial aid can affect whether a student applies to a specific institution. The literature does not, however, investigate how perceptions of tuition might affect behavior of students already enrolled. For example, do students who feel they are paying expensive tuition have different expectations of themselves; do these students feel as though they need to try harder to ensure

they “get their money’s worth?” The students in this study, when asked whether their tuition was worth it answered in one of two ways. Some students commented on the physical condition of the campus as an indicator that their tuition money was being well spent. Other students had confidence that they would get a high paying job and agreed that they were getting, “their money’s worth.”

Pugh’s (2008) definition of affordability was useful in the context of this study. Pugh defined affordability as the perception that a product is worth its price (2008). Using that definition, the students in this study did not find their college costs unaffordable, as evidenced by both their enrollment and their collective stated opinions that they felt confident in their “investment.” However, the students did remark that Midwest Tech tuition rates were, as one student put, “ridiculous.” The fact that the students perceived the institution as expensive and were still willing to enroll and pay that tuition could suggest that they find the expected return on their education worth the added cost. This finding would be supported by the theme that the students attended Midwest Tech expecting to get a high paying job afterwards. So while the students might view tuition as being expensive, when balanced with the expectation that they would secure a high paying job afterward graduation, the students also viewed the tuition as affordable.

Theme Four: Students Attended Midwest Tech to Get a Good Job

Another theme was that students felt their decision to attend and pay for college was primarily based on the goal of obtaining a job and earning a higher salary. Students talked about going to Midwest Tech as a “calculation” or an “investment.” The students specifically mentioned the marketing material Midwest Tech sent to students explaining the job placement rate and the average starting salaries of graduates. This finding matched an econometric model

of college attainment (Stage and Hossler, 1989). Supporting the model's description, the students in this study reviewed expected costs and earning potential after their degree was earned and used that calculation to help them decide whether to attend college or not. The findings suggest that Midwest Tech understands this type of calculation and provides the students with the information they need to make that calculation.

That the students in the study chose an institution based on a return of investment also was supported by Perna's college choice model (2006). Similar to an econometric model, Perna's (2006) college choice model finds that college-choice decisions are based on a comparison of the expected benefits with the expected costs of that education. The expected benefits included both monetary and nonmonetary benefits, while the expected costs include the costs of attendance and foregone earnings they could be making if they were working instead of going to school. Many elements of Perna's (2006) model can be supported within the reflections of the students in this study. Students cited Midwest Tech's high job placement rate as a motivating factor in their decision to attend the institution. Other students compared career prospects of attending college versus career prospects of not attending college, such as a life-long career as a hotel maid.

The findings that the students in this study relied on an econometric model decision could be related to two facts. The first fact being that the in-state tuition at Midwest Tech is much higher than most public institutions in the state. The second fact is that the students came from the lower end of the socio-economic scale, as evidenced by qualifying for the Pell Grant. Combined, these two facts could have played a role in making a return on investment a higher priority for these students than other students who were not under the same economic pressures.

Sub-theme: Trust in Midwest Tech

Another sub-theme was the confidence, or trust, the students had in the ability of the education they received at Midwest Tech to get them a job and pay off their education related debt. Many students in the study said with certainty that the Midwest Tech education would help them find a job with a salary high enough to pay off their debt. Research has defined a student's trust in an institution as, "the degree to which a student is willing to rely on or have faith and confidence in the college to take appropriate steps that benefit him and help him achieve his learning and career objectives" (Ghosh et al., 2001, p. 325). Using the literature as context, trust in Midwest Tech was suggested in a variety of forms. One example of trust in Midwest Tech was that students did not know how much their monthly loan repayment might be after graduation, yet they were confident they would be able to afford the payments. The students also did not know how much annual salary they would have to earn to be able to successfully pay back their loans. In both of these examples the students did not seem to have spent much time investigating the financial feasibility of their educational investment. In other words, the students had not bothered to figure out if they could afford the loans. The students seemed to have assumed that they would be able to afford the monthly repayments. This suggested a degree of trust in the institution to help find them a job which paid enough salary to comfortably pay back the loans.

Despite that lack of specific knowledge, the students were confident that they could pay back their loans. This connected with the super-ordinate theme that the students viewed the act of going to college as transactional. The responses from the participants suggested that they viewed themselves in a sort of informal contract with the institution. The students' side of the contract involved paying tuition and going to class, while the institution's side of the contract involved getting them a high paying job after graduation. If the students viewed the institution

as being the responsible party in this contract to get them a high paying job, they might not have felt the need to know the specifics about, for instance, how much they would need to make after graduation to pay back their loans. This might have suggested shortcomings of an econometric model of college choice. In other words, the econometric model seemed to presume that the variables students use are well founded. In this study, the variables did not seem to be well founded.

Theme Five: Students Learned About College Costs and Financial Aid at Varied Times

Participants described first thinking about college costs at varied times in the college search process. While some students said that college cost came to mind when they first started thinking about what colleges they would like to attend. Other students said that college costs did not come to mind until far later in the process, for instance when the first tuition bill came due. A subtheme under this theme was that students were either engaged or unengaged with their financial aid processes. Engaged students were active participants in their financial aid saying that they personally filled out the FAFSA form and took the time to understand the meaning of the various forms of aid. Students that were engaged and participated directly in their financial aid processes described learning about college costs when they first starting searching for a college. These findings support De La Rosa's (2006) findings that students who learn about financial aid earlier are more likely to become engaged in their financial aid process. Some of the students whose parents handled their financial aid for them described learning about college costs much later, sometimes after they have already enrolled in college.

De La Rosa (2006) recommended that financial aid and college cost awareness should be developed at the same time as college going aspirations, especially for low-income students. De La Rosa (2006) found that the earlier students learned about college costs and financial aid the

more students were able to imagine themselves going to college and being about to pay for it. This study seemed to support De La Rosa's findings that students who learn about financial aid sooner in their process managed their college access successfully. However, perhaps due to a strong home environment (Perna 2006) and their parents' help, the students who did not learn about college costs succeeded in navigating the process anyway. This might suggest that a strong home environment (Perna 2006) or predisposition to attend college (Hossler, 1999; McDonough & Calderone, 2006) outweighs the significance of when students learn about financial aid or college costs.

Theme Six: College Freshmen Expressed Confidence in their Financial Aid Knowledge

Another emergent theme was that the college freshmen in this study expressed familiarity and confidence about their financial aid knowledge. Perna (2004) noted that very little literature exists regarding the timing of financial aid knowledge acquisition. Bell, Rowan-Kenyon, and Perna (2009) also indicated that little is known about financial aid knowledge acquisition for students outside the senior year of high school.

DISCUSSION OF SUPERORDINATE THEMES

Super-Ordinate Theme One: Family, High School, and College Collaborative Programs Were Valued

One super-ordinate theme suggested that the students found educational value in situations where families, high school, and college all collaborated to help students navigate the college cost and financial aid processes. An example of this collaboration were the high school FAFSA nights where students, parents, high school and university financial aid administrators came together to help students complete their FAFSA forms. It is helpful to view events such as these through the lens of Perna's (2006) college choice model. From this viewpoint families

represent Perna's (2006) home and personal environment influence layer, high schools represent influence layer number two, and colleges represent influence layer three. Another example of a circumstance where multiple influence layers of Perna's college choice model (2006) were active at the same time included the precollege programs where the university participated in the high school classrooms to have the students explore the science of underwater robotics. In this example, the high school students were introduced to current college students who were influential in their decision that college attainment was a goal worth pursuing. This super-ordinate theme supported Perna's college choice model. It suggested that combining multiple influence layers of Perna's (2006) college choice model into one event, such as the FAFSA nights, seemed to be beneficial to the students.

Super-Ordinate Theme Two: Act of Going to College as Transactional

Research (Ikenberry & Hartle, 1998, 2000) has suggested that the American public puts such a high value on the attainment of earning a college degree that they will do whatever it takes to obtain a degree. Most of the students in this study described the main reason to attend college was to obtain a good paying job. As mentioned earlier in this chapter, this reflected some of the aspects found in an econometric model of college choice (Paulsen, 1990). Econometric models of college choice rest on the presumption that students would choose to go to college if they understood the benefits of attending college outweigh the perceived benefits of non-college alternatives (Stage & Hossler, 1989). Many students in this study indicated that they had weighed the benefits of attending college such as a high paying job against the costs of the tuition. This also suggested that Midwest Tech's recruitment efforts benefited from their communications about the institution's job placement rate as the students cited the job placement rate as a motivating factor in their decision to enroll. However, the students suggested that they

placed their confidence in the institution to help find them a job after graduation. It is unclear how much evidence the students sought out before resting their decision on such confidence. This might point to a potential limitation in the econometric model, that being, students making a college choice decision based on incomplete variables in their return on investment calculation. For instance, suppose a student enrolls at an institution using a cost/benefit analysis predicated on the average starting salary for graduates. However, the student chooses a major that traditionally places graduates in a much lower paying job. The student, then, has used incomplete or incorrect information to weigh their cost/benefit analysis. In other words, the econometric model presumes that students weigh the benefits against the cost of an educated using correct and complete data.

Super-Ordinate Theme Three: Inconsistent or Contradictory Thinking

Another super-ordinate theme which appeared were the many examples of inconsistent or contradictory thinking about the benefit, rationale, and appropriateness of government/tax-payer financial aid programs. For instance many of the students stated that tax payers should not be asked to fund college financial aid. However, the students also felt that they deserved more assistance from the Pell Grant, a tax funded financial aid program. The literature addressed the accuracy of public perceptions of college costs and financial aid (Ikenberry & Hartle, 2000), however it did not address students' inconsistent or contradictory thinking. Several research studies (Cochrane, 2010; Dynarski & Scott-Clayton, 2006; Kimball, 2011) found that the complexity of the federal government financial aid system did create barriers to college access. Research also reviewed the negative impact of the federal financial aid system complexity on the distribution of financial aid to low income populations (Dynarski & Scott-Clayton, 2006). Research does not directly answer what types of impact the federal financial aid system

complexity may have on students' inconsistent or contradictory thinking about financial aid.

However, it is possible that the complexity of the federal financial system contributed to the fact that the students were unable to see the contradictory nature of their opinions.

DISCUSSION OF ANSWERS TO RESEARCH QUESTIONS

1. How Do the Students First Decide to Go to College?

This question and how it related to the literature was answered largely within theme one and two. Theme one supported the idea that most students described the home and family environment as one which reinforced the benefit of going to college because it led to better career opportunities and higher paying jobs. Theme two found a varying level of college admission and financial aid process navigation support from guidance counselors and other staff within the high school systems. Both of these themes were supported by Perna's (2006) model of college choice, specifically the home and high school influence layers. Perna's influence layer one described the importance of demographics, race, cultural capital and the value of college attainment in setting college going aspirations. Many of these features of a student's environment may be found in the home. Perna's (2006) influence layer two within the model of college choice described the availability and types of resources as well as structural support and barriers found within a student's school and community contexts. The students in this study described that their desire to attend college came from the home and family context as well as from the high school context. This supported the importance of the home and high school influence layers, further underscoring the importance of habitus (2006).

2. When in the College Search Process Did They Start to Think About How Much It Would Cost to Attend College?

The answer to this question and how it related to the literature can be found within the discussion of theme five earlier in this chapter, students learned about college costs and financial aid at varied times. The students who learned about college costs and financial aid earlier tended to be more engaged in their financial aid rather than allowing their parents to navigate the financial aid processes for them. This was supported by research conducted by De La Rosa (2006).

2a. How Do Students Learn About the Cost Issues and Financial Aid?

Students learned about cost issues and financial aid at varied times but also from a variety of sources. Chapter four of this study organized these sources within the home and family context, high school context, university context, and government programs contexts. These four contexts corresponded with Perna's (2006) four layers of college choice influence. Home and family context fit within Perna's (2006) influence layer one, high school context were consistent with influence layer two, university context corresponded with influence layer three, and government programs contexts fell within influence layer four. This provided further support for Perna's (2006) college choice model and suggested that all four layers provide opportunities for education on financial aid and college costs. While Perna's model (2006) spoke primarily with the college choice processes, it did not speak directly to the college cost and financial aid knowledge acquisition process. This study suggested that Perna's model (2006) may be beneficial in studying how students navigate the college cost and financial aid processes. For instance, the model might help organize answers to how each of the four layers plays a part in the students' college cost and financial aid navigation.

Super-ordinate theme one suggested that students found educational value in situations where families, high schools, and colleges collaborated. One example of this were the high

school FAFSA nights, where parents, high school administrators, and college financial aid personnel came together to help students complete their financial aid paperwork. Applying Perna's (2006) college choice model layers to this super ordinate theme one suggested that educational programs, specifically financial aid related programs, where multiple influence layers collaborate were helpful to students. The finding in super-ordinate theme one also further supported Perna's model (2006) and indicated that the influence layers may have a stronger effect when they have the opportunity to affect students simultaneously as they do during the FAFSA educational evening held at high schools, attended by families, and delivered by college financial aid officials.

3. What Are the Students' Over-all Impressions of College Cost and Financial Aid?

The discussion of this research question as it related to the literature can be found in the discussion of theme three within this chapter. That theme found participants indicated that their impression of college costs was very expensive. In summary, Perna's (2006) college choice model supported the findings that the students were willing to pay the "expensive college costs" because they felt confidence that they would be getting a high paying job after they graduated.

4. What Impressions Do Students Have About the Value of College, Given the Costs?

The discussion of this research question as it related to the literature can be found within the super-ordinate theme that going to college is a transaction process or a business proposition. This corresponded with research (Ikenberry & Hartle, 1998, 2000; Paulsen, 1990) which suggested that society in the United States puts such a value on college attainment that many people will do whatever it takes to obtain a degree. This suggested the students were using an econometric model (Paulsen, 1990) to help drive their college going decisions. In many ways, the study participants represented a rational model of human capital investment (Hearn, 2001)

which suggested that individuals make the choice to invest in education based on a comparison of the expected lifetime benefits with the expected costs.

5. What Role Do the Students See the Intuition Playing in Helping Them to Fund and Organize Payment for College?

Most students in the study did not speak to the role Midwest Tech should play in helping them to fund and organize payment for college. This suggested that these students did not view the institution as either a support or a barrier to college attainment. This deviated from Perna's (2006) influence layer number three, which suggested that the role a higher education institution plays in creating support or barriers can effect student college aspirations. Unlike the participants' expectations that their high schools provide them with college access support and guidance, the participants did not seem to have similar expectations for the institution. For instance, only a few of the students utilized the financial aid office at Midwest Tech for help navigating the federal financial aid processes.

6. What Are the Impressions Students Have About Financial Aid Regarding the Amount, the Complexity?

Some of the students who were engaged and worked directly with their financial aid process found the system frustrating because of its complexity, especially the federal financial aid system. Other students were not engaged in the financial aid process allowing their parents to handle the necessary paperwork. The students who were not engaged might have been that way because of the complexity of the federal aid program. Dynarski and Scott-Clayton (2006) suggested that a complex federal financial aid system created unnecessary barriers for students. Dynarski and Scott-Clayton's (2006) research also found that complexity disproportionately affected students at the bottom of the socio economic scale, including those who qualify for the

federal Pell Grant, such as the students in this study. However, as mentioned earlier, the unengaged students also have active and supportive home environments (Perna, 2006) which provided a strong predisposition (Hossler, 1999; McDonough & Calderone, 2006) to attend college. It is unclear to what degree the students were not engaged due to the complexity of the aid, the strength of their home environment or a combination of those and other factors.

The discussion to this research question as it relates to the literature can also be found in theme six, that college freshmen expressed confidence in their financial aid knowledge.

However the literature (Perna 2004) suggested very little research existed regarding the timing of financial aid knowledge acquisition. Bell, Rowan-Kenyon, and Perna (2009) also indicated that little is known about financial aid knowledge acquisition for students outside the senior year of high school.

7. How Equitable/Fair Do the Students View Their Financial Aid Package?

The data that answered this research question was organized within three contexts, family and home, university, as well as government and larger social system contexts. These three contexts corresponded well with Perna's (2006) college choice model influences layers. As described above, the family and home context corresponded with influence layer one, the university context with influence layer three, and the government and social systems context with influence layer four. The majority of the students' concerns about the fairness of the financial aid were regarding the federal financial aid systems. It is possible that if students viewed government and social systems as being unfair, they might be less likely to utilize those support systems. Perna (2006) described support structures, such as the federal financial aid system, as the forth influence layer in her college choice model. It is reasonable to assume that

an unused support system such as financial aid becomes much less influential under Perna's (2006) college choice model.

It was possible that Perna's (2006) fourth influence layer may involve a sub-layer concerning the impact of student perceptions about government based financial assistance for college. The data support that at times students were embarrassed that they received financial assistance or were upset that other received the aid but were not worthy of that aid. Here may be the interplay between influences layers one (habitus) and influence layer four (larger social systems).

IMPLICATIONS FOR PRACTICE

There are several possible implications from the findings in this study for those practicing in college access fields. The findings suggest that students and parents who interacted in events where multiple influence layers existed as suggest by Perna's (2006) college model were present found these events very beneficial. These included FAFSA nights and precollege programming created by a college and delivered in the high school environment. Finding more opportunity to create environments where multiple influence layers (Perna, 2006) can collaborate might prove to be valuable in that they further support and influence students to pursue post-secondary education. High school educators looking for opportunities to help educate students on college costs and financial aid might benefit from helping to bring together family members and financial aid administrators.

Another finding was that students in the study who had high school teachers that attended Midwest Tech described these teachers as influential in their college choice decision. Rural high school administrators might encourage their teachers to talk more often about the institutions they attended. In doing so, these teachers create an environment that combines the high school

and the higher education college choice influence layers together (Perna, 2006). In addition, college access personnel, such as college recruitment offices, may encourage their alums working in secondary education environments to talk more often about their alma maters. Based on the findings in this study, offering these multi-influence layer events has the potential to create strong support and influence structures for students trying to access post-secondary education.

Those working in the college access fields with low-income populations might look to econometric models of college choice for guidance. Econometric models of college choice focus on the study of a student's cost/benefit analysis of college education. Educating students on the econometric benefits of college may align to the students overall sensibilities and help further inform the student's perceptions of affordability. However, educators might help students ensure that the variables the students are using to form their construction of a calculation are variables which are well founded and accurate.

Finally, those working to educate students on the federal financial aid system might benefit from helping the students learn about the sources of their federally financed aid. Helping students understand sources of aid might correct inconsistent or contradictory opinions about the aid system. Students who better understand the federal financed system might be less likely to run into barriers created through the complexity of the system.

IMPLICATIONS FOR RESEARCH

Some studies have suggested that the way institutions present financial aid information can affect the manner in which students perceive the complexity of the financial aid systems (Perna & Steele, 2011). A possible future topic of research might be to explore in what manners Perna's (2006) higher education influence layer (the third layer) was affected by the way in

which financial aid and college costs were presented to the students. The literature also does not connect inconsistent or contradictory thinking about the federal aid system to the system's complexity, however this could be a consideration for further research. For instance, what role does the complexity play in inconsistent thinking about the manner in which federal financial aid is distributed?

The students in this study described college cost as "expensive" but by evidence of their enrollment, that view did not dissuade them from attending college. It is not clear to what degree the students' confidence or trust in a high paying job led them to enroll in the institution despite the expensive tuition. A question for further research might be, what effects do opinions of expensive tuitions rates have on low-income students who have enrolled? Another target for additional investigation would be to examine the role that student's trust in an institution plays in college choice. In addition, what role do the institutions play in creating that trust? Finally, what responsibilities do the universities have in honoring that trust?

One of the observations of this study was these students all had college aspirations and did not allow the high cost of college to deter these aspirations. What remains unclear was whether that lack of cost deterrent was due to the students' lack of college cost knowledge. The eventual enrollment of these students was due to some sort of trust in the process, whether that be trust in their decision making ability based on the support structure provided at home, trust that college cost was not a significant issue because the high schools focused much more on the application process, or trust that the institution and its financial aid office would help them through the process.

Another area for future inquiry might be to explore how well founded or correct students' information is as it relates to the variables they use to calculate the cost-benefit analysis of their

decision to attend college. If many students are using an econometric college choice model, but the variables they use to formulate a return of investment are not well founded, how might this affect their ability to successfully pay back educational loans?

Further research might explore this trust aspect of the lived experience of students as they navigate the college cost and financial aid process. For instance, does the manner in which institutions advertise and educate students about college costs and financial aid affect the students' impressions of the institution? In what ways can an institution generate trust in students through the college selection process? What sorts of home and high school environments cause students to be more aware of college costs and financial aid earlier in the college search process? And finally, what can be learned from the students' perception that the federal financial aid system was unfair?

CONCLUSION

The purpose of this interpretative phenomenological analysis (IPA) was to understand and interpret the process of how low income, rural students in the northern Midwest:

1. Learn and make meaning of college costs and financial aid, and
2. Utilize that understanding in making enrollment decisions.

Interviews with thirteen students revealed six emergent themes and three super-ordinate themes. In this study, the data suggested the essence of the shared experience of the participants was that college is expensive. However, the students thought that their financial aid and educational loans were an appropriate, though sometimes unfair, manner by which to pay for that expense. In addition the participants felt that if the college degree's expense was to be justified the result must be a job salary high enough to pay back educational loans. The students were confident that their education would get them a high paying job, but this opinion was grounded

in a trust of the institution more than it was grounded in a thorough analysis by the students themselves.

Implications for practitioners in the college access fields included exploring programming utilizing all four of Perna's (2006) influence layers as well as investigating the role that institutional trust plays in the students' college making decision process. Implications for further research also suggests investigation the role of institutional trust in the college decision making process.

It seems clear that if college tuition amounts continue to rise and the role that educational loans play in helping student finance their college education continue to be important, the role of the econometric college decision making model will intensify, as will the role of institutional trust.

REFERENCES

- Advisory Committee on Student Financial Assistance. (2002). *Empty promises the myth of college access in America : a report of the Advisory Committee on Student Financial Assistance*. Washington, D.C. (80 F St., N.W., Suite 413, Washington, 20202-7582): The Committee.
- Alliance for Excellent Education. (2010). Current challenges and opportunities in preparing rural high school students for success in college and careers: What federal policymakers need to know. Washington D.C.
- Baum, S., & Ma, J. (2013). Trends in College Pricing, 2013. Trends in Higher Education Series. *College Board Advocacy & Policy Center*.
- Bell, A., Rowan-Kenyon, H., & Perna, L. W. (2009). College knowledge of 9th and 11th grade students: Variation by school and state context. *Journal of Higher Education*, 80(6), 663-685.
- Bennett, W. J. (1987, February 18, 1987). Our Greedy Colleges. *New York Times*.
- Carnevale, A. P., Smith, H., & Strohl, J. (2013). Recovery: Job Growth and Education Requirements Through 2020: Georgetown Public Policy Institute Center on Education and the Workforce.
- Chapman, D. W. (1981). A Model of Student College Choice. *The Journal of Higher Education*, 52(5), 490-505.
- Cochrane, D. F. (2010). After the FAFSA: How Red Tape Can Prevent Eligible Students from Receiving Financial Aid: Institute for College Access & Success.
- College Board. (2010). Trends in College Pricing *Trends in Higher Education*.

- Creswell, J. W. (2008). *Educational research: planning conducting and evalauting quantitative adn qualitative resarch* (Third ed.). Columbus: Pearson.
- Creswell, J. W. (2008). *Educational research: Planning, conducting, and evaluating quantitative and qualitative research* (Third ed.). Columbus: Peaerson Merrill Pretice Hall.
- Creswell, J. W., & Miller, D. L. (2000). Determining Validity in Qualitative Inquiry. *Theory into Practice*, 39(3), 124-130. doi: 10.2307/1477543
- Cross, T. L., & Burney, V. H. (2005). High ability, rural, and poor: Lessons from project aspire and implications for school counselors. *Prufrock Journal*, 16(4), 148-156.
- Duffy, E. A., & Goldberg, I. (1998). *College admissions and financial aid, 1955-1994*. Princeton, New Jersey: Princeton University Press.
- Dynarski, S. M., & Scott-Clayton, J. E. (2006). The cost of complexity in federal student aid: Lessons from optimal tax theory and behavioral economics: National Bureau of Economic Research.
- Ekstrom, R. B. (1985). *A descriptive study of public high school guidance, Report tot he Commission for the Study of Precollegiate Guidance Counseling*. Princeton, New Jersey: Educational Testing Service.
- Freeman, K. (1997). Increasing African Americans' Participation in Higher Education: African American High-School Students' Perspectives. *The Journal of Higher Education*, 68(5), 523-550.
- General Accounting Office, W. D. C. P. E., & Methodology, D. (1990). Higher Education. Gaps in Parents' and Students' Knowledge of School Costs and Federal Aid. Briefing Report to the Chairman, Committee on Labor and Human Resources, U.S. Senate.

- Ghosh, A. K., Whipple, T. W., & Bryan, G. A. (2001). Student trust and its antecedents in higher education. *Journal of Higher Education*, 322-340.
- Gladieux, L. E. (2002). Federal aid in historical perspective. In D. E. Heller (Ed.), *Condition of Access: Higher Education for Low Income Students*. Westport, CT: American Council of Education.
- Gladieux, L. E. (2004). Low-income students and the affordability of high education. In R. D. Kahlenberg (Ed.), *America's untapped resource low-income students in higher education*. New York: Century Foundation Press.
- Gliner, J. A., Morgan, G. A., & Leech, N. L. (2009). *Research methods in applied settings: An integrated approach to design and analysis*: Taylor & Francis US.
- Grodsky, E., & Jones, M. T. (2007). Real and imagined barriers to college entry: perceptions of cost. *Social Science Research*, 36, 745-766.
- Hearn, J. (2001). The Paradox of Growth in Federal Aid for College Students, 1965-1990. In M. B. Paulsen & J. C. Smart (Eds.), *The finance of higher education : theory, research, policy, and practice*. New York: Agathon Press.
- Heller, D. E. (2002). *Condition of Access: Higher Education for Lower Income Students. ACE/Praeger Series on Higher Education*.
- Heller, D. E. (2003). State Financial Aid and College Access. Research Report. New York N. Y.: College Entrance Examination Board,.
- Heller, D. E. (2013). THE ROLE OF FINANCES IN POSTSECONDARY ACCESS AND SUCCESS. *The State of College Access and Completion: Improving College Success for Students from Underrepresented Groups*, 96.

- Heller, D. E., & Laird, T. (1999). Trends in the Use of Need-based and Non-need Financial Aid in American Colleges and Universities. AIR 1999 Annual Forum Paper.
- Hoover-Dempsey, K. V., & Sandler, H. M. (1997). Why Do Parents Become Involved in Their Children's Education? *Review of Educational Research*, 67(1), 3-42.
- Horn, L. J., Chen, X., & Chapman, C. (2003). Getting Ready To Pay for College: What Students and Their Parents Know about the Cost of College Tuition and What They Are Doing To Find Out: National Center for Education Statistics, Washington D. C.
- Hossler, D. (1999). *Going to college how social, economic, and educational factors influence the decisions students make*. Baltimore, Md.: Johns Hopkins University Press.
- Hossler, D., Braxton, J., & Coopersmith, G. (1989). *Understanding student college choice*. New York: Agathon Press.
- Hossler, D., Schmit, J., & Vesper, N. (1999). *Going to college: how social, economic, and educational factors influence the decisions students make*. Baltimore: John Hopkins University Press.
- Ikenberry, S. O., & Hartle, T. W. (1998). Too Little Knowledge Is a Dangerous Thing: What the Public Thinks and Knows about Paying for College. Washington D. C.: American Council on Education.
- Ikenberry, S. O., & Hartle, T. W. (2000). Taking Stock: How Americans Judge Quality, Affordability, and Leadership at U.S. Colleges and Universities. Washington D. C.: American Council on Education.
- Johnson, J., & Strange, M. (2009). Why Rural Matters 2009: State and Regional Challenges and Opportunities. *Rural School and Community Trust*.

- Kerr, W. D. (1962). Student perceptions of counselor role in college decision. *Personnel and Guidance, 41*, 337-342.
- Khattari, N., Riley, K. W., & Kane, M. I. B. (1997). Students at risk in poor, rural areas: A review of the research. *Journal of Research in Rural Education, 13*, 79-100.
- Kimball, E. (2011). College Admission in a Contested Marketplace: The 20th Century and a New Logic for Access. *Journal of College Admission*(210), 20-30.
- King, J. E. (1996). The Decision To Go to College: Attitudes and Experiences Associated with College Attendance Among Low-Income Students.
- Kinzie, J., Palmer, M., Hayek, J., Hossler, D., Jacob, S. A., & Cummings, H. (2004). Fifty Years of College Choice: Social, Political and Institutional Influences on the Decision-Making Process. New Agenda Series. Volume 5, Number 3. Indianapolis, IN: Lumina Foundation for Education.
- Kotler, P., & Fox, K. (1985). *Strategic marketing for educational institutions*. Englewood Cliffs, New Jersey: Prentice-Hall.
- Lenning, O. T., & Cooper, E. M. (1978). *Guidebook for Colleges and Universities: Presenting Information to Prospective Students*. Boulder C. O: Western Interstate Commission for Higher Education.
- Lincoln, Y. S., & Guba, E. G. (1985). *Naturalistic inquiry* (Vol. 75): SAGE Publications, Incorporated.
- Lipsett, L., & Smith, L. F. (1952). Why students choose a particular college. *College and University, 27*, 264-269.
- Lofland, J., & Lofland, L. H. (1999). Data logging in observation: Fieldnotes. *Qualitative research, 3*, 3-12.

- Long, B. T. (2004). Does the Format of a Financial Aid Program Matter? The Effect of State In-Kind Tuition Subsidies. *Review of Economics and Statistics*, 86(3), 767-782. doi: 10.1162/0034653041811653
- Lucas, C. J. (1994). *American higher education a history*. New York: St. Martin's Press.
- Luna De La Rosa, M. (2006). Is opportunity knocking? Low income students' perceptions of college and financial aid. *American Behavior scientist*, 49(12), 1670-1686.
- Lynch, M., Engle, J., & Cruz, J. L. (2011). *Priced out: How the Wrong Financial-Aid Policies Hurt Low-Income Students*: Education Trust.
- Marshall, C., & Rossman, G. B. (1999). *Designing qualitative research 3rd Edition*. Thousand Oaks, CA: Sage Publications.
- McDonough, P. M. (1997). *Choosing colleges how social class and schools structure opportunity*. Albany: State University of New York Press.
- McDonough, P. M., & Calderone, S. (2006). The meaning of money; Perceptual difference between college counselors and low-income families about college costs and financial aid. *American Behavior scientist*, 49, 1703-1718.
- Merriam, S. B. (2002). *Qualitative research in practice: Examples for discussion and analysis*.
- Mettler, S. (2005). The Creation of the G.I. Bill of Rights of 1944: Melding Social and Participatory Citizenship Ideals. *Journal of Policy History*, 17(04), 345-374. doi: doi:10.1353/jph.2005.0022
- Monks, J. (2008). The impact of merit-based financial aid on college enrollment: A field experiment. *Economics of Education Review*, 28(1), 99-106.

- Munday, L. A. (1976). Impact of Educational Development, Family Income, College Costs, and Financial Aid in Student Choice and Enrollment in College. Report No. 77. Iowa City I. A.: American Coll. Testing Program, Research.
- Mundel, D. S. (1974). Student choice and college going. *Change*, 6(6), 50-51.
- Paulsen, M. (1990). *College Choice: Understanding Student Enrollment Behavior. ASHE-ERIC Higher Education Report No. 6*. Washington D. C: Association for the Study of Higher Education.
- Perna, L. W. (2004). *Impact of student aid program design, operations, marketing on the formation of family college-going plans and resulting college-going behaviors of potential students*. Boston: The Education Resources Institute, Inc.
- Perna, L. W. (2006). Studying college access and choice: A proposed conceptual model. In J. C. Smart (Ed.), (Vol. 21, pp. 99-157): Springer Netherlands.
- Perna, L. W. (2010). Toward a more complete understanding of the role of financial aid in promoting college enrollment: The importance of context *Higher education: Handbook of theory and research* (pp. 129-179): Springer.
- Perna, L. W., & Steele, P. E. (2011). The Role of Context in Understanding the Contributions of Financial Aid to College Opportunity. *Teachers College Record*, 113(5), 895-933.
- Pugh, S. L., & Thompson, R. J. (2008). The Influence of Affordability in Strategic Enrollment Management. *College and University*, 84(2), 40-47.
- Rudolph, F. (1962). *The American college and university a history*. New York: Knopf.
- Sallie Mae. (2012). How America Pays for College 2012. *Sallie Mae's National Study of College Students and Parents Conducted by Ipsos Public Affairs (Washington: Salle Mae, 2012)*.

- Singell, L. D., & Stone, J. A. (2002). The good, the poor, and the wealthy: who responds most to college financial aid? *Bulletin of Economic Research*, 54, 307-3378.
- Smith, J. A., Larkin, M., & Flowers, P. (2009). *Interpretative phenomenological analysis: Theory, method and research*: Sage Publications Limited.
- Smith, J. A., & Osborn, M. (2003). Interpretative phenomenological analysis. *Qualitative psychology: A practical guide to research methods*, 51-80.
- Snyder, T. D., & Dillow, S. A. (2011). Digest of Education Statistics, 2010. NCES 2011-015. Washington, D.C.: National Center for Education Statistics.
- St. John, E. P. (2003). *Refinancing the college dream access, equal opportunity, and justice for taxpayers*. Baltimore: Johns Hopkins University Press.
- Stage, F. K., & Hossler, D. (1989). Differences in family influences on college attendance plans for male and female ninth graders. *Research in Higher Education*, 30(3), 301-315. doi: 10.1007/bf00992606
- Stanton-Salazar, R. D. (1997). A social capital framework for understanding the socialization of racial minority children and youth. *Harvard Educational Review*, 67, 1-40.
- Stone, J. E. (2005). The Student Aid Gauntlet: Making Access to College Simple and Certain. Final Report of the Special Study of Simplification of Need Analysis and Application for Title IV Aid. Washington D. C.: Advisory Committee on Student Financial Assistance.
- Swan, C. C., & Henderson, S. E. (1998). *Handbook for the college admissions profession*. Westport, Connecticut: Greenwood Press.
- Tierney, M. L. (1980). The Impact of Financial Aid on Student Demand for Public/Private Higher Education. *Journal of Higher Education*, 51(5), 527-545.

- Tierney, W. G., & Venegas, K. M. (2009). Finding Money on the Table: Information, Financial Aid, and Access to College. *Journal of Higher Education*, 80(4), 363-388.
- Tomas Rivera Policy Institute. (2004). Caught in the financial aid information divide: A national study of Latina perspectives on financial aid. Reston, VA.
- U.S. Department of Education. (2012). Financial Aid Glossary. Retrieved September 27, 2013, from www.ed.gov
- United State Census Bureau. (2011). Urban and Rural Classification. Retrieved April 17, 2012, from <http://www.census.gov/geo/reference/urban-rural.html>
- Willig, C. (2013). *Introducing qualitative research in psychology*: Open University Press.

APPENDIX A: LETTER OF INTRODUCTION TO FINANCIAL AID DIRECTOR

Date
Name
Institution

Dear (Name),

Thank you for speaking with me on the phone and volunteering to assist with my research study. As I explained, I am a doctoral candidate in the College and University Leadership program at Colorado State University's School of Education.

In my study, I explore how low income, rural students in the northern Midwest:

1. Understand and interpret how students learn and make meaning of college costs and financial aid, and
2. Utilize that understanding in making an enrollment decisions.

As we discussed, you are asked to invite up to 15 students to participate in this study. I've attached a sample letter of invitation to aid you. In this study, there are two types of students I hope will be invited.

High school age group	College freshmen group
<ul style="list-style-type: none">• Be currently enrolled in their senior year of high school• Have paid the institution's \$100 enrollment deposit• Be of at least 18 years of age• Have filed the FAFAS and be eligible to receive the federal Pell Grant• Come from a location not on the US census bureau's list of urban or urban cluster populations	<ul style="list-style-type: none">• Be currently enrolled in their first year of college• Be of at least 18 years of age• Have filed the FAFAS and be eligible to receive the federal Pell Grant• Have graduated from high school in a location not on the US census bureau's list of urban or urban cluster populations

I have also enclosed my conditional IRB approval to begin the study and understand this this will need to be submitted to your research approval board before you are able to invite any of your students.

Thank you again for agreeing to assist in the study and I will contact you within the next week to begin the research board approval process and also to answer any additional questions you may have.

Sincerely,
John B. Lehman
403 Franklin St
Houghton, MI 49931
Phone: 906-281-0310/Email: jblehman@mtu.edu

APPENDIX B: LETTER SEEKING HIGH SCHOOL AGE PARTICIPANTS

Date

Name

Institution

Dear (Name),

As director of financial aid at (institution), I have agreed to send this letter on behalf of a doctoral candidate seeking potential participants in a research study involve students enrolled here at our institution. John B. Lehman, a doctoral candidate in the College and University Leadership program at Colorado State University will be conducting this research.

The research study explores how students from rural locations in northern Midwest understand college cost and financial aid information and how they utilize that understanding through the college choice process.

This letter is being sent to a group of high school students who have paid an enrollment deposit to Midwest Tech. Mr. Lehman is seeking up to eight students to participate. Mr. Lehman will select students randomly from those who respond to him by (date one week from date of letter).

As a participant you will be asked to participate in a 60-90 minute interview at a mutually agreed upon location with Mr. Lehman. The purpose of the interview is to gather your thoughts and experiences with college costs and financial aid information provided to you by your institution. A second 60-90 minute interview may be necessary. The identities of all participants will not be revealed and responses will be kept confidential. Participants and the institution at which they are enrolled will be given pseudonyms. Participation is solely voluntary and under no circumstance will the names of the individuals agreeing to participate in the study be revealed to me or to anyone else beyond the researcher himself. There is no penalty for students who wish not to participate

All students who participate in the interview process will be compensated for their time by receiving a \$30 Visa gift card.

If you are willing to participate in this study, please contact Mr. Lehman directly at 906-281-0310 or via email at jblehman@mtu.edu. Please also feel free to contact him if you have any other questions or concerns

Sincerely,

College Official

APPENDIX C: LETTER SEEKING COLLEGE AGE PARTICIPANTS

Date

Name

Institution

Dear (Name),

As director of financial aid at (institution), I have agreed to send this letter on behalf of a doctoral candidate seeking potential participants in a research study involve students enrolled here at our institution. John B. Lehman, a doctoral candidate in the College and University Leadership program at Colorado State University will be conducting this research.

The research study explores how students from rural locations in northern Midwest understand college cost and financial aid information and how they utilize that understanding through the college choice process.

This letter is being sent to a group of freshmen students. Mr. Lehman is seeking up to eight students to participate. Mr. Lehman will select students randomly from those who respond to him by (date one week from date of letter).

As a participant you will be asked to participate in a 60-90 minute interview at a mutually agreed upon location with Mr. Lehman. The purpose of the interview is to gather your thoughts and experiences with college costs and financial aid information provided to you by your institution. A second 60-90 to 60 minute interview may be necessary. The identities of all participants will not be revealed and responses will be kept confidential. Participants and the institution at which they are enrolled will be given pseudonyms. Participation is solely voluntary and under no circumstance will the names of the individuals agreeing to participate in the study be revealed to me or to anyone else beyond the researcher himself. There is no penalty for students who wish not to participate

All students who participate in the interview process will be compensated for their time by receiving a \$30 Visa gift card.

If you are willing to participate in this study, please contact Mr. Lehman directly at 906-281-0310 or via email at jblehman@mtu.edu. Please also feel free to contact him if you have any other questions or concerns

Sincerely,

College Official

APPENDIX D: LETTER TO STUDENTS SELECTED TO PARTICIPATE IN STUDY

Date

Name

Dear (Name)

Thank you for volunteering to participate in my study. My name I is John Lehman and I am a doctoral candidate in the College and University Leadership program at Colorado State University. You may contact me with any questions at jblehman@mtu.edu or by calling me on my cell phone at 906-281-0310.

For my dissertation research I am investigating how students from rural communities in the northern Midwest learn about, interpret, and understand college costs and financial aid. I am gathering information by interviewing up to 15 people.

To participate in this study, I need to have a one-on-one interview with you. These interviews are anticipated to take no more than 90 minutes each. Below are a list of possible dates, times and locations for these interviews. Please review these and respond with a time that works best for you. If none of these times work for you, please respond with a list of dates, times, and locations that do would work best for you.

(List of dates, times, and locations)

These interviews will be recorded and transcribed. The transcriptions will be kept secure and confidential and all consent forms will be kept separate from the interview transcriptions to keep participants identities confidential. At a point after the interviews have been transcribed, I will email a copy of the transcripts back to you in order to give you the chance to review the transcripts to ensure they were transcribed accurately. You will have ten days to review the transcripts and give submit any corrections to the researcher.

All information collected will be kept confidential and secure. At the beginning of the interview you will select a pseudonym and your real names will not be released to anyone. The data collected will be analyzed and reported as a part of my dissertation. A summary of the results will be available upon request.

I look forward to hearing from you.

Sincerely,

John B. Lehman

APPENDIX E: LETTER TO STUDENTS NOT SELECTED TO PARTICIPATE

Date
Name
Institution

Dear (Name),

Thank you for expressing interest in my study.

Due to these limitations, I am unable to include you in my study at this time. I appreciate your interest and in the event that I decide to continue this research, I will keep your name on file as a potential participant.

Again, thank you for your willingness to volunteer.

Sincerely,

John B. Lehman
403 Franklin St
Houghton, MI 49931
Phone: 906-281-0310
Email: jblehman@mtu.edu

APPENDIX F: INFORMED CONSENT FORM

Project title: Low Income, Rural Student Experience with College Costs and Financial Aid in the College Choice Process: A Phenomenological Analysis

Researcher: John B. Lehman

Faculty Advisor: Linda Kuk, Associate Professor Colorado State University

Introduction:

You are being asked to take part in a research study conducted by John B. Lehman for completion of a dissertation under the supervision of Dr. Linda Kuk in the School of Education at Colorado State University. You are being asked to participate because you are either a high school student who has made your college choice or a first time freshman student enrolled full time at one of the participating institutions in the study, and are considered from low-income background as demonstrated by qualifying for the federal Pell Grant. Up to 15 students will participate in this study. Please reach this form carefully and ask any questions you have before deciding whether to participate in the study.

Purpose:

The purpose of the research is to gather information in an effort to understand how Pell Grant eligible students from the rural northern Mid-west understand college cost and financial aid information and how they utilize that understanding through the college choice process. Participants in this study will contribute to a greater understanding of how low-income students from rural areas learn about, interpret, and understand college cost and financial aid related information.

Procedures:

As a participant in the study you will be asked to participate in no more than two 60 to 90 minute interviews regarding your experience with college cost, financial aid, and college choice. Specific topics of the interview include questions regarding how you first decide to go to college and when in that process did you start to think about how much it would cost to attend college. Other questions will include how did you learn cost issues and financial aid, what impressions do you have about the value of college, and your impressions about financial aid. This interview will occur at a mutually agreed upon location and will be audio recorded and then transcribed at a later time. Your name will not be used and the name of your institution at which you are enrolled will be given a pseudonym. I will also be sending you a copy of the transcript to ensure that your statements are accurate.

Risk/Benefits

The probability and magnitude of harm or discomfort anticipated in the research are no greater than ordinary encountered in everyday life. However you may feel discomfort talking about your family income. A synopsis of the finds of the study will be provided to all participants who may benefit from learning about the experiences of their peers. Finally, the study will contribute to the literature working to inform and increase the overall college enrollment of low-income students from rural areas.

Compensation

All students who participate in the interview process will be compensated for their time by receiving a \$30 Visa gift card. All participants will receive compensation even if they do not complete the interview and terminate their involvement at any time for any reason.

Confidentiality:

All information collected that identifies individuals and the institution will be assigned pseudonyms and will be kept safely secured by the researcher. All consent forms will be stored separately from the interview transcripts to keep participants identities confidential. All data, including the audio recordings, will be kept in a secure location with access only available to the researcher. All data will be destroyed within two years of the completion of the study.

Voluntary participation:

There is no penalty for students who wish not to participate. Participating is completely voluntary and you have the right to terminate your involvement at any time for any reason. If you do not want to be in this study, you are free not to answer any question or to withdraw from participating at any time without penalty.

Questions:

If you have any questions about this research study, please feel free to contact the researcher, John B. Lehman or the faculty advisor, Dr. Linda Kuk at the contact information listed below:

Researcher:
John B. Lehman
403 Franklin St.
Houghton, MI 49931
Phone: (906) 281-0310
Email: jblehman@mtu.edu

Faculty advisor
Linda Kuk
Associate Professor
School of Education
209 Education Building
Colorado State University
Fort Collins, CO 80523-1588
Phone: (970) 491-7243
Email: linda.kuk@colostate.edu

If you have any questions about your rights as a research participant you may contact

State of Consent:

Your signature below indicates that you have read and understood the information provided above, have had an opportunity to ask questions, and agree to participate in the research study. The research will provide you a copy of this signed form for your records.

The undersigned freely and voluntarily consents to participation in the research.

Participant's Signature

Date

Researcher's Signature

Date

APPENDIX G: DEMOGRAPHIC QUESTIONNAIRE

Please take a moment to answer the questions listed below. This information will assist in further information the results found in this study. And will only be used by the researcher. Your name will not be used and this data will be kept in a secure location with access only available to me. All data will be destroyed within two years of the completion of this study.

1. Hometown _____
2. Where do you currently reside (parent/guardian's home, college residence hall, off campus) _____
3. What is the highest education level of your parents

4. Do you receive scholarship gift aid (money you do not have to pay back)? If so, roughly how much? _____
5. If you are enrolled in college, have you incurred any loans/debt associated with your education so far? _____
6. How much loan debt do you expect to have when you graduate from college?

APPENDIX H: GUIDING QUESTIONS FOR INTERVIEWS

First deciding to go to college:

- Tell me about your college going ambitions for further education.
- Where did you learn the most about what it takes to apply and be admitted to college?
- Tell me about all the locations in your high school where college information is/was available.
- How helpful is/was the information about college and the college application process for you?
- Tell me about the people such as parents, relatives, counselors, teachers, websites, who helped you understand the process of applying to colleges.
- Where else do you think you obtained information about going to college

College costs:

- At what point in your college search did the cost of college enter your mind?
- At what point did you feel that you were properly and sufficiently informed about how much it is going to cost to attend college?
- Tell me about parents, relatives, counselors, teachers, websites, who helped you understand how much college was going to cost?

Financial aid:

- How did you learn about financial aid?
- What options and access were you given to a wide variety of aid?
- From what or from whom did you learn the most about financial aid?
- Can you tell me about what sources of information were exceptionally helpful and what sources of information were not at all helpful?
- What is your understanding of the process to access or apply for financial aid? How do you think that will be different as you progress through college? (that is next year, for example)

Impressions of college costs and financial aid

- What are your overall impression of s of financial aid and college costs?
- Do you think college is worth it for you?
- Do you think college is worth it for everyone? Why/Why not?
- How does/did the prospect of incurring college debt make you feel?
- Do you feel that the information provided to you from those locations/people you sought this information helped or hindered you in your decision making process to attend college?
- Suppose someone you knew was thinking about going to college asked you to help them figure out how much it was going to cost and how to complete the financial aid process. What would you tell them? What kind of recommendations would you have for them?

Other questions

- In general who do you think should pay for college? Students, society, families?
What do you think society as a whole thinks?
- What are your impressions of the federal, state, and institutional financial aid system.
Did you find it easy, complicated, etc?
- How would you describe your own attitudes about college? How motivated were you, did you see that change? Were they specific sources of that change?

APPENDIX I: MEMBER CHECK INSTRUCTIONS

Date

Name

Institution

Dear (Name),

As we discussed, attached is a copy of the transcript from our interview on (date).

Please review this transcript and contact me if you would like to clarify any of your responses.

If I don not hear from you by (date) I will assume that you believe that transcript is an accurate depiction of our conversation.

As mentioned in earlier communications, once the study is complete I will forward you a summary of the findings.

Again, thank you for your participation and I appreciate the time you gave me.

Sincerely,

John B. Lehman
403 Franklin St
Houghton, MI 49931
Phone: 906-281-0310
Email: jblehman@mtu.edu

APPENDIX J: FINAL THANK YOU EMAIL

Date

Name

Institution

Dear (Name),

Thank you again for your assistance with my dissertation research. Attached you will find a summary of my findings. Again, thank you for your willingness to participate. I am hopeful that your participation will help inform others about how students experience college choice, college cost, and financial aid.

Sincerely,

John B. Lehman
403 Franklin St
Houghton, MI 49931
Phone: 906-281-0310
Email: jblehman@mtu.edu