

**Quality of Life Differences Between First-Year Undergraduate
Financial Aid and Non-Aid Recipients**

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Abstract

The literature available on financial aid addresses how aid promotes access and equal educational opportunity by enabling students to matriculate into college. The literature also discusses how financial aid impacts students' ability to persist to degree completion. However, there seems to be little research on how financial aid affects students' lives while they are in college. The present study attempted to address this gap in the existing literature by examining the differences in quality of life between college students receiving financial aid and those not receiving such aid.

For purposes of this study, quality of life was defined by four dimensions culled from the literature: (a) material possessions; (b) housing; (c) use of time; and (d) support mechanisms. Financial aid was defined as any need-based grant, loan, or work-study money awarded to a student.

Data were collected using the Quality of Life survey developed specifically for this study. The survey consisted of 59 items that were designed to measure the four dimensions of students' quality of life. The target sample for this study consisted of 600 first year undergraduate students: 300 financial aid recipients and 300 non-aid recipients.

The findings revealed significant differences in three of the four areas: material possessions, use of time, and support mechanisms. These findings suggest that those who administer financial aid programs and those responsible for creating financial aid policies may wish to consider the role financial aid plays in the quality of life of students.

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CHAPTER ONE

INTRODUCTION

Financial aid programs have had a profound impact on the growth of and access to higher education. A brief review of three such programs reveals the influence they have had on American colleges and universities. Consider first the Servicemen's Readjustment Act (GI Bill) of 1944. This legislation rewarded veterans with financial assistance to attend college. The number of veterans who took advantage of this assistance prompted the growth of higher education and the diversification of the students who enrolled in the academy (Altbach, 1999).

Veterans took advantage of the GI bill in unprecedented numbers. In 1947, 1.1 million veterans were enrolled in college, compared to 1.5 million total students enrolled before the war. The legislation sent thousands of students to college who would have otherwise not had that opportunity. This surge in enrollment resulted in overcrowded institutions, most of which were forced to operate year-round to accommodate the growth in demand (Geiger, 1999).

While the federal government has historically provided financial assistance to colleges and universities, the GI Bill was the first demonstration of the federal government's willingness to fund college students rather than postsecondary institutions. Through the bill, the federal government helped transform attending college in America from an elite to a mass activity (Gladieux & King, 1999).

The second initiative that played a significant role in the development of financial aid programs was the National Defense Act (NDA) of 1958. Motivated by the successful launching of the Russian Sputnik, Congress passed the NDA as a means of accelerating college attendance and strengthening teaching and science education. The act included a program of student loans and graduate fellowships for prospective teachers, scientists, and professional health workers. While loans through the NDA were awarded based on student need, graduate fellowships were awarded regardless of need. The act also provided institutions with a tuition subsidy for each graduate student (Sanders, 1975).

Another financial aid program that had an influence on American higher education was the Higher Education Act of 1965. This legislation denoted the federal government's official commitment to offering financial aid to needy students. Indeed it was enacted with the goal of providing access for those who wished to pursue postsecondary education. Programs were

designed to identify financially needy students and to facilitate their access to colleges and universities through financial grants (Gladieux & King, 1999).

The act led to the development of various student aid programs in response to the increasing cost of college attendance, thus facilitating better access to higher education. The new Educational Opportunity Grant program required colleges and universities to “make vigorous efforts to identify and recruit students with exceptional financial need” (Gladieux & King, 1999, p. 162). The Act also authorized colleges and universities to subsidize the employment of needy students through the College Work-Study program. The Guaranteed Student Loan Program was also authorized during this period as a means of assisting middle-income students and their families with educational costs (Gladieux & King, 1999).

The Higher Education Act also prompted an increase in financial aid funding. The government’s share of financial aid funding increased from \$190 million in 1963 to \$51 billion in 2001 (Lewis, 1989; The College Board, 2001). As a result of this increase in funding, the U.S. Department of Education currently offers student financial aid programs including Federal Pell Grants, Federal Supplemental Educational Opportunity Grants (FSEOG), Federal Work-Study, and Federal Perkins Loans (Fesco, 1993). The addition of the Stafford Loan Program to this roster contributed to the significant increase of federal support for student aid. A brief explanation of the types of financial aid available and the current programs in effect might be useful.

There are three types of financial aid. First, is gift aid, awarded in the form of grants and scholarships that do not have to be repaid. The second type of aid is employment in the form of part-time jobs, which enable students to earn part of their educational expenses. Finally, aid can be awarded through loans, which are funds that have to be repaid with interest (Fesco, 1993).

Financial aid is awarded to students through an application process. To start, students must complete the Free Application for Federal Student Aid (FAFSA) form. Based on the information reported in the FAFSA, financial aid eligibility is calculated using a formula called the Congressional Methodology. The formula determines the family resources available to cover educational costs, also known as the expected family contribution (EFC). Next, the college or university calculates the cost of attending the institution using a prescribed set of criteria. Then, student need is calculated by subtracting the EFC from the institution’s cost of attendance. A

financial aid package is then awarded to the student, which may include a combination of grants, loans, and work-study funds (Fesco, 1993).

Some details about the various programs sponsored by the federal government shed further light on the financial aid process. For example, the Federal Pell Grant program provides grants for undergraduates with no prior bachelor's or professional degree (http://www.ed.gov/prog_info/SFA/StudentGuide/2001-2/pellgrant.html). Eligibility is primarily based on the EFC. The maximum Pell Grant amount awarded to students is \$3,750.

The FSEOG awards funds to undergraduates with exceptional financial need. That is, the students with the lowest EFC as calculated from the FAFSA are awarded FSEOG funds with priority given to students who are also Pell Grant recipients (Lewis, 1989).

The Federal Work-Study (FWS) Program provides part-time employment opportunities to eligible students to help meet the costs of postsecondary education. Eligible students are awarded a dollar amount they may earn. This amount is based on financial need and funding level at the institution. Work-study funds may be earned through part time employment in FWS approved positions either on or off campus (http://www.ed.gov/prog_info/SFA/StudentGuide/2001-2/workstudy.html).

Federal Perkins Loans are low interest loans offered to students with exceptional financial need to help cover the cost of tuition, fees, room, board, and books. If eligible, an undergraduate can borrow up to \$4,000 per year of study. Currently, the interest rate for Perkins Loans is five percent and students are not charged any loan fees (http://www.ed.gov/prog_info/SFA/StudentGuide/2001-2/perkins.html).

The Stafford Loan Program was established as the major program of self-help financial aid for students (Lewis, 1989). Stafford loans are either subsidized or unsubsidized. Subsidized loans are awarded to students with great financial need as determined from the FAFSA application process. The federal government subsidizes the interest of the loan while a student is enrolled in college. An unsubsidized loan can be awarded to any student who applies for aid, regardless of need. Students who receive unsubsidized loans are charged interest from the time the loan is disbursed until the loan balance is paid in full (http://www.ed.gov/prog_info/SFA/StudentGuide/2001-2/directandffel.html).

Another trend that has had an impact on access to higher education is the shift in types of financial aid awarded. This trend reflects the distribution between grants, loans, and work-study

funds the federal government contributes to student aid. Grants are funds that the student does not have to repay (often referred to as free money). On the other hand, loans require repayment after a student graduates from college. Work-study funds require aid students to invest time in order to help pay for educational costs.

Grants accounted for 80% of all aid awarded to students in the mid-1970s; that percentage declined to 48% by the late 1980s (Lewis, 1989). This means that the government has drastically reduced the proportion of free money to student financial aid programs. Just the opposite happened with loans during this period as they shifted from representing less than 20% of the government's total financial aid contribution to more than 50% of all aid programs offered to students (Lewis, 1989). This increase in student borrowing was in part a response to decreased grant funding.

Despite the developments in the financial aid system over the last 30 years, doubts have been raised about whether student financial aid has promoted access and equal educational opportunity (Hansen, 1983). One measure of equal educational opportunity is student persistence. There are a number of studies addressing the impact of financial aid on student persistence through college (Astin, 1975; Cabrera, Nora, & Castañeda, 1992; Somers, 1996; St. John, Kirshstein, & Noell, 1991).

These studies have explored the role of finances on college persistence in terms of variables such as commitment to the institution, and academic and social integration. Results suggest that finances have an indirect effect on persistence by affecting students' academic integration as well as their resolve to persist in college. Specifically, findings indicate that receiving some sort of financial aid facilitates social interactions with other students. Financial aid provides recipients the freedom to engage in social activities because the aid removes the anxiety, time, and effort associated with finding additional funds to cover the cost of college (Astin, 1975; Cabrera et al., 1992).

These studies have also explored the impact particular forms of aid have on persistence. Overall, financial aid does have a positive impact on persistence. Loans, grants, and work-study are effective in promoting persistence (Somers, 1996; St. John et al., 1991). However, different types of aid packages are effective in promoting persistence at various periods during college. Specifically, loans as the only source of aid and loans with grants had a positive impact on persistence for the periods between the first and second year and the third and fourth year of

college. Aid packages with all three types of aid had a positive impact on persistence from the second to third year (St. John et al., 1991).

Another measure of equal educational opportunity is what type of institution a student chooses to attend. Several studies have examined the effect financial aid packages have on student enrollment at a particular institution (Hansen & Stampen, 1989; Heller, 1997; Leslie & Brinkman, 1987; Seneca & Taussig, 1987; St. John & Noell, 1989). These studies have explored student responses to changes in the cost of education and the effect of financial aid on students' decision to enroll. Results indicate that students choose an institution based on factors such as family resources and net cost. All types of financial aid packages have a positive impact on enrollment decisions.

The various financial aid programs that have emerged and their impact on measures of equal educational opportunity may affect the quality of students' lives once they matriculate. It is reasonable to suggest that the ability to pay for educational expenses impacts how well a student lives while in college.

Quality of life has been examined in several disciplines (Sirgy, 1986). For example, economics addresses quality of life in terms of an individual's "total income" (Fox, 1974). The total income perspective suggests that individuals' quality of life is determined by how they allocate their time among activities. Time allocations are assessed in terms of monetary values and the ability to acquire personal possessions, such as clothing, a home, and a car (Fox, 1974). Based on this perspective, quality of life can be measured in terms of use of time and material possessions.

From ecology, quality of life is measured in terms of the environment and the interaction of members within the environment (Bubolz, Eicher, Evers, & Sontag, 1980). The environment includes a person's physical location and the resources available within the location to that person. The resources within the environment promote interrelationships among the inhabitants of the environment (Bubolz et al., 1980). Based on this perspective, quality of life can be measured in terms of housing.

Those who work in public health have addressed quality of life from the perspective of population need in which programs are developed based on the needs of a particular population (Nguyen, Atkisson, & Bottino, 1983). For public health officials interested in quality of life, information about a population is gathered in order to develop services and programs to enhance

the quality of life of that group. This is done in order to improve the well-being of a community and establish a network of support within the community group (Nguyen et al., 1983).

Psychology and sociology are two disciplines that have examined quality of life through different approaches. These approaches have looked at factors that impact the quality of life for particular groups of people such as the elderly, the terminally ill, and patients with mental disorders (Frisch, Cornell, Villanueva, & Retzlaff, 1992). Within these two disciplines, quality of life is measured in terms of happiness and life satisfaction. One factor affecting happiness and life satisfaction is the availability of a support network, which might include family, friends, and co-workers. Based on the public health, psychological, and sociological perspectives, support mechanisms are an important measure of quality of life.

In summary, the financial aid system has expanded extensively since the enactment of the GI Bill in 1944. The intent of federal financial aid is to promote access and equal educational opportunity with respect to higher education. Studies that have explored whether those objectives have been achieved, however, are equivocal. While studies relating financial aid and persistence suggest that all forms of aid have a positive impact on persistence, different types of aid packages were differentially effective at different periods during students' college experience. There seems to be a difference in the purpose of financial aid programs. Some, like the Pell Grant and FSEOG, are a means of granting students access to higher education. Others focus on promoting persistence to degree completion (e.g., Stafford Loan Program). The focus of the literature on financial aid addresses how aid enables students to "get in the door" with aid and whether aid helps them "get out the door" or complete college.

It would seem that research is needed on how financial aid affects students' lives while in college. In this sense, the literature on quality of life might be relevant. The present study attempted to address this gap in the existing literature by examining the differences in quality of life between college students receiving financial aid and those not receiving such aid.

Purpose of the Study

The purpose of this study was to discover if there were differences in quality of life between first year undergraduate students receiving financial aid and those not receiving such aid. For purposes of this study, quality of life was defined by four dimensions: (a) material possessions; (b) housing; (c) use of time; and (d) support mechanisms. Financial aid was defined as any need-based grant, loan, or work-study money awarded to a student.

A quantitative technique was used to collect data in this study. The researcher created a survey instrument to collect data from participants about the four dimensions of quality of life.

Research Questions

Specifically, the study was designed to address the following research question and subquestions:

1. Are there differences in the quality of life of first year undergraduate students between financial aid and non-aid recipients?
 - (a) Are there differences in material possessions between first year aid and non-aid recipients?
 - (b) Are there differences in housing between first year aid and non-aid recipients?
 - (c) Are there differences in use of time between first year aid and non-aid recipients?
 - (d) Are there differences in support mechanisms between first year aid and non-aid recipients?

Significance of the Study

This study had significance for practice as well as for future research and policy in higher education. In terms of future practice, results from this study might be useful to financial aid administrators, parents, federal officials, and student affairs professionals.

This study addressing quality of life issues between aid and non-aid first year undergraduate students was important for financial aid administrators. Results informed aid administrators about quality of life issues among financial aid recipients. Results from this study might help administrators develop financial aid programs that address these issues.

Parents might also find results from this study useful. Understanding the dimensions of quality of life might help parents become more aware of the outside financial responsibilities aid recipients face as college students. Results may encourage parents to plan for the college education of their children early.

This study was also important for federal officials. Results from this study provided officials with information about financial aid funding and its effect on aid recipients' quality of life. Results from this study may encourage federal officials to reexamine current funding appropriations for financial aid programs.

This study was also important for student affairs professionals. Results from this study regarding students' support mechanisms may help professionals learn more about the academic

and social support needs of financial aid recipients. Findings from this study might assist professionals in designing support programs and services that enhance the quality of life for such recipients.

This study also had significance for future research. The present study addressed quality of life among financial aid and non-aid first year undergraduate students. An additional study could be conducted to discover the quality of life differences between aid and non-aid recipients at other class levels (e.g., sophomores, juniors). Results from such a study would further expand the information available about quality of life among financial aid recipients in general.

Another study could address the differences in quality of life between need-based and merit-based undergraduate aid recipients. The present study differentiated quality of life between students who received need-based financial aid and students who received no aid. This future study would enable researchers, student affairs professionals, and financial aid administrators to understand quality of life differences by type of aid.

Other research could investigate quality of life in terms of financial aid packages over time. A study about how a student's aid package changes while in college would examine the change in proportion of grants, loans, and work-study offered each year. This study would relate to the present study by discovering the impact aid package changes have on a student's quality of life.

The present study was also significant for financial aid policy at the institutional, state, and federal levels. At the institutional level, this study informed financial aid administrators of the quality of life issues aid recipients face. The results of this study may help aid administrators reassess the definition of cost of education when awarding financial aid to students.

At the state level, this study informed state policymakers about the impact of need-based aid on the quality of life among first year college students. Results from this study may help state policymakers assess what type of state aid programs to develop.

The study was also significant for financial aid policy at the federal level. Results from this study informed federal policy makers of the differences in quality of life between aid and non-aid recipients. The results may prompt policy makers to reexamine financial aid policies to address quality of life issues.

Delimitations

As with all research, there were several delimitations associated with this study. First, this study confined itself to financial aid students who received need-based grants, loans, or work-study funds. This may have limited the results by not addressing quality of life issues for students who receive merit-based aid or a combination of need-based and merit-based aid.

Second, this study confined itself to the differences in quality of life among first year undergraduate students. This study did not address other undergraduate or graduate student populations. Consequently, results about quality of life may be limited to first year students.

Third, data regarding quality of life were collected from a sample of students from a single institution of higher education. It is possible that students view dimensions of quality of life differently at other institutions. If so, the results might have been influenced.

Despite these limitations, the present study was important because it addressed the quality of life differences between financial aid and non-aid recipients. Results from this study were beneficial in developing an awareness of students' quality of life issues. This study also added to the body of literature on financial aid in general.

Organization of the Study

The present study is organized around five chapters. Chapter One provided an introduction to the study, the purpose and research questions of the study, and significance of the study. Chapter Two reviews the literature about quality of life and financial aid. The research design and data collection procedures are discussed in Chapter Three. The results from the study are outlined in Chapter Four. The final chapter discusses those results in detail and offers implications for future practice, research, and policy.

CHAPTER TWO

LITERATURE REVIEW

In order to gain a better understanding of the differences in quality of life between financial aid and non-aid first year undergraduate students, it was first necessary to examine the literature on financial aid in general. Two groups of studies emerged in this review: studies about the impact of financial aid on institution choice and enrollment trends and the effect of financial aid on student persistence.

To add to the understanding of the differences of quality of life between financial aid and non-aid first year undergraduates, it was necessary to examine approaches to quality of life in broad terms. Several approaches to quality of life emerged in this review: (a) economics; (b) ecology; (c) psychology.

To thoroughly explore the dimensions of quality of life and its relationship with financial aid it was also necessary to examine the research on quality of life. Three groups of studies emerged in this review: psychological studies related to quality of life; sociological studies related to quality of life; and, educational studies related to quality of life. This literature review is organized around these three major categories and their respective sub-categories.

Financial Aid Research

Financial aid research has focused on the areas of how aid facilitates educational opportunities. Two aspects of educational opportunity addressed in the literature deal with institution choice and enrollment and student persistence.

Institution Choice and Enrollment Trends

Student price response as it relates to institutional choice and enrollment trends is based in student demand theory (Leslie & Brinkman, 1987). This theory suggests that (1) enrollment rates will be negatively associated with prices charged to students; (2) enrollment rates will be positively associated with amounts spent on student aid; and (3) enrollments among institutions will be positively associated with the tuition prices charged by competitors. In their review of studies of the relationship between price and college enrollment, Leslie & Brinkman (1987) noted the relieving effects of financial aid for lower income students.

Heller (1997) reviewed several studies on the relationship between financial aid and enrollment. Observations from the review suggest that decreases in financial aid also lead to declines in enrollment. The effect differed depending on the type of aid awarded; enrollments are

more sensitive to diminished levels of grants than to diminished levels of loans or work-study funds. The review also found that community college students are more sensitive to tuition and aid changes than students who attend 4-year public colleges and universities.

Financial aid also has an impact on minority student enrollment. In their analysis of the effects of financial aid on enrollment decisions for minority students, St. John and Noell (1989) found that all aid packages had a positive effect on enrollment decisions and all types of aid had a positive effect on minority students' enrollment.

Somers and St. John (1993) tested a model for assessing the impact of financial aid packages on students' college enrollment decisions at one institution. The study analyzed three financial aid variables to compare different approaches to assessing the effects of aid.

One analysis examined whether the receipt of any financial aid influenced first-time attendance. Results revealed that African-American applicants were 22.6 percent less likely to attend when only receipt of aid was considered. Overall, however, results showed that the receipt of an aid offer was significantly and positively associated with enrollment. The receipt of aid increased the probability that the average accepted applicant would enroll by about 23 percentage points.

The second analysis addressed the variable of amount of aid and its influence on attendance. Results from this analysis indicated that the total amount of aid was significantly associated with an increase in first-time attendance and that aid applicants from low- and high-income groups were more likely to attend. Specifically, the average accepted applicant was 6.2 percentage points more likely to attend per \$1,000 in aid awarded.

The third analysis considered the amount of different types of aid and their effect on enrollment trends. Only scholarships were significantly associated with first-time attendance at the institution in this study. Applicants who were awarded scholarships were 23.5 percentage points more likely to attend for each \$1,000 in aid awarded.

In another study, St. John, Paulsen, and Starkey (1996) examined the influence of finance-related reasons on college choice. This study reported a significant relationship between college choice and financial aid package. The study also suggested a positive relationship between college choice and other finance-related factors such as low tuition cost, and low living costs.

This section reviewed studies on one aspect of equal educational opportunity: institution choice and enrollment trends. Given this summary, it is appropriate to review another aspect of equal educational opportunity: student persistence.

Student Persistence

Persistence refers to the factors that influence a student to continue study at an institution to degree completion (Astin, 1975). Researchers have identified finances as one factor influencing student persistence (Cabrera et al., 1992; Fenske, Porter, & DuBrock, 2000; Murdock, 1987; St. John et al., 1991; St. John & Starkey, 1994; Somers, 1996; Terkla, 1985). Specifically, researchers have addressed the effect of financial aid as a component of finances on persistence.

Cabrera et al. (1992) examined the role of finances on college persistence in terms of variables such as academic and social integration and intent to persist. The most important factor affecting academic integration was satisfaction with financial support. Financial aid was found to have a significant direct effect on students' socialization process as well as their intent to persist through college.

Terkla (1985) analyzed the relationship of student background, pre-college academic factors such as high school grade point average (GPA), occupational and educational goals, institutional characteristics, college performance, and financial assistance to student persistence. Findings from the analysis showed that financial aid had the third strongest effect on persistence after high school GPA and degree level goal. Specifically, 56.5% of those receiving aid were more likely to persist to degree completion as compared to non-aid recipients whose chance of completion was 43.5%.

Murdock (1987) conducted a statistical analysis of the findings of existing studies that investigated the relationship between student persistence and financial aid. The analysis resulted in several conclusions: (a) financial aid does promote student persistence; (b) financial aid has a stronger effect on the persistence of two-year students than four-year students; (c) financial aid appears to have a stronger effect on persistence for students attending private institutions than for those attending public institutions; and (d) financial aid has a stronger effect on persistence during the latter years of college than on the first year.

Different types of aid packages have effects on persistence (St. John et al., 1991). In an analysis of the effect of financial aid on persistence, researchers examined three periods of

persistence: (a) first-to-second-year; (b) second-to-third-year; and (c) third-to-fourth year. Results from this study indicate that aid packages with loans as the only source of aid and packages comprised of both loans and grants have a positive impact on persistence for two of the three periods. Aid packages with a combination of loans, grants, and work-study funds have a positive impact on persistence in one of the time periods. The researchers concluded that loans as well as grants and work-study funds are effective in promoting persistence.

Fenske et al. (2000) conducted a longitudinal study that examined the financial aid and persistence of women, underrepresented minorities, and needy students majoring in science, engineering, and math (SEM). Four consecutive freshmen cohorts were tracked throughout their college careers. Results indicated SEM majors persist and graduate at higher rates, but take longer than non-SEM majors to earn degrees. Women, underrepresented minorities, and needy students receive more gift aid (free money) than other student populations. Results also indicated that loan indebtedness increases rapidly for both SEM and non-SEM majors during college.

Another study examined a different student population. Using the National Postsecondary Student Aid Survey of 1986-1987, St. John and Starkey (1994) assessed the impact of tuition charges and the amount of student aid awarded on persistence by traditional-age college students in community colleges. Findings from this study indicated tuition charges are significant and negatively associated with persistence. Specifically, a \$100 tuition differential decreases the probability of persistence of the average student by 1.4%. Also, financial aid in the form of grant awards is significant and negatively associated with persistence. The average grant award decreased the probability of student persistence by 2.1%. The researchers related this negative association to the fact that the grant awarded did not fully meet the financial need of students.

Other forms of financial aid can also have a negative impact on persistence. In a study addressing the effect of financial aid on within-year persistence, Somers (1996) found aid is negatively associated with persistence. Specifically, loan recipients are less likely to persist than scholarship recipients. The researcher attributed the negative impact of aid on persistence to the financial distress a student may experience due to inadequate financial aid funding.

This provides a brief review of financial aid research. Since the present study also focused on quality of life issues, it was necessary to examine different approaches to quality of life.

Approaches to Quality of Life

Several disciplines have examined and developed their own approaches to defining factors that affect quality of life, but three are most relevant to this study. The following section outlines the economics, ecology, and psychology approaches to quality of life.

Economics Approach

From an economics perspective, Fox (1974) approached quality of life in terms of individuals' total income. The researcher assessed participants' use of time among various behavior settings, including work, social, and personal activities. In this study, use of time was recorded in a time budget or log of the sequence and duration of activities in which an individual participated.

Activities in this study were divided into two groups: (a) primary activities and (b) secondary activities. Primary activities were subdivided into seven major categories: (a) work related; (b) housework; (c) personal care; (d) family tasks; (e) education and organizations; (f) mass media; and (g) leisure. Work-related activities included regular work, a second job, and trips to and from work. Housework included activities such as preparing food, cleaning house, doing laundry, and caring for pets. Personal care involved activities such as sleeping, eating, and resting. Family tasks addressed time spent on activities such as child care, shopping, and non-work related trips. Education and organizations involved time spent in school and or studying and participation in civic groups or organizations. Mass media activities included watching television, listening to the radio, and reading. Activities associated with the leisure category included conversations with friends, social life activities, and vacations (Fox, 1974).

Secondary activities were divided into the same seven categories as the primary group. However, secondary activities were identified as those that occurred simultaneously with primary activities. The major secondary activities identified in this study were conversation and mass media activities (Fox, 1974).

The total income was determined by how time was allocated among the various activities. Time allocations and rewards from participation within the different behavior settings were analyzed in terms of monetary values. The level of monetary value placed on the different behavior settings determined individuals' ability to participate in other behavior settings and also their ability to acquire personal possessions. Acquisition of personal possessions such as

clothing, a home, and a car was directly related to individuals' balance of time allocation among the various behavior settings and their satisfaction with quality of life (Fox, 1974).

Ecology Approach

Another group of scholars has examined quality of life from an ecology approach. The ecology approach addresses quality of life in terms of a human ecological framework. The framework is based on a human ecosystem, which consists of three concepts: (a) human envired unit; (b) environments; and (c) interactions between and within concepts (Bubolz, et al., 1980). Human envired units can involve individuals or groups that share common resources, goals, values, and interests and have some sense of common identity. The human envired unit is located in a particular space at a point in time. Families, neighborhoods, cities, or states are examples of human envired units.

Environments include natural, human constructed, and human behavioral environments, all of which provide resources necessary for life (Bubolz et al., 1980). The natural environment is defined as the environment formed by nature with space-time, physical and biological components. These components constitute the basis for the support of human life. Examples of natural environments include land, energy, and climate.

A human constructed environment is defined as the environment altered or made by human beings. Included in the human constructed environments are transformations of physical and biological environments, as well as other social and cultural institutions such as educational, political, and religious systems (Bubolz et al., 1980). Neighborhoods, communities, and social norms and values are examples of human constructed environments.

Human behavioral environments are the environments of socialized human beings and their interrelated behaviors. This environment is necessary for meeting physical, biological, social, and psychological needs for love and relationships, communication, knowledge and learning, and for self-fulfillment (Bubolz et al., 1980). Examples of human behavioral environments are family, friends, and colleagues from work and school.

Interaction between and within the human envired unit and environments addresses the influence one part of the ecosystem has on another. Interaction occurs on several levels. Humans are dependent upon their environments to satisfy needs and desires. Humans also adapt to or change their environments to achieve a better person-environment fit. Humans therefore

transform their environment and the environment, in turn, transforms humans (Bubolz et al., 1980).

The human ecological framework considers quality of life in terms of individuals' well being and the environment in which they live. The ability of the environment to provide resources necessary for an individuals' well being determines the level of quality of life. The human envired unit, which can be an individual or a group of individuals such as a family, offers quality life indicators that measure the conditions or status of a group of people. Quality of life indicators also describe conditions of the environment or they may describe the interaction of a group of people with the environment.

Psychology Approach

Psychology's approach to quality of life comes from the human development perspective. Sirgy (1986) developed a quality of life theory derived from Maslow's human development need hierarchy. The hierarchy of needs (Maslow, 1954) includes lower-order to higher-order needs including: (a) biological needs (e.g., food, water, oxygen); (b) safety needs (e.g., physical and psychological security); (c) social needs (e.g., need for affiliation, friendship, belongingness); (d) esteem needs (e.g., need for achievement, success, recognition); and (e) self-actualization needs (e.g., need for creativity, self-expression, integrity, self-fulfillment).

The theory consists of two basic constructs. First, quality of life is defined in terms of the hierarchical need satisfaction of members of a group or population (Sirgy, 1986). Higher levels of satisfaction with biological, safety, social, esteem, and self-actualization needs relate to a higher quality of life for those members or that particular group.

Second, societal institutions, which include (a) productive; (b) maintenance; (c) managerial/political; and (d) adaptive institutions impact needs satisfaction level (Sirgy, 1986). Productive institutions address the production of wealth, goods, and services for the general public. Maintenance institutions involve educating citizens for roles in society, such as schools and churches. Managerial/political institutions are concerned with insuring society's security through organizations like political systems, professional associations, and labor unions. Adaptive institutions create and apply knowledge to societal problems through organizations such as universities. The positive changes associated with each societal institution impacts how well human needs are satisfied and quality of life for a particular population.

This section offered a brief summary of the different approaches to quality of life. Since the present study relates to quality of life research, it was necessary to examine existing quality of life research.

Quality of Life Research

Research on quality of life is centered on three different areas: (a) life quality for demographic or cultural subgroups; (b) how the use of time, effects of age and period relate to life quality; and (c) a concern for the individual's social and psychological well being (Andrews, 1986). The quality of life research reviewed for this study focuses on the psychological, sociological, and educational studies related to quality of life.

Psychology Studies

Psychology studies related to quality of life address individuals' ability to derive meaning from their life. These studies are related to meeting the self-actualization needs of an individual. Research has identified several factors that affect life meaning and as a result, quality of life. In an exploratory study, participants identified factors such as religious beliefs, career achievement, relationships with family and friends, sense of accomplishment, and sense of belonging as indicators of life quality (Wong, 1998). The variety of factors that impact the meaning and quality of life also vary by age group (young, middle-aged, elderly). Wong (1998) assessed the meaning and quality of life by age group along nine factors: (a) achievement striving; (b) religion; (c) relationship; (d) fulfillment; (d) fairness-respect; (e) self-confidence; (f) self-integration; (g) self-transcendence; and (h) self-acceptance.

Results from this study indicated that self-confidence has the highest rating for all age groups. Religion as a factor impacting life meaning and quality has the lowest average rating. The researcher attributed this to the fact that only the elderly group rates religion as an important factor. The elderly group has the highest rating for self-acceptance as well. Results from this study indicated that the factors related to life meaning and quality impact age groups differently.

Psychology studies also address specific concepts of the discipline. Abbey and Andrews (1986) evaluated the concepts of depression and anxiety in terms of overall quality of life. Results from the study indicated a strong relationship between psychological concepts and perceptions of life quality. Depression and anxiety relate strongly and negatively to life quality perceptions (Abbey & Andrews, 1986).

Subjective psychology concepts such as human happiness and satisfaction are also addressed in quality of life research (Inglehart & Rabier, 1986). These concepts are affected by time and the interaction between cultural and individual factors. Subjective well-being, in terms of happiness and satisfaction, reflects a gap between an individual's aspiration to achieve happiness and satisfaction and their perceived life situation. In short periods of time, changes in life circumstances affect ideas of subjective well being; whereas long periods of time allow for aspirations to adjust to changing circumstances resulting in little change in subjective well-being.

This subsection offered an overview of psychology studies related to quality of life research. Given this overview, it is appropriate to address the sociology studies related to quality of life research.

Sociology Studies

The human ecological approach provides the basis for sociological studies related to quality of life. Bubolz et al. (1980) designed a study to assess the quality of life of a group of people in their environments. In this study, quality of life was a result of the interaction of individuals with resources from the environment and the degree of person-environment fit. The perceived overall quality of life (POQL) and community satisfaction (COMSAT) were measured through different factors. In terms of POQL, results indicated that family life, health, safety, housing, and financial security ranked highest in importance. In terms of COMSAT, family life, religious faith, food, work, and safety ranked highest in importance with respect to satisfaction (Bubolz et al., 1980).

Dimensions of the human ecological approach are also addressed in quality of life research (Campbell, Converse, Rodgers, & Marans, 1976). Community satisfaction is one dimension of the human ecological approach to quality of life. Community refers to the local unit, such as a city, town, or county, in which a person lives. In one study, community satisfaction was measured in terms of community attributes such as public schools, climate, streets and roads, parks and playgrounds, police, and public transportation (Campbell et al., 1976). Satisfaction with the community was directly related to an individual's perception of quality of life. That is, there is a residential component to life quality and satisfaction with the community impacts on quality of life.

Neighborhood satisfaction is another dimension of the human ecological approach to quality of life. Satisfaction was measured in terms of convenience, upkeep of neighboring

homes, neighbors, safety at night, and locking doors at night (Campbell et al., 1976). Within the context of the neighborhood is a final dimension to the human ecological approach: an individual's satisfaction with the home. Home satisfaction was measured in terms of a well-built structure, the size of rooms, heating, and costs (Campbell et al., 1976). The various environmental dimensions addressed in the Campbell et al. studies suggest various dimensions of the human ecological approach affects the quality of life.

Social well-being is also affected by social support. Social support involves the flow of emotional concern, instrumental aid, information, and appraisal between people. Emotional concern deals with feelings of esteem, trust, and concern. Instrumental aid addresses money and labor. Informational support involves advice, suggestions, and directives. Appraisal involves support through affirmation and feedback. The extent and nature of an individual's social relationships predict quality of life. Social support affects quality of life in three ways: (1) by promoting human health and well-being; (2) by reducing stress or health hazards at work or elsewhere; and, (3) by preventing the negative effects of stress or health hazards (House, 1986).

This subsection provided a brief overview of the sociology studies related to quality of life research. It was also necessary to review the educational studies related to quality of life research.

Educational Studies

Educational studies related to quality of life are based on an ecological perspective (Benjamin & Hollings, 1995; Hendershott, Wright, & Henderson, 1992; Okun, Kardash, Stock, Sandler, & Bauman, 1986). The ecological perspective suggests there are several environmental factors that impact students' satisfaction with their educational life.

Hendershott et al. (1992) conducted a survey to determine the correlates of overall quality of life and assess the contributions of demographics and various student life domains to satisfaction with university life. The domains conceptualized for the survey were academic life, social life, housing, student services, and friendships. Responses to the survey indicated that students are satisfied with their academic experience, social lives, and living environments. Satisfaction with social life, friendships, and academic life have the strongest effects on students' overall sense of well-being. In terms of demographics, being female is positively associated with overall personal well-being or satisfaction with the quality of university life. Age also has a positive effect; the older the respondent, the higher the satisfaction with university life.

In another study, Benjamin and Hollings (1995) conducted an exploratory study of the quality of student life for college seniors. The researchers measured satisfaction along variables which included living arrangements, student services, support received, and campus life. Results showed that satisfaction varies widely across respondents, and that they are more likely to be satisfied in social areas than in academic ones. Satisfied students have areas of dissatisfaction, including student services, facilities, and academic programs. In general, the respondents' quality of life and satisfaction with the campus is moderate.

Okun et al. (1986) measured the perceptions of the quality of academic life among college students. The researchers developed a Perceived Quality of Academic Life (PQAL) scale, which asked respondents to report their satisfaction with their overall education, the classes they were taking, their overall learning, the faculty, their progress toward their degree, and how well they were doing in their classes. Results indicated variability in student scores on the scale across samples, but the researchers found that students are "mostly satisfied" with their academic experience.

Conclusion

This review provided a brief examination of the literature on financial aid, the different approaches to quality of life, and the research on quality of life. In terms of financial aid research, there are studies on how aid influences persistence and satisfaction among college students. In terms of quality of life, there are psychology studies that focus on individuals' happiness, sociology studies that address interactions within the environment, and educational studies that highlight satisfaction with social and academic life. But, there aren't studies that connect financial aid and quality of life.

The present study attempts to fill that gap. The focus of the present study was to discover the differences in quality of life between undergraduate first-year college students who receive financial aid and those who do not. Results from this study contributed to the body of literature on financial aid as well as the work on quality of life.

CHAPTER THREE

METHODOLOGY

The purpose of this study was to discover if there were differences in quality of life between first year undergraduate students who were recipients of financial aid (FAs) and those who did not receive aid (NFAs). For the purpose of this study, quality of life was defined as: (a) material possessions; (b) housing; (c) use of time; and (d) support mechanisms. Financial aid was defined as any need-based grant, loan, or work-study money offered to a student.

Data were collected using a survey designed by the researcher in order to gain a better understanding of the dimensions of quality of life for first year undergraduate students. Specifically, this study was designed to explore the following research questions:

1. Are there differences in the quality of life experienced by first-year FAs and NFAs?
 - (a) Are there differences in material possessions between first-year FAs and NFAs?
 - (b) Are there differences in housing between first-year FAs and NFAs?
 - (c) Are there differences in use of time between first-year FAs and NFAs?
 - (d) Are there differences in support mechanisms between first-year FAs and NFAs?

This chapter describes the methodology employed in the study including sample selection and instrumentation. Procedures used to collect and analyze the data are also discussed.

Sample Selection

The research questions posed in the study suggested the need to select participants who met different selection criteria. Since all first year undergraduate students who attended the institution at which the study are required to live on campus during their first year, the participants in this study all lived on campus. Therefore, two samples were needed for this study: (a) on-campus FAs and (b) on-campus NFAs.

Beyond this initial criterion, all participants were expected to meet two other criteria. The first criterion was that all participants had to be first-year students. The researcher selected first-year undergraduate status as a criterion because the majority of need-based financial aid programs are available to undergraduate students only and first-year students are undergraduates. Additionally, one premise behind the study was that financial aid enabled students to matriculate to higher education but that the quality of life beyond matriculation for FAs was very different than the quality of life for NFAs. Studying first-year students enabled the researcher to explore differences in quality of life when any differences might just be emerging.

The second criterion for participating in this study was that all financial aid students must have received need-based aid in the form of grants, loans, or work-study funds. The researcher assumed that students receiving need-based aid depended on their aid packages as the main source of funding to cover the cost of college attendance. It was also assumed that this dependence on financial aid would affect the quality of life of FAs.

The researcher hoped to retrieve data from 150 of each type of participant (FAs and NFAs). Since data were collected via a survey that was administered online, participation rate was a consideration when calculating an appropriate sample size. Given that, the researcher decided to invite 300 of each type of student to participate. If she achieved a 50% participation rate, that would yield data from 150 FAs and 150 NFAs.

The researcher obtained two random samples from the Office of Institutional Research at the institution where the study was conducted to recruit participants for this study. One sample contained the names and email addresses of 300 on campus FAs. The second sample contained the names and email addresses of 300 on campus NFAs. The researcher used the email addresses to contact potential participants for the study.

Instrumentation

A survey instrument, the Quality of Life (QOL) survey, was designed specifically for this study. The QOL was designed to address the research sub-questions regarding material possessions, housing, use of time, and support mechanisms. The QOL was placed online using a web-based survey design program. A copy of the QOL can be found in Appendix A.

The QOL consisted of five sections. The first section of the instrument, entitled Personal Belongings, elicited data about material possessions. The items in this section asked about various material possessions of each participant. For example, participants were asked whether or not they owned a car. Participants who owned a car were asked details such as make, model, and year of the car and payment and insurance responsibilities. Participants were also asked whether they owned other material possessions such as stereos, televisions, and computers. Details about each item such as year purchased were also asked. This approach enabled the researcher to identify not only what types of possessions the participants owned but the quality of those items as well. For example, both FAs and NFAs might own automobiles, but if the majority of one group owned cars produced in the past five years while a majority in the other

group owned models that are more than five years old, inferences about quality of life might be made.

The second section of the instrument was entitled Housing. Benjamin and Hollings (1995) identified satisfaction with living arrangements as a variable of quality of life. The first question in this section asked the participant to indicate the number of roommates they had. Since all participants lived on campus, the remaining questions in this section asked about satisfaction with their housing arrangement. For example, they were asked how satisfied they were with the cleanliness of their room and the noise levels in their living area. This section enabled the researcher to identify participants' levels of satisfaction with their environment.

The third section of the survey was entitled Use of Time. Fox (1974) conducted a study that examined use of time in terms of categories of activities. Since some categories identified by Fox were relevant to the present study, the researcher adopted those categories and developed items for the survey around those categories. They were grouped into six activity categories in the survey: (a) work-related; (b) housework; (c) personal care; (d) education; (e) mass media; and (f) leisure. Questions in this section asked the participants to indicate how much time they spent per week participating in the different activity categories. For example, in the work-related category, participants were asked to indicate how much time per week they spent working at a job and traveling to and from their job. In the housework category, participants indicated how much time per week they spent on activities such as cleaning and doing laundry.

The fourth section of the survey was entitled Support Mechanisms. This section asked questions about the participants' sources of emotional and financial support. For example, participants were asked to report what they do or who they talk to when they are stressed. Participants were also asked to indicate how they were paying their college expenses such as tuition, room, board, transportation, books, and supplies.

The last section was created to gain demographic information about the participants. In this section, participants were asked to report their age, gender, race, intended major, and name of residence hall. Participants were also asked to indicate their status as an FA or NFA. FAs were asked to report the total amount of financial aid received for the school year. The demographic section also sought family background information such as family size and number of family members in college.

The researcher had a group of three experts review a draft of the survey and provide feedback about the questions and instructions. The experts included the Director of Financial Aid, the Director of Academic Assessment, and an Associate Professor of Higher Education and Student Affairs at a major research university. These individuals all had expertise in issues related to financial aid and experience in survey design. The QOL was revised to reflect suggestions made by the group of experts.

Validity and Reliability

Validity relates to the extent to which an instrument measures what it is designed to measure (Creswell, 1994). One way to establish and enhance validity is to have experts review the instrument prior to its use in a study. The QOL survey was reviewed for content by a group of three experts to enhance the validity of the QOL.

Reliability relates to the extent to which an instrument accurately measures a phenomenon with different groups of participants at various times (Creswell, 1994). Since the QOL was designed specifically for this study and administered only once to a single group of respondents, no tests of reliability were run.

Data Collection Procedures

Before beginning the data collection process, the researcher received approval from the Institutional Review Board for Research Using Human Subjects (IRB) at the institution where the study was conducted. After obtaining permission from the IRB to conduct the study, the researcher began collecting data.

Once the researcher received sample names and email addresses from the Office of Institutional Research, potential participants were contacted via an email message. The researcher identified herself, offered a short description of the study, described an incentive for participation, provided an Informed Consent letter, and provided the URL to the online QOL survey. Incentive for participation in the study was a prize drawing for one of six \$50 cash prizes.

Participants were informed in the email message that by clicking on the URL to the survey, they agreed to the information outlined in the informed consent letter. A copy of the email message sent to potential participants can be found in Appendix B.

The informed consent letter offered a brief description of the study and addressed the issue of confidentiality in the study. The informed consent letter also explained participant and

researcher responsibilities in the study as well as the process for the incentive drawing. A copy of the informed consent letter can be found in Appendix C.

One week after potential participants were contacted via email, the researcher sent a second email, which contained the same information as the first, as a reminder for participants to complete the survey. Participants who completed a survey were placed into a drawing for one of the six \$50 cash prizes.

Data Analysis Procedure

Upon a participant's completion of the QOL, the researcher coded the survey for analysis. Lack of response to any question on the survey was coded as 0. Data analysis involved categorizing responses to questions and running a series of tests using SPSS for Windows.

Some responses in the demographics section of the QOL yielded categorical data. The researcher analyzed the responses and determined codes for items in this section. For example, the researcher coded gender by identifying males as "1" and females as "2." Financial aid status on the QOL was coded. FAs were coded as "1" and NFAs were coded as "2." Race was also coded in a similar manner. The researcher assigned the following codes for each racial group: Caucasian = 1; African American = 2; Asian/Pacific Islander = 3; Hispanic = 4; and Native American = 5.

Other responses in the demographics section yielded descriptive data. For example, information such as intended major, name of residence hall, and total number of family members provided the researcher with descriptive data about the participants that was used to further explore differences in statistical findings. The researcher sorted responses by participant group (FAs and NFAs) and then listed responses to descriptive items by each group.

To answer the research sub-questions, the researcher calculated the frequency with which participants responded to relevant survey questions. For example, the first research sub-question addressed the differences in material possessions between financial aid and non-aid participants. In this section of the QOL, participants were asked if they owned items such as a car, computer, stereo, and television. The frequencies with which participants responded yes or no were calculated. Then the researcher conducted a series of chi-square analyses to see if there were any significant relationships between actual and expected frequencies with which the two groups of students (FAs and NFAs) owned certain types of items. Participants were also asked to report details such as make, model, age, and who was responsible for payment of the item in the

materials possession section of the survey. Details were summarized and used to expand upon the chi-square findings. For example, details about the make and model of a car were used to see if there were any differences in types of vehicles financial aid and non-aid students owned. This approach rendered information about each item on the Material Possession scale. The researcher examined these results collectively in order to draw conclusions about overall differences with respect to differences in possessions between FAs and NFAs.

The second research sub-question dealt with housing as a factor affecting quality of life. Within the Housing section of the QOL, participants were asked to indicate their level of satisfaction with different aspects of their housing arrangement, such as cleanliness and privacy. Levels of satisfaction were coded: “1” for Not Satisfied; “2” Satisfied; “3” for Very Satisfied. The researcher calculated the frequency with which participants responded to each question and conducted a chi-square to determine if there were differences in level of satisfaction between FAs and NFAs on each item. To determine if overall differences existed between FAs and NFAs in terms of housing, the researcher looked at the collective results from the eight items in this section of the QOL.

The third research sub-question in this study related to use of time as a factor affecting quality of life. In the Use of Time section of the QOL, participants were asked to report, on average, how much time they spent per week on various work-related, housework, personal care, education, mass media, and leisure activities. Participants had five options for responses in this section: 1 = Less than five hours per week; 2 = six–ten hours per week; 3 = 11-15 hours per week; 4 = 16-20 hours per week; and 5 = more than 20 hours per week. The frequency with which participants indicated the amount of time per week they spent on the various activities was calculated. The researcher then conducted a series of chi-square analyses to determine if there were any significant relationships between actual and expected frequencies with which the two sample groups (FAs and NFAs) spent their time. The researcher then analyzed the chi-square results from all items in this section to draw conclusions about use of time overall.

The last research sub-question dealt with support mechanisms. In this section of the QOL, participants were asked to report their sources of emotional and financial support. Frequencies of participant responses were calculated. A series of chi-square tests was run to see if there were any significant relationships between FA’s and NFA’s support mechanisms. The

chi-square results for all items were analyzed in order to draw conclusions about overall support mechanisms.

This chapter described the sample selection, data collection, and data analysis procedures used in this study. The QOL was used to gather data about the differences in quality of life between financial aid and non-aid first year undergraduate students. The survey was deemed sufficient to gather information to answer the research questions posed in the study.

CHAPTER FOUR

RESULTS

The purpose of this chapter is to report the results of the data analysis. The chapter is organized into three sections. The first section describes changes to the original data collection procedures. The second section provides a description of the demographic characteristics of the sample. The final section of the chapter describes the results of the study. Results are reported in the order of the research questions.

Changes in Data Collection Procedures

Two changes were made to the data collection procedure. First, the original data collection procedure called for one reminder email to be sent to participants. In an effort to increase participation in the study, a second email reminder was sent to participants. Fifty-eight additional participants completed the survey as a result of this additional effort.

Second, the original incentive for participants to win one of six \$50 cash prizes was changed to twelve \$25 cash prizes in order to increase participation in the study. Participants were notified of this change in incentive in both email reminders.

Description of the Sample

A total of 205 surveys were completed by participants, representing 34% of the potential participant sample. The demographic characteristics of the sample are described below and summarized in Table 1.

Fifty-seven percent (57%) surveyed identified themselves as financial aid recipients (FAs). Forty-three percent (43%) identified themselves as non-financial aid recipients (NFAs).

Fifty-six percent (56%) of the respondents indicated they were 18 years old or younger. Forty-four percent (44%) were 19 or older. Forty-five percent (45%) of respondents were male. Fifty-five percent (54%) were female.

Seventy-six percent (76%) of participants indicated they were Caucasian. Ten percent (10%) were African-American. Another 10% of participants identified themselves as Asian, Pacific Islanders. Two percent (2%) of participants were Hispanic. Two participants (1%) failed to indicate race on the survey.

Six percent (6%) of participants indicated an annual family income range of \$0-\$24,999. Eighteen percent (18%) reported a family income of \$25,000-\$49,999. Twenty-one percent (21%) of participants reported a family income of \$50,000-\$74,999. Twenty percent (20%)

Table 1

Characteristics of the Respondents (N=205)

Characteristics	n	%	% FY*
Financial Aid			
FAs	116	56.6	unknown
NFAs	89	43.4	unknown
Age**			
≤ 18	115	56.1	71.4
≥ 19	89	43.5	28.6
Gender**			
Male	93	45.4	58.8
Female	112	54.6	41.2
Race**			
Caucasian	156	76.1	76.4
African-American	21	10.2	7.5
Asian	22	10.7	7.2
Hispanic	4	2.0	2.0
American Indian	0	0	.1
No Report	2	1.0	3.2
Family Income***			
\$0-\$24,999	13	6.3	4.4
\$25,000-\$49,999	37	18.0	12.4
\$50,000-\$74,999	44	21.5	20.4
\$75,000-\$99,999	42	20.5	19.5
> \$100,000	63	30.7	43.3
No Report	6	2.9	0

* = percentage of first-year students in each category

** = data from 4,979 first-year students

*** = data from 3,688 first-year students

indicated a family income of \$75,000-\$99,999. Thirty percent (30%) of participants indicated a family income of more than \$100,000 annually. Six participants (3%) failed to report income.

Since the current study examined first-year undergraduate financial aid and non-aid recipients, it was important to describe the demographics of first-year (FY) students as a whole at the institution where the study was conducted. Seventy-one percent (71%) of all first-year students were 18 or younger and 29% were 19 or older. Fifty-nine percent (59%) were male and 41% were female. Seventy-six percent (76%) were Caucasian, 8% were African-American, 7% were Asian, 2% were Hispanic, and 0.1% were American Indian. In terms of family income for all first-year students, 43% had an annual family income of more than \$100,000. Given this demographic overview of the respondents in this study, it was also important to compare the respondents to the invited samples (FAs and NFAs).

The researcher conducted a chi-square analysis of FA respondents and the invited FA sample to determine if there were any differences in demographic characteristics between the two groups. Results of the analysis are summarized in Table 2. Results revealed one significant difference at the .05 level. There was a significant difference between the invited FA sample and FA respondents by gender. Females were overrepresented in the response pool.

The researcher also conducted a chi-square analysis of NFA respondents and the invited NFA sample to determine if there were any differences in demographic characteristics between the two groups. Results of the analysis are summarized in Table 3.

Results revealed two significant differences at the .05 level. First, there was a significant difference between the invited NFA sample and NFA respondents by gender. Females were overrepresented in the response pool. There was also a significant difference in terms of average family income. NFAs from the \$25,000-\$49,999, \$50,000-\$74,999, and \$75,000-\$99,999 were overrepresented in the response pool. Results regarding income, however, should be interpreted with caution as income data was self-reported and available for only 45% of the 300 NFAs invited to participate in the study.

Results Reported by Research Questions

The first research sub-question in the study focused on the differences in material possessions between first-year FAs and NFAs. To address this question, the researcher conducted a chi-square analysis on the differences in ownership of various items between FAs and NFAs. Results are described below and summarized in Table 4.

Table 2

Results of Chi-Square Analysis on Differences in Demographics Between FA Respondents and FA Invited Sample

Characteristic	% Invited FA Sample (n= 300)	% FA Respondents (n=116)	χ^2	df	p
Age			.074	1	.786
≤ 18	59.0	57.8			
≥ 19	41.0	42.2			
Gender			4.83	1	.028*
Male	60.0	50.0			
Female	40.0	50.0			
Race			.373	4	.946
Caucasian	66.0	69.8			
African-American	15.0	13.8			
Asian	13.3	13.8			
Hispanic	3.3	2.6			
American Indian	.003	0			
No Report	.02	0			
Family Income			1.91	4	.753
\$0-\$24,999	4.7	11.2			
\$25,000-\$49,999	12.7	25.9			
\$50,000-\$74,999	14.0	22.4			
\$75,000-\$99,999	10.6	18.1			
> \$100,000	11.0	19.8			
No Report	47.0	2.6			

* = significant at the .05 level

Table 3

Results of Chi-Square Analysis on Differences in Demographics Between NFA Respondents and NFA Invited Sample

Characteristic	% Invited NFA Sample (n=300)	% NFA Respondents (n=89)	χ^2	df	p
Age			2.25	1	.133
≤ 18	62.3	55.1			
≥ 19	37.7	44.9			
Gender			7.39	1	.007*
Male	54.0	39.3			
Female	46.0	60.7			
Race			3.15	4	.369
Caucasian	76.0	84.3			
African-American	10.0	5.6			
Asian	11.3	7.9			
Hispanic	2.3	2.2			
American Indian	.003	0			
Family Income			27.34	3	.000*
\$0-\$24,999	0	0			
\$25,000-\$49,999	2.0	7.9			
\$50,000-\$74,999	5.0	20.2			
\$75,000-\$99,999	5.7	23.6			
> \$100,000	32.3	44.9			
No Report	55.0	3.4			

* = significant at the .05 level

Table 4

Results of Chi-Square Analysis on Differences in Material Possessions of FAs and NFAs (N=205)

Item	%FAs	%NFAs	χ^2	df	p
Own Car			.50	1	.480
Yes	60.3	65.2			
No	39.7	34.8			
Car Type			2.57	5	.765
Compact	17.2	18.0			
Sedan	21.6	18.0			
Pick-up	3.4	3.4			
Sports car	7.8	12.4			
SUV	9.5	13.5			
Car Age			1.36	3	.715
<1 year	5.2	3.4			
1-5 years	25.0	27.0			
>5 years	29.3	34.8			
Car Payment			7.26	3	.064*
Self (COL)	8.6	2.2			
Parents	27.6	25.8			
No car payment	23.3	37.1			
Own Computer			2.34	1	.126
Yes	97.4	100			
No	2.6	0			
Computer Age			2.29	3	.513
<1 year	81.0	88.8			
1-2 years	11.2	6.7			
>2 years	6.0	3.4			
Computer Buyer			8.88	4	.064*
Self	21.6	10.1			
Parents	59.5	76.4			
Self & Parents	12.1	9.0			
Other family	6.0	2.2			

Table 4 continued

Results of Chi-Square Analysis on Differences in Material Possessions of FAs and NFAs (N=205)

Item	%FAs	%NFAs	χ^2	df	p
Own Stereo			1.43	1	.230
Yes	50.0	58.4			
No	50.0	41.6			
Stereo Age			6.57	3	.087*
<1 year	12.9	25.8			
1-3 years	25.0	22.5			
>3 years	13.8	15.7			
Own TV			.36	1	.546
Yes	72.4	68.5			
No	27.6	31.5			
Own VCR			.30	1	.582
Yes	53.4	57.3			
No	46.6	42.7			
Own DVD player			.92	1	.336
Yes	51.7	44.9			
No	48.3	55.1			
Own Cell Phone			.42	1	.512
Yes	62.9	58.4			
No	37.9	41.6			
Own Pager			.10	1	.741
Yes	2.6	3.4			
No	97.4	96.6			
Own Camera			.26	1	.607
Yes	66.4	62.9			
No	33.6	37.1			
Own Bicycle			.40	1	.525
Yes	40.5	44.9			
No	59.5	55.1			

* = significant at the .10 level

The chi-square analysis revealed cells with expected values less than five. Because of this, it was necessary to collapse responses and re-run the chi-square tests. For example, the “Self and Parents” response in the Car Payment category was collapsed with the “Self” responses. This collapse of responses is indicated in the table by “Self (COL).”

No significant relationships were revealed at the .05 level. If a confidence level of $p < .10$ were used, however, there were three significant differences. First, there was a difference with respect to who made car payments for students’ cars. A larger percentage of NFAs had no car payments to make than FAs. Second, more FAs were purchasing their own computers and more parents were paying for NFA computers. Third, more NFAs had stereos that were less than a year old.

The second research sub-question focused on the differences in housing satisfaction between first-year FAs and NFAs. To address this question, the researcher conducted a chi-square analysis on the differences in satisfaction levels of various housing factors between the two groups. Results are summarized in Table 5. There were no significant differences revealed at either the .05 or the .10 level.

The third research sub-question focused on differences in use of time between first-year FAs and NFAs. To address this question, the researcher conducted a chi-square analysis on the differences in use of time spent on various activities between FAs and NFAs. The results of the analysis are summarized in Table 6. There were no significant differences at the .05 level. If the confidence level was changed to .10, however, there was a difference in the amount of time participants spent with friends. A clear pattern is difficult to discern, but most FAs appear to spend between 11 and 20 hours per week with friends, while NFAs either spend considerably less (<5 hours per week) or considerably more time (>20 hours per week) with friends.

The final research sub-question focused on differences in support mechanisms between FAs and NFAs. To address this question, the researcher conducted a chi-square analysis on the differences in various support mechanisms between the two groups. The results of the analysis are summarized in Table 7.

The results of the chi-square analysis revealed cells with expected values less than five. Because of this, it was necessary to collapse responses for some questions and re-run the analysis. For example, responses to the financial support mechanism questions were collapsed. In terms of paying for tuition/room/board, “Self” was collapsed with “Self and financial aid” and

Table 5

Results of Chi-Square Analysis on Differences in Housing Between FAs and NFAs (N=205)

Item	%FAs	%NFAs	χ^2	df	p
Cost			5.79	3	.122
Not Satisfied	19.8	9.0			
Satisfied	71.6	79.8			
Very Satisfied	8.6	10.1			
Comfort			1.56	3	.668
Not Satisfied	29.3	25.8			
Satisfied	62.9	65.2			
Very Satisfied	7.8	7.9			
Cleanliness			3.93	3	.269
Not Satisfied	27.6	20.2			
Satisfied	61.2	66.3			
Very Satisfied	11.2	11.2			
Noise			3.26	3	.352
Not Satisfied	29.3	29.2			
Satisfied	59.5	64.0			
Very Satisfied	11.2	5.6			
Privacy			2.66	3	.446
Not Satisfied	25.9	27.0			
Satisfied	69.8	64.0			
Very Satisfied	4.3	7.9			
Cable TV			1.12	3	.771
Not Satisfied	28.4	22.5			
Satisfied	60.3	66.3			
Very Satisfied	9.5	10.1			
Ethernet Access			3.26	3	.352
Not Satisfied	6.0	1.1			
Satisfied	25.0	25.8			
Very Satisfied	68.1	71.9			
Phone Service			1.36	3	.714
Not Satisfied	6.0	5.6			
Satisfied	75.9	74.2			
Very Satisfied	18.1	19.1			

Table 6

Results of Chi-Square Analysis on Differences in Use of Time Between FAs and NFAs (N=205)

Item	%FAs	%NFAs	χ^2	df	p
Part Time Job			3.61	5	.606
No job	75.9	84.3			
<5	4.3	3.4			
6-10	7.8	3.4			
11-15	8.6	4.5			
16-20	2.6	3.4			
>20	0	0			
Laundry			.93	3	.817
<5	96.6	97.8			
6-10	1.7	1.1			
11-15	.9	0			
16-20	0	0			
>20	0	0			
Sleeping			2.89	5	.716
0-10	1.7	1.1			
11-20	1.7	3.4			
21-30	11.2	15.7			
31-40	31.0	32.6			
>40	53.4	44.9			
Personal Care			4.81	5	.439
<5	16.4	27.0			
6-10	56.0	52.8			
11-15	19.0	12.4			
16-20	3.4	3.4			
>20	2.6	3.4			
Eating			2.74	5	.739
<5	21.6	16.9			
6-10	50.0	50.6			
11-15	19.0	23.6			
16-20	5.2	5.6			
>20	1.7	0			

Table 6 continued

Results of Chi-Square Analysis on Differences in Use of Time Between FAs and NFAs (N=205)

Item	%FAs	%NFAs	χ^2	df	p
Shopping			2.37	4	.667
<5	93.1	92.1			
6-10	4.3	5.6			
11-15	0	1.1			
16-20	0	0			
>20	0.9	0			
In Class			7.39	4	.116
<5	0	0			
6-10	2.6	3.4			
11-15	41.4	27.0			
16-20	37.9	50.6			
>20	12.1	16.9			
Homework/Study			2.71	5	.744
<5	11.2	10.1			
6-10	31.0	24.7			
11-15	22.4	22.5			
16-20	21.6	24.7			
>20	11.2	16.9			
Clubs/Activities			2.67	5	.751
<5	58.6	57.3			
6-10	22.4	25.8			
11-15	9.5	5.6			
16-20	2.6	5.6			
>20	6.0	4.5			
Watching TV			2.67	5	.749
<5	70.7	69.7			
6-10	20.7	16.9			
11-15	3.4	4.5			
16-20	2.6	6.7			
>20	1.7	1.1			

Table 6 continued

Results of Chi-Square Analysis on Differences in Use of Time Between FAs and NFAs (N=205)

Item	%FAs	%NFAs	χ^2	df	p
Eating Out			3.98	2	.137
<5	97.4	94.4			
6-10	2.6	2.2			
11-15	0	0			
16-20	0	0			
>20	0	0			
Out to Movies			.71	2	.701
<5	98.3	96.2			
6-10	.9	1.1			
11-15	0	0			
16-20	0	0			
>20	0	0			
Athletic Events			4.43	3	.219
<5	91.4	95.5			
6-10	6.0	3.4			
11-15	0	0			
16-20	0	0			
>20	2.6	0			
Going to Parties			7.82	5	.166
<5	59.5	49.4			
6-10	32.8	31.5			
11-15	6.0	11.2			
16-20	0.9	5.6			
>20	0.9	1.1			
With Friends			9.99	5	.076*
<5	9.5	2.2			
6-10	34.5	44.9			
11-15	29.3	20.2			
16-20	11.2	9.0			
>20	14.7	20.2			
Online			8.33	5	.139
<5	20.7	18.0			
6-10	28.4	28.1			
11-15	12.9	25.8			
16-20	15.5	13.5			
>20	22.4	13.5			

* = significant at .10 level

Table 7

Results of Chi-Square Analysis on Differences in Support Mechanisms Between FAs and NFAs (N=205)

Item	%FAs	%NFAs	χ^2	df	p
Life Talks			5.55	5	.352
Family	7.8	6.7			
Roommate	7.8	13.5			
Friend	57.8	50.6			
Significant Other	25.9	27.0			
Counselor	0	0			
Other	0.9	0			
Good News			3.89	5	.565
Family	17.2	19.1			
Roommate	12.9	19.1			
Friend	42.2	34.8			
Significant Other	25.0	24.7			
Counselor	0	0			
Other	2.6	1.1			
Stress			3.65	5	.600
Family	13.8	19.1			
Roommate	7.8	7.9			
Friend	49.1	43.8			
Significant Other	24.1	25.8			
Counselor	0	0			
Other	5.2	2.2			
Email Home			6.12	6	.410
Everyday	22.4	25.8			
Few times a week	41.4	37.1			
Once a week	6.0	10.1			
Every other week	12.9	16.9			
Once a month	4.3	4.5			
Don't email	11.2	3.4			

Table 7 continued

Results of Chi-Square Analysis on Differences in Support Mechanisms Between FAs and NFAs (N=205)

Item	%FAs	%NFAs	χ^2	df	p
Telephone Home			3.58	6	.733
Everyday	14.7	15.7			
Few times a week	37.1	31.5			
Once a week	27.6	25.8			
Every other week	12.9	12.4			
Once a month	6.0	11.2			
Don't telephone	1.7	2.2			
Visit Home			3.83	5	.574
Every weekend	2.6	1.1			
Every other weekend	11.2	7.9			
Once a month	27.6	28.1			
School breaks	56.9	58.4			
Don't visit home	1.7	2.2			
Need Extra Money			2.61	4	.625
Family	86.2	84.3			
Roommate	0.9	1.1			
Friend	5.2	10.1			
Significant Other	4.3	2.2			
Other	0	0			
Pay Tuition/Room/Board			29.99	3	.000*
Self (COL)	17.2	2.2			
Parents (COL)	63.8	77.5			
Financial Aid	14.7	1.1			
Self & Parents	4.3	15.7			
Pay Transportation			6.47	3	.091**
Self	34.5	22.5			
Parents	45.7	61.8			
Financial Aid (COL)	6.9	0			
Self & Parents	12.1	13.5			

Table 7 continued

Results of Chi-Square Analysis on Differences in Support Mechanisms Between FAs and NFAs (N=205)

Item	%FAs	%NFAs	χ^2	df	p
Pay Books/Supplies			27.59	3	.000*
Self	25.0	13.5			
Parents	31.9	69.7			
Financial Aid (COL)	34.5	2.2			
Self & Parents	8.6	13.5			

* = significant at the .05 level

** = significant at the .10 level

“Parents” was collapsed with “Parents and financial aid.” In terms of paying for transportation, “Financial Aid” was collapsed with “Parents and Financial Aid.” The response option “Financial Aid” was collapsed with “Self and Financial Aid” and “Parents and Financial Aid” in the paying for books and supplies variable.

Results revealed two significant differences at the .05 level and one at the .10 level. First, there was a significant relationship between paying for tuition and room and board and financial aid status. Sixty-four percent (64%) of FAs reported paying for tuition and room and board through a combination of parent and financial aid sources while 78% of NFAs reported parents as their main source of support to pay for tuition and room and board. Second, there was a significant relationship between paying for books and supplies and financial aid status. Thirty-two percent (32%) of FAs, compared to 70% of NFAs reported their parents as the main source of support paying for books and supplies. Third, there was a significant relationship between paying for transportation and financial aid status. Forty-six percent (46%) of FAs and 62% of NFAs reported their parents as their main source of support in terms of paying for transportation.

The results of this study revealed no significant differences in the area of housing. However, there were significant relationships revealed in the three other areas of analysis. The material possessions and support mechanisms analyses each revealed three significant relationships, while the use of time analysis revealed one. These results, and their implications for future practice and research are discussed in Chapter Five of this study.

CHAPTER FIVE

DISCUSSION AND IMPLICATIONS

The present study sought to determine if there were any differences in the quality of life of first-year FAs and NFAs. Students' quality of life was examined in terms of material possessions, housing, use of time, and support mechanisms.

This chapter discusses the results of the study in four sections. The first section presents the findings of the research based on the research questions posed in the study. Next, results are discussed in relation to previous research. The third section presents implications for future research, practice, and policy. Finally, limitations of the study are discussed.

Discussion

The first research sub-question posed in the study explored the differences in material possessions between FAs and NFAs. Participants were asked whether or not they owned items such as a car, computer, stereo, or TV. Results suggest that there are no differences in the items that FAs and NFAs own. However, there were differences in terms of car payment responsibility, computer purchaser, and stereo age. A larger percentage of NFAs had no car payments, had parents who purchased their computers, and owned stereos that were less than one year old.

There may be two possible explanations for the finding related to car payments. First, NFAs who have no car payments may have inherited a family car that was already paid for or may have received a car as a gift. FAs, on the other hand, come from families with lower incomes. It is possible that such families cannot afford to pass along cars that are paid off to their offspring. Certainly it is less likely that FA families would be able to afford to give their students a car as a gift. Hence, it is more likely that FAs have had to purchase their own vehicles and, since these were first-year students aged 18 or 19, they have probably only owned cars for a limited number of years and have not yet paid those cars off.

Other issues might affect the differences that emerged in terms of who was paying for students' computers. Whereas a higher percentage of NFAs indicated parents as the computer purchaser, FAs may be more likely to purchase their own computer for the same reasons associated with car payments. That is, since FA families have lower incomes than NFA families, they may not be able to afford to purchase a computer as a gift for an FA student.

Similarly, NFAs who are able to depend on their parents to pay for material possessions like a computer are probably able to depend on their parents for other items like a new stereo.

NFAs may have stereos that are less old because they received them as gifts when going to college or graduating from high school. FAs, who are dependent upon financial aid as a source of paying for educational costs, may not have the resources to purchase brand new items, like a stereo, and probably use the stereo they already owned when they lived at home.

The second research sub-question posed in the study explored the differences in housing between FAs and NFAs. Participants were asked to rate their levels of satisfaction (not satisfied, satisfied, or very satisfied) with respect to various housing factors such as cost, comfort, cleanliness, noise, and privacy. Results of the chi-square analysis revealed no significant differences in levels of satisfaction with housing between FAs and NFAs.

There are a few possible explanations for this finding. First, since all first-year students at the institution where the study was conducted are required to live on campus, satisfaction with some of the housing factors may not be an issue. For example, housing cost is a factor both FAs and NFAs must incur as students. Satisfaction with a necessary educational cost may not be important for either group. Also, all rooms on campus are furnished with the same amenities, such as cable TV line, Ethernet access, and phone service. Since these amenities are available regardless of financial aid status, students may not differ in their satisfaction level.

Second, students' views of quality of life may not involve how they feel about the physical space in which they live. Instead, participants may view the quality of their housing life in terms of what kinds of material possessions they have to make the space a more comfortable place to live and study. Participants may also view the quality of their housing life in terms of their life before they came to college. Factors such as proximity to friends may be more of a factor for students to measure the quality of their housing life than noise levels and privacy.

Finally, a lack of significant differences in housing satisfaction and other material possessions categories may be attributed to compensatory needs of FAs. In other words, FAs may use their financial aid resources to acquire material possessions that they may not have been able to acquire with their own personal resources. Also, the requirement for all first-year students to live on campus may have a leveling effect for FAs and NFAs.

The third research sub-question posed in the study addressed the differences in use of time between FAs and NFAs. Participants were asked to indicate how many hours per week, on average, they spend participating in activities. Activities ranged from daily life activities like sleeping, eating, and personal care to academic activities such as time spent in class or studying

and doing homework. Participants were also asked to report on the amount of time they spent engaged in entertainment activities like socializing with friends or participating in clubs and extracurricular activities.

A chi-square analysis on the differences in use of time between FAs and NFAs revealed a difference in the amount of time spent with friends. Most FAs spent an average of 11-15 hours per week with friends while NFAs either spent less than five hours per week or more than 20 hours per week with friends. No other differences with respect to other activities were revealed.

These findings are interesting for several reasons. First, the varying patterns in time spent with friends between FAs and NFAs may be attributable to first-year students adjusting to college life. Part of the adjustment to college involves social interaction and meeting new friends. Those students who spend less than five hours per week may have not have adjusted to the social aspect of college at the time data were collected or were more focused on the academic aspect of college life. Those students who spend more than 20 hours per week with friends may have adjusted too well to the social side of college life and not yet adjusted to the academic side.

Another possible explanation for differences in the amount of time spent with friends is related to the nature of this study. That is, findings suggest that financial aid status is not a factor in how students spend their time. Since all first-year students living on campus are required to take a full-time course load (at least 12 credit hours), students' schedules are structured to a certain extent. Because of this structure, students may not view how many hours per week they spend conducting activities associated with daily life, academic, or social activities as a measure of the quality of life. Instead, students may view their quality of life in terms of particular activities in combination with others as a more accurate measure of their life quality. For example, it is likely that participants have friends in their classes and consider going to class or studying and spending time with friends as similar activities.

Third, a lack of significant differences in use of time between FAs and NFAs may be a reflection of time management skills. NFAs who spend more than 20 hours per week with friends may not have any other obligations outside of going to class and hanging out with friends. FAs, on the other hand, may have to work and are better able to manage going to class, studying, and spending time with friends. As a result of managing multiple activities, FAs are able to report a more consistent amount of time spent with friends.

The fourth research sub-question posed in the study addressed the differences in support mechanisms between FAs and NFAs. Participants were asked to report their main sources of emotional and financial support. Emotional support questions asked participants to indicate those with whom they talk most often about everyday life, stress, and good news. Participants were also asked about the frequency with which they communicate with family and friends from home. Financial support questions asked participants to report how they were paying for educational costs such as tuition, room and board, transportation, and books and supplies.

A chi-square analysis on the differences in support mechanisms between the two groups revealed significant differences in the area of financial support. In terms of paying for educational costs such as tuition and room and board, transportation, and books and supplies, higher percentages of NFAs reported their parents as the main source of financial support when compared to FAs in all instances.

These findings are interesting for several reasons. First, NFAs who depend on their parents to pay for tuition and room and board costs may have had parents who developed college saving plans for their children. Since FAs come from lower income families, college savings plans may not have been an option for FA families. It is reasonable to suggest that FAs who might not have access to college savings are not able to depend upon their parents for the majority of their educational costs and must rely on financial aid sources to subsidize the cost not paid for by the family.

Second, NFAs who reported their transportation costs being paid for by parents may receive an allowance from their parents to pay for indirect costs associated with being a student (e.g., dry cleaning, extra personal and school supplies). FAs, especially those who have car payments, may not have an allowance coming from their families and may have assumed responsibility for the cost of transportation with the car payment.

Third, this same explanation may address differences in funds for books and supplies for NFAs. Since the cost for books and supplies vary according to course load for students and is not printed on a bill sent to families, parents may set aside a specific amount of money for books after the tuition bill is paid. FAs may not have an allowance from their parents to pay for books and supplies, and instead, may utilize the financial aid award on their student account to pay for such items once the semester has started.

In general, then, while there were not as many significant differences between FAs and NFAs as might have been expected, those differences that did emerge paint an interesting picture. This becomes clearer when findings are considered in light of previous studies.

Relationship of the Findings to Prior Research

Prior research in the area of financial aid has addressed how aid facilitates educational opportunities. Some studies have examined the relationship between financial aid and enrollment (Heller, 1997; Leslie & Brinkman, 1987; Somers & St. John, 1993; St. John, Paulsen, & Starkey, 1996;). Other studies have addressed how financial aid impacts student persistence to degree completion (Cabrera et al., 1992; Fenske, Porter, & DuBrock, 2000; Murdock, 1987; St. John et al., 1991; St. John & Starkey, 1994; Somers, 1996; Terkla, 1985).

The current study neither corroborates nor contradicts these selected financial aid studies. Because the current study took an approach of examining how quality of life may differ between first-year college students who received financial aid and those who did not, a comparison with other financial aid studies may not be possible.

Despite this lack of corroboration or contradiction with some financial aid studies, it is important to consider the results of this study in relation to prior research on financial aid and the quality of life. There were individual components of the study that are comparable to previous research.

First, Campbell et al. (1976) identified an individual's satisfaction with the home as one dimension of the human ecological approach to quality of life. That study suggested that there is a residential component to life quality and satisfaction with the living environment impacts on quality of life. The results of the present study corroborate these findings. Despite the lack of significant differences in satisfaction between FAs and NFAs, housing does impact quality of life. Indeed, the failure to reveal significant differences between FAs and NFAs corroborates other findings in the study where differences were limited. That is, if FAs and NFAs do not differ all that much in terms of quality of life in general, then finding no differences in housing is not surprising and substantiates Campbell's claim that housing influences quality of life.

Second, Hendershott et al. (1992) conceptualized the domains of academic life, social life, housing, student services, and friendships to determine students' satisfaction with university life. The study found that students are satisfied with their academic experiences, social lives, and living environments. Satisfaction with social life and friendships had the strongest effects on

students' overall sense of well-being. The current study's finding of a difference in time spent with friends is an indication of students' dependence upon friends as part of their socialization into university life. While there were no significant differences found between the two groups in the current study, results indicate that the majority of participants most often talk to friends about everyday life, good news, and stress.

House (1986) examined social relationships in terms of support factors such as emotional concern, instrumental aid, information, and appraisal between people. Instrumental aid addressed money and labor. The researcher determined that the extent and nature of an individual's social relationships predict quality of life. The findings from the current study corroborate these findings. The participants' time with friends is a dimension of their social relationships, one which contributes to their life quality. For FAs, the ability to rely on financial aid to pay for educational costs is an instrumental aid support factor that enables them to matriculate into college and build social relationships as part of that transition.

Finally, Cabrera et al. (1992) found that financial aid had a significant effect on students' socialization process in college. The findings from the current study relate to these findings. NFAs were found to spend more than 20 hours per week or less than five hours per week with friends. Conversely, FAs reported consistent amounts of time spent with friends (11-20 hours per week), which would likely influence socialization.

Implications for Future Practice, Research, and Policy

The relationship of the present study to prior research may be limited, but the implications from the study are not. The present study had implications for future practice, research, and policy. In terms of future practice, the findings might be useful for financial aid administrators and student affairs professionals.

The results have several implications for financial aid administrators. An awareness of the different quality of life issues financial aid students face may be useful in terms of designing information sessions and programs on financial aid. These findings suggest administrators could take several actions. First, they could offer information sessions during orientation for students and parents about how to utilize financial aid to pay for educational costs. The sessions could describe the aid process and offer tips on how to manage money wisely as a college student. Specifically, sessions for FAs could address how to pay for material possessions like a car,

computer, or stereo. They could also address budgeting for ongoing student expenses such as computer software, supplies, and transportation.

Second, aid administrators could use the results to assess the financial aid awarding process and the other services they offer students. Because FAs are dependent upon financial aid to pay for educational costs, efficient flow of information between the financial aid office and the student regarding an aid award is essential. Administrators could survey students to determine if information about how to pay for tuition, room and board, transportation, and books and supplies was effective and whether or not the aid package was a factor in deciding to matriculate.

Results from this study also have implications for student affairs professionals. Since social support is important to overall quality of life for students, services and programs could be enhanced in this area. Findings indicate a difference in time spent with friends between FAs and NFAs. Perhaps programs focusing on time management skills could be developed for all students. Specifically, programs could address how to balance academic and social responsibilities while in college. The social responsibilities area could include information for FAs about how much time is reasonable to spend with friends.

Residence life professionals could present programs on different support services available on campus. Results from the current study indicated differences in terms of financial support between FAs and NFAs. For FAs, programs focusing on stress management and how to balance financial responsibility while attending classes might be useful. Programs that focus on independence skills and how to manage life responsibilities after college could be developed for NFAs who rely on parents as their main source of financial support.

The present study also had significance for future research. The present study examined quality of life between FAs and NFAs in terms of material possessions, use of time, satisfaction with housing, and support mechanisms. An additional study could examine quality of life with respect to other factors such as satisfaction with student services and academics. Such studies might expand the concept of quality of university life.

The current study was limited to first-year students who were required to live on campus. Another study could address the differences in quality of life between upper division financial aid recipients who might live on or off campus. Results from such a study would further expand the information available about financial aid recipients' quality of life in general.

Future research may also want to explore quality of life by institution type and size. The present study examined the quality of life for first-year students at a large, state-supported, Doctoral/Research – extensive university. A study on other types of institutions would contribute to the knowledge about financial aid, its impact on college choice and quality of life.

Finally, the present study was significant for financial aid policy at the institutional, state, and federal levels. At the institutional level, results from this study suggest that aid administrators may need to reassess the definition of educational costs when awarding financial aid to students. An estimate of ongoing student expenses like computer software and maintenance might be included in the definition of cost of education.

At the state level, results from this study suggest that state policymakers might examine how policies affect quality of life for students. For example, imposing computer requirements on students has implications. FAs bear more of these costs than NFAs. Policymakers may want to consider such factors when deliberating future policies.

At the federal level, results from this study suggest a need for federal policymakers to examine policies in terms of quality of life areas. Federal policymakers may want to address how policies to award aid based on family income impacts how students are able to pool financial resources to pay for educational costs. The examination of policy by institution type and its impact on quality of life could also be addressed.

Limitations

As with all research, the present study had limitations. The first limitation related to sample size. Of the 600 first-year students originally invited to participate in the study, only 205 (34%) completed surveys. The limited response rate might have influenced the findings.

Second, it is possible that participants were not completely candid with their responses to the QOL. Students were asked to complete an online survey and may not have taken the time to consider their responses or might not have wanted to disclose income information. If this occurred, it may have affected the results.

Third, participants were all volunteers who might have differed from those who were invited but chose not to participate. Given this difference in participants, responses may have been skewed.

Fourth, female FAs and NFAs were over represented in the response pool. Given this difference in participants by gender, results might have been influenced.

Another limitation had to do with the timing of the study. The QOL survey was administered during the spring semester at the institution under study. Students' quality of life may have already been established in the fall semester so that some of the items on the survey were not important to the participants who completed the survey. If this is true, results may have been affected.

A final limitation had to do with the term financial aid. Although participants were instructed to report whether or not they received need-based financial aid, it is possible that some participants included merit-based aid in their responses. If this occurred, results regarding FAs may have been skewed.

Conclusion

Despite these limitations, the study was an initial effort to look at how financial aid affects students after they matriculate. Financial responsibility for some material possessions and educational costs differ for FAs and NFAs. While it might seem intuitive that FAs are responsible for funding more of their own education, this study yielded data to support such a contention.

Prior research has looked at the effect of financial aid on access and choice in higher education. This study went one step beyond those prior investigations to explore the effects of financial aid once students arrive at college. The differences revealed in the study suggest that financial aid continues to be important for students after they enroll. These results also seem to support the notion that continuing federal and state support for higher education is essential. Financial aid programs serve as a leveraging agent for low-income students to go to college. With continued federal support of these programs, students will be able to continue to access higher education. Additionally, with the cost of college increasing every year, financial aid resources for students will remain a critical factor in college choice for students. It is important for college administrators to recognize the financial need of all its students and to ensure that the proper resources are available to guarantee not only that students can matriculate but that they also have a reasonable quality of life once they arrive on campus.

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Appendix A
Quality of Life Survey

Quality of Life Survey

Personal Belongings

1. Do you own a vehicle? (1) Yes (2) No. Skip to question 5.
2. What type of vehicle do you own? (1) compact car (2) sedan (3) pick-up truck
(4) sports car (5) SUV
3. How old is your vehicle? (1) Less than 1 year old (2) 1-5 years old
(3) More than 5 years old
4. Who makes the car payments? (1) self (2) parents (3) self and parents
(4) no car payments; car is paid for
5. Do you own a computer? (1) Yes (2) No. Skip to question 8.
6. How old is your computer? (1) Less than 1 year old (2) 1-2 years old
(3) More than 2 years old
7. Who paid for your computer? (1) self (2) parents (3) self and parents
(4) other family member
8. Do you have a stereo in your room on campus? (1) Yes (2) No. Skip to question 10.
9. How old is your stereo? (1) Less than 1 year old (2) 1-3 years old
(3) More than 3 years old
10. Do you own a television in your room on campus? (1) Yes (2) No
11. Do you own a VCR in your room on campus? (1) Yes (2) No
12. Do you own a DVD player in your room on campus? (1) Yes (2) No
13. Do you own a cell phone? (1) Yes (2) No
14. Do you own a pager? (1) Yes (2) No
15. Do you own a camera? (1) Yes (2) No
16. Do you own a bicycle? (1) Yes (2) No

Housing

17. How many roommates do you have? (1) None (2) One (3) Two (4) More than two

Using the scale provided, please indicate your satisfaction with the following factors as they relate to your housing arrangements.

1 = Not Satisfied 2 = Satisfied 3 = Very Satisfied

- 18. Cost _____
- 19. Comfort _____
- 20. Cleanliness _____
- 21. Noise _____
- 22. Privacy _____
- 23. Cable Television _____
- 24. Ethernet Access _____
- 25. Phone Service _____

Use of Time

Using the following scale, please indicate how many hours per week, on average, you spend doing the following activities

- 1 = Less than 5 hours per week
- 2 = 6-10 hours per week
- 3 = 11-15 hours per week
- 4 = 16-20 hours per week
- 5 = More than 20 hours per week

- 26. Working _____
- 27. Cleaning room _____
- 28. Laundry _____
- 29. Sleeping _____
- 30. Personal Care (showering, brushing teeth, etc.) _____
- 31. Eating _____
- 32. Shopping _____
- 33. Attending Class _____
- 34. Homework/Studying _____
- 35. Clubs and Extracurricular Activities _____
- 36. Watching television _____
- 37. Reading for pleasure _____
- 38. Going out to eat (off campus) _____
- 39. Going out to the movies _____
- 40. Attending athletic events _____
- 41. Going to parties _____
- 42. Spending time with friends _____

43. Online non-academic activity _____

44. Other: _____

Support Mechanisms

45. In general, who do you talk to most often about what's going on in your life?

- (1) Family member
- (2) Roommate
- (3) Friend
- (4) Significant other
- (5) Professional counselor
- (6) Other: _____

46. When you have good news to share, who do you tell first?

- (1) Family member
- (2) Roommate
- (3) Friend
- (4) Significant Other
- (5) Professional Counselor
- (6) Other: _____

47. When you are upset or stressed out, who do you go to for help most often?

- (a) Family member
- (b) Roommate
- (c) Friend
- (d) Significant other
- (e) Professional counselor
- (f) Other: _____

48. How often do you communicate via email with family or friends from home?

- (1) Everyday
- (2) A few times a week
- (3) Once a week
- (4) Every other week
- (5) Once a month
- (6) Don't communicate via email

49. How often do you communicate via telephone with family or friends from home?

- (1) Everyday
- (2) A few times a week
- (3) Once a week
- (4) Every other week
- (5) Once a month
- (6) Don't communicate via telephone

50. How often do you go home to visit family and friends?

- (1) Every weekend

- (2) Every other weekend
- (3) Once a month
- (4) Only on school breaks
- (5) Don't go home to visit family and friends

51. When you need extra money, to whom do you turn first?

- (1) Family member
- (2) Roommate
- (3) Friend
- (4) Significant other
- Other: _____

For the following questions, please indicate the percentage to which each of the listed options contributes to your educational costs.

52. How are you paying for tuition and room and board?

- Self _____
- Parents _____
- Financial aid _____
- Self and parents _____
- Self and financial aid _____
- Parents and financial aid _____

53. How are you paying for transportation?

- Self _____
- Parents _____
- Financial aid _____
- Self and parents _____
- Self and financial aid _____
- Parents and financial aid _____

54. How are you paying for books and supplies?

- Self _____
- Parents _____
- Financial aid _____
- Self and parents _____
- Self and financial aid _____
- Parents and financial aid _____

Background Information

55. Age: (1) Under 18 (2) 18 (3) 19 (4) Over 19

56. Gender: (1) Male (2) Female

57. Race: (1) Caucasian (2) African American (3) Asian, Pacific Islander

(4) Hispanic (5) American Indian

58. Total number of family members (parents, siblings, and yourself): (1) 1 (2) 2 (3) 3
(4) 4 (5) 5 (6) More than 5

59. Total number of family members in college: (1) 1 (2) 2 (3) 3 (4) 4 (5) More than 4

60. Financial Aid Status: (1) I am receiving Financial Aid
(2) I am not receiving Financial Aid. Skip to question 64.

61. Of your total financial aid package for this school year, how much aid was awarded in the form of grants and scholarships?

- (1) Less than \$1000
- (2) \$1000-\$3000
- (3) \$3000-\$5000
- (4) More than \$5000

62. Of your total financial aid package for this school year, how much aid was awarded in the form of loans?

- (1) Less than \$1000
- (2) \$1000-\$3000
- (3) \$3000-\$5000
- (4) More than \$5000

63. Of your total financial aid package for this school year, how much aid was awarded in the form of work-study?

- (1) Less than \$1000
- (2) \$1000-\$2000
- (3) \$2000-\$3000
- (4) More than \$3000

64. Major or Planned Major: _____

65. Name of Residence Hall: _____

Appendix B
Potential Participant Solicitation Email Message

I am conducting a study for my graduate research project on first-year undergraduate students and am in need of research participants. Participation involves completing a short online survey that should take you no more than 20 minutes to complete. If you complete a survey, you will be asked to provide the last four digits of your social security number in order to be placed into a drawing for one of twelve \$25 prizes. Since only 600 people are being invited to participate, and not all of those will actually complete a survey, the odds of winning one of the prizes will be no more than 1 in 50. If you choose to participate, you should be aware of the following information about the study so please take a minute to read through the attached Informed Consent material.

By clicking on the URL to the survey below, you voluntarily agree to participate in the study and acknowledge that you have read and understand the Informed Consent material. Thank you in advance for your participation.

<http://survey.vt.edu/survey/entry.jsp?id=1011832361912>

Mary Grace Campos
Graduate Student
Higher Education and Student Affairs Administration

Appendix C
Informed Consent

Informed Consent Statement

Quality of Life Differences Between First-Year Undergraduate Financial Aid and Non-Aid Recipients

I. Purpose of this Research/Project

The purpose of this research is to explore the quality of life of first-year undergraduate students.

II. Procedures

Participation in this study involves you completing a short survey. The link to the survey can be found at the end of this message

III. Risks and Benefits

There are no real risks associated with participating in the study. If you feel uncomfortable responding to any items in the online survey, you have two choices. First, you are welcome not to submit your responses. Second, you are welcome to contact me and I will refer you to counseling services to help you deal with this discomfort. There would be no charge to you for these counseling services.

Participating in this study provides you with one major benefit. Your responses will provide information about differences in quality of life of first-year undergraduates.

IV. Extent of Anonymity and Confidentiality

If you are willing to participate, your confidentiality will be maintained at all times during this study. The researcher will be the only individual with access to the names of the participants in the study. The results of this study will only be reported in aggregate form. Neither your name nor any other information that might identify you will be reported in the results of the study. During the study, the data will be kept in a locked file cabinet at the home of the researcher and all data will be destroyed one year after completion of this study.

V. Compensation

Should you choose to participate, you will have the opportunity to be compensated. If you complete the survey in its entirety, your name will be entered in a prize drawing to win one of twelve \$25 cash prizes for participating in this study. The researcher will contact you if your name is drawn for one of the twelve cash prizes.

VI. Freedom to Withdraw

As a voluntary participant, you are free to withdraw from this research study at any time without penalty. You are free to not respond to any questions that you choose not to answer without penalty. In order to withdraw from this study, please contact the researcher at the contact information below.

VII. Approval of Research

This research project has been approved, as required, by the Institutional Review Board for Research Involving Human Subjects at Virginia Polytechnic Institute and State University and by the Department of Educational Leadership and Policy Studies.

By clicking on the URL to the survey below, you voluntarily agree to participate in the study and acknowledge that you have read and understand the above information. If you have questions about this information before completing the survey, please contact Mary Grace Campos or any of the other individuals listed below.

I AGREE TO THE ABOVE INFORMATION.

To begin the survey, please click on the following link:

<http://survey.vt.edu/survey/entry.jsp?id=1011832361912>

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EDUCATION

Virginia Polytechnic Institute and State University, Blacksburg, VA
Master of Arts in Education, Educational Leadership and Policy Studies,
Anticipated May 2002

The College of William and Mary, Williamsburg, VA
Bachelor of Arts, Linguistics, May 1997

EXPERIENCE

Office of the University Provost **August 2001 - Present**
Student Success Programs Coordinator, Virginia Tech, Blacksburg, VA

- Organize a call for proposals for annual cycle of \$400,000 in student success project grant funds
- Prepare appropriate communication concerning the student success projects for university constituents
- Work with principal investigators in all aspects of management and administration of their projects
- Receive, analyze, summarize, and communicate mid-year and final reports for student success projects
- Maintain undergraduate research and student success program websites

Residential and Dining Programs **June 2001 – August 2001**
Practicum Student, Virginia Tech, Blacksburg, VA

- Conducted an analysis of evaluations from current staff and candidates regarding the resident advisor (RA) selection process
- Produced an evaluation summary of RA selection process to be used in the development of an operations manual
- Assisted in organizing and planning of Fall Training and Leadership Workshop for 250 residence hall staff members
- Designed and developed content for team building and diversity activities for Fall Training and Leadership Workshop

Center for Interdisciplinary Studies (IDST) **January 2001 – June 2001**
Practicum Student, Virginia Tech, Blacksburg, VA

- Advised approximately 100 IDST students on academic course of study as well as career planning
- Reviewed and updated the center's literature in preparation for new student orientation
- Revised and disseminated alumni survey to 750 IDST graduates
- Collected, analyzed, and prepared alumni survey data for university constituents

Office of the Vice President for Student Affairs August 2000 – May 2001
Recruitment Coordinator, Virginia Tech, Blacksburg, VA

- Managed the recruitment and admission of prospective students into the Higher Education and Student Affairs graduate program
- Coordinated with units from both Academic and Student Affairs to organize the graduate assistant selection process for current and prospective students
- Coordinated recruiting trips funded through a minority recruitment grant
- Maintained application files and correspondence with prospective students
- Organized new student recruitment weekend for 40 prospective students

Tidewater Scholarship Foundation July 1997 – July 2000
Access Program Advisor and Team Leader, Norfolk, VA

- Supervised Access program services for all Norfolk public high schools
- Advised and assisted high school seniors with all aspects of the college application process, including SAT registration, filing college applications, and applying for financial aid and other scholarships
- Supervised a mentoring program for freshmen and sophomore students enrolled in the Access program to ensure academic success

ACTIVITIES

- Southern Association of College Student Affairs: *Conference Program Review Committee, 2001*
- Association for Student Development: *Director of Professional Development, 2001*
- Association for Student Development Fall Drive-In Conference: *Co-Chair, 2001; Registration Committee, 2000*
- Graduate Student and Faculty Forum: *Conference Schedule Committee Chair, 2000 – 2001*

AFFILIATIONS

- National Association of Student Personnel Administrators
- Virginia Association of Student Personnel Administrators
- American College Personnel Association
- Association for Student Development

PRESENTATIONS

- “Advising 101.” National College Access Network Conference, 2000
- “Program Marketing Strategies.” National College Access Network Conference, 1999