A Qualitative Investigation of Students Dropped Due To Non-Payment
An ATD Research Brief

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South Texas College (STC) institutional data suggests that many students are not aware that they qualify for financial aid. Furthermore, students who do receive aid have challenges with tuition payment deadlines. As a result, over 1,100 students were dropped for non-payment in 2005. Qualitative data analysis offers promising opportunity to tap into student's awareness of financial policy, external & internal stressors that influence decision making, and barriers experienced during process of applying for Financial Aid.

Background

South Texas College is one of several proud institutions asked to participate in the "Achieving the Dream (ATD)" initiative funded by the Lumina Foundation. In embracing the opportunity for increased student retention with systemic change, STC created a new approach model for Student Success. The three components in this model are: 1) Shared Accountability, 2) Student Assessment, Placement, and Matriculation, and 3) Comprehensive Student Advising.

Purpose of Study

The Shared Accountability taskforce received a specific charge from the Core Team and Planning and Development Committee (PDC) to address the problems with drop rates due to non-payment. The request was to analyze existing data already collected from across the college offices describing student behavior/characteristics, with the focusing on financial aid non-payment, make recommendations for immediate change (level 1), and then guide ATD researchers to collect further data regarding processes surrounding non-payment for financial aid and tuition.

Methodology

We incorporated two comparative qualitative research projects focused on student awareness of the financial aid application process and payment deadlines. The primary group was students dropped for non-payment in fall 2005. A faculty telephone team conducted in-depth interviews from a student data list (n=645) of those who were dropped in the fall for non-payment, and were successfully re-enrolled in the spring 2006. Due to phone number changes, cell phone costs, and scheduling conflicts, only 33 students were successfully contacted.

The Comparison Group consisted of students enrolled in College Success courses in spring 2006 (n=301). College

Key Findings
- Students dropped for non-payment did not exhibit an increase student's awareness of payment and application policies
- Students expect deadline information to be delivered to them with reminders, incentives and rewards
- Students have ongoing and inaccurate myths and fallacies on the order of events that lead to application deadlines (holds, registration, THEA scores, installments)
- Students have a wide range of outside stressors that make it more difficult for them to visit the financial aid and counseling offices and reduce the amount of time they have for these visits
- Students perceive Developmental Studies courses as a barrier and erroneously postpone decisions about scheduling and financial aid in hopes of avoiding these courses

Implications for Practice
- The institution needs to find a new approach to collecting student telephone numbers to facilitate a more usable and accurate phone list.
- Student responses confirm that late registration and scheduling create more academic and administrative problems later in the semester.
- Students need to disconnect financial aid deadlines from registration dates, holds due to fees fines & balances, and 1st installment dates.

Implications for Policy
- Students feel that financial aid fees imposed by penalties are permanent barriers to student retention
- Administrators should re-evaluate the pros and cons of dropping students for non-payment

Implications for Research
- If possible, a data team must revisit the data to establish other data connections and queries
- Further data must be collected from students who were dropped for non-payment.

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Success Students were used in a prior Achieving the Dream (ATD) student barriers study and provided this research with the same useful characteristics: 1) Students are easily accessible, 2) Instructors provide a quick return of the data, 3) Costs of data collection is minimal, and 4) College Success Students are assumed to share academic at-risk characteristics, and financial need important to the themes of retention.

These students were asked to respond to the same instrument given to telephone in-depth interview subjects, but answers were given in a written essay format. The goal of this design was to uncover the human element of decisions, stressors, and barriers associated with payment and application deadlines. Lastly, the design provided insight into comparisons of those who were dropped for non-payment versus those never involved in being dropped and subject to the re-application process.

Research Questions
The mission of the Shared Accountability Taskforce is to analyze these simple questions. Do our programs and services meet the needs and goals of our students? Do our students have enough information to succeed? What is the behavior of our students once they become aware and informed? How can all involved be more accountable (even students)?
Institutional efforts to decrease student drops for non-payment must be accelerated. In addition, STC must increase student's awareness of; 1) The deadlines for applications and payments, and 2) The advantages of applying early. Many campus offices are involved in the process of informing students of deadlines and procedures (cashiers office, student activities, faculty, recruitment, concurrent enrollment, etc.). Many offices have tasks and duties that are inter-related to one another and some are even inter-dependent. This study sought to address these issues by creating a data collection instrument that measures these general questions.

> Question 1: Are the offices and programs involved in student financial aid applications and college payment reaching their full potential?
> Question 2: How informed are our students, and are they making themselves accountable to the policies?

Key Findings from a Dual Qualitative Study
-The Awareness Comparison
When comparing the college success students and the students who were dropped for non-payment, there were no real differences in the awareness of deadlines and advantages of applying early. Being dropped for non-payment did not increase the motivation to become informed of advantages for applying for financial aid early, the deadlines of tuition payment, nor the consequences of non-payment.
-Information Delivery
Many students confessed to being lazy, unmotivated, and un-

concerned when faced with financial aid and payment deadlines. Students suggested that the institution should pay more attention to getting the information to them, place more pressure upon them, remind them more often, and reward them for completing the task. Such student statements lead us to this question. At what point do we train students to be independent information seeking learners? Student accountability must spill over from the classroom into service programs responsibilities.

Student data examples:

> "Could you please get the message to us sooner"
> "You need to encourage us to apply on time"
> "The college has to send reminders 5 days ahead of time"
> "Students who apply early should get rewarded, or given an incentive to apply…."

-Yes does not mean I Understand!
Data from student essays suggest that student 'yes' replies to survey questions do not often mean that they understand the situation completely. In two of the content questions, students replied that they understood the advantages of applying early, and the consequences of non-payment. Yet, their qualitative responses after their yes remark showed otherwise. Hence, caution must be applied when interpreting survey responses. Many of students think they know, but have inaccurate ideas, myths, and fallacies concerning current policy.
Student data examples:
> "Yes, I'm aware of the advantages, it means that you will not have to apply next year"
> "Yes, it means that you will get the professors that you want"
> "Yes, I know the deadlines, they are posted in the syllabus"
> "The advantages are simple, apply early and registration is easier"

-The Challenges of Appointments
Students have difficulties with appointments on the off hours. Class schedules and weekly work schedules are considered concrete hours which they plan many days in advance. Off hour appointments outside of the concrete schedules are often difficult to plan. Students have problems with scheduling babysitting, transportation, getting time-off during work, and affording the expenses of travel.
Student data examples:
> "My parents leave me with my younger siblings and I can't leave them alone to go to campus"
> "I have to either borrow a car or have someone take me to the appointment"
> "My lunch hour is not enough time to visit Financial Aid"
> "I only can come to school during my class hours"

-What Should I Do First?
Students believe in an informal continuum before completing

financial deadlines. First, respondent data groups revealed that they go through the registration processes before financial aid document completion. Secondly, students will wait until they have the right courses, schedule, and professors before they submit their financial aid documents. Third, students will also postpone financial aid processes if they have holds, fees, and fines due to the college. And fourth, students believe that they need first installment money in order to begin and continue the process of registration, and therefore postpone attempting to finish financial aid procedures.

Student data examples:

"We have to see if we get the right classes"

"I heard that I have to clear the hold first"

"I will go to F.A. after I register and get the professors that I want"

-The Developmental Studies Burden

Student's beliefs about Developmental Studies courses lead them to postpone the financial aid application deadline process in several ways. First, students will wait and see if they can retake the THEA test. Second, students will wait for scores to see if they must take developmental courses which they find a waste of time and money. Third, students must negotiate a plan of action depending on their THEA pass or fail status. Lastly, the student must come to terms with the test score status and eventual time spent in developmental classes. Hence, students negotiate the *idea* of attending mandatory developmental courses which later places a large burden on their decisions to return to school. In other words, the burden may be a mountain too steep to climb. In conclusion, while this developmental course dilemma places a huge burden on a student's decisions to re-attend, it also incorporates an untimely four step delay on registration and financial aid procedures.

Student data examples:

"I do not know want I want to do, I'm undecided"

"It depends on the test scores and my work schedule"

"I don't have any more to take until I pass developmental"

-Customer Service Needs

Students expressed a need for a more personal approach to financial aid advising, better customer service, and longer meetings with financial aid counselors. Students claim that they prefer one stop shopping, where only one visit is enough. Students felt that the computer assisted advising is cold hearted, and that staff pay more attention to individual needs. Many students did not know what to bring at the first meeting, and many students wish that advisors did not assume that students know policy.

Student data examples:

"I wish they could spend more time with me, and not be distracted by other students"

"They want me to ask questions, when they should ask more"

"Don't assume that I know, I don't ask because I am not aware"

Implications for Further Research

The data collected from the students dropped for non-payment and from the college success respondents needs further analysis. The key ideas presented above are only a fraction of potential connections, queries, and models present in the body of data.

Secondly, a follow-up in-depth interview study on students dropped for non-payment is necessary. Only 33 previously dropped students were interviewed, therefore, a follow-up study with more respondents is necessary.

The qualitative style of this project successfully provided a glimpse into student's needs and desires surrounding matters of financial aid. Further research could open the doors to insights which could help us understand the complexities of their daily lives. Students may not have voiced these ideas directly in their statements, but, lead us to answer these questions in the future:

Could parents and family be (more) involved in the future?

Where do students get the majority of FA information?

Why don't they apply if they qualify?

What are the interaction effect of work, family, and finances?

Is there shared accountability?