

**THE DECISION-MAKING PROCESS FOR FAMILIES INVESTING IN HIGHER  
EDUCATION: A FAMILY SYSTEMS PERSPECTIVE**

by

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May 2017

A Dissertation Presented to  
Saint Joseph's University's Graduate Board  
in Partial Fulfillment of the  
Requirements for the Degree of  
Doctor of Education

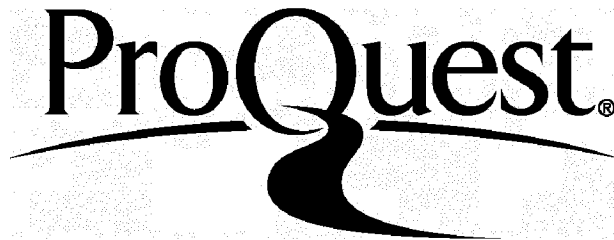
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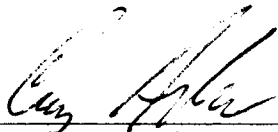
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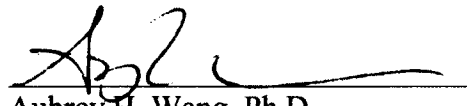
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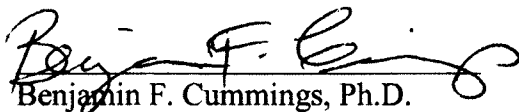
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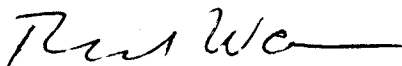
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## **Abstract**

When families consider investing in their children's education they must weigh the perceived costs against the potential benefits, which becomes increasingly difficult as the cost of higher education continues to rise. Using a family systems approach, this phenomenological study explored the central research question, "How do families approach the college search process?" The two secondary research questions were 1) "How do families determine the amount of financial resources they are willing to invest or borrow for their children's education?" and 2) "How do families communicate their expectations and feelings about the college search process with each other?" Thirteen parents participated in an hour-long interview about the college search process and four students participated in follow-up interviews. The results indicated there is no universal approach to selecting a college, but rather it is important to consider the specific needs of each student. Most parents did not approach the search with a clear financial plan but seemed confident they would be able to pay for college. Their concerns about their children included their ability to repay loans after graduation, as well as a perceived low level of financial literacy. Family dynamics play a role in the college search process and are explored throughout the study.



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## Acknowledgments

First, I would like to thank the members of my committee, my chair Dr. Cary Anderson, my methodologist Dr. Aubrey Wang, and Dr. Benjamin Cummings, my content expert. You made a seemingly overwhelming feat both manageable and even (mostly) enjoyable! I appreciate your diverse perspectives and recommendations, which helped shape my study from concept and design through analysis and defense, and for pushing me to create an end product of which I am proud. Special thanks go to Dr. Wang for all your support and encouragement throughout my coursework – you are a true asset to the IDEPEL program.

Next, I would like to acknowledge the wonderful network of scholar-practitioners who contributed to and supported my education, including professors, managers, and mentors, with gratitude to my employer, without whom this research project would not have been possible. I would also like to thank the generous participants who not only volunteered their time to speak with me but also openly and honestly shared their personal experiences and concerns. I hope other families will benefit from your advice.

Finally, I thank my amazing friends and family, especially my parents, who have been so supportive and patient throughout this whole process. One of the hardest parts of completing this dissertation was not having as much time to spend with my loved ones as I would have liked, but I appreciate that you all respected my “time in Australia.” I am hoping I will never have to miss another Prem Party at the Harvest Inn, and I look forward to being part of the Drs. McHugh team. I would like to give a very special thank you to my mom for always encouraging me to “Just Keep Swimming.”

## Dedication

I would like to dedicate this work to my parents, Mary and Tony McHugh. From a very young age you made my education a priority, for which I am grateful every single day. You instilled in me a love of learning and a desire to question the world around me, along with a drive to do whatever I could to make that world a better place. You have taught me that a person's intelligence and worth is not determined by the degrees they have earned, but it is how they choose to use the particular gifts they possess that is far more telling. Perhaps most importantly, you showed me the benefits of setting goals and pursuing them, and prioritizing the things that are most important to me. The choices and sacrifices you made to invest in my education are the reason I am the person I am today, as well as the inspiration for my research. Thank you both for believing in me, supporting me in so many ways, and for always motivating me to push myself (a.k.a., "mom guilt"). I love you both, and owe you so much.

## **Chapter One: Introduction**

### **Background**

Families come in many shapes and sizes. For families that include a child or children, the primary caregivers can include biological parents, adoptive parents, stepparents, foster-parents, grandparents, and guardians (hereafter “parent”). Although approaches to parenting vary greatly, ensuring the child will eventually become self-sufficient is a childrearing goal for most families. Becoming self-sufficient does not happen automatically, and requires the investment of time and resources to assist in the development of the child. There is no guarantee any specific investment will help a child become self-sufficient, but evidence suggests investing in education may prepare a child for a lifetime of better job prospects and higher earning potential, which can lead to a higher overall quality of life (Brown, Haughwout, Lee, Scally, & van der Klaaw, 2014).

Though parents may not realize it or wish to frame it this way, when viewed through the lens of human capital theory, children are an investment. Children fit the criteria for capital posited by human capital theory – humans create them, they produce things, they are productive for a long period of time, and in order to create, maintain, and increase their productivity, they require an investment (Dollahite & Rommel, 1993). It is only logical to assume parents will make investments in the education of their children if the potential benefits outweigh the costs associated with it (Cho, Xu, & Kiss, 2015). Families do not have unlimited resources, and the time and money spent on education comes at the expense of other interests. For most people who earn a college degree, it is an investment that pays off throughout a lifetime.

According to the U.S. Department of Labor (2016), in 2015 the average annual income for a high school graduate was \$35,256 compared to an average of \$59,124 for college graduates. The gap is even wider when graduate degrees are included. Not only do college graduates have the potential to make more money over the course of their careers, they generally have higher job security as well. A 2012 report (Casselman, 2012) found that the unemployment rate for 25 to 34 year olds with college degrees was 4.1% compared to 11% for high school graduates. The benefits of attaining a college degree are numerous and include clear economic advantages like higher income and more job security over the course of a lifetime. Not all individuals are well suited to attend college, and some may benefit from pursuing other postsecondary options such as vocational schools, apprenticeships, or the military. Parents and their children should consider which path best suits the strengths and abilities of the children, as well as which option is financially realistic. This study focuses on families who choose to pursue higher education in the form of a four-year bachelor's degree.

With the clear economic benefits of pursuing postsecondary education, it would seem an obvious choice for most families to invest resources into their children's education. Human capital theory recognizes that people do not make decisions based on complete information, but rather on available information and their perceptions of the costs and benefits (DesJardins & Toutkoushian, 2005). Economist Becker's (1962) theory on human capital investment explored how intangible resources, such as knowledge, play a substantial role in economic well-being, even if they are not as easy to measure as physical resources. He stated, "The typical investor in human capital is more impetuous and thus more likely to err than is the typical investor in tangible capital" (p.



10). Some families are reluctant to make the investment in higher education because they are uncertain of the benefits, and other families overinvest and are burdened with debt as a result (Perna, 2008). With the cost of higher education rising, it is more difficult for families to make an informed decision about investing in education.

When families consider the costs and benefits associated with a college degree they may not realize the role family dynamics play in the decision. Family systems theory recognizes that behaviors and actions of an individual cannot be fully understood until they are considered in the greater context of their family unit (Nichols, 2008). Family systems theory focuses on relationships and interconnectedness, which is important when looking at the college choice process. From this perspective, it makes little sense to try to understand the behaviors of either the parents or the child without also considering the patterns of their familial relationships (Nichols, 2008). Families do not make decisions regarding college investment based solely on a series of external factors but are influenced by the interactions and relationships between family members.

For several decades, college prices have grown over two times the general inflation rate (FinAid, 2016a). The Higher Education Price Index (HEPI) has measured the average cost of business for universities since 1961, tracking factors such as salaries for faculty, administrators, clerical staff and service employees, as well as fringe benefits, supplies, and materials; the HEPI outpaced the Consumer Price Index in 43 of the past 55 years (Commonfund Institute, 2016). The U.S. Department of Education, National Center for Education Statistics (2016), estimated that in the 2014-2015 academic school year, the average non-discounted cost for one year of tuition with room and board at a four-year public institution was \$18,632 and \$42,065 for a private, non-profit institution,

and the average cost for all four-year institutions was \$25,409 per year. Multiply this by four years, and for multiple children, and the cost/benefit analysis for families becomes less clear. It is difficult for many families to pay the full cost of college tuition and living expenses out of pocket, so both parents and students are coming to rely on financial aid in the form of scholarships, grants, and loans with increasing frequency (Fenske, Porter, & DuBrock, 2000).

Though families are responsible for financing an increasingly large portion of their children's education as tuition costs continue to rise, recent research supports the economic value of that investment. Autor (2014) examined the potential lifetime earnings of men and women with bachelor's degrees over the course of a 42-year-career, net of college tuition and loss of earnings while in college, compared to high school graduates. Not only were the earnings differences significant, the gap has increased substantially from 1965 to 2010, even when controlling for the much higher tuition costs. The increase in additional lifetime earnings, net tuition and loss of wages, for men has increased from \$213,000 in 1965 to \$590,000 in 2010, and for women it has risen from \$129,000 in 1965 to \$370,000 in 2010. The gap is even greater for those with graduate degrees, so earning a bachelor's degree paves the way for even higher increased earnings over a lifetime. Leonhardt (2014) concluded that the results of this research indicate the net cost of college is approximately negative \$500,000 and posits that the cost of not going to college is half a million dollars over a lifetime. While the economic research may support the idea that college is "cheaper than free" (Leonhardt, 2014, p. A3), the burden of paying for college falls on the students and parents, who increasingly rely on loans to finance higher education.

Currently, about 68% of graduating college seniors have student loan debt, with an average debt load of \$30,100 for students graduating in 2015 (Project on Student Debt, 2016). Graduating with just over \$30,000 in debt certainly seems like a fair price to pay for a lifetime of higher salaries and job security, but student debt is growing at an alarming and unsustainable pace, recently surpassing a cumulative national amount of \$1 trillion and continuing to grow (Mitchell, 2012). Additionally, nearly 20% of loans held by 2015 graduates are nonfederal loans; private loans tend to offer fewer repayment options and lack the consumer protections offered by federally backed loans (Project on Student Debt, 2016).

Low-income students rely on loans more than ever, as federal and state grants do not stretch as far as in the past. The middle-class continues to be challenged financially by high tuition prices and diminutive federal or state aid, and even students from high-income families are frequently finding it necessary to accrue debt to pay for their education (Simon & Barry, 2012). It follows that families are being forced to make difficult choices regarding investing in higher education, including what they should pay, how much they should borrow, and what institution will provide the best return on investment. With so many variables, the decision-making process can vary greatly by family.

### **Problem Statement**

When considering the various higher education options, families must decide if they are willing to invest in a college degree early on, how much of their resources to invest, and who is responsible for paying for the investment. Human capital theory explains that children are an investment, and parents are more likely to invest in a child's

education if the potential benefits are likely to outweigh the perceived costs (Cho, Xu, & Kiss, 2015). Additionally, family systems theory recognizes that one family member's actions may impact every other member of the family (Keys & Lockhart, 1999), so it is important to consider the whole family structure when researching how families make decisions regarding financing higher education.

The family of origin, which is the family unit an individual grew up in, has a tremendous impact on many factors relating to the attainment of higher education, including whether the student plans to attend college at all. Cabrera and La Nasa (2000) reported students who were enrolling in four-year colleges had higher levels of parental encouragement from ninth through twelfth grade than students entering two-year colleges. Students look to their parents for both guidance and assistance in choosing and paying for college; students seek advice from numerous external influences including their siblings, but it is usually their parents who wield the most influence regarding where a student chooses to enroll (Pampaloni, 2010). For many families, students and parents decide together where the student will attend college.

Parents frequently want their children to have the same or better opportunities and experiences than they had themselves. According to the status attainment model, the socioeconomic status and education expectations of the parents are passed down to their children (Sewell & Hauser, 1980). Sandefur, Meier, and Campbell (2006) reported that parents with higher incomes have a greater expectation their children will enroll in college; they also have the financial resources to invest in higher education, giving their children both opportunities and access to a wider variety of universities. Many parents who have not earned a college degree still encourage and support their children to pursue

higher education. Unfortunately, without direct previous knowledge of higher education, these families may be disadvantaged when evaluating the costs and benefits associated with attaining a college degree. Lower- and middle-income families must decide how much of their scarce resources they are willing to invest in order to ensure their children have access to higher education.

With nearly 70% of undergraduate students graduating with debt (Project on Student Debt, 2016), the ability and willingness to borrow money for college can be an important factor determining whether an individual will earn a degree. Perna (2008) reported students' perceptions about using loans to pay for college is closely tied to their parents' attitudes. Low-income parents are more resistant to borrowing money, while middle- and higher-income families view loans as an expected necessity to pay for college (Perna, 2008). Parents are more likely to be amenable to loans when they believe the benefits outweigh the costs, but it is unclear how they make that assessment.

There have been increased efforts to ensure families receive adequate information to make an informed decision about college, such as providing graduation rates and net price calculators on college websites, but it is unclear if the information is changing behaviors. A study of student loan behaviors in the Netherlands found providing specific information about loans, such as interest rates and repayment details, did not have a significant influence on borrowing behaviors (Booij, Leuven, & Oosterbeek, 2012). Additionally, many students and their parents feel intimidated by the financial aid process, due in part to lack of information (Johnson, 2012).

Families feel they are lacking information, but they may not be consistently using the provided information. This can have implications on the decision to matriculate in

college, borrowing behaviors, and the amount of debt both parents and students accrue. Perna (2008) stated there have been studies examining the cost-benefit framework regarding loans in other countries, though few studies have explored whether American students use the same framework when evaluating higher education options.

### **Research Questions**

There is an overarching researching question for this study and two secondary research questions. The central question in this study is, “How do families approach the college search process?” The two secondary research questions are 1) “How do families determine the amount of financial resources they are willing to invest or borrow for their children’s education?” and 2) “How do families communicate their expectations and feelings about the college search process with each other?”

### **Purpose of the Study**

The purpose of this study was to examine the decision-making process parents use when choosing to invest in higher education for their children, particularly concerning the amount of financial resources they are willing to invest. A phenomenological qualitative research design was used, which included in-depth interviews with 13 parents of current college students. In-depth interviews were conducted with parents who were assisting their children pay for tuition at a four-year university and whose children were taking out loans; several parents participated in follow-up interviews with their children. Issues explored included the decision-making process used by parents to help their child choose a college, how they determined the amount of financial resources they were willing to invest, and the amount of debt accrued by both the family and the student. A family

systems lens was used to interpret the interview data and identify systemic patterns and influences.

### **Uniqueness of the Study**

Student debt is a growing area of study, but much of the research has focused on quantitative measurements, such as amount of student debt accumulated and the socioeconomic characteristics of the borrowers (Chen & Wiederspan, 2014). This study is unique for both its qualitative focus on parents' reasons for investing in their children's college educations, as well as using the family systems lens to examine their responses.

Studies identified numerous factors impacting the likelihood of a family to invest in their child's college education, many of them related to socioeconomic status (Houle, 2013; Rowan-Kenyon, Bell, & Perna, 2008) and race (Freeman, 1997; Ceja, 2001). Having both a willingness to accrue debt and an understanding of financial aid have a positive effect on enrollment (Perna, 2008; Cho, Xu, & Kiss, 2015), and a family's assets and debt can impact the likelihood of graduating (Zhan & Lanesskog, 2014). This study sought to understand how families research and use information regarding the costs associated with pursuing higher education, and it also sought to explore their understanding of the consequences associated with the investment, for both the student and the family. In a recent article reviewing the current body of literature on student debt, Cho, Xu, and Kiss (2015) recommended further research concerning how students and their families make decisions and gather information regarding the return on investment of college education. This study is a response to their call for additional research.

Furthermore, existing research studied the relationship between student debt and the attainment of certain traditional milestones that can impact an individual, such as buying a house, getting married, or having children (Chiteji, 2007), without examining how the child's failure to meet those milestone markers can impact the family of origin. Using a family systems lens allows a deeper understanding of how parents perceive the impact educational debt will have on members of their family. The family systems lens illustrates how decisions made by one member will impact the other members of the family.

### **Operational Definitions**

- **Decision-Making Process:** The process of researching and evaluating institutions of higher education, including factors such as affordability, location, program of study, and the cost-benefit analysis of attending the university.
- **Families:** Children and their legal guardians, which can include, but is not limited to, biological parents, stepparents, adoptive parents, and guardians.
- **Family of Origin:** The family unit an individual grew up in.
- **Investing:** The cumulative amount of resources that are required to pursue higher education, including current expenditures as well as loans and student loan interest for parents and students, and forgone wages that could have been earned instead of enrolling in college.
- **Higher Education:** Includes any education beyond a high school degree. This study will focus on students who are pursuing a four-year bachelor's degree.
- **Parents:** The legal guardian of the student, including, but not limited to, biological parents, adoptive parents, and stepparents.



- **Children:** Includes biological or legal offspring of parents.
- **Student Debt:** The amount of money a college student has borrowed in the form of loans to finance his or her education, which needs to be repaid (Houle, 2013).

## **Chapter Two: Literature Review**

### **Introduction**

This section reviews the current body of literature regarding the main concepts of this study. First, the federal financial aid system history and policies are reviewed and explained. Next, a review of family systems theory illustrates how it can be applied as a theoretical lens to examine how a family makes the college investment decision. The following section reviews a proposed conceptual model of factors that influence college choice and how it relates to family systems theory. Finally, a review of the literature addressing family influence on decision-making and college choice, student debt, the gaps in financial literacy, and the impact of educational debt on families is provided.

### **History of Financial Aid and Student Loans**

With the continual increase in higher education's cost, most families need to evaluate whether college is worth the investment. Many families use a combination of their own money, federal or state grants, and private or government-backed loans to pay for college (Fenske, Porter, & DuBrock, 2000). This section reviews the history of the federal student loan program and current policies, which helps explain the current reliance on student loans to pay for higher education. In order to evaluate the decision-making process, it is important to understand the complicated financial aid system families must navigate when deciding how to invest in higher education. Some policies meant to promote upward mobility and equality have actually contributed to rapidly increasing levels of educational debt for students and parents (Gladieux, 1995).

The current financial aid system has changed greatly since its beginning with the Servicemen's Readjustment Act of 1944, otherwise known as the GI Bill of Rights,

which was intended to smooth the transition for servicemen returning from World War II. It included provisions for education and training, which were used by nearly 8 million servicemen between 1944 and 1957 to participate in education or training programs (U.S. Department of Veterans Affairs, 2015). Enrollments in college swelled as a result of the GI Bill, but there were still groups, such as African Americans and women, who did not have equal access to postsecondary education. President Lyndon B. Johnson was a proponent of equality for every citizen, and waged a “War on Poverty” to address such inequalities through his ambitious social programs known as the “Great Society” (Zamani-Gallaher, 2010).

As part of his “War of Poverty,” Johnson helped pass the Higher Education Act (HEA) of 1965, which was intended to provide opportunities for upward mobility in education, economics, and social standing among diverse groups (Zamani-Gallaher, 2010). It focused on low-income students, including many first-generation college students from underrepresented groups. The Higher Education Act of 1965 was meant to “strengthen the education resources of our colleges and universities and to provide financial assistance for students in postsecondary and higher education” (p. 1219).

The central aims of HEA were to increase access to higher education and improve entry to college, while strengthening the institution of higher education. HEA marked a major increase in federal involvement with colleges and universities, as its provisions included institutional aid, student financial assistance, and educational program assistance, among others (Zamani-Gallaher, 2010). HEA is the origin of most federal student financial aid programs, such as the Educational Opportunity Grant Program, which is the precursor to the Pell Grant, and the Guaranteed Student Loan Program,

which is the precursor to the Stafford Loan Program. The Educational Opportunity Grants were intended to help qualified students with extreme financial need, while the Guaranteed Student Loans were intended to help middle-income students who could not afford the upfront costs of a college education (Gladieux, 1995).

The Higher Education Act was reauthorized several times since 1965, with various amendments added every few years to address pertinent issues concerning access to higher education. The Student Loan Marketing Association, which eventually became Sallie Mae, was established as part of the 1972 reauthorization (Gladieux, 1995): It was a government-sponsored private corporation created to increase available funds for the Guaranteed Student Loan program, intended to help middle-class students.

In 1978, the Middle Income Student Assistance Act (MISAA) was passed to quell the mounting demand for education tax credits by the middle-class, who struggled to afford the cost of higher education (Gladieux, 1995). The MISAA expanded the eligibility for Pell Grants and opened the Guaranteed Student Loans (which would be renamed the Stafford Loan Program in 1987) to all students, regardless of financial need or income. In the early 1980s, the federal grant amounts leveled off, purchasing power dropped, and student loan amounts began to sharply increase, as the price of college tuition increased at rates much higher than inflation (Gladieux, 1995).

By the 1986 reauthorization of HEA, both the government and the public were concerned with the increasing reliance on school loans, though the only real change in the Act was an increase in the federal borrowing limits (Gladieux, 1995). Additionally, the terms of the Guaranteed Student Loan program changed once again, requiring evidence

of financial need in order for the loans to be subsidized, and the PLUS loan was restricted only to parents (FinAid, 2016b).

The 1992 reauthorization of HEA resulted in even higher amounts of student loans; the hope was to increase grant amounts, but there was no room in the budget for such expansion (Gladieux, 1995). Unable to provide gift money, the legislation instead increased borrowing opportunities in several ways. The borrowing limits were raised for students, the cap for the Parent PLUS loan was removed, and the unsubsidized Stafford Loan Program (previously the Guaranteed Loan Program) was established, which allowed students to borrow money regardless of financial need (Gladieux, 1995). The end result was a rapid increase in student loan volume, as students and their families were permitted to borrow larger sums to finance college expenses. The ability to amass larger sums of student debt than ever before, regardless of credit rating, allowed students to attend who may not have been able to afford college, but a higher percentage of the financial burden fell on some students.

The most recent reauthorization came in 2008, when the Higher Education Opportunity Act (HEOA) was passed (National Association of Colleges and Employers, 2013). It addressed issues such as student loan interest rates and increased Pell Grant maximums, but one of the main components of the HEOA included a call for greater transparency in higher education. It required all higher education institutions receiving federal funding to release information on college costs and graduation data, as well as fire safety reports and emergency procedures. The intent was to provide students and families, as consumers, with easier access to critical information when making decisions regarding college enrollment.

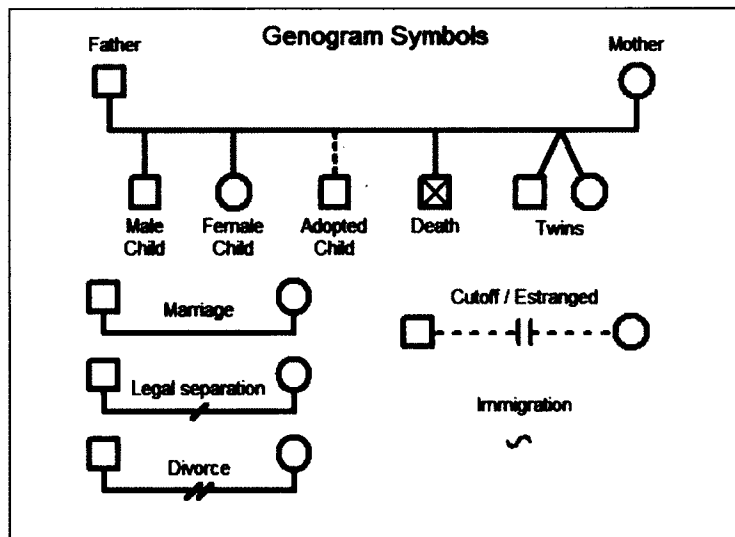
## **Family Systems Theory**

Family systems theory emerged when theorists realized that systems theory could be applied to human relationships (Nichols, 2008). A central concept of systems theory is that the whole is greater than the sum of its parts; therefore, it is important to examine a problem in context of the greater system it resides in, rather than isolating the specific issue. Examining an individual's college choice process is incomplete without considering the impact and influence of the student's family. Interactions within the system are important, as are interactions between greater systems; when applied to humans, these interactions can be considered relationships (Nichols, 2008).

When applying systems theory to an individual, it is necessary to consider the person as part of a larger system, and the family of origin is generally the most influential unit for most individuals. Family systems theory stresses the importance of considering the individual in the context of their surroundings as well as understanding how their family of origin influenced their development (Corey, 2005). One basic tenet of family systems theory recognizes families are more than just a collection of individuals, and it is crucial to examine the interactions and relationships between members to understand both the family and the individuals (Nichols, 2008).

The lives and belief systems of individuals are shaped by their interactions with others. Western cultures tend to view individuals as autonomous, but most people are strongly influenced by their families. Although there are several different models of family systems theory, the central principle they all share is that individuals are connected to systems, so any attempt to understand an individual should consider their system as well (Corey, 2005). A common tool in family systems theory is the genogram,

a diagram that provides a map of the family and includes information on family members and their relationships (Becvar & Becvar, 2006). Information such as names, ages, marriages, divorces, births, deaths, and adoptions are usually included, but it can also include information on ethnicity, religion, socioeconomic status, and relationship dynamics, such as enmeshed or estranged. A diagram of common genogram symbols can be found in Figure 1.



*Figure 1.* Genogram Symbols.

Family systems theory recognizes all members of a family are interconnected, and each member influences, and is influenced by, other members of the family (Cox & Van Belsor, 2000). In this theory, one family member's decision can have a ripple effect that may impact the rest of the family members (Keys & Lockhart, 1999). The decision of one member of the family to go to college can have a significant effect on the other members, just as other family members can affect whether one member pursues higher education or not.

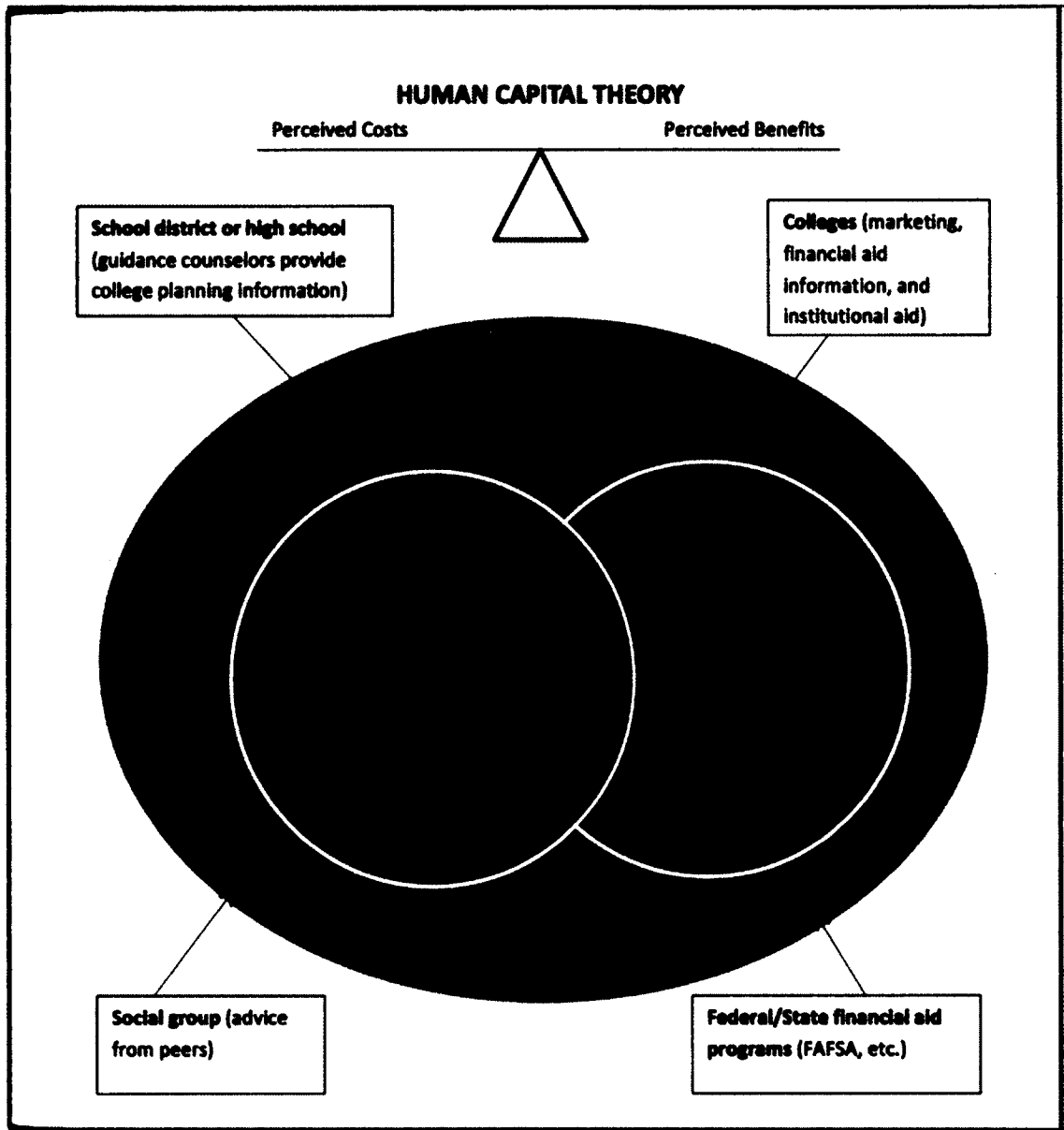
### **Conceptual Model of College Choice Using a Family Systems Framework**

The family of origin strongly influences the probability that a child will enroll in college, both directly and indirectly. Predetermined factors, like ethnicity and socioeconomic status, influence the probability that a student will enroll in higher education (Perna & Titus, 2005), and parental involvement and financial resources can impact where a student will enroll (Rowan-Kenyon, Bell, & Perna, 2008). When examining how a family makes the decision to invest in college it is important to consider not only the parents' views or the child's opinions, but also how family relationships influence those decisions. Individual family members exist within a greater family system, which influences the behaviors of every family member.

Systems theory is a worldview that deviates away from linear cause/effect thinking, instead focusing on relationships and interconnectedness, which is important when looking at the college choice process. When applied to family units, systems thinking can provide insight into certain family relationship and behaviors. Becvar and Becvar (2006) stated systems theory (also called cybernetics) focuses on shared responsibility and the notion of reciprocity, rather than individual pieces and components. They stated, "systems theory/cybernetics directs our attention away from the individual and individual problems viewed in isolation and toward relationships and relationship issues between individuals" (p. 8). Systems theory uses a holistic perspective, looking for meaning in events in the greater context rather than in isolation. Families do not make decisions regarding investing in college based solely on a series of external factors, but are influenced by the interactions and relationships between family members.



This section illustrates how characteristics of the family system impact the likelihood of a student enrolling in college and examines which factors influence the college choice decision-making process for the student and parents, and how they differ. This section also explores outside factors that impact the decision to attend college, such as resources available from the high school, influence from social groups, college recruitment practices, and federal financial aid programs. These factors, and ultimately the decision of the family to invest in higher education, are all part of the greater context of human capital theory, which involves evaluating potential benefits against potential costs and will be used as the theoretical framework for this study. Figure 2 illustrates the framework of factors that influence how families choose a college, from a family systems perspective. The outside factors, such as social groups and school districts, influence the family system, while identifying the student and the parents as the ultimate decision makers during the college search process. While not included in this illustrated model, a family genogram would be a visual representation of the family unit that is present within the family systems layer, which includes the parent, student, and other family members. Using a family systems lens to analyze the college decision-making and investment process is a unique but appropriate approach to the issue.



*Figure 2.* Theoretical Framework: Factors that Influence How Families Choose a College, from a Family Systems Perspective.

**Family system influence.** A family systems framework acknowledges that the family of origin is the most influential factor in a student obtaining higher education, recognizing the impact of demographic factors as well as the significance of interpersonal relationships between family members. Demographic characteristics not only include gender and race, but also socioeconomic status and the educational attainment of parents,

factors shown to play an important role in choosing to enroll in college (ECMC Group Foundation, 2003). The family a child is born into will have a tremendous impact on his or her educational future.

The family of origin is largely responsible for a child's cultural capital, which includes all the attributes and cultural knowledge that are passed from parents to children that identify a person's class status (Bourdieu, 1986). In addition to learning communication skills, manners, and cultural norms from their parents, children also learn the value of a college education from their parents as well. Christie and Munro (2003) reported students from lower-class family backgrounds are not as well informed about the potential benefits of higher education, and are therefore less likely to be willing to use student loans to pay for higher education.

The occupation of family members is relevant as well, as children's career goals can be influenced by what they observe from their parents and other family members. Leppel, Williams, and Waldauer (2001) explored various factors that influenced college freshmen's choice of college major. Academic programs are one of the most important factors when students are choosing a college, and they found that students whose fathers were in professional or executive positions were more likely to choose engineering or the sciences. Females whose mothers were executives were less likely to go into education, a traditionally female field, while males were more likely. Overall, females were more strongly influenced by their father's profession while males were more closely correlated with their mother's careers. This study also indicated that for women, as the socioeconomic status of their parents increased, they became less likely to pursue a

business degree, a potentially high-earning major, in favor of the social sciences or humanities, while the reverse correlation was found for men.

Parents play a prominent role in students' attitudes towards student debt (Perna, 2008), as well as their ability to finance college. Brown, Scholz, and Seshadri (2012) found students whose families were able to contribute less towards college had greater difficulty financing college and a higher demand for financial aid. Students coming from a lower socioeconomic status can face many obstacles to attaining a college degree.

The family of origin also influences a child's ability to assimilate to various social and educational settings. Coleman (1988) argued that parents have the greatest impact on their children's status attainment, stating they help communicate the importance of norms, authority, and social controls that are necessary for success. Parents' level of involvement in the college search process, their willingness to visit different universities, and their knowledge of how the college admission process works all play a large role in a student's decision of where he or she should enroll in college. Parents must make a conscious decision of how much of their time and financial resources they are willing to invest in the college search process, which can impact students' perceptions of their options and ultimate decisions.

**Factors influencing students.** Many students have a wide variety of higher education institutions to choose from when selecting a university, ranging from small, niche schools in college towns, to large, urban research universities. Practical factors such as cost, location, and major are important, though many students weigh features such as recreational facilities, food options, and athletic teams into their final decision. Adams (2009) suggested it is common to "assume that students make logical and rational

decisions regarding their final college choice, [but] those involved in the practical business of recruitment and retention are well aware of the emotional and seemingly irrational processes that determine the final outcome” (p. 43).

Pampaloni (2010) reported students are often attracted to the image of a school, which is heavily influenced by institutional characteristics such as size and housing options, as well as personal factors such as knowing a student who is already enrolled in the school. Shank and Beasley (1998) found that males and females differ in what they are looking for in a college, with women putting more weight on safety, diversity, and variety of classes, while men put a higher priority on athletic programming. Other influences include parents and siblings, cost, academic reputation, majors offered, and networking and internship opportunities (Broekemier & Seshadri, 2000).

**Factors influencing parents.** Parents share many of the same concerns as their children, though they show a greater concern for cost, safety, and their children’s employability post-graduation. A recent survey of 985 parents of high school and college students found the factors parents considered most important in a college were a safe environment, affordability, a strong academic experience, the acquisition of marketable skills, and that the college be a good fit for their child (Youngblood, 2015). Broekemier and Seshadri (2000) specifically asked about physical safety as a factor in choosing a college and found that parents rated safety as significantly more important than students did. The same study found parents considered overall academic reputation to be significantly more important than the students did, as well.

While both parents and students are interested in cost and financial aid, parents regard them as far more important than students do. A study by Warwick and Mansfield

(2004) found that while both parents and students ranked tuition, financial aid, and scholarships among the top six most important search criteria for colleges, parents consistently rated financial criteria as more important. There was a significant difference in how highly parents rated the availability of financial aid, suggesting students have an understanding of the importance of cost but are not as actively concerned. Additionally, while parents put more prominence on financial aid, students prioritized scholarships, possibly because parents have a better understanding of the scarcity of scholarships and do not heavily rely on them as a viable option for funding higher education.

**Outside influences.** The family system itself is influenced by outside factors that can impact the college decision-making process, most notably those systems involved in disseminating information about the college admission and financial aid processes. A holistic systems approach considers the family of origin in the greater context in which it exists, which includes their school district, social networks, colleges, and federal and state financial aid programs.

Parents frequently consider school district reputation when deciding where to live; they like to think they have selected the best school for their children (Kelly & Northrop, 2013). When parents are dissatisfied with the public school options in their district, they may decide to invest in private education or even homeschool their children. Many families in both public and private secondary schools are dependent on the information they receive about college planning and financial aid through their high school guidance offices (Cabrera & La Nasa, 2000). Some schools have guidance staff that are very involved with assisting in the college selection process, while others are severely lacking, particularly at large public schools. Perna and Titus (2005) found the volume of

resources available to parents, including social networks through the school, was related to a student's likelihood of enrolling in college.

Both children and parents often look to their peers for information on attending college. Students ask their friends for information when selecting a college and often consider if they know anyone enrolled at a particular school (Pampaloni, 2010). Broekemier and Seshadri (2000) found a significant difference in how students ranked their peers as influential, compared to the importance their parents believed their children's peers had. Both students and parents reported parents as being most influential, but students ranked high school friends and friends attending college as the second and third most influential, while parents believed that college representatives, high school counselors, and teachers were all more influential than their children's peers. Children can be indirectly impacted by their parents' social networks as well, as Coleman (1988) believed children benefit not only from their direct relationship with their parents, but also from their parents' relationships with other influential adults.

Universities invest a great deal of money and resources to recruit new students, and factors such as marketing and recruitment efforts, the location of the college, as well as different institutional characteristics of universities can impact a student's decision on where to enroll (Perna, 2006). Many universities focus on the affordability of their institution when recruiting students, but few are able to meet the full financial need of their student body. Universities provide students with a financial aid package, which can include a combination of grants, scholarships, and loans. Families must then use that information to determine if their child can afford to attend that university. In addition to the active recruitment efforts implemented by many universities, a school's location plays

an important role as well. Attending a college that is close to home is a significant factor for many students, and Lopez Turley (2009) identified several reasons why students choose to stay close to home. Many students, particularly those from lower-income families, may find it necessary to save money by living at home while enrolled in college, while others are motivated by a desire to preserve their close family relationships. Other students have family obligations to help care for older or younger relatives, which is the social norm in some cultures (Ting & Chiu, 2002).

Although colleges are responsible for assessing the amount of scholarships or institutional grants they provide a student, the federal financial aid process plays an important role in the college decision-making process. The Free Application for Federal Student Aid (FAFSA) is used to determine if a student qualifies for federal grants and subsidized or unsubsidized loans. Even when parents are not planning on financing any part of their child's education, they are still required to provide their financial information when filing the FAFSA if the child is under 24-years-old, except in rare instances when the child is declared independent. Regardless of who will be paying for college, it is the parents' income and assets, along with any applicable income or assets of the student, which determines the amount of financial aid awarded. Families need to work together when assessing the cost of higher education and decide who is responsible for paying.

**Human capital theory.** When families are deciding how much to invest in higher education, they must carefully consider the perceived costs as well as the perceived benefits. The perceived costs include the costs of tuition, fees, and housing, which must either be paid up front or borrowed and repaid over time with interest, as well as the cost of lost wages that could be earned while the student is in school. Likewise,



the perceived benefits include the possibility of increased wages over the student's lifetime, which can vary greatly depending on career choice, as well as the non-tangible benefits that come with a college education, such as social status and educational enrichment. The way each family approaches this cost/benefit analysis will differ, and families must rely on their own set of values and instincts, influenced by both logic and emotion, as they make this decision. Research has shown that emotions and feelings can have a strong influence on the decision-making process for families (Park, Tansuhaj, Spanenberg, & McCullough, 1995; Levy, Murphy, & Lee, 2008; Hsiung, Ruth, & Bagozzi, 2012). When the perceived benefits outweigh the perceived costs, families are more likely to invest in a child's education (Cho, Xu, & Kiss, 2015).

As stated earlier, family systems theory recognizes that members of a family are interconnected and previous experiences impact future decisions. When families are weighing the perceived costs and benefits of investing in college education, the life experiences and beliefs of each family member are influential. College-educated parents already have a context to help evaluate those costs and benefits and may attribute their life successes and opportunities to their college education. Parents who have not attended college may find it more difficult to weigh the costs against the benefits, and studies indicate that lower-class families have a greater difficulty appreciating the benefits of higher education (Christie & Munro, 2003). A family's comfort level with debt will also impact their willingness to invest in higher education, as families who are averse to borrowing money may not believe the benefits of borrowing outweigh the costs associated with it, reducing a child's college options (Perna, 2008).

Siblings also play a role in how families evaluate the costs and benefits of college. When older siblings enroll in college and do well, the benefits of a college education become more apparent; however, if an older sibling does poorly or does not graduate after accruing expenses and debt, a family may be more cautious about investing. First-generation college students who have an older sibling who enrolled in college can benefit from their knowledge about the application and financial aid process. Additionally, if an older sibling did not attend college, families must then decide if it is fair to make a financial investment for their younger child to enroll. The way each family approaches these issues will differ, as there is no consistent formula for families to evaluate the costs and benefits of a college education. The educational attainment and occupation of each family member can influence how these decisions are made.

This model for college choice, which includes a family systems lens, provides a valid framework for understanding the decision-making process families undertake when choosing to invest in higher education. While all the factors play a role in the process, the main focus of this study will be on the interactions and decisions made in the area where the parents and student intersect, which includes the colleges that the student is considering applying to. Colleges that meet the main search criteria for both the child and the parents, for factors such as location, cost, and academic programs, are more likely to be considered possibilities for enrollment. That pool of potential colleges is influenced by all of the factors in this conceptual model of college choice, but it is the student and his or her parents who make the final decision on which college to attend.

## **Family Decision-Making Processes**

Deciding to invest in college is just one of many large-scale purchases or investments families choose to make. Researchers examined how families make decisions regarding large purchases such as a home or a car (Levy, Murphy, & Lee, 2008; Hsiung, Ruth, & Bagozzi, 2012), with special attention paid to how emotions play a role in those purchases (Park, Tansuhaj, Spanenberg, & McCullough, 1995).

Although corporate decisions are more likely to be rational and based solely on economics and efficiency, family decisions are far more subjective, based on the needs, values, and emotions of each individual family. Families have an emotional bond that impacts most major decisions, influenced by emotional constructs such as love, affection, sympathy, and guilt (Park, Tansuhaj, Spanenberg, & McCullough, 1995). It should not be assumed individuals in a family approach decision-making in the same manner as corporate decision makers, nor do individual family members rely solely on rationality when making a decision. Park et al. (1995) cite the importance of personal feelings, and stated, “humans are not wholly rational decision makers, but operate through emotion with its different rules and processes” (p. 723).

When families make decisions that impact the whole family, they approach it as a family unit to gather information, consider the needs and wants of the family members, and evaluate alternatives (Hsiung, Ruth, & Bagozzi, 2012). The emotions involved in family decision-making do not just affect the individual; the social constructs governing family relationships are inherently interdependent. Hsiung, Ruth, and Bagozzi (2012) recognized the social aspects of emotions in decision-making for families, stating “social constructs neither arise solely within, nor are they completely attributable to, any

individual but are instead dependent on the person with whom one is interacting” (p. 231). Families operate within the family system and are influenced by all other members of the family unit.

When families prepare to make a large purchase, such as buying a house, they may follow common strategies to establish a price range and the type of house they would like, but when they must commit to a decision, they are often influenced by internal negotiations and emotions, as well as external influences from family members, friends, and real estate and finance professionals (Levy, Murphy, & Lee, 2008). It tends to be a socially influenced decision rather than a primarily individual one. Munro (1995) examined a socio-economic approach to decision-making and suggested that rather than individuals, it is social collectives, such as households, who are the primary units of decision-making; decisions are generally not rational, but influenced by values and emotions.

Non-economic factors and emotions play a considerable role in decision-making for families. Levy, Murphy, and Lee (2008) found emotional aspects were a driving force for families during the home-buying process, and many families cited the desire to buy a house that “felt” right. Their research also indicated gender may play a role in emotional decision-making, with women being more likely to be identified as “heart buyers” who are influenced by feelings, while men were more frequently identified as “head buyers,” who are more concerned with practical factors such as price and location. When a family unit consists of both a “head buyer” and a “heart buyer” who must come to a mutual decision, conflict can arise. Emotional decisions are not necessarily irrational

ones, but each family must navigate how they communicate, compromise, and come to a final decision.

Emotions play a role in decisions regarding selecting and financing a college as well. When parents feel their children have worked hard in high school, they may want to reward those efforts by allowing them to attend the college of their choice even if the costs are prohibitively high (Loewe, 2003). Emotions such as pride and love may influence their decision-making, as well as fear they may be stifling their children's chance of success by limiting their choice of colleges to only less-expensive schools. The decision of which college to attend can have lasting implications for each member of the family, particularly in regard to finances.

### **Family Influence on College Decisions**

Parental influence plays a large role in whether a student chooses to attend college at all, as well as where they decide to attend. Cabrera and La Nasa (2000) reported students who were enrolling in four-year colleges had higher levels of parental encouragement from ninth through twelfth grade. They stated parental encouragement is the strongest factor for predicting students' educational plans, as it is both motivational and proactive. Encouragement includes saving for college, advising their children on the cost of college, and exploring financial aid options to pay for school (Flint, 1992, 1993).

A family systems framework recognizes each member of the family plays a role and can influence the others (Nichols, 2008). As such, siblings can have a direct and indirect influence on college choice; in addition to giving advice from their personal experience, the mere existence of siblings can affect a student's options for higher education. The number of children in a family impacts the availability of resources for

each member of the family, so the existence of siblings can be viewed as resource dilution (Sandefur, Meier, & Campbell, 2006). The more children in a family, the fewer resources available for each child, meaning there may be less funds available for each child to pursue higher education. On the contrary, parents who plan on having a large family may elect to pursue careers that can adequately support multiple children.

### **Family Influences on Student Loan Debt**

Even when parents encourage their children to attend college, many are unable to afford the full cost of tuition and room and board, so students need to borrow money through student loans to pay for their education. Students are becoming increasingly cautious about the amount of debt they are willing to amass, with many questioning the worth of their education. A 2002 study found that only 59% of students thought the benefits of student loans were worth the financial burden compared to 66% in 1997 and 74% in 1991 (Kesterman, 2006). While students may question the value of a college degree, a 1996 Gallup poll of parents found 92% of those polled considered investing in a college education to be the single most important investment they could make for their children (Cabrera & La Nasa, 2000).

Parental influence and resources strongly affect the amount of debt a student accrues while in college. Houle (2013) identified the non-linear relationship between parental income and student debt, as students from middle-class families are at greater risk of amassing large sums of debt than either higher-income or lower-income students. Higher-income students have more resources to pay for college, while lower-income students can qualify for greater amounts of financial aid.

The cost of college has more than doubled since 1985, even when adjusting for inflation; students and their families are paying a much larger portion of their income or savings for a college education and borrowing greater sums to make up the difference. Cost has become an important factor in selecting a college, even for wealthy families, especially since the economic downturn of 2008. Since 2007, there has been a 20% increase in families with incomes over \$150,000 admitting cost was a very important factor when choosing a college (Simon & Barry, 2012).

Students are increasingly seeking more affordable options for college, such as attending public universities instead of private, enrolling in less competitive private colleges that may offer attractive financial aid packages, and even matriculating at less expensive community colleges before transferring to a four-year institution to earn their bachelor's degree. Sallie Mae (2015) reported a steady increase in the percentage of students enrolled in two-year public colleges from 23% in 2010 to 34% in 2014. During the same time period, enrollment at four-year public universities decreased by the same amount that enrollment in two-year public colleges increased, from 52% to 41%, while enrollment in four-year private universities stayed relatively stable, increasing from 21% in 2010 to 22% in 2014, with minimal fluctuations each year. Notably, the average amount families spent to attend college dropped substantially for private four-year colleges during that time frame. The average amount families paid for a two-year public college rose from \$9,989 in 2010 to \$11,012 in 2014, decreased from \$21,747 in 2010 to \$20,882 in 2014 for four-year public colleges, and dropped from \$46,208 for a four-year private college in 2010 to \$34,855 in 2014 (Sallie Mae, 2015). Private colleges tend to rely heavily on revenue from tuition and will often offer discounts in the form of

scholarships or grants to ensure they meet their enrollment targets. Enrollment in four-year private colleges remained steady from 2010 to 2014, but the cost to families decreased by a substantial amount, making many private schools more affordable.

### **Gaps in Financial Literacy**

As students are borrowing greater amounts to finance college than any time in history, it is crucial for young adults to understand the responsibility that accompanies this debt. Unfortunately, research indicated large gaps in financial literacy for millennials, who were born between the early 1980s and the mid-1990s. A recent study by PwC (2016), along with the Global Financial Literacy Excellence Center, explored the personal finances and attitudes of young adults and discovered that only 24% demonstrated basic financial knowledge on issues such as inflation, mortgages, and risk diversification, the lowest of any age group. This may be due to the fact they have not yet experienced home-buying or investing in the stock market, but this gap is alarming because this age group is borrowing large sums of money for college that they are responsible for repaying. Indeed, Agarwal, Driscoll, Gabaix, and Laibson (2009) suggested that both younger and older adults are more likely to make poor financial decisions; young adults lack experience while older adults begin a cognitive decline that impacts reasoning and decision-making. They proposed that financial decision-making follows a U-shaped pattern throughout the life cycle, with individuals acquiring more knowledge and making better financial decisions until their mid-fifties, at which point cognitive function and fluid intelligence begin to decline, increasing the likelihood of making financial mistakes.



Numerous studies confirmed young adults lack an adequate understanding of financial literacy, and these findings have been consistent for several years. Chen and Volpe (1998) found that non-business majors, women, and students younger than 30 had particularly low levels of financial literacy, which impacted their ability to make educated choices about financial matters and increased the likelihood of making poor decisions. A more recent study by Eitel and Martin (2009) explored the financial literacy of first-generation female college students and likewise found this population was not financially literate, nor were they proactive in pursuing information or financial literacy resources. Some students do not acknowledge their personal responsibility for learning about finances and do not seek help until after they experience financial hardships.

The impact of this lack of financial literacy is evident in the attitudes of student loan borrowers. The Global Financial Literacy Excellence Center recently released a policy brief analyzing the data from the 2015 National Financial Capability Study (NFCS), which is administered by the FINRA Investor Education Foundation to a nationally representative sample every three years (Lusardi, de Bassa Scheresberg, & Oggero, 2016). The findings indicated some student loan borrowers were unsure of the terms of their loans even though they were in repayment status, and 19% of respondents with student debt did not know if their monthly payments were tied to their income. This confusion may be because the repayment system is too complicated for some borrowers or because some borrowers do not research the terms of the loan before borrowing (Lusardi, de Bassa Scheresberg, & Oggero, 2016). In fact, the data indicated that 54% of borrowers did not try to determine their future monthly payments before assuming the loans, and 53% indicated they would make different borrowing decisions if they were

going through the process again. Notably, 17% responded they were unsure if they would make the same decisions again, indicating they were still not sure they had made the right decision about their student loans. Alarming, only half of the respondents in the survey reported making all their student loan payments on time over the past 12 months, with 37% reporting being late at least once and 25% late more than once, while 10% could not even answer the question. Not only are student loan borrowers lacking financial literacy when they take out the loans, it appears many are still illiterate when they begin repaying them. Students are required to participate in entrance loan counseling before borrowing Stafford loans and are required to complete an exit loan counseling session prior to graduation or withdrawal from a college to ensure they understand the repayment terms and options; it is evident these counseling sessions are not fully effective for all students.

It is unclear how to systematically increase financial literacy in young adults, especially when they are not interested in learning about finances or are intimidated by the subject. However, research by Seyedian and Yi (2011) offered hope that educating students about financial matters will improve financial literacy. They tested college students on personal and managerial finance before and after taking finance courses and found these courses did indeed increase financial literacy. Notably, a gender difference was only found in the pre-test results, not the post-test, indicating women can significantly increase their financial literacy through education. They noted that factors like motivation, class participation, attitude, and financial background did influence the amount students learned, indicating not all students would receive the same educational benefit from taking a finance course. However, considering the continually increasing

student debt load, it is clear colleges must take an active role in improving the financial literacy of their students, and requiring all students to take a financial literacy course is a good place to start.

### **Impact of Student Debt on Families**

Large amounts of student debt can lead to young adults postponing traditional milestones associated with adulthood, including marriage, starting families, and purchasing a home; this can have lasting implications for college graduates, their families, and even society as whole (Chiteji, 2007). Increased amounts of student debt can take a toll on the economy, as young adults may have difficulty saving money for a down payment for a house and postpone having children because they do not believe they can afford the costs associated with raising them. As they devote large portions of their paychecks to their loan payments, they have less expendable income to pump back into the economy. From a family perspective, the impact can be great as some parents are finding their adult children are not yet prepared to be self-sufficient due to their large financial burdens.

First-time homebuyers have traditionally accounted for about 40% of the home buying market, but that number has been steadily decreasing since 2008, and they currently comprise only 26% of the market (Gonzalez, 2014). A poll of millennials found the majority viewed purchasing a home as a good investment, but over 50% admitted their student debt made it difficult for them to save enough for a down payment. Many young adults are not even renting their own apartments, instead moving back home with their parents in an effort to save money, a trend known as boomeranging (Dey & Pierret, 2014). A combination of factors, such as student debt and poor employment

opportunities, makes this the most attractive option for some young adults. Some parents who worked hard to raise their children are now seeing them return home, requiring a continued investment of parents' resources.

In regard to general feelings of happiness and security, the level of debt a college graduate has is related to overall levels of wellbeing. Higher amounts of student debt are correlated with lower levels of sense of purpose, community, and physical and financial wellbeing (Dugan & Vanderbilt, 2014). A PwC (2016) study found that 54% of millennials with student loan debt are concerned about their ability to repay their loans, including 34% of those with incomes above \$75,000, indicating it is a concern even after young adults find steady employment. The stress of owing large sums of money can impact a student's quality of life and happiness for years after graduation, even as they enjoy the various benefits associated with earning a college degree. In turn, this can lead to higher levels of stress for parents, as they watch their child struggle with debt.

There is also evidence to suggest parents are delaying retirement in order to help finance their children's education. Weber Handwerker (2011) examined results from the Health and Retirement Survey (HRS) and found that, when controlling for other factors, fathers and mothers were more likely to be working, 10.5% and 6.9% respectively, if they were currently financing the college education of a child. They were also less likely to be retired and less likely to be collecting Social Security benefits. She reported the number of near-elderly parents with children in college will rise in the near future, which can impact trends in retirement and labor supply. Notably, if a significant percentage of the work force is delaying retirement, it can impact the number of new jobs available for the recent college graduates lined up to replace them.

From a family systems perspective, the choice to invest in college can have a significant impact on all members of a family unit for far longer than the estimated four years it takes to earn a bachelor's degree. Further studies examining how families decide to invest higher education, while using a family systems perspective, would bolster the current body of research.

## **Chapter Three: Methodology**

### **Research Design**

The intent of this study was to explore how parents approach choosing a college with their children, particularly regarding how they communicate about college choice and cost, and how family dynamics play a role in the process. After exploring various qualitative and mixed-method research designs, it was decided to conduct a qualitative study using a phenomenological approach. This approach was chosen because it examines the shared experience of individuals who have experienced the same phenomenon (Creswell, 2007), which is appropriate when examining how parents perceived the college search process. A phenomenological approach allows the researcher to explore, in-depth, the perceptions and experiences of people who have directly experienced a certain phenomenon, which is accomplished through in-depth interviews (Patton, 2002).

A phenomenological research design, conducting in-depth interviews with several parents who recently searched for a college with their child, is appropriate for examining the overarching researching question for this study, which is “How do families approach the college search process?” The interview questions were designed to gather information on the two secondary research questions as well. Those secondary research questions are “How do families determine the amount of financial resources they are willing to invest or borrow for their children’s education?” and “How do families communicate their expectations and feelings about the college search process with each other?”

Deciding which lens to use to interpret the data is a vital component of the research design, and the theoretical framework used for this study was the family systems theory. Family systems theory recognizes that all members of a family are interconnected, and that each member influences, and is influenced by, other members of the family (Cox & Van Belsor, 2000). According to this theory, one family member's decision can have a ripple effect that may impact the rest of the family members (Keys & Lockhart, 1999). Using a family systems lens provides a greater understanding of the decision-making process parents utilize when choosing to invest in a college education for their children, while examining the patterns of communication within the family. This approach was appropriate for the study because it considered the impact of family dynamics and relationships on the college search process, not just traditional college search elements such as cost, academic reputation, and location.

### **Research Site and Participants**

The research site was a large, state-related university in the northeast United States with a diverse student population in an urban setting; to ensure confidentiality of those involved, the university will hereafter be referred to by the pseudonym "Dorian University." The site was selected, in part, because as a college administrator I had access to segments of the student population that would allow for a large enough sample size to identify between 12 and 15 parents who met the research criteria. Prior to contacting any potential research participants, I received approval from the Institutional Research Boards (IRB) of both Saint Joseph's University (see Appendix A) and Dorian University, who granted permission to contact certain students and their parents and approved the use of surveys, interview guides, and consent forms. IRB approval from

Saint Joseph's University was contingent upon receiving IRB approval from Dorian University.

In order to meet the criteria for a phenomenological study and reach the point of saturation, the goal was to identify between 12 and 15 parents who met the research criteria and were interested in participating. The criteria that participants needed to meet to be considered for the interview were 1) to be contributing to their child's higher education costs, either by paying for a portion of tuition and expenses or by taking out loans, 2) to have a child currently enrolled in college who is contributing financially to his or her college education by taking out loans, 3) to indicate at least a moderate level of communication with their child during the college search process, and 4) to have a willingness to participate in an hour-long interview with the researcher.

The first method of collecting data on potential participants was to distribute a survey (Appendix B: Student Screening Survey) to current undergraduate students asking some general questions about the college search process and asking them to provide contact information for their parents. Data collection began during the 2016 summer semester, and surveys were distributed to students in five general education classes at Dorian University. Three online classes received the survey link through an email, and I attended two classes to distribute the paper surveys in person. This collection method resulted in 67 survey responses, but only 23 students provided useful contact information for their parents. Those 23 parents received an email asking them to respond to the parent screening survey (see Appendix C).

After receiving survey results from five classes that only resulted in contact information for 23 parents, it became clear this method was not an effective way to



collect parent contact information. In order to ensure a suitable sample size, the next step was to expand the potential pool of participants. A list of student names and addresses for the liberal arts college at Dorian University was obtained, with permission from the administration, which yielded about 900 additional students. A letter was sent to the homes of those students, addressed "To the parents of," explaining the research project and asking them to visit a website to complete the parent screening survey (Appendix C).

Between those responding to the mailing and to the email sent to parents of students who had taken the aforementioned student survey, a total of 96 parents completed the survey. One of the questions stated, "I am interested in speaking to parents of college students regarding the college search process and the impact of student debt on families. May I contact you with some follow-up questions?" Only participants who responded affirmatively to that question were considered as potential participants for the in-depth parent interviews. Forty-one respondents answered yes, and 40 from that group included their contact information for follow-up. Using the criteria already established, the respondents were narrowed to a list of 18 potential participants, which resulted in 13 scheduled interviews. All 13 successfully completed the interview, either by phone or in person, at which point the data collection had reached an adequate saturation point, and I deemed it was not necessary to conduct further interviews. Family interviews, which included the college-aged child of the participant, were scheduled with four families. Three of those four interviews included both the parent and the student, and one involved the student only, as the parent was unable to attend the in-person interview.

## **Role of the Researcher**

My role as the researcher was to solicit participants, conduct individual and family interviews, administer surveys, and interpret the data afterwards. I am a college administrator with more than ten years' experience in college admissions and enrollment, and I have worked with many families who are navigating the college search process.

While this experience made it easy to develop trust and rapport with the interview participants, it was also necessary to make clear I was not acting in any official university role, and the interview would have no impact on their child's financial aid package. This was explained to the participants while scheduling the interview, included in the consent forms they were given (see Appendix D), and reiterated in a prepared statement read at the beginning of each interview. If participants asked any questions regarding the university or their own child's experience during the interview, I made a note of it and offered to revisit the topic once the formal, recorded interview was completed.

In addition to a career in college admissions, I have a master's degree in counseling and have trained as a marriage and family therapist, which I disclosed in the beginning of each interview while explaining the purpose of the study and why I was interested in the topic. Due to the nature of the research question, the interview guide included several questions about family history and relationships (see Appendix E: Parent Interview Guide). I had to use caution when collecting the necessary information, without delving deeper into family dynamics than was necessary. To keep the interviews on task, a semi-structured interview guide was developed and used for each parent interview to ensure the conversations stayed on topic and relevant to the college search process. Whenever I found the interview delving deeper into family issues than was

necessary for the research questions, I redirected the conversation back to the interview questions. It was not always easy to decipher when the conversation had veered too far from the research question, so when I was transcribing the interviews I omitted small portions of the interviews that I deemed irrelevant, such as when one participant asked about my educational background and shared his own experiences with Jesuit education. When I was unsure whether it was relevant or not, such as when a father was describing the strain that his separation was putting on his family, I erred on the side of leaving the conversation in the transcribed notes.

Considering my experience working in college admissions, as well as having significant knowledge in the area of student debt, I recognized there was potential for bias on my part regarding how families approached the college search process and how they attempted to finance their children's college education. I sought to appear neutral and non-judgmental when discussing the amount they were paying for college. It was also necessary to reassure several participants it was ok to discuss things they did not like about Dorian University, as well as things they preferred about other institutions. I reminded them I was approaching this study as a researcher, and not a representative of the university, and their responses were completely confidential. To ensure I was able to set aside my own experiences while conducting the study, I engaged in the process called bracketing, which requires the researcher to push aside, or bracket, his or her own personal experiences so he or she is able to approach the research without any preconceived ideas (Creswell, 2007).

In order to further control for researcher bias, I used the tactic of triangulation, which uses multiple sources to collect qualitative data in order to reduce the chance for

bias (Leedy & Ormrod, 2013). For this study, the sources of information included the parent screening survey, interviews with parents and students, follow-up surveys, and a researcher journal. All interviews were recorded and transcribed, reviewed numerous times, and carefully coded using rigorous coding methods.

### **Data Collection and Procedures**

**Student screening survey.** In the beginning of the 2016 summer session, I contacted 15 Dorian University faculty members who were teaching a summer course and asked if the student screening survey (Appendix B) could be distributed to their classes. Three professors agreed to distribute the survey electronically to their students, and two arranged for me to attend class and distribute it. Students who received the survey electronically were sent an email describing the research and explaining that completing all parts of the survey, including providing personal information, was voluntary and confidential; they were also advised of the opportunity to participate in a drawing for one of two \$25 Amazon gift certificates by including their contact information on the survey. The email included a link to the electronic survey designed in Qualtrics, as well as a statement of consent that must be read before completing the survey.

When I attended the two classes I read a prepared statement explaining the intent of the research and again stating that all answers were voluntary. Students were distributed a consent form, which did not require a signature, as well as the survey. After collecting the surveys, I entered all responses into the Qualtrics database with the online responses. The survey responses did not indicate whether they completed the survey online or in-person, nor did it record which class the response was from.

Distributing surveys to the five classes resulted in 67 completed surveys, and 23 included contact information for their parents. At the end of the summer session, once all data collection had been completed, a randomized drawing of the 43 students who had entered their names for the Amazon gift card was completed. Students were each assigned a number, those numbers were entered into an online random number selector and two numbers were chosen. The two students selected were contacted by email and each sent an electronic code for a \$25 Amazon gift card.

**Parent screening survey.** The parent screening survey (Appendix C) was designed to identify potential participants for the parent interviews. The criteria required the parent 1) was contributing to his or her child's higher education costs, either by paying for a portion of tuition/expenses or by taking out loans, 2) had a child enrolled in college who was contributing financially to their college education by taking out loans, 3) indicated at least a moderate level of communication with their child during the college search process, and 4) was willing to participate in an hour-long interview. The survey consisted of 11 questions to collect demographic information about their family, as well as questions concerning the college search process, including levels of involvement in the search, the frequency of conversations they had about the college search, and how they are financing their child's education. It also included a question inquiring if they were willing to talk further about the process, at which point they were prompted to provide their contact information.

To ensure the sample pool would be large enough to identify enough parents who met the criteria, it was necessary to reach out to a new group of potential participants. I contacted the administration of Dorian University's liberal arts college, explained the

survey and research project, and asked permission to contact the parents of some of their students. They consented and provided a list of student names, which was pared down to include only rising sophomores and juniors who had been enrolled in at least 12 credits the previous semester, were in good academic standing, were under 23-years-old and lived within approximately 150 miles of the university. A letter was sent to the homes of about 900 students, addressed “To the parents of,” explaining the research project and asking them to visit a website to complete the parent screening survey (Appendix C).

In addition to the mailing, the 23 parents whose information was collected from the student screening survey were sent an email describing the research, which included a link to the parent screening survey. The same survey was used for both groups, the responses were recorded in Qualtrics, and there was no way to distinguish between the responses of the parents who received the email and those who received the letter.

A total of 96 parents completed the survey, and 41 reported they were willing to talk in greater detail about the college search process. Fifty participants included their contact information, but only participants who included their contact information and indicated they were interested in speaking further were considered for parent interviews, a total of 40 participants. Using the criteria already established, 18 participants were identified as potential candidates for parent interviews.

**Parent interviews.** Over the course of one month, all 18 potential participants were contacted by phone and email to see if they were interested in partaking in an hour-long interview. I made contact with 16 of the participants, who all showed at least some interest in participating, while two potential participants never responded. Thirteen participants scheduled interviews, which were all completed. The intention was to meet

in person whenever possible, and I indicated that I was willing to travel as needed, but several participants preferred phone interviews as they were easier to schedule. Nine phone interviews were arranged, and four in-person interviews were scheduled in locations convenient for the participants, such as a coffee shop and a restaurant.

Once the interview time was set, I followed up with an email that included a consent form (Appendix D) and reminder that the conversation would be recorded. Participants were encouraged to review the consent form and contact me if they had any questions or concerns, or if they needed to reschedule or cancel. One participant rescheduled the interview for a different time, but all 13 interviews were completed.

All interviews were recorded with the participants' consent. Phone conversations were recorded using an iPhone application called [handsfree.ly](http://handsfree.ly), which records phone conversations and later sends an audio file by email, and an external digital recorder was also used to ensure no audio was lost. Participants were informed that the conversation was being recorded as soon as the phone call started, and again when the prepared statement was read at the beginning of each interview; they were asked to give their verbal consent each time. Phone participants were not required to sign a consent form, though they were asked to review the consent form before the interview and give their verbal consent to be interviewed and recorded. In-person interviews were asked to review and sign a consent form, and two digital audio recorders were used to ensure no recording failures.

The interviews were semi-structured, using the parent interview guide (Appendix E) as a guideline, and the format allowed me to explore relevant topics of interest with the participants as they arose during the conversation. Most interviews lasted about an

hour, and they sufficiently covered the college search process and how the education was being financed, while exploring family history and dynamics. Participants were advised at the beginning of the interview they did not have to answer any questions they were uncomfortable with, that all names and identifying information would be changed, and they could ask for any responses to be off the record. Only one parent asked for a portion to be off the record, when she was describing the legal problems of her son; that three-minute portion of the interview was not transcribed.

After completing 13 interviews, I felt satisfied that saturation had been reached because no significant new information was being gained from the interviews. At this point I stopped contacting the remaining five potential participants and moved on to the next stage of data collection, the family interviews.

**Follow-up parent survey.** Each participant was asked to complete a follow-up parent survey (Appendix F), which served to triangulate the data collected during the interview and answer a few questions in greater detail. The survey contained 10 mainly Likert-scale questions asking what factors were most important in selecting a college, what concerns they had, and how they were paying for college. During in-person interviews, the participants were handed the survey and asked to complete it at that time. For phone interviews, participants were informed they had reached the end of the interview portion and were asked to spend another ten minutes completing the survey over the phone. Most participants were able to complete the survey at the time of the interview, but two cited time restraints and asked to fill out the survey at a later time and email it back to me. Both participants emailed the completed survey back within two days, so each participant completed the follow-up survey.



**Family interviews.** Several participants took part in family interviews with their child who is currently enrolled at Dorian University. The interviews were intended to examine the college search process from the perspective of the student while further exploring the family relationship, as well as triangulating data collected during the parent interviews.

Towards the end of most parent interviews, participants were asked if they would be interested and able to participate in a follow-up interview that would include their child. Eleven participants were asked; one participant who lived in Virginia was not asked because the distance made it impossible to arrange, and another who described an ongoing divorce which had resulted in a lot of family strife and strained relationships was not asked either. Due to the requirement that the interview be held in person and not over the phone, it was difficult for many of the participants to arrange a meeting, though most expressed interest. The timing of the interviews in the middle of August meant that many of the students had already moved back to campus and were no longer living at home.

Four participants agreed to set up interviews with their children; three were held on campus during move-in week and one was held off-campus at a restaurant. The format was a semi-structured interview similar to the parent interviews, using the family interview guide (Appendix G), but I prepared a few family-specific questions for each interview. Interviews were audio recorded and the students, who were all over 18-years-old, were asked to sign a consent form (Appendix D), and each interview lasted approximately 45 minutes. For one of the interviews the parent was unable to attend, so I modified the questions slightly and interviewed the student alone, resulting in three

family interviews and one interview with a student. The research design had specified interviewing three families, so this goal was met.

**Researcher journal.** Throughout the interview process, I kept a journal where I recorded my observations and thoughts about the participants and my response to their family dynamics. During the interviews, I jotted down notes about each family, and included my own thoughts about their relationships and their approach to the college search process. These notes were later expanded in the research journal, and any emerging themes were noted. These notes were particularly helpful in designing the family-specific follow-up questions for the family interviews. I listened to each interview recording several times and used the research journal to record my thoughts about the interviews. The research journal was helpful in identifying codes and themes during the analysis stage.

Additionally, the research journal was instrumental in the bracketing process, where I addressed and set aside my experiences to prevent researcher bias (Creswell, 2007). My experiences as both a college admissions counselor and a family therapist influenced the way I approached this study, but addressing my own experiences made it easier for me to acknowledge when they might be influencing my perspective and allowed me to approach the study from a more neutral standpoint.

### **Information/Data Analysis Procedures**

Prior to analyzing the data, I reviewed Crewsell's (2003) six steps for analyzing qualitative data and used them as a guideline as I explored the content. First he suggested organizing and preparing the data for analysis, followed by reading through all data to get a general idea of the meanings. Next he recommended beginning the coding process by

organizing and labeling chunks of data with a specific identifiable term, which is referred to as a code. The fourth step was to connect those codes under broader themes, which will serve as the main findings of the study. The next phase involved deciding how to organize these themes into a narrative that will convey the findings, and the final step was finding meaning in the data through interpretation.

**Analysis of screening surveys.** The student screening survey (Appendix B) was administered in two different formats, as a paper survey and as an online survey through Qualtrics. Once all surveys were completed, the paper surveys were entered into the Qualtrics dataset so all the information would be in one place. The dataset was pulled from Qualtrics and saved on a password-protected cloud storage system. The survey served to gather information on potential parent participants, so I reviewed the data and extracted the contact information for potential parent participants; the other responses were not analyzed. Respondents who indicated they would like to be considered for the \$25 Amazon gift card drawing were entered into the raffle.

Survey responses for the parent screening survey (Appendix C) were completed online and entered directly into a Qualtrics dataset, which was pulled and saved on a password-protected cloud storage system. I reviewed the responses by hand to identify participants who met the research criteria. There were 18 respondents who met the desired criteria; that group became the potential parent interview pool. No other analysis was done on the remaining respondents who had been excluded from the potential interview pool.

**Interview and content analysis.** Prior to contacting the potential parent interview pool, each participant was assigned a number that was used as an identifier on

file folders and consent forms. All in-person interviews were recorded using two separate digital recording devices, and phone interviews were recorded using a phone recording app and a digital recorder. Digital files were converted to mp3s, labeled with the date and participant's number, and saved on a password-protected cloud storage system; original files were deleted from the recording devices. I transcribed each interview as soon as possible after they were recorded and changed all identifying information before saving the transcripts to the password-protected cloud storage system. Participants and their family members were given pseudonyms, and the name of the college was changed to Dorian University every time it was mentioned. Names of most of the other universities mentioned during the interviews remained intact, though I chose to create pseudonyms for two colleges that were discussed in greater detail in reference to students transferring. One participant discussed a disturbing hazing situation, so it seemed appropriate to remove any potentially identifying information to maintain the privacy of the participants and their families. The participant pseudonyms were used in note taking and memos in the research journal, as well as on all file folders. The same process was used for the family interviews.

After transcribing the interviews, I reviewed the transcriptions for accuracy and read and listened to each interview several times, taking notes on each interview in my researcher journal. I transcribed and reviewed the interviews as soon as possible after they happened, which allowed me to identify emerging themes that influenced further interviews. I interviewed approximately 3 to 4 participants each week and continued to schedule interviews until I was satisfied I had reached saturation, when I was no longer gaining new information from the interviews (Creswell, 2007). After the 13<sup>th</sup> interview I

felt confident I had achieved saturation, so I stopped scheduling new parent interviews and focused on conducting the family interviews. In total, I transcribed 314 pages of interviews; the length of the transcriptions ranged from 13 to 25 pages, and the average length of the parent interviews was 17.5 pages and the average length of the family interviews was 19 pages. Transcription lengths for each parent and family interview can be found in Table 1.

**Table 1**

*Number of Pages Transcribed per Interview*

<b>Family</b>	<b># of transcript pages per parent interview</b>	<b># of transcript pages per family/student interview, if applicable</b>
<b>Mary</b>	20	-
<b>Bill</b>	18	-
<b>Joanne</b>	18	-
<b>George</b>	16	-
<b>Lisa</b>	18	-
<b>Simone</b>	19	25
<b>Meredith</b>	22	14
<b>Robin</b>	18	-
<b>Chelsea</b>	21	18
<b>Olympia</b>	13	-
<b>Dipa</b>	15	-
<b>Nancy</b>	17	-
<b>Jack</b>	23	19
<b>Total</b>	<b>238</b>	<b>76</b>

*Note.* Interview transcriptions were double-spaced, in Times New Roman 12-point font.

In addition to interviews, all parent participants completed the follow-up parent survey (Appendix F); though the results could have been used as quantitative data, the intent of the survey was to triangulate the data from the interviews. The questions were designed to directly answer questions that were addressed during the interview, such as which factors were most important when selecting a college, what resources they were

using to finance college education, and how concerned they were about paying for college. If I noticed any discrepancies while administering the follow-up surveys during phone interviews, I questioned the participant about it and recorded their responses. These responses were coded and included in the interview data, as were the survey responses. I compared the responses from the survey to the responses from the interviews and recorded any differences, which were noted in my researcher journal.

All responses from the follow-up parent survey were entered into Qualtrics, and the data report was pulled and analyzed by hand. Simple computations, such as the mean, median, mode, and range for the number of colleges a student applied to, were recorded. The average scores for the Likert-scale questions, such as how parents rated the importance of various factors in the college search process, were calculated and the responses were coded with the rest of the qualitative data, along with the responses to the question regarding funding methods used by parents to pay for college.

Once all the interviews were completed, transcribed, and reviewed, I began the process of coding the data. In order to make sense of large amounts of data from multiple sources, it is necessary to consolidate, reduce, and interpret all the information that was collected in order to find meaning (Merriam, 2009). This is accomplished by assigning codes to bits of data. According to Saldaña (2013), a qualitative code is “most often a word or short phrase that symbolically assigns a summative, salient, essence-capturing, and/or evocative attribute for a portion of language-based or visual data” (p. 3). During the First Cycle coding, I reviewed the interviews, identified certain reoccurring themes as preliminary categories, and assigned codes to specific words, ideas, phrases, and feelings during the initial open coding process. This process was repeated several times until the

number of codes was reduced to a more manageable list that related back to the research questions.

All transcripts and memos were loaded into a qualitative software program called Dedoose to be coded. Through analyzing the transcripts, it became apparent some codes had a frequency of co-occurrence with other codes, leading to the emergence of clusters of meaning. The process of recoding continued as I reviewed the interviews once again to identify the most frequently occurring clusters and decided if they were relevant to the research question, before moving on to the Second Cycle coding.

Second Cycle coding involved reorganizing and recoding the data that was coded in the First Cycle, resulting in a smaller and more focused group of broader categories, themes and concepts (Saldaña, 2013). During this process, the final list of six categories was established, representing the central topic areas for the findings in this study. The data was once again coded in relation to the six categories, and the most relevant topics for each category were identified. These categories and topics represent the main findings, and are presented in detail in Chapter 4.

**Triangulation.** In order to reduce the chance for bias, I used several methods of data collection to triangulate the data (Leedy & Ormrod, 2013). Demographic information collected during the parent screening survey was verified during the interviews, and a more in-depth family history was provided. While the main method of data collection was the interview, the follow-up parent survey was specifically designed to further clarify some of the topics discussed during the interview and to verify participant responses. If participants gave responses on the follow-up parent survey that

were inconsistent with their interview responses, I immediately asked them to clarify their feelings on the topic and recorded their responses.

Another method of data collection was the family interviews. While parents provided their account of the college search process during the interviews, conducting the family interviews provided an excellent opportunity to reexamine their account with their child. While much of the accounts were similar, there were several areas where the student and parent account differed, either because of perspective or because of misremembered information. The family interviews provided me an opportunity to identify those differences and explore them with the family, leading to a more complete account of the experience. Additionally, the memos, notes, and reflections I collected in my research journal served as another resource to triangulate the data.

**Validity.** In qualitative research, validity describes the attempts to assure the accuracy of the findings from the perspective of the readers, the participants, and the researcher (Creswell, 2003). In order to increase the validity of this study, several strategies were used, such as triangulation, peer review, and clarifying researcher bias. As previously described, triangulation was achieved by using multiple data collection strategies, such as parent and family interviews, as well as the follow-up parent survey.

Peer review was utilized throughout the development of the study and during the analysis process as well. Most notably, prior to conducting the parent interviews, I invited two colleagues with children who had recently applied to college to be interviewed using the interview guide I had prepared. One was a professor of neuroscience and the other was the director of professional development and career services, so they were able to offer insight from their professional as well as parental



experiences. They offered feedback on the questions and described what the experience of being interviewed was like. With their assistance, I was able to refine the questions in the interview guide to ensure they were accurately addressing the study's research questions.

Researcher bias is a concern in qualitative research but I took steps to limit the bias by engaging in the process of bracketing, also called epoche, which requires the researcher to remove their personal experiences so they are able to approach the research with a fresh perspective (Creswell, 2003; Bogdan & Biklen, 2007). This was accomplished by reflecting on my own experiences as an admissions counselor to identify any preconceived notions and control for them. Creswell and Miller (2000) believe it is important for researchers to “acknowledge and describe their entering beliefs and biases early in the research process to allow readers to understand their positions, and then to bracket or suspend those researcher biases as the study proceeds” (p. 127). Throughout the interview and analysis process, I reflected on my subjectivity, recorded my feelings in the researcher journal, and practiced self-monitoring to control for researcher bias; some of these concerns were addressed in the Role of the Researcher section of this chapter, and the bracketing process is discussed in greater detail in the Reaction of the Researcher section in Chapter 5.

## **Chapter Four: Results**

### **Introduction**

This section highlights the findings from my research study. The first section focuses on descriptions of the 13 research participants and their families, as well as information on the research site and an explanation of the types of loans used by many of the families in this study. The remainder of the chapter includes a description of the findings from the study, which are broken down into the areas of search, factors, finance, expectations, family dynamics, and the future. The chapter concludes with pieces of advice from the participants to families who are starting the college search process.

### **Participants**

Thirteen parents were interviewed for this study, and follow-up interviews were conducted with three of the parents with their children. One additional interview was conducted solely with the child, because the parent was unable to attend the follow-up interview. A total of 17 individuals participated in interviews for this study.

As described in Chapter 3, participants were selected because they responded to a survey sent to parents of current sophomores and juniors at a school referred to as Dorian University, a large state-related urban university located in the northeast United States. State-related colleges are private entities that receive some financial appropriations from the state in exchange for discounted tuition for in-state residents. Many people, including students and their families, do not realize there is a distinction between state colleges and state-affiliated colleges and refer to Dorian University as a public university due to its differential tuition for in-state residents. Tuition is approximately \$16,000 per year for in-state students and approximately \$27,000 for out-of-state students. Room and board

for on-campus housing ranges from \$12,000 to \$15,000, depending on the dorm and meal plan selected, though many upperclassmen elect to live in nearby off-campus housing. Some students are considered commuters and live with their families and commute to campus, though none of the participants in this study had children who were commuters at Dorian University. Merit scholarships, ranging from \$3,000 to full-tuition, are available for qualified students.

Every family is different, including their approach to savings and financing education. An hour-long conversation is not enough time to fully explore the complicated family relationships influencing their approaches to education, so a brief description of each family and their specific dynamics is presented in this section, while reoccurring themes are analyzed and presented in a later section. Every family is swayed by their beliefs about money, how they value education, their family history, as well as their ideals, secrets, and debts, which certainly impacts how they approach investing in college education. Though the way each family approaches paying for college is different, common themes emerged.

Brief descriptions and demographic information of the participants and their families are provided in this section, including an explanation of how the family is paying the tuition for their matriculated child. Several families mentioned having a 529 plan, which is an educational savings plan run by a state or educational institution, intended to help families save for college (IRS, 2016). Some information on family dynamics is provided as well, particularly in reference to how it relates to financing college.

Genograms are crucial tools used in family systems theory (Becvar & Becvar, 2006), and are included for each family, providing details on the ages, relationships, and

educational level of each member of the family. Meanings for the genogram symbols can be found in Figure 1 in Chapter 2.

Whenever possible, the amount of loans the student borrowed is included, though most parents did not mention exact amounts. Parents were not asked to provide any documentation on loans or college expenses, and most were answering from memory, using terms like “small amount” or “taking out some loans.” The most frequently mentioned type of loan is the Stafford Loan, which is also referred to as Direct Subsidized Loan and Direct Unsubsidized Loan. They are backed by the U.S. Department of Education and can be borrowed by the student, regardless of financial need or credit history (Federal Student Aid, 2016a). Financial need is a consideration when determining whether a student qualifies for a subsidized loan, where the government pays the interest while the student is enrolled in school, or an unsubsidized loan, where the interest accrues and is the responsibility of the borrower.

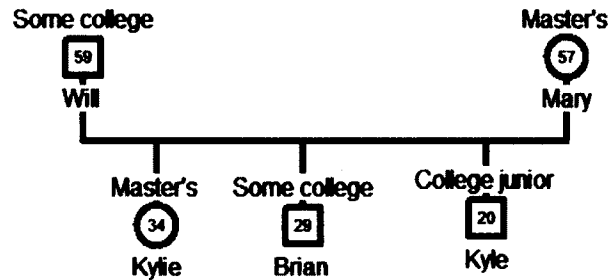
There are specific limits on how much can be borrowed each year for the Stafford loans, as well as lifetime limits for the undergraduate and graduate levels. First year undergraduate students can borrow up to \$5,500, second year students can borrow \$6,500, and third year and beyond can borrow \$7,500, though the aggregate limit is \$31,000, and no more than \$23,000 can be subsidized (Federal Student Aid, 2016a); these loan limits have not been increased since 2008 (FinAid, 2016c). The loan limits are higher for independent students, which includes students who are either over the age of 24, married, in graduate school, a veteran of the armed forces, have dependent children of their own, are wards of the state, are considered emancipated minors, or were in foster care after the age of 13 (Federal Student Aid, 2016b). It is difficult to gain independent

status without meeting one of these criteria. Due to the established loan limits, dependent students who graduate college in four years can borrow up to \$27,000 in Stafford loans, including up to \$19,000 in subsidized loans if they qualify for them. When borrowed amounts higher than \$27,000 are mentioned in this study, it is likely that either the parent or the student is also borrowing some type of private loan. Experts recommend exhausting all federal loan options before borrowing private loans, which lack the consumer protections of Stafford loans, may offer fewer repayment options, and can have variable interest rates that are frequently higher than the interest rates for Stafford loans (Project on Student Debt, 2016).

A description of each participant and their families, including demographic information provided in the parent screening survey, is presented in the following section. The genogram for each family unit can be found after each description.

**Mary.** Mary is 57 years old and has been married to her husband Will, 59, for 35 years. They have three children, Kylie, age 34, Brian, who is 29, and Kyle, 20. Kylie and Brian both attended college right after high school, but Brian dropped out of college before earning a degree and Kylie went on to earn a master's degree; youngest son, Kyle, is currently a junior at Dorian University. They are a Caucasian family, live about 150 miles from the university, qualify for in-state tuition, and reported an income of \$100,000 to \$124,999. Mary explained that she and her husband contribute some funds towards Kyle's tuition, including money they invested in a 529 savings plan and paying for his books. The financial aid package from Dorian included some grants from the government and from the university. Kyle is taking out the maximum Stafford loans and a small amount of private loans, for which his parents have co-signed but consider him

responsible for repaying. Kyle also pays for his off-campus living expenses with money he earns from working two jobs while in school.



*Figure 3.* Mary's family.

**Bill.** Bill is 59 years old and has been separated from his wife of 31 years, Janice, 58, for the last several years. They have four children, Sean, who is 28, Kelly, aged 25, Jackie, 20, and a 17-year-old daughter named Marissa. Sean attended college for a year and a half before dropping out, and he later completed a computer-training program at a technical school. Kelly earned her bachelor's degree from Dorian University, and Jackie is currently a junior at Dorian. The youngest child, Marissa, is currently completing her last year at a cyber high school, which she enrolled in due to social anxiety and depression. She is considering enrolling in culinary school after she graduates from high school. Bill is Caucasian, lives about 50 miles from the university, his children qualify for in-state tuition, and he reported that his income was in the \$40,000 to \$74,999 range, but is currently retired and on disability after a career working in finance. He has been advised by his lawyer that once his upcoming divorce is finalized, he will not be responsible for paying anything for Marissa's college because she will be 18 and a legal adult by then. On the contrary, Bill stated he has every intention of helping finance Marissa's education, partially because his wife's income is low and he sees it as his

responsibility. It is particularly important to Bill that he treats every child equally in terms of finance due to the family dynamics of their separation, which he refers to as “a very fractured house.”

Bill explained that while his children are in school they are not responsible for paying for college with their own money, rather they are taking out loans, which he pays the interest on while they are in school. Once they graduate from college, he intends to pay back the bulk of their loans for them, while leaving them to cover approximately 25% of the loans. He uses his own savings and funds from his retirement plan, which is money he had earmarked as college savings, to help them pay off their college loans once they graduate. Sean did not graduate from college so he is responsible for those loans, though Bill helped him pay off the computer-programing course he completed. Jackie’s financial aid package from Dorian included an academic scholarship as well as some grants from the government and from the university.

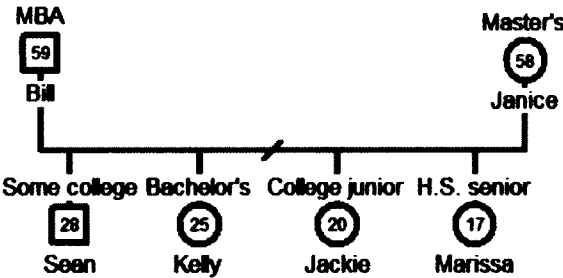
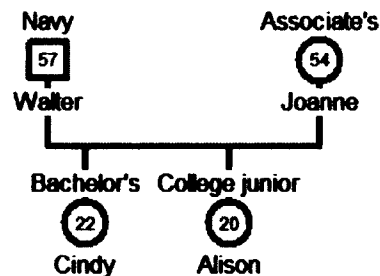


Figure 4. Bill’s family.

**Joanne.** Joanne, 54, has been married to her husband Walter, 57, for 27 years. They have two daughters, Cindy, 22, who just graduated from college with an art degree, and Alison, 20, who is currently a junior at Dorian. They are a Caucasian family, live about 70 miles from the university, qualify for in-state tuition, and reported an income of

\$75,000 to \$99,999. Both Cindy and Alison have taken out Stafford loans to pay for their education, while Joanne and Walter contributed some money towards their tuition and used Parent PLUS loans to cover the remaining expenses. The financial aid package from Dorian included some grants from the government and from the university. They did not have savings plans for their daughters, as Walter did not want to invest in a 529 plan in case they did not go to college. Cindy just graduated from college and is currently working part-time as a babysitter but has not found a full-time job yet; her school loans are scheduled to become due within a few months, which is causing some financial stress within the family. Joanne estimates that Cindy's education cost over \$70,000, though she did not clarify how much of that was loans. Repaying Cindy's loans is a major concern for the family; Joanne is considering getting a part time job once the loans become due, and there have been disagreements on whether the family should keep their vacation property or use the \$3,200 in yearly fees towards repaying the loans.

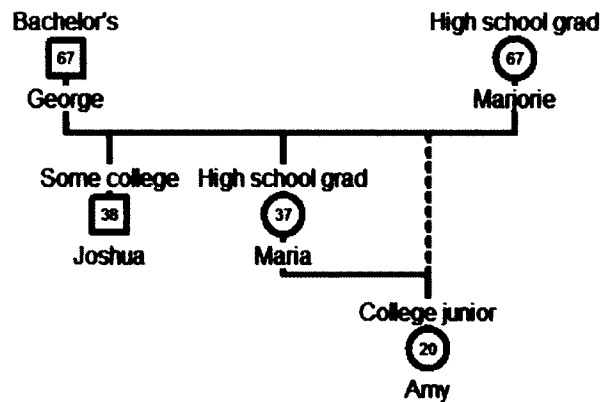


*Figure 5.* Joanne's family.

**George.** George, 67, has been married to Marjorie, 67, for 39 years, and they have two biological children, Joshua, 38, and Maria, 37. When Maria was in high school she had a baby and left home to live with a boyfriend. She gave up custody of her daughter Amy, now 20, and George and Marjorie have raised Amy since she was 3-



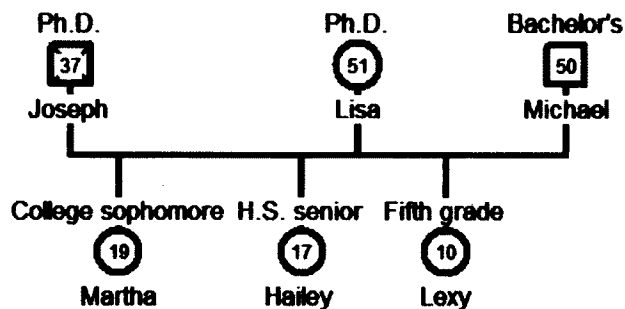
months-old, legally adopting her when she was 14. Joshua attended college for a short period of time, but Maria did not, and Amy is currently a junior at Dorian University. They are a Caucasian family, live about 120 miles from the university, qualify for in-state tuition, and reported an income of \$100,000 to \$124,999, though both George and Marjorie have retired. Amy qualifies as an independent student in regard to financial aid, which means her parents' information does not need to be reported on the FAFSA when applying for financial aid. Dorian provided a generous financial aid package that included an \$8,000 per year academic scholarship as well as some grants from the government and from the university that covers a large portion of her expenses. George and Marjorie help with the remainder of her expenses, using some money from their retirement fund but not borrowing any loans themselves; they began saving money for her education shortly after she was born. Amy has a part-time job to help pay for her living expenses and her semester abroad and borrowed about \$1,600 in Stafford loans to pay for a summer course.



*Figure 6.* George's family.

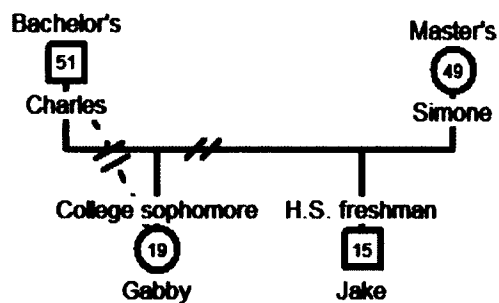
**Lisa.** Lisa, 51, was married to Joseph and had two children, Martha, 19, and Hailey, 17. Joseph passed away 14 years ago, and Lisa later married Michael, 50, and

had another daughter, Lexy, who is 10. Martha is a sophomore at Dorian University, Hailey is a high school senior, and Lexy is in fifth grade. They are a Caucasian family, live about 40 miles from the university, qualify for in-state tuition, and reported an income of less than \$40,000. Martha originally enrolled in a small, private college in a rural area but disliked it almost immediately and transferred to Dorian after one semester. Dorian's financial aid package included some subsidized loans, a small grant, and a small scholarship, but she would have qualified for a larger scholarship if she had enrolled straight after high school, rather attending another school for a semester first. Lisa has some college savings for each child, but used all of Martha's savings during her first year. Lisa is using her own savings, as well as her credit card, to pay for Martha's tuition, while Martha is borrowing the maximum Stafford loans and working to help contribute to the costs. Lisa is hoping for a better financial aid package for both girls when Hailey enrolls in college next year, and after learning from Martha's college search and transferring experience, she is encouraging Hailey to choose a school that will award her a substantial scholarship. Michael is not contributing financially to the college education of Martha or Hailey because he is not their biological father, but Lisa expects him to be more involved when Lexy is ready for college.



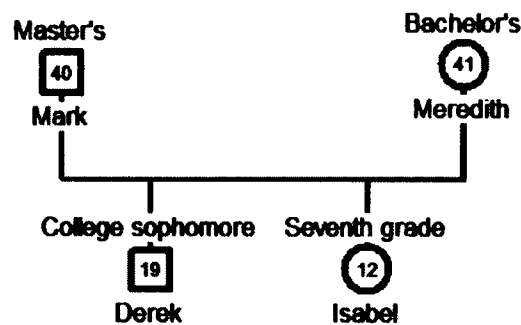
*Figure 7.* Lisa's family.

**Simone.** Simone, 49, was married to Charles, 51, for 20 years before divorcing in 2011 following his infidelity. They have two children, Gabby, 19, a sophomore at Dorian, and Jake, 15, a freshman in high school. Simone is the custodial parent of both children, though Jake visits his father frequently while Gabby is estranged from Charles and has had little contact with him since the divorce. They are a Caucasian family and live approximately 50 miles from Dorian in a neighboring state, so they must pay out-of-state tuition. Simone's reported income is \$40,000 to \$74,999, and Charles does not provide any financial support for Gabby now that she is over 18, though Simone expects he will contribute towards Jake's education once the time comes. The financial aid package from Dorian included some grants from the government and from the university. Simone helps pay for Gabby's books and food, while Gabby has a job to pay for incidentals. To cover the tuition costs, they are borrowing Stafford loans in Gabby's name, Parent PLUS loans in Simone's name, and private loans that Gabby has taken out and Simone has co-signed for. They are expecting to owe close to \$70,000 in loans when Gabby graduates with a bachelor's degree, and Simone is hoping to be in a financial position to help pay back the loans at that time. Simone and Gabby participated in a follow-up family interview.



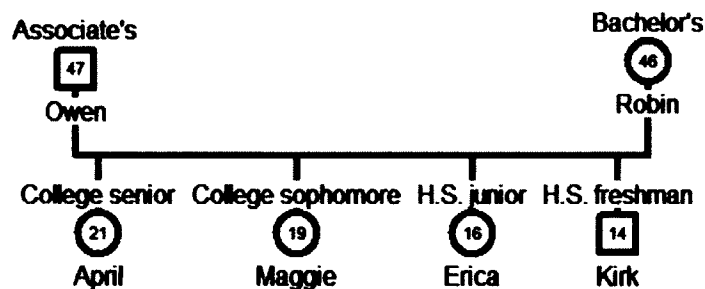
*Figure 8.* Simone's family.

**Meredith.** Meredith, 41, has been married to Mark, 40, for 17 years, and they have two children, Derek, who is 19, and Isabel, 12. They are a Caucasian family, live about 40 miles from the university, qualify for in-state tuition, and reported an income of more than \$125,000. Derek is currently a college sophomore, but originally enrolled in a public military college in the southern United States. During his first week at the military college he encountered several incidents of hazing and immediately left the school, enrolling at a local community college for his first semester of college. He transferred to Dorian during the second semester of his freshman year and plans to enroll in their ROTC program for his sophomore year. The military college was significantly more expensive than Dorian but he was very interested in the military and would not have been accepted into a federal military academy. Though his high school grades were not strong, he did well at the community college and qualified for a small scholarship at Dorian, the only type of financial aid he received besides Stafford loans. His parents had a modest amount of savings in a 529 plan for him that they are using for books and a computer, and they are paying for most of his tuition through Parent PLUS loans. Derek is also borrowing the maximum Stafford loans himself and is hoping to contribute to more of his education by qualifying for an ROTC scholarship. Meredith and Derek participated in a follow-up family interview.



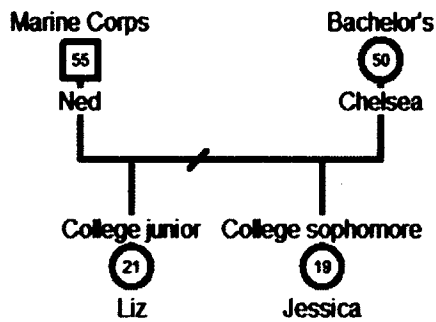
*Figure 9. Meredith's family.*

**Robin.** Robin, 46, has been married to Owen, 47, for 22 years. They have four children, April, 21, and Maggie, 19, both attend Dorian University as a senior and a sophomore, respectively, and Erica, 16, and Kirk, 14, who are a junior and a freshman in high school. They are a Caucasian family, live about 100 miles from the university, qualify for in-state tuition, and reported an income of more than \$125,000. April and Maggie each qualified for some academic scholarships from Dorian, and their financial aid packages included some grants from the government and from the university. The girls are using their own money and taking out Stafford loans and private loans their parents have co-signed for, and their parents contribute a small amount for living expenses. Robin stated she views the loans as her daughters' responsibility, while her husband feels they should help repay their loans. Robin is willing to help the girls repay their loans, if they have the resources to do so, but would prefer not to tell them because she wants them to take the financial responsibility of college seriously. They do not have 529 savings plans for any of their children because Owen was not comfortable with the plans.



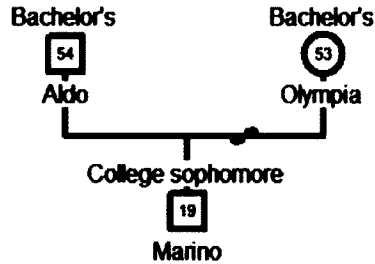
*Figure 10. Robin's family.*

**Chelsea.** Chelsea, 55, has been married to Ned, 55, for 27 years, though they have been legally separated and living apart for the past four years. They have two daughters, Liz, 21, who is a junior at Dorian University, and Jessica, 19, a sophomore at a smaller, Catholic private college in the same city as Dorian. They are a Caucasian family, live about 120 miles from the university, qualify for in-state tuition, and reported a yearly income of more than \$125,000, which Chelsea revealed to be “in the \$200,000 bracket” during the interview. When Liz was originally searching for colleges she was not accepted into Dorian because her high school grades were not strong. She chose to attend a suburban college on the outskirts of the city and applied to transfer into Dorian after her freshman year; she was accepted and received a small scholarship. The tuition, room, and board for the private college that Jessica attends is about \$57,000 per year, and she qualified for a university grant of approximately \$20,000 per year. Each girl is borrowing the maximum allowed for the Stafford loans and has a job to contribute to the expenses. Chelsea explained that she started saving for college soon after the girls were born and felt very prepared to pay for their education. She worked at a government job for twenty years before retiring and switching to the private sector and uses the pension from her city job to help pay for college expenses. Assuming each daughter borrows the maximum Stafford loan, Chelsea feels well equipped to pay for the first seven semesters of college. She will consider using a home equity loan to cover the last semester to benefit from their favorable interest rates compared to Parent PLUS loans. Chelsea wanted to participate in the family interview but was unable to attend, but her daughter Liz did take part in a follow-up interview.



*Figure 11.* Chelsea's family.

**Olympia.** Olympia, 53, has been married to Aldo, 54, for 26 years, and they have a 19-year-old son, Marino. They are originally from Brazil and moved to the United States when Marino was two years old. Marino is currently in his second year at Dorian University, though he has enough college credits to technically be considered a junior; he is enrolled in a program that will allow him to get his master's degree in engineering in five years. They live several hours away in a different state, do not qualify for in-state tuition, identify as Hispanic/Latino, and report an annual income of \$75,000 to \$99,999. Marino received a full scholarship that covers his tuition for his undergraduate education, but does not cover housing or living expenses, which come to approximately \$15,000 per year, and will not cover his graduate level courses. Marino is taking out the maximum Stafford loans, and his parents pay the remainder of his expenses, about \$10,000 a year, from their savings. They are willing to help him repay his loans once he graduates, but are first concerned with how they will cover his graduate school expenses. He does not have a job while school is in session because his coursework is rigorous, but he does work during summer vacation.

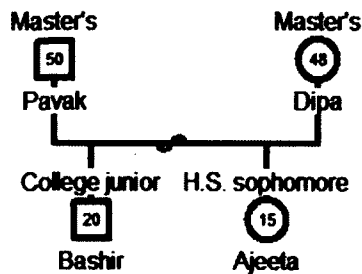


*Figure 12.* Olympia's family.

**Dipa.** Dipa, 48, has been married to Pavak, 50, for 22 years. They have a 20-year-old son, Bashir, who is a junior at Dorian, and a 15-year-old daughter, Ajeeta, who is a high school sophomore. They are originally from India and moved to the United States when Bashir was two years old. They live about 20 miles from the university, qualify for in-state tuition, identify as Asian, and reported an income of more than \$125,000. Dipa explained that college and graduate school are requirements for her children, and she and her husband had agreed to pay for their undergraduate degrees and their children were expected to pay for graduate school. Bashir qualified for a full tuition scholarship to Dorian and proposed that he would accept Dorian's scholarship offer and his parents could then help him with graduate school. He did not qualify for additional financial aid beyond the scholarship. He lives on campus and his parents pay most of his living expenses and rent from their own savings. Bashir is taking out the maximum Stafford loans each year to take advantage of the favorable interest rates, but his parents intend on repaying those loans for him. They have not agreed to fully finance his graduate school education, but are open to negotiations once he enrolls. Bashir is currently researching Ph.D. programs in neuroscience that will pay for his tuition and



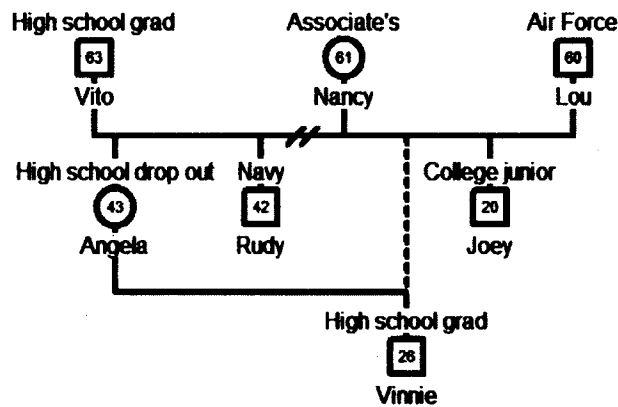
provide a stipend, as he is determined not to accrue any debt. He has not had a job since high school, but rather focuses on his internship and research in the lab.



*Figure 13.* Dipa's family.

**Nancy.** Nancy, 61, married Vito, 63, when she was 18. They divorced four years later after having two children, Angela, 43, and Rudy, 42. Rudy eventually enrolled in the Navy, but Angela dropped out of high school when she was 16 and had a son, Vinnie, who is now 26. Vinnie was not a strong student and had some learning disabilities; he was unable to complete an automotive program at a vocational school, though he is now considering a culinary program. Nancy obtained custody of Vinnie when he was 4, and married Lou, 60, the following year. Two years later she gave birth to Joey, 20, and she and Lou raised both boys. It is unclear whether Nancy and Lou ever legally adopted Vinnie, but they raised him and he recently moved back into their residence. Joey is currently a junior at Dorian University. Vinnie has had substance abuse problems in the past, and Nancy indicated this was an influential factor in Joey's desire to become a substance abuse counselor, which will require a graduate degree. They are a Caucasian family, live approximately 40 miles from Dorian in a neighboring state, so they must pay out-of-state tuition, and they report an income of \$100,000 to \$124,999. The financial aid package from Dorian only included Stafford loans, and Joey is taking out the

maximum amount each year, which ranges from \$5,500 to \$7,500 per year. Nancy and Lou are splitting the cost of his remaining tuition and housing costs, and are each responsible for half; though they are married and share a household, they do not discuss how they are financing Joey's education with each other. Lou gives his portion to Nancy every month and she makes the payment. They did not have a 529 plan for Joey because Lou thought investing in a college savings plan could backfire, though he would prefer if Joey did not have to take out any loans himself. Nancy said she would like to be able to help Joey repay his loans, but is also looking forward to retiring, which she cannot do while Joey is in school.

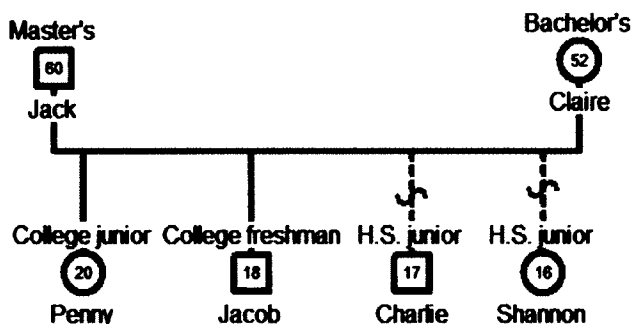


*Figure 14.* Nancy's family.

**Jack.** Jack, 60, and Claire, 52, have been married for 22 years and have two biological children and two adopted children. Penny, 20, is a junior at Dorian University, and Jacob, 18, is starting his freshman year at a private, Catholic college in Louisiana. Charlie, 17, and Shannon, 16, are both high school juniors, and were adopted from Russia when they were toddlers. They are a Caucasian family, live less than 10 miles from the university, qualify for in-state tuition, and reported an income of \$100,000 to \$124,999. Jack works at Dorian University, so his children are eligible for full tuition remission if

they meet the admissions standards. Both Penny and Jacob engaged in a full college search, even though tuition at Dorian University would have been covered. Penny's first choice college wound up being too expensive, so she selected Dorian after being accepted into their honors program. Jacob considered Dorian as well, but eventually selected a college where he could play water polo and had an academic music program that closely aligned with his interests. Penny is living on campus, so her college expenses are approximately \$15,000 per year, and Jacob received an academic scholarship and grants to his private college, which is costing the family approximately \$22,000 a year.

Jack and Claire have 529 savings plans for Penny and Jacob and are using those funds to help finance their education. They do not have 529 plans for Charlie and Shannon, who are currently high schools juniors. Charlie and Shannon are not as strong academically as Penny and Jacob, and they have some learning disabilities that require extra resources; both attend private high schools, as did Jacob, but Jack is not sure college is the right fit for either of them. Besides the savings from the 529 plans, Penny and Jacob are both taking out Stafford loans to cover their expenses, and their parents are assisting them with the rest. Penny did not have to borrow any money until her sophomore year, when she decided to participate in a study abroad program that was not covered by the tuition remission program. She works two jobs on campus, and Jacob is hoping to qualify for some additional grant money from playing water polo. Jack and Penny participated in the follow-up family interview.



*Figure 15.* Jack's family.

Gathering information on each family is an important first step when trying to understand their approach to the college search process from a family systems perspective. These brief family histories, including the educational background of each family member, were used when analyzing the responses to the parent and family interviews.

### **Search**

The overarching research question for this study is how do families approach the college search process, so I started each interview with an open-ended question asking parents to recount the college search process for their children. While one or two mentioned starting as early as freshman and sophomore year of high school, the vast majority began seriously looking at colleges during their child's junior year. They referenced college planning nights at their high schools, college fairs, and talking to friends and family as common places to start, but many admitted that it was their children who took the lead. Most families started with a wide range of colleges and eventually narrowed down the list to the schools where their child would apply. According to the results of the follow-up parent survey, these students applied to between one and eleven

colleges each, with 5.6 as the average. Three students later transferred to another college, and each of those students only applied to one school during the transfer process.

Common themes emerged during the discussion of the college search process, and the results are explored in this section. Several parents discussed how their oldest children took the lead during the search, but explained how each of their children approached the college search process differently. Several parents said it was a stressful time for their children, as they dealt with extra pressure while navigating the transition from high school to college. It was frequently mentioned how their children had fallen in love with certain schools during the process, as well as parents' own desire to "make it happen" so their child could attend the school of his or her choice.

**Kids take the lead.** Most families shared similar stories about their search process – the parents offered guidance and support, while it was often the students who researched the colleges and decided where to apply, particularly the first-born children, though the interviews revealed the process was different for each child within the same family unit. George mentioned that after a general conversation about where and what his granddaughter Amy would like to study, she "really did the research on her own and decided. We told her that we had to go visit all these places, we couldn't just go by what a book said. We'd have to go take a tour and all that." Nancy's experience was similar, and she stated:

Joey just picked colleges – he would look online and talk to his friends, and just go pick some colleges to look at. So for the actual going to visit the colleges – most of that I did with him, and some of them his father went with him. So we were involved, but we let him take the lead.

Most of the parents seemed okay with their children making their own choice, within geographic and financial reason. Robin said her daughter Maggie was very engaged in the process, and explained, “I told her to start looking and she just did...we were willing to give her the opportunity to go wherever she wanted as long as she could get in and we could afford it.” Olympia related a similar sentiment when she described the college search of her only son:

We visited many colleges, and [Marino] was accepted to many colleges, so we always went to see them. We let him – it was his choice, but we guided him. We explained to him about the financial aid part and everything that was involved. There was definitely communication.

Not all families communicated so openly during the search process, and some parents did not feel as though they had much influence in the decision. Bill, who went through the process with his three older children and was experiencing some conflict with his youngest daughter’s search, shared:

Actually, with all the kids it was a relatively easy process. Kelly had known all along that she wanted to go to Dorian, for various reasons. And for Jackie’s search as well, for different reasons, she wanted to go to Dorian. So I think it was probably her junior year in high school that we really started talking about it, but it wasn’t much of a conversation because that’s where she really wanted to go.

Likewise, when Meredith reflected on Derek’s college search process, she described wanting to help, but ultimately following his lead. Derek was very interested in attending a military college and did most of his own research, and Meredith tried to help by connecting him with adults who were familiar with careers in the military. He

enrolled in a public military college, had a bad experience with hazing, and withdrew after a week. She questioned the decisions they made during the search process and stated, “but he was so focused on military that that’s kind of why we went down that path...to be honest, as parents he really wasn’t going to listen to us because he knew what he wanted.”

**Differences in birth order.** This pattern of kids taking the lead during the college search seemed particularly true for the first child in a family to go through the process, and several parents mentioned how different the process was for each child. The sample size is too small to draw any definitive conclusions, but most parents mentioned how independent their oldest child was when approaching the search process, while some discussed being more involved with their younger children. Parents learned from the experiences of older children and often felt better prepared to help their younger children make a good decision.

Jack described the differences in how his children approached the search process, noting “Penny...was more self-motivated in terms of her search. She sort of did things and would tell us about it, we didn’t necessarily suggest things like we did for Jacob.” Jack mentioned he would have liked to be more involved in Penny’s search process from the beginning when she was selecting schools to apply to, but he did discourage her from enrolling in her first choice college, due to the high cost and insufficient financial aid package. She ultimately decided to enroll at Dorian University and qualified for tuition remission, and both Jack and Penny were happy with her decision. Conversely, Jack was very involved in all aspects of Jacob’s search, from selecting schools to apply to, finding the right academic programs, researching athletic teams, and negotiating financial aid

packages. Jack seemed proud he was able to help Jacob find a school that was an excellent fit for his interests and at a fair price.

Mary believed that by the time her third and youngest child, Kyle, was looking at colleges, she knew what she was doing and felt more comfortable with the process and was better equipped to help her son make a good decision. After explaining how she felt that she did not pay enough attention while her middle son was in college, who is now 29 with \$30,000 in debt from when he dropped out of school, she said, “we should have been paying attention but we didn’t, so that’s why with this one we’ve learned.”

Similarly, Lisa explained how she is changing her approach with her younger daughter Hailey’s college search after making a few missteps with her older daughter, Martha. Her daughter Martha transferred after one semester, missing out on a generous scholarship from Dorian, for which Lisa seems to blame herself. She misjudged the financial aid package, stating, “that was mostly my own foolishness, you know, and wishful thinking. There’s certainly a science there, you can figure it out.” She later elaborated, “I was ignorant. If I had understood I would have made very different choices. I would have made the same choices I’m making for Hailey, I would have made those for Martha.”

Lisa was the only parent who mentioned working with an outside company to help navigate the college search process. They helped with applications and recommendations for scholarships and correctly predicted that Martha would receive scholarships from private colleges. However, the company also advised that public colleges do not award scholarships as frequently, and Lisa remembered them saying, “Public schools don’t give financial aid. So you’re much better off applying to the private



schools – Martha is a great student, you're going to get a lot of financial aid and scholarships.” Martha focused her search on private colleges, not even considering Dorian University until she was getting ready to transfer. Dorian would have been a more affordable option if Martha had enrolled as a freshman because the tuition is much lower than private schools, and with her strong high school grades and test scores, she would have qualified for at least a partial scholarship. Her sister Hailey is now a senior in high school, and Lisa has told her she needs to apply to three public schools and three private schools, and has encouraged her to consider enrolling in an ROTC program to help pay for college. They are not using the outside company to assist in Hailey’s college search process.

**Stress of the search.** The transition from high school to college is a big milestone for many students, and senior year of high school can be a particularly emotional and trying time. Some students handle the pressure by jumping into the college search process and looking towards the next step, while others feel overwhelmed by it, either eager to put their high school career behind them or nervous about moving on. According to family systems theory, the stress a child feels can impact the rest of the family, which can influence the college search process. Lisa shared a story about how her daughter Martha’s attempt to escape the difficulties of high school led to her enrolling in a college that was not a good fit, while students, Gabby and Penny, relayed their experiences of feeling overwhelmed during the college search process.

Lisa’s oldest child, Martha, was struggling during her last year of high school, which had a direct impact on her college search, as Lisa explained:

Martha had a really hard senior year – from the end of her junior year through her senior year it was rough for her, she felt like some of her teachers were being unreasonable, and there was some truth to what she was saying, but then there was also some emotions. So with her, I just wanted to get her to another environment that was a bit less restrictive, so I wasn't really as concerned with the finances – I just wanted her to get through, to get to a school that was going to be a good fit for her, kind of move through that “life doesn't matter, it's all stupid and worthless” [phase] and just try to get her excited about things.

Martha wound up selecting a smaller college that offered a lot of personal attention, but immediately felt like the school was too isolated and remote for her, transferring to Dorian after one semester. Unfortunately, as a transfer student, she no longer qualified for a generous financial aid package and the expenses for Dorian were much higher than they had anticipated.

Simone's daughter, Gabby, participated in a family interview, and she shared some of the stresses of her senior year. She stated that her guidance office was very helpful, and there were often college admission counselors coming to her school. When asked about what schools she met with, she replied, “hmm, I don't know. I remember I couldn't go see that many because it was such a hard and busy year for me. I hated going to see some of them because I had a really hard course load.” So while it was helpful to have the colleges visit her school, she was unable to take advantage of it because it meant missing class time. She also recalled being overwhelmed and stressed by filling out the applications, though she mentioned her guidance counselors were helpful.

Jack's daughter, Penny, also participated in a family interview, and she described completely shutting down for two months towards the end of her college search process, ignoring everything. After learning that her first choice school was out of financial reach for her family, she said, "I stopped thinking about it, I acted like I wasn't going to college for a good two months. Like March and April, I [pretended I] didn't have to make this huge decision." When pressed on why she felt so overwhelmed, she stated, "I think I was just stressed about the end of high school, with AP exams coming up, so it was easier to focus on that than this decision."

In addition to the inner turmoil she was dealing with, Penny also felt pressure from external sources as well. She remembered:

I committed really late, I think it was around April 15, and it felt like everyone in high school had decided by January or February, so that was difficult – I just kind of avoided ever talking about it, I was just "oh yeah, who knows." But the social pressure of – "where are you going?" – it was a lot.

Penny eventually visited with the director of Dorian's honors program, who had offered her acceptance; she was very impressed with the program and made the decision to enroll at Dorian, where her father Jack works and she qualifies for tuition remission.

**Fell in love.** Visits are an important aspect of most college searches, giving students and their families the opportunity to decide if the campus environment is where the student would like to live for the next four years. The participants described various visits to college campuses, many claiming it was the most fun part of the process because it provided the opportunity to see new places while spending time together as a family. Colleges aim to provide a welcoming experience for prospective students and their

families, and many invest a great deal of resources into the physical facilities on campus like dorms and laboratories, knowing students will often make their decision based on the emotions and feelings that are stirred within them as they walk around campus. As mentioned in Chapter 2, emotions play a prominent role when families make decisions, and many colleges use that knowledge to their advantage by providing an enticing visit experience.

When asked directly about the role that emotions played in the college search process, several participants denied emotions had any role at all, explaining they approached the search logically. While no participant could identify any impact emotions had on the process, more than half the participants mentioned that their kids “fell in love” with the school or had some other sort of emotional reaction while visiting schools. Joanne described her daughter Alison’s first visit to Dorian’s campus, and said:

When we did come to visit the college, she fell in love with it during the first visit...she liked the hustle and bustle of the city, and the first day she was there, it was like “oh my god - can you feel that? Can you feel the energy? I’m getting good vibes.”

Joanne further explained what the process was like for her family during the visit, saying, “At Dorian, [Alison] felt the vibe, I felt the vibe, my husband was like ‘I don’t know.’” Robin expressed a similar sentiment from their visit, stating, “Then we did the official Dorian tour. April just fell in love with it – she liked the city feeling, she liked the classrooms, where it was situated – she was done, she had picked Dorian.”

Making the decision to enroll in a school during a campus visit is not a rare occurrence, as George described, “I will tell you as soon as we visited Dorian’s

campus...we went on the tour, as soon as it was over, [Amy] said that this is where she wanted to go.” Olympia and her son Marino did not visit Dorian for the first time until after he was already accepted. They attended a campus event specifically designed for accepted seniors, and “It was that day when we were there that he said ‘yes, this is my school, this is my home’ and he made the decision right there and we paid the deposit.”

Even when students “fall in love” with a school, their parents often encourage them to keep an open mind and consider other schools. Simone relayed an experience from Gabby’s search:

And I have to tell you, Dorian was our first visit and as soon as we went she was like “Mom, this is the school.” And here's me – “you can't make that decision this quickly! It's like dating – you can't just go on one date and say this is the guy.” So she said ok and then when it got down to two, we went to visit Dorian again and we did the tour, and she said again “Mom, this is the place.”

Simone hoped Gabby would select a different college, but agreed to let Gabby make the final decision on which school was right for her. Simone now admits that Dorian was an excellent choice for her daughter, who has been very happy with her experience so far.

**Make it happen.** Parents may not recognize the role emotions play in the college search process, but most are influenced by a desire to see their child happy. The college search process starts with a near-unlimited assortment of colleges that gets narrowed down as children and their parents decide which schools best suit their needs, in terms of academic programs, location, and cost. Many parents in this study, regardless of their background or approach to the college search process, mentioned that once their children fell in love with a school, they pledged they would do whatever was necessary to “make

it happen.” Mary, who prided herself in her pragmatic approach to the college search process, illustrated this trend when she said, “Kyle knew he wanted to go [to Dorian], and we were going to make it happen.” Many parents claimed nothing was going to prevent their child from going to college, ideally to the college of their choice, even if it required sacrifices on their part.

The idea that they would “make it happen” is a sentiment many parents had shared with their children regarding their college options, often from a young age. Olympia explained, “We always talked and we always told Marino that you are going to college, don't worry about the money, we will make it happen.” Nancy described a similar situation for her son Joey’s college search process:

When he first started looking, it was like “ok, pick the schools you like and we'll go from there.” It was never....you know, I always – and this is my doing – I said to him, “Joey, you'll go to the school you want to go to, I don't care what I have to do, you'll go to the school you want to go to.” If we had to take loans, fine, that's what we'd do.

Simone was quite adamant that nothing was going to prevent her daughter Gabby from going to college. When asked if she had ever thought cost would be a deterrent for her kids to go to college, Simone empathically answered:

Like do you mean if she wouldn't go to college because we couldn't afford it? Not at all...between me and loans – no, we'd do whatever we need to do. The cost was never going to be an issue... I figured I could get a loan, I have good credit. So between financial aid and loans – no, cost was not going to be a factor. You're going to college, it's not an issue.

Simone is not certain if her younger son, Jake, wants to go to college, but she also insisted that if he wants to go to college, then "...we'll just make it happen. And I only work one job – if I have to work two jobs, I'll work two jobs. That's just the way it is – you do what you have to do."

### **Factors**

When creating a list of colleges to apply to, many families will begin thinking about which factors are most important to them, such as where the school is located, what types of academic programs are offered, and what the average costs are. Parents and students may have different priorities, but it is easier to narrow the list of colleges once those factors are established. These factors are the central component of the conceptual model of college choice described in Chapter 2, and the schools that reside in the overlap area of the parents and student, indicating they meet the criteria of both the parents and the student, tend to comprise the list of potential colleges to which a family may consider applying.

The parents in this study were asked which factors were most important to them and to their children, both during the interview and also on the follow-up parent survey, and several common themes emerged. The parent participants routinely cited safety, cost, and distance from home as the most important factors to them, while they believed their children were most concerned with academic programs and location, frequently mentioning their children's desire to live in a city.

**Follow-up parent survey results.** Participants were encouraged to respond freely about important factors during the interview, but on the follow-up parent survey they were prompted to rate specific factors on a scale from "not important" to "very

important.” One question asked parents to rate how important specific factors were to them when they were looking for a college for their child, and another question asked them to rate how important they believed these factors were to their children. Parents rated their top three factors as academic programs, campus environment, and academic reputation. The top three results, in order, for factors they believed were important to their children were campus environment, academic programs, and location. The full list of results can be found in Table 2.

**Table 2**

***Importance of Factors in College Search Process as Rated by Parents***

<b>Factor</b>	<b>Importance to Parent</b>	<b>Factor</b>	<b>Perceived Importance to Student by Parent</b>
<b>Academic programs offered</b>	<b>3.77</b>	<b>Campus environment</b>	<b>3.69</b>
<b>Campus environment</b>	<b>3.46</b>	<b>Academic programs offered</b>	<b>3.46</b>
<b>Academic reputation</b>	<b>3.23</b>	<b>Location</b>	<b>3.31</b>
<b>Cost</b>	<b>3.07</b>	<b>Academic reputation</b>	<b>2.92</b>
<b>Safety</b>	<b>3.07</b>	<b>Study abroad opportunities</b>	<b>2.85</b>
<b>Internship opportunities</b>	<b>2.85</b>	<b>Diversity</b>	<b>2.77</b>
<b>Location</b>	<b>2.85</b>	<b>Safety</b>	<b>2.53</b>
<b>Study abroad opportunities</b>	<b>2.77</b>	<b>Internship opportunities</b>	<b>2.38</b>
<b>Post-grad placement rates</b>	<b>2.69</b>	<b>Student clubs and organizations</b>	<b>2.3</b>
<b>Diversity</b>	<b>2.38</b>	<b>Cost</b>	<b>2.07</b>
<b>Student clubs and organizations</b>	<b>2.0</b>	<b>Post-grad placement rates</b>	<b>2.0</b>
<b>Alumni network</b>	<b>1.69</b>	<b>Size of school</b>	<b>2.0</b>
<b>Athletic teams</b>	<b>1.69</b>	<b>Alumni network</b>	<b>1.61</b>
<b>Size of school</b>	<b>1.69</b>	<b>Athletic teams</b>	<b>1.53</b>

**Note.** Responses were rated on a scale from 1 through 4, with 1 = Not Important and 4 = Very Important. Parents were asked to rate how important the factors were to them when searching for a college for their child, and then asked to rate how important they thought the factors were to their child.



**Safety.** Dorian University is an urban university situated in an area known for higher crime rates. Many parents cited safety concerns about the area, but most had their fears assuaged during the search process. Parents from more urban areas were less worried about safety, and there did not seem to be any differences in the fears of mothers compared to fathers, nor in the parents of daughters compared to sons. Dipa, who lives in a suburban area and sends her children to private high schools, mentioned that at first they had refused to visit the school; after her son Bashir received a full tuition scholarship the family began to research Dorian more online, as well as in person. She stated:

We were concerned about the location, so my husband drove by there in the morning, in the afternoon, and at night, and we realized it was so well lit and it seemed like it would be safe as long as you had common sense and didn't go beyond the boundaries.

George, who lives in a suburb of another nearby metropolitan area, reinforced these concerns about safety, as well as how they were able to overcome them, when he described:

The only thing that caused us concern, and a lot of fears were allayed with the tour and then again when [Amy] had the freshman orientation, was the area. But it's not a bad area – I mean, it may look bad. I'm not crazy about where she is living this year...I would have preferred if she had moved closer to campus, but it is ok. The one reassuring thing is that it's still within the Dorian police zone, so there will be Dorian police patrols, and if she needs a ride at night, then she'd be able to get one. So our major concern was probably the safety there, but they

showed us the blue [light] things, where you push the button, and the Dorian police escort you.

**Proximity to home.** Location was frequently mentioned as an important factor for both parents and children, but parents more frequently referenced distance from home, while students were more interested in studying in a specific area, namely a city. Some parents wanted their children close so they could see them more frequently, while others were more concerned with the practical implications of living closer to home, such as cheaper in-state tuition and less time traveling between home and campus.

Nancy, who lives about an hour away from Dorian University in a neighboring state, mentioned that her son Joey was really interested in getting out of their suburban town and going to college in a city. She said her husband Lou was trying to convince Joey to go to the college five miles from their house, but she understood it was important for Joey to be in a city, though she still wanted him to stay close to home; he is her youngest son, and they have a close relationship. When asked what was most important to her, Nancy replied, "I think the most important thing to me is that he wasn't going somewhere that I wasn't going to be able to see him. I didn't want him too far away, I wanted him readily accessible."

Location was important to Mary as well, but for different reasons. The one requirement she made of her three children was that they attend college in-state, because she thought it would be cheaper. She did not discourage them from applying to private colleges in the state, even though private colleges do not charge differential tuition based on residency. When her oldest child was applying to colleges over 15 years ago, she said, "I told my daughter... [to] 'stay in-state because it's cheaper,' so she went to [large

college in state], which is five and a half hours away, but it was in-state.” Mary encouraged her youngest son, Kyle, to do the same, saying the factor most important to her was “staying in-state, only because it's a little bit cheaper.” Her oldest and youngest children selected state-related colleges, which tend to have higher tuition than state colleges but offer in-state tuition to residents, and her middle son attended a state college, but did not graduate. She encouraged all her children to consider cost when choosing a college, but allowed them to make their own decision.

**Urban environment.** Although parents seemed to want their children to remain close to home for practical reasons, many students seemed to want to get away so they could experience new things and meet new people. Nine of the parents stated that college location was important to their children, though their children seemed open to other large cities, not just the city where Dorian resides.

George explained that when his granddaughter Amy was looking for colleges, the most important factor for her was to be in a city. She grew up in the suburbs of a mid-sized city, but was only considering colleges in big urban environments. When asked what factors were most important to Amy, George replied:

I think it was both size and location. I'd say location was probably most important – not necessarily [Dorian's city] being the place where she wanted to be, but she wanted to be in a big city. She wanted to take advantage of what a city had to offer. She's taken the opportunity of going to museums in [the city], she's gone to look at a lot of the murals in the city. She wanted to experience what was in the city. We live in a suburb of [another city], there's probably maybe 20,000 people in the township that we live in, so she wanted something

bigger. Even a place...with 50,000 wasn't big enough for her. She was looking at one of the top ten cities in the country. When we looked at colleges, we looked at places in Boston, New York City, Philadelphia, and Baltimore. So she definitely wanted a city.

Olympia, who is from Brazil, described how important it was to her son Marino that he left his home state for college. She is very close to her son and would have preferred he stay closer to home, but understood why it was best for him to go to college in a city. She tried to explain his feelings, stating:

The culture here is a bit too, um, white, you know. He really doesn't fit in. I mean, we are white people, but he doesn't like it, he finds it, um - too white, too old, their values are not the same - they are not open like us.

She struggled to find the words to describe it, but essentially her son seemed to be looking to live in a city rich with culture and diversity. She did not expect him to move back home after he graduates, and plans to eventually move wherever he settles and starts a family.

**Factors of diversity.** Although only two parents specifically named diversity as a factor that was important to their children, many alluded to aspects of diversity when explaining why their children were interested in going to college in an urban environment. Parents who lived in more rural areas most frequently mentioned this, explaining their children were eager to experience the cultural opportunities that would be available to them in a city.

Diversity was very important for college junior Liz, who participated in a follow-up interview, even though her mother Chelsea could not attend. Liz grew up in a small

city in the northern part of the state but always attended private Catholic schools, in part because of her parents' faith and in part because her father was a police officer and wanted to shield his children from the drugs and violence he often saw in the public schools. Liz, who no longer identifies as Catholic and refused to consider any Catholic colleges, explained that one of the things she liked best about Dorian was the diversity – not just racially, but socioeconomically as well. She explained:

That's another reason why I like Dorian so much, because it's so diverse. I think you get that at a lot of college campuses, but Dorian is especially diverse, and it's so affordable so you get people from all social ranges. My high school, because it was a Catholic high school it was pretty pricey, and my area wasn't by any means diverse, but a lot of people couldn't afford to go to a school like that. And it was a small school, and I was pretty close-minded through a lot of it, because I was never exposed to anything like I am here.

Simone described her daughter, Gabby, having a similar learning experience since enrolling at Dorian. Gabby also attended a private Catholic high school and was occasionally resentful that her friends seemed to have so much money. Now that she attends Dorian, she has been exposed to people from all walks of life and seems to be appreciating what her mother has provided for her. Simone stated:

The lovely thing about Dorian – she came to fruition and realized that there were kids on the same plane as her, where their parents were hard working and divorced or whatever. And then she also met the children that had less, which was a lovely, lovely experience...For example, her roommate's parents were like "you want to go to college, it's all on you." They don't even help her.

It is not surprising parents would want to help their children accomplish their college goals and make sure they were able to attend their first choice school. However, the hefty price tag that comes with a college education is not always possible for a family. The next section reviews how these families approached paying for their children's college education.

### **Financing**

One of the most stressful aspects for families during the college search process is figuring out how to finance it. A secondary research question for this study was "How do families determine the amount of financial resources they are willing to invest or borrow for their children's education?" During interviews, parents were prompted to talk about how they had prepared for college and what resources they were using to fund their children's college education. One of the questions on the follow-up parent survey asked parents to indicate which methods they were using to pay, and all 13 indicated Stafford loans; having a child who was taking out loans was a criterion for participation in the study. The next most frequent responses were savings and school grants, each with ten, followed by academic scholarships and federal and state grants, each with eight. The complete results can be found on Table 3.

Table 3

*Sources Used by Families to Finance College*

<b>Funding Source</b>	<b>Frequency of Occurrence</b>
Stafford loans (student)	13
Savings	10
School grants	10
Federal and state grants	8
Scholarships – academic	8
Private loans	4
Credit cards	3
Gift from family/grandparents	3
Parent PLUS loans	3
Retirement funds	3
Home equity loans	1
Scholarships – athletic	0

*Note.* There were 13 survey respondents.

This section reviews how the families in this study approached paying for college, starting with how they handled the role of cost once their child selected a school. Then, it explores how they prepared and saved for college, what happened when parents disagreed about saving, and how they figured out what they could afford. Finally, it discusses how parents involve their children in the financial aid process and how they plan to help their kids repay their loans.

**Pay for it somehow.** Along with the mindset that parents will “make it happen,” several parents mentioned they knew they would just “pay for it somehow.” Most parents expressed concerns about the cost of college and how they would manage to pay, but although a few had concrete plans for financing their children’s educations, many stated they would just figure out a way to make it work. The only parent who expressed a high level of anxiety about paying for college was Joanne, whose oldest daughter’s loans enter repayment status within the next few months; the rest of the parents expressed vague concerns but otherwise seemed confident they would manage to pay off the loans, even if their repayment strategy was unclear.

Joanne's younger daughter, Alison, attends Dorian, but her older daughter Cindy recently graduated from an art and design school that offered very little financial aid; Cindy chose it because she was able to focus on her art classes and was not required to take academic classes outside her area of interest. Joanne stated that when she selected the school, "It was quite a bit more expensive than what we really wanted to go for, but that's what it is. We do what we can for our kids." When asked about how she and her husband, Walter, determined what they were willing to pay for college, she replied, "It was based upon – this is what they really want, so we'll try to make it work...She had her heart set on it, so my husband was like 'we're gonna do this.'" Now that the loans will be due soon and Cindy does not yet have a full time job, they are forced to establish a plan for repayment. Joanne said that Walter is experiencing a lot of anxiety about the loans, and they have had arguments about what they can cut from their budget in order to make the loan repayments. Walter is considering releasing the summer vacation property they rent every year for \$3,200, but Joanne is reluctant to let it go because she enjoys the quality time they get to spend together as a family each summer, especially as the girls are getting older.

Most of the other parents interviewed did not share the same level of anxiety about paying for college. Bill, who has four children and is starting divorce proceedings with his wife, stated "Well, we knew we'd find a way to take care of it somehow – whether it was financing it, paying for it, no matter what we did it was going to work out somehow." Bill mentioned that his primary concern was making sure that he was consistent with all four kids, because he did not want to give the impression of helping one child more than the others. This was particularly important to him because he



recognized that his children were likely to take sides during the divorce, and he did not want to appear to be favoring one over the others, illustrating the role that family dynamics can play in financing college.

George's adopted granddaughter, Amy, received an excellent financial aid package from Dorian thanks to her independent status. However, before they received the financial aid package and were unsure what it would cost, he said to her "Look, whatever it costs, it costs – we'll find a way to pay for it, some way, somehow, even if we have to go out and get loans or whatever." Still, George did admit he was relieved when Amy qualified for such a generous financial aid package because he and his wife are both retired, and it would have been a hardship for them to pay or borrow large sums for tuition.

When describing the search process, a few families mentioned they had eliminated certain expensive schools before even applying to colleges. In those cases, the parents said they explained to their children that they could apply to the school, but the cost would make attendance prohibitive, so the child decided not to apply. Schools that fell into this category included well-known, competitive schools in cities.

Both Olympia and Dipa, whose sons received full tuition scholarships to Dorian, stated they would have been willing to pay the additional cost if their sons had been accepted into their first choice colleges, even if it was a financial hardship. They were both looking at Ivy League schools, and Olympia's son Marino fell in love with Columbia University, with Princeton a close second, while Dipa's son Bashir had his heart set on the University of Pennsylvania; neither was accepted into those colleges. With their first choice college eliminated, accepting the full tuition scholarship to Dorian

was a choice each family could agree on, rather than paying for a college that was not their son's dream school.

Most of the families who participated stated that Dorian was the school their child had chosen to attend, and there was only one family who selected Dorian because their first choice was too expensive. Jack, who works at Dorian University but encouraged his children to apply to other colleges as well, described what happened when he and his daughter Penny went to visit her first choice school shortly before the May 1<sup>st</sup> enrollment deadline:

So we went down to visit in April of her senior year, and she was hopeful – she had gotten a nice scholarship from them, but it really wasn't enough. Tuition there at that time was about \$49,000 a year, so that was beyond our means and I didn't want to see her go to school and graduate with \$100,000 plus in debt – I just didn't see the point in that. After we went down to visit and it was clear that she wasn't going to get another scholarship, we came back home and opened our eyes back up, to Dorian specifically.

It was after this visit that Penny described “shutting down” and ignoring the whole search process for a few weeks, but she ultimately decided to attend Dorian. While it was difficult at the time, she stated she could not be any happier with her decision to attend Dorian.

**The impact of spousal disagreements on college savings.** A few families mentioned having specific savings plans for their children, such as George, Mary, and Meredith, who each cited modest college savings plans, while others explained they had earmarked certain retirement funds for college. Jack revealed he had 529s for his two

older children, but not for his two adoptive children, who are currently high school juniors. He is concerned about the impact that lack of savings will have on his younger children's options for continuing their education beyond high school.

Several participants mentioned wishing they had saved more, but three different people identified their spouses as the reason there was no college savings, and another described how he and his wife had conflicting views on saving for college. From a family systems perspective, decisions regarding money impact the entire family, and when two parents disagree on how to handle the family's finances the end result is usually either reaching a compromise or one parent standing his or her ground and making the final decision. The examples in this section illustrate the result of one parent holding more influence in the family's financial decisions, at least in regard to saving for college.

Joanne, the mother of two daughters, described her husband, Walter, as a "worrywart" when it came to money and claimed his anxiety is contagious, causing her stress as well. She explained his approach to saving for college:

My husband was never one to say "oh, we're going to put money into an account for them for schooling" because his opinion was that with girls, most of them go to school and then they get married and have a family and then they don't go back to their career. Um, where I have always stressed to my children – don't get married right away, get your career started first.

In spite of his opinions on women going to college, Walter supported both his daughters in their pursuit of higher education. He borrowed money to pay for Cindy's schooling

and the loans will become due shortly, which is a source of stress and disagreement in the family, as mentioned earlier.

Robin stated she wanted to start 529 savings plans for her four children, but her husband Owen looked into the plans and did not like them, so they did not invest. Nancy described a similar situation with her husband Lou, “My husband is very old-fashioned money-wise, so that whole 529 plan, he was like ‘no, I don’t think we should do that, I think it might come back to bite us.’” Nancy believed she has a better understanding of money and finance than he does, and they avoid potential financial conflicts by each being responsible for 50% of Joey’s expenses. Lou provided her with his portion of the money, and she paid the bills.

While the three women in this section described their husbands’ reluctance as the reason they did not invest in a college savings plan, one man described overriding his wife’s unwillingness to save. Bill and his wife, Janice, who are currently separated, had similar disagreements when it came to saving money, but Bill explained how he stood his ground and insisted on preparing for the future for his four children. He described:

My wife used to scream at me when I would put money into the 401k plan at work, but meanwhile we weren’t able to afford some of the niceties. But I was like, well, we have college tuition, all these different things that we need to be prepared for. And if at the end of the road I have a pot of gold, then I’ll have some money to leave to the kids. But God forbid if we get to this point in our life and we didn’t do all the things we could have done and we have to say, “Sorry kids, you’re on your own, we can’t help you.” So I really made sure that we would be as prepared as we could be.

It is no surprise most families found it difficult to save as much money as they would like for college, nor is it unexpected that finances would be a frequent source of conflict for married couples. Disagreements arose when parents took different attitudes towards saving and providing for their children, further evidence of the role family dynamics play in a child's ability to attend college. If parents choose not to invest, or do not make saving for college a priority compared to other expenses, their child's options for higher education may be limited. It is no wonder so many families have a hard time determining where they can afford to send their child to college. As Jack said, "It's part rational and a lot of gut decision-making."

**Involving the kids.** Only parents with children taking out loans were asked to participate in this study because I wanted to learn about how parents approached involving their children in the financial aspects of college. Most parents described having conversations with their kids about tuition and loans, but a common theme was that they did not believe their children fully understood the implications of those expenses and debt. Parents who insisted their children be involved in the financial aid process depicted the reactions of their kids ranging from indifference to anxiety.

When parents make an effort to include their children in the financial aspects of college, their kids may either not understand the process or even try to avoid being involved. Simone mentioned, "I made [Gabby] do the financial aid with me. I don't even know if anything really clicked. I don't even know if she was even listening." Robin explained how her husband Owen is in charge of financial aid and he tries to keep his daughters involved in the process. She related a story:

This year they were at the house when he was finalizing everything, and he was like, “hey, come over here and help me look this up” and both April and Maggie were like “I don't want to be an adult, you do this for me.” And he's like – “no, you have to know how to do this!”

All students are required to complete loan counseling before they borrow a Stafford loan, but the process is online, and it is not clear if the students retain any of the information. Jack stated, “I like the loan counseling they have to go through now – that's certainly useful for them to start to realize they're on the hook...I'm hoping that the counseling may have lit that bulb for Jacob and for Penny.” He then shared a story about how he had lent Penny some money for rent and was waiting for her financial aid check to arrive so she could repay him. During the follow-up interview with Penny and Jack, I asked her if she was taking out any loans in her name and she responded, “Ummm...I don't know.” She looked to her dad and asked, “Do you know? I think they are.” When he responded yes, she said, “I had to fill out all the online stuff and I still don't know.” Jack was hopeful Penny understood the implications of her loans after completing the counseling session, but she had not even realized she had signed for the loans herself.

There was one anomaly in the study regarding financing, both in terms of parent preparedness and student awareness. Chelsea and her husband Ned are separated, but have made it a priority to save for college from the time their two daughters were quite young, and continue to work together in the best interest of their daughters. When I spoke to Chelsea, she explained in great detail how she planned to pay for her daughters' education using savings and pension plans, specifically citing the amount of money each daughter would have to borrow and pinpointing when their current funds would run out.

It is rare to see that level of planning, but it was even more surprising when her daughter Liz was able to fully explain their financial situation, including what was expected of her. Liz participated in the interview without her mother, and when asked about her about her loans, she clearly explained:

My mom and I have definitely sat down and talked about it – I know when I graduate I am going to have about \$27,000 in debt, which for me is pretty fortunate because I know some people who are going to be hundreds of thousands of dollars in debt and I just couldn't handle that...Right now I'm not paying anything out of pocket. My parents are helping me pay for everything. I think when I'm a senior they're going to run out of money, and it's going to be pretty much my sister and I paying for a lot of things.

While not every family is able to save or communicate at that level, it is heartening to see some students are taking a vested interest in understanding their financial situation.

Even though students may not fully comprehend their financial circumstances, they do understand the investment their parents are making and seem willing to contribute. All four of the students who participated in interviews expressed appreciation for their parents and were not bothered by the loans they were taking out themselves, even if they did not fully understand the logistics of the loans. A few even expressed an interest and responsibility to help more. Notably, all four students interviewed were first-born children, and therefore the first child in their family to be going through this process. This may be why they generally did not seem to have a context for the loans they were borrowing and possibly why they felt a responsibility to help repay them.

Penny, whose tuition is covered by tuition remission, was explaining how she is moving off campus this year and was hoping to contribute to her apartment expenses. She stated, “Currently I work two on-campus jobs, and we don't have a set plan, but I was planning on covering at least half [the rent] each month, but we haven't really worked it out.” Her father Jack then thanked her for the gesture, but explained that was why they had taken out a loan that year.

Meredith and Derek had a similar interaction during their family interview. Derek stated he had worked all summer and saved his money and was planning to use it to help with school costs. Meredith interjected:

We actually had that conversation, because he was like “well, I can pay half for my room” because he has a semi-private room – it's two rooms and a common area. But the loans that came through will cover everything, so does it just make sense for him to save his money and for us just to use the loans?

Parents are often unsure about how to best handle financing college, but they are usually responsible for guiding their children through the process.

**Paying back their kids' loans.** Many parents talked about wanting to help their kids repay their loans, but while some had a concrete plan in place, others had vague ideas of how they would accomplish it. None of the families were in a financial position where they could simply pay the full cost of college up front, and if they chose to use their scarce resources to help their children repay their college loans it would come at the expense of other financial priorities.

All 13 participants had children taking out loans, but the families utilized those loans differently, which seemed to vary depending on the individual ideals and resources



of each family. Some parents considered the loans the responsibility of their children, others expressed a desire to help pay them back eventually, and one family was using the federally guaranteed loans as a low-interest rate loan for the parents. Dipa, who had always promised to help finance her two children's undergraduate education, explained, "[Bashir] is taking a loan of \$5,500 for the Stafford – it's in his name, but it's going to be repaid by us. The rest we just pay out of pocket. The Stafford has good interest rates." Bashir qualified for a full tuition scholarship, so their expenses total about \$15,000 each year for room, board, and incidentals.

Bill had very strong feelings on the subject of repaying his children's loans and was clear his plan was to have his children borrow the full amount for their college education and then help them repay the bulk of their loans once they graduated. He believed this was the best way to ensure his kids would stay focused because he would not repay their loans if they did poorly. His oldest son, Sean, had dropped out of college and is responsible for those loans. Bill said, "When he flamed out, I left him on the hook. I said, 'you went to school, you didn't do it right, so these are your obligations.'" However, when Sean later completed a \$30,000 computer-training program, Bill repaid most of those loans because he felt Sean had held up his end of the bargain. He plans to repay about \$60,000 of the \$80,000 his daughter Kelly owes, saying "I could never sit here in good conscience and saddle them with all that debt. Kelly is making \$35,000 a year to start – I can't saddle her with \$80,000 in debt." His daughter Jackie is making good academic progress at Dorian University, so he is prepared to help her repay her loans once she graduates as well.

Several parents agreed that holding their children accountable for at least a portion of their college debt would ensure they held a greater stake in their education while teaching responsibility. Chelsea and Simone expressed similar sentiments about wanting to help their children, while also leaving them responsible for a portion of their debt. After explaining that each daughter will be borrowing \$27,000 in Stafford loans, Chelsea said:

And then what I would like to do is for my husband and I to repay those for them, if we are able to. Or maybe we'll say to them – you pay half, we'll pay half, because I think it's important that they have skin in the game.

And while expressing regret that she is not financially able to provide more for her daughter Gabby right now, Simone said:

But I would love to do more. I'd love to acquire some more of her loan – but not all. I think you have to have money in it and responsibility for what you're doing, or else it's like – my mom and dad pay for it, why should I work hard? So I would never take it all, but I would have loved to take a little more.

**Unclear repayment strategies.** Many families were not clear on what the strategy for repaying their children's loans would be, though they seemed confident it would work out somehow. Nancy explained, "Our goal is, between his father, myself, and Joey, that maybe we can start paying off some of the unsubsidized loans before he graduates, a little at a time, so he doesn't graduate with a ton of debt." Nancy's son is now a junior and they have not started making payments on his unsubsidized loans yet, though she expressed relief that Joey qualified for subsidized loans for the first time this year. She also talked about how she is tired of working and is frequently torn between

doing everything she can to support her son financially while admitting to herself that she is eager to retire from her nursing job.

Robin, who has two daughters in college and two children in high school, is similarly unsure how to handle helping her daughters with their loans, a topic about which she and her husband Owen disagree. She explained:

We are co-signers on their loans, but we haven't taken out any loans ourselves. And that's where we have some conflict – my thing is, it's their loans, they are responsible for it. And Owen's like, “no, no, no, we'll help them start paying it back.” And I'm like, “yeah, we don't have to tell them that, we can just do that without them knowing it.” So we had a laugh about that.

She is not opposed to helping them repay their loans, but she does not want to tell her daughters it is a possibility. She does not want to make a promise she is unable to keep for all four of her children, and she also does not want her children to rely on them as an easy way out if they struggle.

**Lack of communication about repayment.** Parents seemed open to communicating with their children throughout the college search process and even felt comfortable discussing the role of cost, but few described having conversations with their children regarding loan repayments. A small number of parents specifically mentioned not telling their children about their plans to help repay their loans for fear of being unable to follow through or because they were concerned their children would not work as hard in college, but most parents simply did not talk to their children about their plans one way or another. This lack of communication can lead to confusion.

When Meredith and Derek participated in the family interview, they had an interaction that demonstrated how a lack of communication might lead to confusion and frustration. Meredith explained that the Parent PLUS loans she is borrowing are very flexible and allow her to defer the loans, when Derek interjected:

DEREK: And you're deferring it so that I'll take it, right?

MEREDITH: No, just so that we don't have to start paying right now. I mean, you might take some of it...

DEREK: I'll absolutely take it.

MEREDITH: But our Parent PLUS loans – we've decided that we'll pay those back.

DEREK: (turns to interviewer) Yeah, this is the first time we've talked about this.

MEREDITH: But we're almost done with our own student debt just in time to pick up your payment.

DEREK: You don't have to – we'll finish this later.

Derek's response and demeanor made it clear he did not want to continue having this conversation in front of another person, so I did not pursue the matter and switched to a different question. From the earlier conversation with Meredith, I knew she and her husband Mark saw the Parent PLUS loans as their responsibility, but Derek seemed adamant the responsibility was his and he should repay those loans.

Simone and Gabby, the divorced mom and daughter, also revealed they had not really discussed loan repayments, but for different reasons. Simone saw college loans as a necessity, but did not want Gabby to worry herself about them just yet. When asked if she was concerned about her loans, Gabby responded, "Yeah, a little bit. But [my mom]

keeps saying, it is what it is – you'll worry about it when you're done.” However, Simone expressed surprise when Gabby did not recall that she had offered to help her in whatever ways she needed after she graduates, when she has to start repaying her loans. Their interaction followed:

SIMONE: Tell her what we've talked about – what have we talked about for after you graduate?

GABBY: I don't think we've talked about it that much.

SIMONE: Yes we have.

GABBY: You think we did!

SIMONE: Yeah, maybe I do.

GABBY: I don't know what I'm gonna do.

SIMONE: We didn't talk about a plan about what happens when you come out and you're looking for a job? What the expectations of what should happen are?

GABBY: No. Or maybe we did, but I don't remember.

SIMONE: Ok. Well now I know where my holes are.

GABBY: I don't know what I'm going to do after senior year – I'm just trying to get through sophomore year.

Later in the interview, Simone and Gabby discussed ways that Simone planned to help her after graduation, including allowing Gabby to move home, which Gabby is hoping to avoid. Simone and Gabby have a strong relationship and communicate frequently, but confusion and stress can still emerge when expectations are not clearly defined.

## **Expectations**

Throughout the study it became clear that parents have expectations of their children, and vice versa, though they may not always be aware of those expectations. The final secondary research question for this study was, "How do families communicate their expectations and feelings about the college search process with each other?" Parents were asked about what expectations they had for their children, and the responses ranged from expecting them to contribute and show responsibility, to making sure their children took advantage of every opportunity they were offered in college. Their responses are explored in this section.

**Kids expected to contribute.** Parents mentioned several different ways they expected their kids to contribute, both financially and through other methods. All these students were taking out loans, but eight of the parents mentioned they required their children to hold jobs, and three stated their children were expected to get good grades so they could qualify for scholarships. The desire for their children to work seemed to cut across all demographics, while the parents who wanted their children to qualify for scholarships came from homes that stressed education and had academically gifted and motivated children. A few parents also expressed frustration when their children ignored their requests to contribute.

The most frequently cited expectation was that their children needed to have a job while in college, which was mentioned by eight parents. The reasons were not purely financial, though it did provide them the ability to pay for books and incidentals; many parents explained they wanted their children to learn how to juggle responsibilities. George explained that when he was growing up, he began delivering newspapers when he

was 12 and his parents made him save the money, which he eventually used to go to college and buy a car. Although he realizes money does not stretch as far as it used to, the experience of contributing to his own future left an impression on him. He explained that with his granddaughter Amy:

We've always said to her – you have to work, you can't get away without working. And so, every summer since she was 16, she's had a job, and she's earned money, and the money has been saved – at least some of it. We worked out an agreement that every summer she gets half the money to spend however she sees fit, and the other half she has to save. So that's the rule. I'm hoping that is something that sticks with her, although I don't think she's really learned the value of a dollar.

Chelsea felt she is in a good situation financially, and provided her daughters with an allowance, but required her younger daughter, Jessica, to get a job this year. The older daughter, Liz, always worked, but Chelsea feels that now that Jessica has adjusted to college she must take advantage of the work study grant she was awarded in her financial aid package. She explained:

I told her that it would just be like 8-10 hours a week, and half the time you do your homework while you're there, and it would help with time management, and I think that's important. I was an athlete and I always did better during the season because you have to manage your time more, and when you have more time you're at a disadvantage because you think you have all this time, but when you have other obligations you're much more strict about it.

Some parents need to rely on their children to shoulder some of the financial burden of college expenses because they do not have the available cash flow to finance the entire cost and are unwilling or unable to borrow the full amount required. When Lisa's daughter, Maggie, transferred to Dorian University, the expenses were higher than she expected. Lisa covered the extra cost for the first semester because she felt some guilt about the situation, but explained to Maggie that going forward she was going to need to contribute financially. Lisa told her she would need to "...work over the summer to cover it, and she would have to work next year, and...bring in this much money, and I can pay this amount. So I was very clear and direct." Maggie understood what was expected of her, appreciated she was able to continue going to school, and agreed to hold up her end of the financial agreement.

A few parents mentioned they expected their children to contribute by earning good grades that may qualify them for scholarships. Both Dipa and Olympia's sons qualified for full tuition scholarships to Dorian University, and neither work during the school year, instead focusing on their studies and internships. Dipa's son Bashir held jobs in high school, but is currently focused on being accepted into a Ph.D. program for neuroscience that will also provide him a stipend. For that reason, Dipa and Bashir both believe his time is better spent working at the lab three days a week for credit, rather than at a paying job. Likewise, Olympia's son Marino is an engineering student in the 5-year master's program and his course load is rigorous, leaving no time for a job. Both women expect their sons to achieve good grades, though they report their children are very self-motivated.



Jack also expected children to achieve good grades and qualify for scholarships, and his academic expectations for his two older children were actually part of his financial planning process. He explained:

We had been saving for a number of years – we didn't save a lot in the overall scheme, unfortunately, but we did count on our kids to position themselves in a way that they would qualify for scholarships. We counted on that, quite honestly – I'm not sure if we should have, but we did.

Penny qualified for scholarships elsewhere, though she ultimately decided to attend Dorian where she benefitted from tuition remission, and her brother Jacob qualified for several large scholarships as well. Unfortunately, this tactic of relying on scholarship or tuition remission has left Jack in a complicated situation for his two younger children, who are not as strong academically. He did not establish college savings funds for them, and they are not likely to qualify for scholarships. While he encouraged his daughter Shannon to consider culinary school, his son Charlie expressed interest in attending a four-year college. Charlie, however, struggles in school and puts in little effort. Jack was clear that unless Charlie begins to live up to the expectations he has for him, he will not be willing to finance Charlie's higher education.

Frustration with children not following through was another sentiment expressed by several parents. Joanne's daughter, Cindy, who attended art school, ignored her mother's requests to apply for scholarships. Art schools typically do not offer a great deal of institutional aid, although sometimes there are outside scholarships available for those who seek them out. Joanne said they told Cindy to "...apply for scholarships and whatnot, and it was like she was dragging her feet. And it's like 'this is going to cost you

over \$70,000 to attend the school and we don't have that kind of money.” Cindy did not seek additional types of aid, and her parents borrowed the extra money to pay her tuition, which they are now struggling to repay.

Bill, who required his children to borrow their college expenses themselves and helps pay the loans back later, expressed similar frustration in what he saw as a lack of drive and motivation from his children. He said:

I did try with every strength to get my kids to get out there and look for grants and scholarships, and things that they could find on their own. But none of them did that. But I wasn't going to do it for them – it's something that if it's out there and it's available, it would be nice if they found it, but I wasn't going to do that for them. Now does that mean that it cost us money – I don't know? Maybe there was nothing available, but I don't think any of them really tried.

Regardless of the frustrations parents may have had with their children during the college search process, it was clear they still just wanted the best for their children.

While academics and cost are important aspects of the college experience, most parents expected their children to take full advantage of the opportunities available to them in college.

**Making the most of it.** For many, attending college is not simply a matter of going to classes, earning a degree, and entering the work force. The parents in this study recognized that attending a four-year college would afford their children the opportunity to meet new people, explore their interests, and participate in experiences they would not otherwise be able to access. Parents rated campus environment quite high on the list of important factors when selecting a college, and several mentioned they wanted their

children to participate in study abroad, socialize and make connections, and use their college years to explore their academic options. Essentially, parents want their children to enjoy their college experience.

Dorian University is well known for its study abroad programs, so it is not surprising that many parents mentioned it while talking about their children's college experience. Six parents mentioned their children had concrete plans to study abroad, or had already been, and three others stated it was something they were considering. Many seemed in agreement that it was an experience worth sacrificing for.

Robin, who seemed to have a somewhat frugal and pragmatic approach to college, said her daughter, April, went to Iceland for 12 days for an environmental studies class. She said, "Now for that one we wound up paying – and we were like 'it's your birthday! And it's your Christmas! And it's your birthday next year!' present, because it was so expensive." But April had a wonderful experience, and her sister Maggie is trying to figure out if she can arrange to spend a semester in Italy that will work with her course requirements.

Jack took out a loan in order for Penny to study abroad in Spain through another school; Dorian's program required that you already speak Spanish, while another university offered a program that allowed you to learn Spanish while there. This program was far more expensive, but it was a better fit for Penny. When Gabby was unsure if she should study in Italy because of the cost, Simone was adamant that she not let money be a factor in her opportunities. She said:

I told her you should never NOT do something because of the money – we will get the money and you should go. Here I am, almost 50 years old – I didn't study

abroad and I wish that I did. And have I been to Italy? No. Can you go study in Rome? Yes.

Gabby is currently exploring the Italy program and plans to study abroad within the next year.

College also provides the opportunity to develop close friendship and make connections that will be beneficial throughout life, and some parents expressed concern that their child was not making close friends at college. After Derek's bad experience at the military college, Meredith is really hoping his experience at Dorian will be better.

However, she still has her concerns:

I want him to make – he had a few friends here, but I'd like him to make some more. For me, I went to a very small college and I made all my best friends there, but seeing him...he hasn't really made any new friends, which is fine. I know he's a homebody so that's okay.

The interview with Simone and Gabby revealed some similar concerns. When asked if her mother pushes her in any way, Gabby first answered no, until her mom mentioned socializing. At which point Gabby said:

She really wants me to be out socializing, but part of that is because that's what she would do, that's her personality. She calls me the librarian. I'm more laid back – I'll go out and do things if I feel comfortable. The one thing I regret from last year is that I wish I did more clubs – not even clubs, but I don't know – going out more.

Simone admitted she does push her to socialize more, but just wants her to be happy.

They discussed different ways Gabby could get involved on campus, and they decided

she would audition for an a cappella group and apply for a position in a student leadership club during the next semester.

Academic programs rank very highly when students are selecting a college, but several parents mentioned their children had changed majors since enrolling, and none of them revealed they had a problem with that, as long as their child can still graduate in four years. In fact, it was the flexibility to explore other academic interests that Olympia and her son Marino initially found attractive about Dorian. Olympia explained that one of the most important factors to her and her husband, Aldo, when helping Marino select a college was to choose one that was "...well-rounded, not just engineering classes. Aldo said, 'I studied at a tech school and I do not want this for him – I want him to take different types of classes.'" Olympia praised the class Marino had taken during his month in Rome, saying "It doesn't apply to his field, but he is gaining a notion of art and a notion of other subjects, and not just straight up engineering."

Chelsea, who was an English major with a career in human resources and a passion for spreadsheets, was particularly zealous about her daughters using their time in college to explore and broaden their horizons, or, as she says, "Go, enjoy, figure everything out!" Chelsea also encouraged her daughters Liz and Jessica to study what makes them happy. As part of her job, she often has the opportunity to speak with student groups about careers possibilities, and said:

I tell them that you are going to work 93,000 hours over the course of your career...you cannot do something that you don't like, it's hard enough to get out of bed every day and go to a job you love, let alone a job that you don't like. So don't think that you can take some job and make a boatload of money – if you

don't like it, it's not going to work. So yeah, I say that to people all the time, including my own girls. But they ignore me for the most part.

However, when I interviewed Liz, it was evident she was listening to her mother. Liz started as a business communication major, but when she transferred to Dorian she switched to English, like her mom. When describing why she switched, she said:

I was miserable, and I didn't like it, and I didn't like what I was studying. So when I came here and was like – “well, I'm going to study what I like. And if I study what I like and what makes me happy, then I'll be able to find a job in something that makes me happy eventually.” I will.

It was clear Chelsea and Liz's relationship is one with a good deal of communication and Liz is open to her mother's advice, even if it is not always evident to Chelsea.

### **Family Dynamics**

The theoretical lens used in this study is family systems theory, which recognizes that all members of a family are connected, and the actions of one family member can impact everyone else in that family unit. While analyzing the interview responses some clear patterns and connections emerged, which are examined in this section, including how parents' past experiences impacted the college search, the impact of spousal conflicts on the process, how families handle learning and emotional difficulties, and how parents support their children.

**How parents' past experiences impacted the college search.** Family systems theory is multigenerational, recognizing the influence previous generations have on the current one. The way adults approach parenthood is often directly influenced by their own childhood, and several parents discussed their own college experience when talking

about their children. The parents in this study who said their parents helped them cited that as a reason why they wanted to help their child; likewise, participants who said they did not receive assistance used that as motivation to provide more for their own offspring.

Although Mary's family valued education, she said her husband, Will, "came from a different background and he wished that he had somebody to help him and guide him because when he went away to college it was just like 'goodbye!'" She noted their approach to parenting was completely different than Will's family of origin because "he did everything on his own, he did not have any support, so we made sure we were there for them." Mary believed his family's lack of support helped shape Will into such a supportive father.

Chelsea revealed that although her husband Ned's family was very supportive, her own family dynamic was quite different, and she had to step into a parenting role for her four younger siblings. She said, "We didn't have those kinds of resources in my family. I was the oldest of five and I had to pay for everything myself, to the extent that I worked full time in college, the whole nine yards." Not only was she on her own for her college search, she helped her younger siblings with theirs, even completing their FAFSA paperwork for them. Chelsea worked hard to ensure her two daughters could attend any college they chose, but she admitted that sometimes she compares their experiences:

I think to myself, they shouldn't have it so damn easy. When I was as old as they are, I was working full time to pay for school, while for them, every Friday money goes into their account. Must be nice. I never got a check ever.

So although she is paying for most of their college costs, she is making her daughters take out the full Stafford loans they are eligible to borrow, as well as hold part-time jobs while in school.

Simone's family was supportive of her going to college, but they did not let her make the decision, something she vowed to change with her daughter. Her parents decided what college she would attend, even though she had several affordable options, and even selected her major. She recognized they meant well, but believed because they did not attend college they were not equipped to provide the right support. She said, "They thought they were doing the right thing for me, but because they didn't have degrees they really didn't know. And they completely took all the power away from me." She admitted there were times during Gabby's search that she had to fight the urge to nudge her in one direction or another, but she would tell Gabby, "I want this choice to be yours. I would never do to you what my parents did to me."

**How spousal conflict impacted the college search.** Although many relationships exist within the family unit, none are more influential than a married dyad. During the college search process, parents must come to agreement on many topics, and sometimes conflicts arise that can impact the decision-making process. When a couple splits up, far more relationships are impacted than just the married pair.

One of the most common sources of spousal conflict is money, which is a frequent source of conflict during the college search process as well. Last year, Jack and his wife, Claire, had one child in college and three children attending private, Catholic high schools, and they did not have the available cash flow to cover all tuition expenses. Jack explained they decided to withdraw about \$20,000 from their retirement funds to



cover a portion of the high school tuition, at Claire's insistence, which he thought "was the worst financial decisions we've ever made." Retirement savings seem to be a point of contention for Jack and Claire – he has suggested reducing the amount they contribute to their retirement accounts so they are better able to afford their current expenses, "but she stubbornly refuses." Jack is much closer to retirement age than Claire is, but Claire maxes out her retirement fund while Jack does not. Jack thinks he should be the one maxing out, but says he "knew if I contributed the max then she probably wouldn't change what she was doing, so that wouldn't work."

Family units shift and change for many reasons, such as death and divorce, but the impact of each member is still felt, even as the family evolves. This can be especially complicated in the case of death and remarriage. Lisa's first husband passed away when Martha and Hailey were young, and she married Michael and had another daughter, Lexy, who is 10. Lisa and Michael have been married for 12 years, but when asked if they have conversations about how to pay for Martha and Hailey's college, Lisa said, "Not necessarily, because he's not going to help." When asked how she thinks things will be when Lexy is going to college, she said, "It's his child so he will be much more invested in her education and helping her pay for college, so it will be a whole different conversation."

Divorce strains various family relationships as well, especially when a child sides with one parent over another. When Simone's husband cheated on her five years ago, Gabby cut off contact with her father, while her brother Jake maintained the relationship. Consequently, Gabby's father cut off all financial support for her as soon as she turned 18. Simone said Gabby's father "doesn't think he owes her a thing financially for

school,” and the terms of the divorce state he has no responsibility. Simone is dreading Jake’s college search because she will be forced to interact with her ex-husband and make decisions together, which is complicated by the fact that Jake has some learning issues which his father refuses to acknowledge.

Some parents are able to put their differences aside for the sake of their children, as is evidenced by Chelsea and Ned, who have been separated for several years. They communicate frequently and work together for the best interest of their two daughters. In fact, Ned is eligible to retire from his mentally and emotionally draining job as a police detective who investigates family crimes and abuse, but he has committed to continuing to work until his daughters finish college, at Chelsea’s insistence. She said, “He could have retired a long time ago but I just keep telling he him can't.”

Bill has a far more strained relationship with his soon-to-be ex-wife Janice, but he does not let that interfere with his responsibilities to his kids. His youngest daughter will be a legal adult by the time the divorce will be finalized, so his attorney has advised him he will not be responsible for any child support. Bill explained:

My attorney said, very clearly, that I would be under no obligation to continue paying for my children's education. And I said, “that's fine, I'm not obligated, but I'm still going to do it.” And to be honest, I pretty much pay for it. Because my wife's salary is not that high, it would be really hard for her.

Bill described his family as a “fractured house” but it is important to him to make sure that he continues to support all his children equally as they move through this difficult time.

**How learning disabilities and mental health issues impacted the college search.** Although it was not specifically addressed as part of the interview guide, more than half of the participants mentioned having at least one child with learning disabilities or psychological issues. From a family systems perspective, any time one member of a family experiences mental health issues or physical or learning disabilities, it impacts other members of the family. These issues can consume a lot of a family's resources, both financially as well as psychologically, as parents focus their energies on assisting the child in need of help, which can lead to conflict if the parents cannot agree on the best course of action.

Learning differences are increasingly common, and while the proper diagnosis of a learning disability increases the chance of a student getting the proper help he or she needs, it often requires a greater use of a family's time and financial resources. Although Jack's two older, biological children excelled in school, his two younger children, both adopted from Russia, each have some learning issues. Shannon, 16, is dyslexic, and they believe that Charlie, 17, has Attention Deficit Disorder (ADD). Jack and his wife Claire hired lawyers to negotiate with the school district so Shannon could attend a special school for seventh and eighth grade, but they eventually tired of fighting for accommodations. Jack said, "We'd been in continuous battles with them for years for special education and support for Charlie and Shannon, and it got to the point where we threw up our hands and said this isn't going to work for us."

Jack and Claire elected to send Shannon to a local Catholic high school where she would get personal attention but still be able to participate in sports, an area she excels and enjoys. Charlie attended the same Catholic preparatory school as his brother Jacob,

but for the past two years they paid an additional \$8,000 for him to participate in a program for students with documented mild learning disabilities. Jack estimated that when he had three kids in Catholic high schools at the same time, he was paying \$47,000 per year for their tuition, which is why they needed to withdraw money from their retirement fund. Jack elected not to reenroll Charlie in the special program this year partly due to the high cost and their tightening finances, but also because he did not feel Charlie is putting enough effort in to school.

When a child has a learning difference, it can distort the future his or her parents envisioned. Some students are able to do well academically in spite of their differences and still attend college, while others need to find a career path that does not require an advanced degree. Robin's daughter, Maggie, has ADD, which impacted her college search process. Robin was far more involved in Maggie's college search than she was with April, and Maggie's ADD diagnosis was a consideration in choosing a school and a major. Maggie was unable to do well on the SATs, so that caused her to narrow down the schools she applied to; once enrolled, she chose a major that was a good fit, criminal justice, and plans on completing the ProRanger program, which will allow her to work in an environment that values flexibility and physical movement.

Other parents are trying to find careers that will enhance their children's strengths, rather than set them up for academic failure. Jack mentioned encouraging his daughter Shannon to consider culinary school, and Lisa explained that her 10-year-old daughter has learning disabilities and is currently considering becoming a kindergarten teacher. Simone said she encouraged her son Jake, who she said has "learning issues"

and difficulty retaining short term information, to consider a career like a veterinary technician, which does not require a bachelor's degree.

Unfortunately, even many physical jobs require a good deal of reading or computer work during training. Nancy, who raised her grandson Vinnie, explained:

Vinnie is not a strong academic. When he was in school he had to have an IEP to help him, so when he graduated he went to a vocational school for automotive, but that only lasted about 7 months because he wouldn't let them know that he needed some accommodations, so he was struggling with the bookwork, so when it came to the bookwork and not the hands on stuff, he couldn't do it, so that was the end of that. He was really good with the hands on stuff, but he just couldn't do the book stuff.

Vinnie struggled after high school and has battled addiction. He recently completed a period in rehab and has come back home to live with Nancy and Lou. Nancy is helping him explore culinary schools, hoping it will be a good fit, and she appreciated that he contributes around the house by cooking meals for his family. It was Vinnie's struggles with addiction that motivated Joey to pursue a career as an addiction counselor.

Adolescence can be a difficult time for families, and it is common for teenagers to experience periods of anxiety and depression as they navigate their changing lives and malleable emotions. These phases frequently pass quickly, but can impact the whole family as the child works through it. Lisa described the difficult period during her daughter Martha's senior year; she was morose and possibly depressed, and Lisa's main concern was enrolling her in a college that would be a good fit and help break her out of

her funk. She did eventually emerge from her fog, at which point she realized the college she had selected was not a good fit and decided to transfer to Dorian.

When Derek moved back home after his hazing incident at the military college, he felt like a failure and was experiencing anxiety; he had a hard time adjusting to living at home and frequently lashed out at his family, particularly his mother and sister. Meredith tried to get him to see a counselor, and when he refused she decided to request a consultation for herself, which she said was very helpful. She said the counselor told her:

With young men, their anxiety manifests as anger, and they're the last group of people that are ever going to ask for help. But she gave me good advice in the sense that you can't parent out of anxiety, so you need to keep your own anxiety in check and realize that [his failures] are not your fault.

After a few months, Derek had mostly worked through his issues and the household returned to normal. Unfortunately, Derek had taken a lot of his frustrations out on his 12-year old sister, Isabel, and she has not quite gotten over it yet, leading to a strained relationship between the siblings. Derek has been making an effort to connect with Isabel, but she avoids spending too much time with him. Meredith is hopeful they will mend their relationship over time; she thinks it is best for the whole family that Derek lives at Dorian during the school year and regain his independence, allowing the dynamics of the household to return to a state of homeostasis, or family normalcy.

Emotional issues can certainly impact the whole family, especially when a family does not know how to deal with them. While interviewing Chelsea, she spoke at length about both her daughters, Liz, a college junior, and Jessica, a college sophomore. While interviewing Liz separately, she revealed that her sister Jessica has been diagnosed with

anxiety and has panic attacks, and that her “parents really don't understand that, so they relate to her completely different.” Liz felt she is better equipped to help Jessica and encouraged her to take her medicine and go to the doctor. She relayed a story when they:

...went to New York City and [Jessica] had a panic attack because she got so nervous and overwhelmed and was scared something would blow up, and my dad had to take her home and they were like yelling at her, and I was like you can't yell at her.

Liz is the older sister, and although both Liz and Chelsea mentioned that Jessica is more mature, Liz seemed to step into a more nurturing and protective mode with regard to her sister's anxiety. When parents understand and accept that a child has mental health issues, they can take steps to ensure these problems will not be exacerbated in college; if parents are unsure how to handle these issues themselves, they may not know how to direct their child to seek out the campus resources he or she may need.

When parents are unsure how to handle their children's issues, or are even in denial about any differences, it can mean the child will not get the help he or she needs. Simone said her ex-husband “has always been in denial about Jake's learning issues, like ‘too bad, push along, push along,’” which is part of the reason she is dreading Jake's college search in a few years. Simone would prefer to see Jake succeed at a slower pace, rather than push to keep up with his classmates and fall behind.

When children with learning issues do not get the academic support they need, the results can be bad, but when kids with emotional issues are placed in situations without the proper psychological help, the outcome can be disastrous. When asked about his youngest daughter, Marissa's, impending college search, Bill replied, “Oh boy, you

exposed a raw nerve. This is a conversation that my wife and I keep having, and she's just not going to listen to an alternative.” Family dynamics play a large role in Bill’s situation as they are going through a divorce and he believed everyone is taking sides – namely the three girls are aligned with his wife Janice, while his son supports him. It complicated his daughter’s college search, as he explained:

Marissa wants to go to some kind of culinary school in Chicago. There's a much closer community college that I would much rather see her go to for a year or two. Because she gets a lot of social anxiety and depressive stuff, I'm not convinced in my mind right now that she should even be doing it. But I try to raise that as an option, and you know – “well, it's what she wants to do.” But why should she go away to college if we all know that she's really going to struggle with it?

Relationship triangles, which occur when three individuals have distinct relationships with the other two people, are common in families, and they often result in an alliance forming between two members. In this case, it is unlikely Bill will get his way in a triangle between himself, Janice, and Marissa. He should continue to support his daughter however he can, even if she goes to college in Chicago.

**Supporting your kids throughout the process.** Regardless of the school they eventually chose to attend, parents’ main concern was the happiness of their children, and most were willing to support them in whatever way they could. Sometimes that meant fulfilling what they saw as a financial obligation, and other times it meant taking a step back and allowing their children to assert their independence and make their own decisions. Olympia shared, “I just wanted [Marino] to be happy – to go to a college and



do well, that was always my concern, you know.” George pointed out that in the end it does not matter what he thinks, as it is his granddaughter, Amy, who would be attending the school. He said, “I wasn't the one going to college – she was, so I guess it matters that I'm happy that she's happy, but she's the one that has to be happy where she is.”

Almost all parents admitted they believed they had an obligation to their child; it was their responsibility to help in whatever way they could, and this sense of obligation often relates back to their family of origin. Robin explained her viewpoint on parenthood:

In my family – we weren't well off or anything, and my mother had only gone to high school, but she was able to find the right people for me to talk to, to get me into college. So I feel like any role that you can help in, that's what you're supposed to do.

In addition to helping their children navigate the college search process, other parents perceived a financial obligation as well, though spouses do not always agree on that commitment. Derek's father, Mark, had parents who did not finance his education, and Mark wanted to provide more for his children. His wife Meredith shared, “My husband really feels like we should pay for their college, that that's something as parents we should do – but I'm sure with some parameters.” Meredith, whose parents did finance her education, agreed they should help pay for their education but would like her children to share some responsibility in the cost, to help them build credit and learn to manage their finances, something she struggled with as a young adult.

Supporting your children sometimes means stepping back in your role as a parent, and letting them make their own decisions. Simone explained that was something she

learned throughout the college search process, and she struggled with relinquishing her parental role as she began to view Gabby as an adult for the first time. Reflecting back on that time period, she said, “You can become such an overpowering parent that you think you know your kid, but the thing is you don't know them as an adult, you have to let them make the choice.”

It can be difficult for parents to find the right balance of supporting their children while allowing them to explore their autonomy. If they do not offer enough support, their children may suffer; if they push too hard, their children may purposely choose to do the opposite. Chelsea's daughter, Jessica, has not decided which business field she would like to study, but she enjoyed an actuarial science class she took, which happens to be a passion of Chelsea's as well. It is clear that Chelsea thinks it will be a good field for Jessica, but she is concerned she may be perceived as pushing too hard:

If you talk to my kids, they'll both tell you that I'm really pushing them. Like Jessica took that actuarial class and really liked it, but she didn't take another one. So the other day I brought home this thing that was the Top 100 Paying Jobs in [our state], and actuarial was like 12<sup>th</sup> or something. And again, not pushing going into a field you don't like for the money, but she really liked it and she loves numbers, and she doesn't like talking to people, and I think she'd be great with doing insurance projections.

Chelsea may be correct in her assessment, but her approach is not having the intended effect. During Liz's interview she revealed, “My mom is pushing [actuarial science] so hard! And it's turning my sister so off of it. She's like, ‘I'm never going to study it if mom doesn't shut up!’”

Finding the right balance between supporting your children and allowing them the freedom to make their own choices is not an easy task. The college search process requires parents and children to work together as they make one of the first adult decisions that will impact the child's future and career.

### **Future**

One final theme emerged during the interviews, which was not specifically addressed in the research question – concerns about the future. In terms of human capital theory, as previously described, families made decisions based on the perceived costs and benefits. These parents have already committed to the cost, and now they have to see if they correctly gauged the benefits. Parents expressed concerns about their own futures, such as when they can retire and how they will repay their debt, as well as apprehensions about their children, such as what their next steps will be and if they will be able to make their student loan payments. Concerns for the future were true regardless of demographics or family structure, but families who took a less structured approach to financial planning seemed to be most concerned.

**Ready to retire.** Parents were willing to keep working while their kids are in college, but some expressed concerns about when they will actually be able to retire. Several vaguely mentioned being unsure about the timeline or their ability to retire, while those with more physically and mentally demanding work, such as nursing and law enforcement, expressed a conflict about reconciling a strong desire to retire with making sure they can provide for their children.

When asked about the future, Robin, who has two children in college and two in high school, bluntly stated, "Well, I just don't think that we'll ever retire. I'm at the point

where it's just what we have to do, so that's what we do." When Joanne was asked about any concerns she had for her own future, she responded, "When will I be able to retire? Will I be working past 65? My husband turns 57 this year, and everyone's like – oh, you'll be able to retire in 5! And he's like – no." Joanne and Walter have one daughter still in college and another who just graduated whose loans will need to be repaid shortly.

Dipa is also concerned about how to juggle preparing for their own financial future while still providing for her children, which is something she and her husband Pavak disagree on. She explained:

I keep telling my husband that we should focus more on retirement than education, but then we feel that if the kids are doing well, then we would like to do that for them. It was a constraint with us, especially after putting them through private schools their entire lives, and my husband is not sure if that was a great decision because he feels that if we didn't [then] we'd have been able to afford more in college, but that's a different debate.

Dipa explained that in India, Catholic schools are the gold standard in education, and it was important to her that her children start with a good academic foundation here in the United States. However, with limited resources, she and Pavak have had to spread their money between their own retirement plans and private school tuition for two children.

Jack and his wife, Claire, also disagreed about retirement, as described earlier. They disagreed on the amount they should be saving, on whether they should withdraw funds, and even about their retirement ages. They had to borrow \$20,000 from their retirement fund last year, which was considered taxable income, to cover tuition for their

three children in private high schools. Jack was quite unhappy with that decision and is concerned about the future, as he explained:

I just turned 60, but in terms of retirement, Claire's 52 so she has a ways more to go. She was talking earlier that I should think about retirement – I can't think about retirement! I have two kids in college, I have two others who I have to figure out what I'm going to do about them, so it's just not feasible. So yeah, I'm not inclined to ever borrow from retirement again.

Nancy made no secret of the fact that after a long career as a nurse, she is ready to retire as soon as she can. She said, "Paying for Joey's education is the reason why, at 61 years old, I'm still working full time. It's hard." Nancy's husband, Lou, already retired from a career in law enforcement with a full pension and still works part-time to keep busy and earn some money, but she needs to keep working in order to pay her half of Joey's tuition expenses. She said:

It's not Joey's fault that I was 40 when he was born, but there's going to come a time when I'm not going to work anymore. So I've told him – I've guaranteed him that I will stay full time until he gets his bachelor's degree. Then once he gets his bachelor's degree we'll revisit it and see how much I can actually do in terms of continuing to work full time, because like I said, I'm starting to get tired!

Nancy would like to be able to help Joey finance his master's degree, but as she put it, "The only real concern I have is when can I retire!" She feels she and Lou can survive comfortably on Lou's pension, and her main motivation for delaying retirement is so she can help pay Joey's educational expenses.

Meredith, 41, and her husband Mark, 40, had their children when they were much younger, so they are not as worried about retiring as they are about juggling their own school loans with their children's college expenses. They are still trying to recover financially from acquiring a fair amount of debt when they were younger, including their loans from college and Mark's graduate school. They are back on track, but their credit scores suffered as a result, and Meredith's main concern was that they might not qualify for loans for Derek's education. She explained:

Mark and I were kind of on the bubble when we were young – credit was abundant and everything was great, but I was not responsible with that so when that bubble broke we were just scrambling to fix it. So everything is in my name because my credit is in the middle – it's not poor, but it's fair to almost good, so I was like "I'll never get a loan for him," but I am pleasantly surprised that they did give us a loan. But we were just joking the other day – we have like \$3,000 left on our [school] loans and Mark's like "great, just in time for us to start paying off his loans!"

They are paying the bulk of Derek's education with Parent PLUS loans, with the plan of getting through "the four years and just see how it pans out."

When asked about any concerns Meredith may have about her future, she said she did not have any, she was more concerned with getting Derek through college and back on his feet after his bad hazing experience. She said:

I'm just like – defer, defer, defer, but I'm sure in like 2 years I might be a little more concerned. I'm not sure if you can still do this anymore, but we stretched ours out over like 25 years – we consolidated and then we stretched it out, and we

are almost done with that, so if that ends and I could just do the same with Derek's loans, then it will be a wash.

They have a younger daughter, Isabel, who is 12 and will be going to college in a few years, so they may be paying off her loans into retirement as well.

**Next steps for kids.** The parents in this study chose to send their children to college to prepare them for the future, but that future can be filled with both promise and uncertainty. For many of the respondents the next step after college is more school. Nine of the participants mentioned the possibility of graduate school in the future, and three already have concrete plans. Marino is currently enrolled in a 5-year program that will see him graduate with his master's in engineering, Bashir is preparing to apply for neuroscience Ph.D. programs, and Joey knows he needs his master's degree to become a substance abuse counselor.

Although many parents agreed to help pay for college, the general consensus was students would be responsible for graduate school, with help if they needed it. George shared that Amy "may want to go to graduate school or law school, and we've basically told her that she's on her own for those." Nancy is not planning on paying for Joey's graduate program, but knows she will likely help however she can. She said:

He expects me to at least get him through the bachelor's degree, and after that we'll have to talk about it. When he's done with his bachelor's I'll be about 63, so we'll talk about it then, but he knows I'll do what I can.

Dipa mentioned it is a well-established requirement in her family that her children would go to graduate school, but the expectation was that she and her husband Pavak

would pay for their undergraduate programs, while the children funded graduate school.

She stated:

Since we had been paying for private schools all their lives, my husband was very clear that he was not going to foot the bill for anything beyond their undergrad and that they had to pay for grad school. So we had pretty much told Bashir when he was in high school that we would pay for undergrad, and then after that he would take a loan or do whatever.

When Bashir qualified for a full scholarship to Dorian he said, “Well, how about I take this scholarship and then you pay for grad school?” His parents were initially reluctant to visit Dorian because they thought his main motivation was saving money and they were concerned about safety, but they soon realized it was a good fit for him. The family has not settled on a concrete plan for financing graduate school yet, but Bashir is trying to get accepted into a fully funded Ph.D. program so he does not accrue any debt. However, his 15-year-old sister, Ajeeta, believed that if her parents are saving money on Bashir’s undergraduate education, the savings should be passed on to her. Dipa quoted her daughter as saying, “What are you guys doing? You have two kids – and if you’re not paying for him, then save it all up for me.” Dipa is trying to make sure they treat both children fairly and told them both, “That for grad school we would prefer if they take a loan, but if at any point they get stuck when it comes to education, we’d definitely help them out.”

A main concern for some parents was ensuring their children were prepared for a bright future without being saddled with debt, and they took steps to prevent that by encouraging their children to attend less expensive schools and assisted with paying when



they could. George mentioned that he has offered to help his granddaughter, Amy, pay back her loan for a summer course, but was unsure if that was a smart move. He said, “Maybe I shouldn't be doing that. Maybe she should be responsible for it, I don't know. But to start your life with debt, it really is kind of sad.” Jack said his goal for his children was to make sure they had “the opportunity to pursue good careers at the end of their schooling, whenever that might be. And at that point and time they aren't saddled with this stifling debt that has saddled so many other kids of their generation.”

Going to graduate school can delay the inevitable entrance into the responsibilities of adulthood and loan repayments, and parents are concerned about that as well. Joanne shared some of those anxieties:

I worry if they will they get a good job that is going to support them and their debt afterwards. That's my biggest concern with Cindy – she just graduated in May and she wants to do freelance work. And I'm thinking, “Well, that's ok, but you can only stay on my insurance until you're 26 – then what are you going to do?” I'm worried about a lot of things with that.

Knowing their children have loans that need to be repaid heightens parents' stress about what their kids will do after college.

**Concerns about financial literacy.** Adding to the stress about the future is the realization that many children do not have a real understanding of their loans or a general sense of financial literacy, which was a concern of every parent in the study. While most parents believed their children would gain a context for understanding their loans when they became due, Meredith expressed some apprehensions. Although she and her husband, Mark, earn a comfortable income, she did not see herself as good with money.

She said, “We’re probably not the best about teaching them the monetary value of things...I should probably be better with that but I’m not that great with that myself, so I’m probably not the best person to teach them.” When asked if she had talked about Derek’s loans with him, Meredith said, “No, not really, we really haven’t...and I think sometimes you forget that they don’t know that much about finances at all.” Derek confirmed he did not even know if he had any loans in his name, saying “I’m pretty ignorant when it comes to financial aid. I have no clue, I’ll be honest. I have no clue.” It seems that parents’ attitudes about money, including lack of confidence about financial matters, can be passed on to their children, consistent with the family systems theory.

Gabby revealed a similar uncertainty regarding her loans. While she had a basic idea of what college was costing her, she could not answer when asked if she was taking out a private or Stafford loan. She said, “This is the stuff I don’t know about. I guess I really should know more – [my mom] does it all, but I guess I really should be paying attention.” When asked if she was concerned about those loans, she said, “Yeah, a little bit. But [my mom] keeps saying, it is what it is – you’ll worry about it when you’re done.” Her mother, Simone’s, attitude towards student loans is they are a necessity to reach your educational goals, and will be repaid at a later date.

Students are required to complete entrance counseling before borrowing a federal student loan, but it is unclear if students learn or retain any information from it. George did not think his granddaughter Amy was impacted by the counseling, as he explained:

We went through the financial literacy thing that FAFSA makes you go through before you borrow the money. We did that together, I did it with her, and I think it registered in her brain, but it was like “ehhhh, who cares. It’s not something I

have to worry about right now. When I have to worry about it, maybe I'll worry about it, but right now I don't have to worry about it.” And I suspect that's the attitude you get from most kids. They don't have any perspective at all.

The entrance counseling required before taking out Stafford loans does not appear to be particularly effective, but students are also required to participate in exit counseling before they graduate to help them understand the terms of their loans and their responsibility for repayment. It is unclear if they actually learn anything from this counseling, or retain the information if they do, but students are required to start repaying their loans about six months after they graduate or withdraw from attending college at least part-time.

**Kids looking towards the future.** It is heartening that even if kids do not have a complete grasp of their financial situation, they are thinking about the future and making plans accordingly. The four students in this study all revealed that the choices they were making in school were intended to help their career goals, though those goals were still quite vague. Derek explained why he chose to enroll in college rather than enlisting straight into the army, “I think college was the best route – even being in the military, having a degree and being an officer will open a lot more doors for me. And then the state department afterwards, being an officer would be much better.”

Liz admitted she is not sure what she wants to do after graduation, and recognizes her English degree will not provide a clear path to stability like her sister's business degree. She enjoyed the freedom while also exploring her options:

I took a career seminar in English last semester – it was great, I loved it – it was just a one credit class that just helped you figure out all the different options.

Some of them didn't pay great, but so many of them were genuinely happy with what they were doing, which is nice. It's so refreshing to hear people who are so passionate about what they are doing, because I feel like so many people are just working week to week and not loving it.

Gabby, likewise, is unsure of what she wants to do after she graduates, "That's a good question because I don't really know. I want to just dig and basically all that..." She loves her major, classics with an emphasis on classical civilizations, but knows there may not be a lot of opportunities for her to find employment in the field of archeology. She is similarly conflicted about graduate school:

I keep going back and forth with that. Because I say yes, and then I'm like I don't know. I don't really want to, but I feel like I'm going to have to. And not have to, but should. I don't want to go to any more schooling, I don't want to put in more money and more years.

Her mother, Simone, encouraged her to study what she loves, insisting she has plenty of time to figure out the rest later. Gabby, however, is already starting to feel the pressure, saying "It doesn't feel like plenty of time, to be honest. We're already on sophomore year here."

Penny has a more defined idea of what she wants to do after graduation and recognizes she has a lot more flexibility because she is not borrowing a lot of money for school. She said:

I'm more interested in doing service work, so I don't think that right after graduation I'll be looking for a full time job. I could see myself working abroad

possibly, or doing AmeriCorps programs in the US or doing something with the Peace Corps abroad.

Penny is passionate about volunteer work and spent the past two summers volunteering in Utah and El Paso, Texas, and was able to earn internship credit for one of the experiences. Her dad, Jack, said he could see her eventually running a non-profit, but for the time being Penny is content to volunteer. She is glad she decided to attend Dorian rather than the pricier school she wanted because her lack of debt gives her the freedom to choose her path after graduation. She said, “A lot of the programs I am interested in either don't pay much, or don't pay anything at all, so I don't think I'd be able to volunteer after graduation if I did [owe a lot].” She mentioned that if she could go back and give herself a piece of advice during her senior year of high school, it would be to be realistic and start thinking about cost earlier in the process, rather than getting invested in schools that were out of financial reach.

### **Advice**

At the conclusion of each interview, participants were asked what advice they would give to families who were just starting the college search process. They were happy to share some insight from what they learned. A lot of the advice was similar, but the main recommendations revolved around the ideas of saving money, being prepared, communicating with each other, tips for the application process, and the importance of being organized and seeking help from others. Some of their most helpful recommendations are included in this final section.

**Save money.** Several parents were vocal in their recommendations to save money, even when they felt they had not saved enough themselves. Mary said, “Save

money! I swear, instead of presents, start a college fund. Seriously, who needs more stuff? I wish I had known that sooner. And just go with the flow, don't stress over it or get so consumed with it." Joanne's advice was similar:

Start saving when they are young. And hopefully you have that money in a CD or the state or a 529. Just be prepared. And be very flexible with your kids. It's basically their decision – you can offer them some advice, but what is the saying? "You can lead a horse to water but you can't make it drink."

Chelsea, who was very well prepared financially to support her daughters in college, offered some practical advice that is useful to anyone who is concerned about paying for college or is unsure of where to start:

Most important – if you can put \$10 a month away, put \$10 away. If you can manage \$1,000 away a month, then do that. Do as much as you can, even if it's just a tiny bit, because it's going to add up over time. And do it on an automatic basis where it comes out of your paycheck and you don't even see it in your account. I have like 6 accounts, so when I get my paycheck, I only get a few hundred dollars because this money went to my mortgage account, my tuition account – and that's the way that you successfully save.

**Be prepared.** Paying for college requires more than simply saving money, it also requires researching the process and being prepared for what is coming because many children rely on their parents to help them navigate the process. Bill recommended, "Do your homework and be prepared, especially financially. It would have been so easy to say 'heck, we're not getting any financial aid, so we're not going to save anything.' Don't let yourself get caught by surprise." Meredith, who expressed concern about her own

shortcomings with budgeting and saving, offered advice about financial aid, specifically her responsibility as a parent:

I think I would have educated myself more on financial aid and how to go about it rather than worrying about what school he would go to and whether he would get in. I think I was all invested in what school would make him happy and I really should have been like, “oh, I should take care of my side – how are we going to pay for this?”

**Communicate with your children.** When a student decides to enroll in college, the decision can impact the whole family, and a few parents stressed the importance of communication throughout the process. Jack recommended making sure you and your child are on the same page, “I think it's important to figure out what your child is looking for out of it. What they want in a school – or what they think they want in a school.” Additionally, George stressed it was important to respect a student’s autonomy about the decision, within reason. He advised:

I would say to spend as much time as you can looking and give as much advice as you can without it appearing that you are interfering. You can't say, “Well, if I was going, I'd go here.” You have to leave it in the student's hands, other than the cost. You gotta be reasonable about the cost.

**Tips on applying.** While most parents offered advice about the broader issues of the college search process, such as the role of family dynamics and how to pay for it, a few parents offered some practical advice regarding the search and application process. Dipa’s advice was to begin the process early and visit schools before their senior year. She stressed the importance of visiting the schools, saying “Don't just do the virtual tour.

It makes a big difference when you get there in person...I feel it's more the connection and the feel that you get when you're on the campus." Simone recommended starting the process as early as freshman year, saying "You gotta start early, and you gotta take your time so you don't stress. I like that we broke it into little pieces – I don't think she ever felt overwhelmed."

Lisa and Robin both focused on the types of schools families should be applying to. Robin offered practical advice on visiting schools, saying "Talk to people who have been through it. We really liked bringing them to different sized schools – a big school, a small school, an urban school." If her daughters felt overwhelmed by a visit to a large university or too isolated when visiting a rural school, they were able to eliminate similar colleges from their list.

Lisa, whose daughter transferred out of a private college after one semester and no longer qualified for a generous financial aid package when she transferred to Dorian, was a bit more specific with her advice regarding cost. She said, "I think because I was burned with the financial aid I would say apply to some state schools and apply to some private or more exclusive schools." When scholarships and grants are factored into the cost, private schools can often be comparable or even cheaper than some state colleges. However, it is difficult to predict the actual cost when applying, even though every college is required to include a net price calculator on their website, which is intended to help estimate the final out-of-pocket cost for each family. By applying to a diverse group of schools, including state colleges with lower tuitions and private colleges that may offer discounts to enroll their incoming class, families increase the chance of finding a school that is an academic, cultural, and financial fit for their child.



**Be organized and ask for help.** The college search process can be overwhelming for all types of families, even those with college-educated parents. It is helpful to stay organized throughout the process, which helps identify areas where extra help may be needed. Several parents stressed the importance of talking with people who can offer assistance, from friends who went through the process recently to professionals who can share their expertise. Olympia recommended enlisting the help of others, saying “Try to find good resources outside the school, and really help your child because the process is so overwhelming with writing so many essays...you need to give them support and help them.”

Nancy also felt overwhelmed at times during the process. She did not attend a traditional four-year college after high school, and her advice was directed towards other parents of first generation college students. She suggested:

Be organized. Be assertive. Learn what you need to know, in terms of the financial aid process, and maybe be a bit more organized in figuring out which are going to offer the best programs for what your child is interested in. Because I was not any of those things – I didn't have a clue! I was in my late 50s and had never engaged in a college search process, so definitely be organized and know what your child wants to look at.

Overall, with the exception of a few regrets and lessons learned, most of the parents seemed to really enjoy the college search process, as they helped their children take the next step into adulthood. Most were willing to do whatever it took to ensure their children were happy and on the path to success. As Robin said, “That’s our goal, you always want your kids to do better than you’ve done.”

## **Chapter Five: Discussion**

### **Interpretation of Results**

The intent of this study was to explore how families approach the college search process, particularly regarding financing and communicating their expectations to each other. Thirteen parents participated in interviews exploring their own experiences with their children's college searches, and after analyzing parent responses the results were grouped into six main areas. Participants talked at length about the search process itself and what factors were most important to their children and to themselves, how they were financing college, the expectations they had for their children, and their concerns about their future, all while providing a clear picture of their family unit and offering advice for other families. This section presents a discussion of those findings, including how the findings relate back to previous research and suggestions for future study, as well as reactions from the researcher.

**Search.** Although there were certainly similarities in the way many families approached the college search process, there was not one clear preferred method. Indeed, it seemed each family took the approach that best suited their needs. Even within a particular family, parents altered their approach with different children. Parents described a learning curve; many feeling better prepared to assist their younger children after making a few mistakes with the older ones. Although this impacts all families, the implications may be greater for first-born first-generation college students because their parents have no context for the college search process, so they are starting with less knowledge than their peers whose parents did attend college.

A few families stressed the importance of starting to look for colleges very early in the high school career, but many others believed it was fine to start searching during the junior year of high school, if not later. College nights hosted by high school guidance offices were helpful for parents starting the process, and many families spoke with friends and family members for advice. Most families recommended starting broadly with a list of potential schools and then narrowing. One way to narrow was visiting different types of schools – large, small, urban, rural, private, public, etc. High school students may not be able to verbalize what they are seeking in a school, but they tend to have visceral reactions to different campuses, which help establish a list of criteria they find important. Eliminating a certain type of school, such as large or urban schools, after a visit can help families narrow their list of potential colleges.

The 13 students in this study applied to between one and eleven institutions each, and the average number of schools they applied to was 5.6. Three of the students wound up transferring – one after her first semester, one after completing her first year, and a third withdrew during his first week at a military college, enrolled in a community college for one semester and then transferred – and all three applied to one college during the transfer process. Throughout the search process, many parents indicated their children took the lead, though the students often had an unclear sense of the financial aspects of their choice. When students select colleges with little concern for cost, they may be disappointed later in the process if their families indicate they are unable to afford the first choice college, or the student and family may wind up investing or borrowing more money than they can realistically afford.

Emotions played a part in the college search, even if parents did not recognize the role they play. While most parents were not able to verbalize any specific impact emotions had during the process, many mentioned that their children “fell in love” with a particular school during a visit. The idea that they “fell in love” was most frequently mentioned, while some students reported “feeling a vibe” while on campus, and others explained they knew they had found their home. Once a student verbalized their attachment to a particular school, parents were more likely to “make it happen” so their child could attend that school, which is consistent with previous research indicating parents are reluctant to dissuade their children from attending a college to which they worked hard to be accepted (Loewe, 2003). Parents discussed the desire to do whatever was necessary to ensure their child would be able to attend college, such as incurring a substantial amount of family debt or pushing off retirement.

**Factors.** The conceptual model of college choice described in Chapter 2 acknowledged that specific factors are a central component of the college search process; parents and students frequently rate the level of importance of these factors differently. The results of this study support previous research indicating parents were concerned about factors such as safety, academic reputation, and fit, while students were interested in campus environment, diversity, and academic programs (Shank and Beasley, 1998; Broekemier & Seshadri, 2000; Youngblood, 2015). Additionally, a large percentage of respondents mentioned studying abroad was important to their children, which was not mentioned in the aforementioned studies. Parents believed they were far more concerned with cost than their children, though the students involved in the study seemed to have at

least a vague understanding of the importance of cost when selecting a college, even if unsure of any specific cost restrictions.

A common theme was many students initially were interested in going far away for school, but most changed their minds as they progressed through the college search. Although many parents expressed a desire to see their child stay closer to home, most allowed exploration and even applying to far away colleges, and a few families invested time and resources into visiting distant schools. In most cases, the students changed their minds at some point during the process, once they realized attending a college very far away would mean difficulty returning home to see friends and family. The students decided they would have a similar college experience to being away from home even while staying in their home state.

**Financing.** Dorian University offers a reduced tuition rate for in-state residents, and is considered a more affordable option than many private colleges in the region, which was a consideration for many of the families in the study. Nonetheless, paying for college was a concern for every participant in the study, though some seemed better prepared for paying than others. Most families approached paying for college with at least a general plan in mind, but most often the plan required a substantial investment from parents and that their children take out loans. Some parents had college savings accounts for their children, including 529 plans, but most families wished they had been able to save more. Spouses did not always see eye-to-eye on how they would fund their children's education, nor did every family save the same amount for each child within the family, which led to a few family conflicts. Regardless of their current financial situation, most parents were determined to pay for college somehow, consistent with

previous studies indicating parents believed college was worth the investment (Cabrera & La Nasa, 2000).

It is unclear if students truly understand the impact of their student debt. While many of the participants' children borrowed as much as \$27,000 in loans to pay for their undergraduate education, parents were unsure if their children had a practical understanding of the loans. Indeed, two of the student participants did not even know if they had taken out loans in their own names, even though they had completed the entrance loan counseling required by the U.S. Department of Education, aligning with the results of a recent research brief published by the Global Financial Literacy Excellence Center indicating many student loan borrowers are not aware of the terms of their loans (Lusardi, de Bassa Scheresberg, & Oggero, 2016). Most parents had attempted to keep their children involved in the financial aid process, while respecting their children did not yet have the context or financial literacy to understand the details of this monetary commitment. Parents seemed concerned that providing too much detailed information to their children seemed overwhelming or to cause anxiety.

Many parents expressed interest in repaying at least a portion of their children's loans, although there was also a desire to make sure their children held a financial stake in their educational future. Only two participants had a well-defined plan to repay their children's loans, provided the child make appropriate academic progress; most other parents described a vague desire to help their children if they were financially able to do so. Most parents had not talked to their children about the possibility of helping repay their loans because they did not want to promise something they could not commit to, and

they also want to ensure their children take their studies seriously rather than relying on their parents to pay their bills if they performed poorly.

Ultimately, parents had to weigh the perceived costs of a particular college against what they saw as the potential benefits, consistent with theories applying human capital theory to the college search process (DesJardins & Toutkoushian, 2005; Cho, Xu, & Kiss, 2015). As Jack said, “For me it was the value proposition, I wanted them to get good educations and not come out of school overpaying for what they got.”

**Expectations.** Parents revealed specific expectations of their kids, as well as a general sense of obligation to their children. All parents in this study were helping their children finance college, which they saw as their responsibility, but all had expectations of their children, even when they did not explicitly define those expectations to their kids. Most parents explained they expected their children to work while in college, though many, but not all, seemed more concerned with instilling a sense of work ethic in their children rather than encouraging them to earn money. Some parents referenced explicit conversations with their children, though it was unclear if all families talked about their expectations directly, and a few parents expressed frustration when their children did not meet their expectations.

All students in this study were taking out Stafford loans, indicating that the parents in this study had financial expectation of their children as well. Some parents believed holding their children responsible for a portion of their college expenses would encourage their children to take their academics seriously. And while all parents expressed a desire for their children to make appropriate academic progress in line with their abilities, several parents of high-achieving students indicated that they expected

their children to earn high grades in high school and college, thus earning scholarships to help finance their education.

Beyond academics and finances, parents also expressed a desire to see their children enjoy the college experience and engage in activities outside of the classroom. They wanted their children to socialize and make friends, as well as participate in programs like study abroad. No parent seemed particularly concerned with their children's choice of major, and when their children changed majors the main stipulation was that the child still be able to graduate in four years. Several parents stated they would like their children to study what interested them and explore a broad range of academic subjects.

**Family dynamics.** The family systems approach to this study was unique and provided insight into the college search process. Many parents cited their own college experience as influential, either wanting to help their children because they benefited from a supportive family or wanting to provide their children with a better experience than their own. Additionally, the lessons learned during older children's college searches helped shape the process for younger children. Generally, parents were most interested in making sure their children were happy; many had to adjust to treating their children like adults for the first time, assisting them throughout the process without dictating the child's decisions.

Although parents did not always agree on how to finance their children's education, the situation was even more complicated for divorced or blended families. Some parents continued to financially support their children even when they were not legally obligated to do so, while others chose to only support their biological or non-



estranged children. In other families, grandparents assumed full financial responsibility for their grandchildren from a young age and continued to support them after high school.

A surprising number of families referenced at least one child who had learning disabilities or a history of mental health issues. When a child has a learning disability, the family must often invest extra resources of time and money to ensure the child receives the services he or she needs, and it can narrow the list of colleges or careers that would be a good fit for the child. Mental health issues, whether an isolated incident or an official diagnosis, can have a lasting impact on every member of the family. The field of family systems therapy began because researchers were studying the effect of schizophrenia in the context of the family (Becvar & Becvar, 2006), so the impact of mental illness within a family unit has long been established. A few families in this study mentioned their children experiencing brief periods of depression and anxiety, which impacted both the college search and family relationships.

**Future.** Parents expressed some concerns about the future, not only for their children, but also for their own retirement plans. Rather than being concerned about the impact that paying for college would have on their financial savings, more parents in this study referenced the likelihood of a delayed retirement. The parents who were nearing retirement age explained they would be unable to stop working until after their children graduated, and even the younger parents mentioned they expected to continue working for a long time to compensate for their depleted savings. These findings parallel previous research indicating parents of college students were less likely to be retired than their peers (Weber Handwerker, 2011).

Parents were equally concerned about their children's futures. Many students were already considering plans for graduate school, which can help advance their career but also requires a larger financial commitment. Most parents indicated they did not plan to pay for their children's graduate school, though many admitted they would be willing to help their children if they were struggling after college. A few parents mentioned being concerned about their children because they did not seem to have a concept of money and fiscal responsibility. None of the parents mentioned being confident in their children's ability to handle their finances once they graduate, though the majority seemed to believe their children would land on their feet. Several parents expressed regret, though not an overwhelming concern, that their children would need to start their adult lives burdened with college debt. As previously mentioned, higher amounts of student debt are correlated with decreased physical and financial wellbeing, as well as lower levels of sense of purpose and community (Dugan & Vanderbilt, 2014).

**Advice.** Every parent was asked to provide advice for families who were just starting the college search process, and they were happy to share their insights. Most of their advice revolved around what they themselves found most stressful during the process. For example, Olympia had to learn how to navigate a college search process that was different from her native Brazil; her son Marino was a high-achieving student and was looking at several very competitive schools, including two Ivy League colleges. She said, "You almost need to be a semi-god to get into some schools. In Brazil, you take a test and you are in. So many things you need to do in this country, it's overwhelming for the child." She recommended helping the child, keeping his or her application materials well organized and being supportive throughout the process.

The most frequent advice given was to save money for college, with many parents stressing the importance of saving early, even if just a small amount. Parents also recommended learning all one can about the financial aid process to avoid being unprepared when it comes time to commit to a college. Similarly, parents recommended both visiting and applying to a diverse selection of schools to ensure the child finds a school that is a good fit, both socially and financially. Finally, parents suggested allowing children to make their own choices, within reason, and provide support without offering too much advice.

### **Generalizations and Implications**

Although this research was conducted at a large state-related urban university with a small group of participants, there are generalizations to be drawn and practical implications to assist families in the college search process. The mere fact that there was no consensus on the best way to approach the college search process indicates each family is different and should take the approach that best suits the needs of their family. However, there are some generalizations that are applicable to most families.

First, many young adults do not fully grasp the financial implications of the costs of college, either because they do not yet have the context to understand or because they are simply not interested. From this study, it seems apparent that neither the entrance loan counseling required by the U.S. Department of Education nor occasional conversations with their parents are particularly effective in helping young adults understand student loans, which is consistent with previous research (Chen & Volpe, 1998; Lusardi, de Bassa Scheresberg, & Oggero, 2016; PwC, 2016). One student, Liz, seemed to have a better comprehension of her loans than the other students, and her

mother, Chelsea, had stressed the importance of finance to her children from the time they were young. It would be prudent for parents to start the conversation about financial literacy at a young age, as it seems to increase students' understanding of the cost of higher education and other important financial matters. When children are more familiar with a topic, like finance, they are less likely to feel overwhelmed by conversations and will have a better context to understand the implications, rather than ignore or avoid the topic because it causes anxiety. This approach will require parents to become more comfortable talking with their children about finances, and may require some parents to become more knowledgeable themselves. It is also advisable for schools to institute age-appropriate financial literacy classes to ensure all students have access to financial education, even if they do not receive it at home. These classes can start as early as primary or middle school with basic budgeting lessons, but high school and college students would benefit greatly from financial literacy classes that include lessons on responsible fiscal behaviors and the consequences of financial missteps.

Second, it is important to realize families have different needs, goals, motivations, and means; therefore, it is sensible to consider those specific needs of each family before offering recommendations on their college search. Some families want to make sure their child stays close to home, others are concerned their child will receive the support and assistance he or she needs, and others are confined by limited financial means. Taking the time to speak with various family members will help identify these needs, and also ensure all members of the family are on the same page. It is advisable for parents and their children to sit down together, as a complete family, and talk about expectations, finances, and what the role of each family member will be in the college search process.

It can be a disservice to parents to assume they have a clear understanding of the college search process because they come from a certain background. Nancy, who earned her associate's degree as an adult, believed her son's private, Catholic high school could have been more helpful. She said, "I think sometimes they think that since you're paying for high school that you must have money, that you must know about things; so maybe [they] don't have to explain things as much because you know what you're doing." Many school districts and private high schools enroll students from diverse backgrounds. Even if a student attends a school in a high-income area, there is no guarantee that his or her parents understand the college search process; similarly, there are college-educated families in low-income school districts as well.

Guidance counselors would benefit from offering different levels of college guidance to families, from an approach clearly explaining the basics to providing more in-depth information for families who have specific college goals, such as attending a highly selective college or enrolling in an accelerated program. However, it is important guidance counselors not make assumptions about the needs of students, but rather approach each student as an individual and provide the level of guidance that is needed. Speaking with the student and parents and creating a simple family genogram, which includes the educational level and career of each family member, may help identify the level of support that is needed. If a guidance counselor learns that no one in the child's family has attended college, then he or she can provide more general information about what to expect at each stage of the college search process, better preparing the family to send their first child to college.

Using the conceptual model of college choice with family systems perspective, illustrated in Figure 1 in Chapter 2, provides a context for a broader understanding of a student who is searching for a college. At the center of this model is the interaction between parents and the student, who each have factors important to them when selecting a college. The parents and student are part of the greater family system, which not only includes the rest of the immediate and extended family, but also is influenced by demographic factors such as socioeconomic status and race, as well as feelings, attitudes, and beliefs about issues like money and education. The combination of these influences frames the student's college search process in a more inclusive context, making it easier to identify problem areas for the family. For example, if a family has a low tolerance for debt, it is unlikely they will be comfortable borrowing money for college, greatly narrowing the options available for the child (Perna, 2008). If a student's culture is one that emphasizes a close-knit family unit, the student may be less likely to go to college far from home, or may struggle if he or she does move far away (Ting & Chiu, 2002; Lopez Turley, 2009).

The best way to identify the factors that will impact a child's college search process, such as the aforementioned debt aversion or desire to stay close to his or her family, is for parents and children to have open and honest conversations about what expectations each has about the student enrolling in college. If the family is unwilling to incur debt to send their child to college, they should be upfront about that so the child can plan accordingly, which may involve enrolling in a less expensive college, amassing a large amount of private loans, or seeking employment and attending college part-time. Similarly, if the student is uncomfortable with the idea of moving far away from the

family, he or she should be clear about that so the family can concentrate their search on colleges closer to home. Every family will have different influences that are important to them, and acknowledging and discussing these influential factors increases the probability that a family will make an educated decision about selecting a college that best suits their family's needs.

Beyond the family unit, there are entities that influence a student's decision and ability to go to college. The high school a student attends influences a child's academic preparedness for college, and the amount of support offered by the guidance office is crucial as well, particularly for first-generation college students who may not have anyone else to guide them through the process. The social group of both the parents and student can influence the colleges they are considering, and the recruitment efforts of universities impact a student's desire to attend certain schools. The federal and state governments play an essential role as well, by providing need-based grants for low-income families, access to loans for all students, and allocating funds for community colleges and public universities, which tend to be more affordable options for students than private colleges. These factors all play a role in the college search process, though many families may not even be aware of their influence.

All these elements work together to help a family evaluate the costs and benefits of attending a certain college, assessing all available information to decide if it is a worthwhile value proposition. The equation will be different for every family. Regardless of socioeconomic status, previous education levels of parents, and even academic abilities of the student, this conceptual framework of college choice provides a

comprehensive picture of all the factors that influence a family's approach to the college search.

### **Limitations**

Although measures were taken to ensure a rigorous research design, there were limitations to this study. The sample size was appropriate for a qualitative study of this nature, but the pool of respondents came from one college, reducing the generalizability of the study. This particular school is a state-related, selective university often considered to be a good value for a quality education. Although not inexpensive, it costs less than many private colleges and has a strong academic reputation not enjoyed by all publically funded colleges in the state. Therefore, it can be viewed as a good financial choice when selecting a college, which can lessen the financial strain many families feel when paying for higher education. Additionally, most of the participants mentioned Dorian University was their child's first choice school, so their responses may have been different if they were paying for a more expensive private college with which their child had fallen in love or was their second choice. However, this study included three out-of-state families who may have been paying higher tuition and one family who mentioned eliminating a first choice school because of cost, so there were a variety of experiences represented. It is important to note the participants were recruited primarily from the liberal arts college, which may further reduce generalizability because parents of students studying business, science, or technology may approach the college search process with a different set of priorities.

The process for selecting participants for this study required that parents first respond to a request for a survey, then indicate they would be willing to talk more, and



then to follow through with the interview. In general, parents who are willing to take those steps to talk about their child's college search process are more likely to have been pretty involved in the process. They provided a great deal of insight into the process, but their level of involvement and communication may not be the norm.

Demographically, this was a somewhat affluent and primarily Caucasian group. Of the participants, eleven were Caucasian (84%), one was Asian (8%), and one was Hispanic/Latino (8%); neither the Asian nor the Hispanic/Latino participant were born in the United States and neither were their children, although they moved here at a young age. The racial makeup of undergraduate students at Dorian University is 55% Caucasian, 13% African-American, 10% Asian, and 6% Hispanic/Latino. Including more interviews with people of color would strengthen this study in order to reflect the college attending population. The group also had a higher average income than the traditional Dorian University student; the reported parental income for new Dorian freshmen in 2015 was 48% below \$79,999, 29% between \$80,000 and \$124,999, and 23% above \$125,000. There were 13 participants in this study and only three (23%) indicated incomes of less than \$75,000, while four (31%) had incomes higher than \$125,000. The Pew Research Center (2015) defined middle-income families as those households earning between 67% and 200% of the nation's median income, which was approximately \$63,000 in 2014, when adjusted for household size. Every participant in this study mentioned that paying for college was a major concern, but their experiences are likely different than other families whose incomes are closer to the median wage.

One final limitation of this study was the fact that no parents of commuter students participated. Students tend to commute for a variety of reasons, including

financial concerns or a desire or responsibility to live at home, which are main areas of interest for this study. Approximately 24% of undergraduate freshmen students commute to Dorian University, but none of the qualified respondents indicated their children were commuting. Exploring the financial concerns and family dynamics of students who commute would add an additional layer of depth to understanding the responses to the research questions.

### **Future Research**

Taking a family systems approach to the college search process offers a unique perspective to a rite of passage for which millions of families partake every year. This study serves as a starting point for further research in this area, and several suggestions for future research follow. Researchers should take a more in-depth look at families, include more diverse populations, and study different subsets of families, as well as examine how families who invest in private high schools for their children approach the college search process.

The participants in this study took part in an hour-long interview and completed a questionnaire, providing insight into the college search process but no conclusive information on family dynamics. One hour is not long enough to gather information about family history, beliefs, and relationships, nor does it provide the researcher enough time to develop a positive rapport with the participant that encourages complete honesty and openness. Additionally, a basic tenet of family systems therapy is to include all members of the family in a session in order to get a more complete picture of the entire family system. Interviewing only one member of a family does not provide an accurate representation of the family, as it only includes the viewpoint of one person. This

research is well suited for a longitudinal case study, involving all members of the family during a period of time that encompasses the entire college search process and preferably into the first year of college. The researcher could develop a relationship with all family members, fostering open communication between the participants and the researcher. This would also allow the researcher to gather more information about their financial beliefs and strategies, including their comfort level with debt and level of financial literacy. A one-hour interview is simply not enough time to draw any definitive conclusions about family influences, but a long-term study including the perspectives of every family member would provide a much deeper understanding of how the family of origin can influence the college search process.

This study explored the perspectives of a small, non-diverse population of parents. In order to make the results more generalizable, the research design could be repeated with different populations, such as those attending private universities, state-funded colleges, or community colleges, as well as schools in different regions of the United States. Of particular interest would be exploring more racially diverse populations, as well as a greater range in socioeconomic status. Minority and low-income families face a unique set of concerns when considering college, which was not addressed in this study. An exploratory study to identify the issues of those families would be a good starting point in designing another research study. Additionally, these families were all highly invested in their children's success and educational goals; interviewing families with parents who were neither involved nor supportive would offer a contrasting perspective.

There were several surprising findings from this study that merit further research. There were an unexpectedly high number of families who mentioned that at least one child had some sort of learning disability or mental health issue, from ADD to addiction and dyslexia to depression; many families have to consider these issues when searching for a college. Other children have physical disabilities that make campus mobility and accessibility a concern. Considering how prevalent both learning and emotional issues are in society, combined with campus environments that remove students from their homes and put them in living situations with their peers and limited supervision, this is an area of concern for both families and college administrators. Additional research in this area is merited to assist families who are navigating the process for their child with unique concerns, as well as to better prepare colleges for a likely increasing number of students with special needs.

This study included several non-traditional families, and exploring how blended families approach the college search process is another potential area of study. The thirteen families who participated in this study were fairly diverse in terms of family structure, and their approaches to college education varied greatly. There were two families who were providing for their grandchildren as if they were their own children, and one parent who was more financially invested in his biological daughter than he was with his wife's two daughters, who had lost their father when they were quite young. There were two separated/soon-to-be divorced fathers who were committed to contributing financially to their children's education and one divorced father who was not. Investigating how blended or divorced families approach choosing and paying for college would be a fruitful area of family systems research. The number of grandparents

who are raising their grandchildren has been steadily increasing for over two decades (Kreider & Ellis, 2011), so exploring how this population approaches investing both in education and retirement would be germane.

Information about the high schools that students attended was not collected, nor was high school directly addressed in any questions in the interview guide, but many parents mentioned sending their children to private high schools. In fact, six parents specifically mentioned sending their children to private schools, most frequently Catholic college preparatory schools. The families had diverse demographic and socioeconomic backgrounds, and the reasons cited ranged from looking for a higher quality education and concerns about safety, to seeking a school that best fit the needs of their child. Several parents mentioned the financial strain on their family to invest in high school prior to paying for college. Consistent information was not gathered from all participants, so it is not possible to draw conclusions about the impact attending a private high school has on a student's college search process, nor the reasons why some families make the decision to invest in high school education. However, it is advisable to include questions about high school in future research and explore the motivations and concerns of those families who invest in high school, particularly in relation to the search process and the ability to finance college.

### **Reaction from the Researcher**

This section highlights my reactions as the researcher about the approach to the study as well as reflection on the results. Prior to and during the interview and data collection process, I engaged in a technique called bracketing, which involves the researcher identifying and setting aside their own personal experiences to reduce the

chance of bias interfering with the data collection or analysis process (Creswell, 2007). For me, this included acknowledging my concerns about the amount of debt a student accrues and the impact it can have on students and families. In my career as an admissions counselor at a different institution, I would work with families throughout the college search process, encouraging them to consider the long-term impact of student debt, even if occasionally it meant not enrolling at the university where I was employed. While meeting enrollment goals is important, there is also an ethical obligation to ensure the student is not being set up for academic or financial failure, and most admissions professionals I have encountered recognize and honor this guideline. While working as an admissions counselor, there were several occasions when I was troubled that a student decided to enroll at my university even when it was clear it was well beyond their financial means, but I also respected that it was not my role as a university employee to discourage them from making an investment they felt was appropriate. I have a strong desire to see students succeed, but recognize it is ultimately up to the student and his or her family to make the decision they feel is right, as they will be the ones who reap the benefits and deal with any consequences from that decision.

While interviewing parents and families, I aimed to approach each interaction as a researcher, not a former admissions counselor or family therapist. While the skills I developed in both roles were helpful to develop rapport and conduct the interviews, it meant I had to be constantly aware that I not appear judgmental when discussing finances or imply they had made an unwise decision or seem like I was analyzing the participant when discussing their family dynamics. I believe my experience as a family therapist was beneficial to the interview and analysis process because family therapists are trained

to recognize that an individual's account of a situation is coming from their own perspective and may not be fully accurate. Realizing that parents' accounts of the college search process may be different from what the student experienced helped frame the results and also highlighted the need for more research in the area of a family systems approach to the college search process.

I was heartened by how involved and supportive the participants were when helping their children select a college, but it was also clear that there is room for improvement in the areas of financial planning and family communication. Too many parents are uncomfortable talking frankly about financial matters with their children, and many students lack awareness of the financial implications of the loans they are borrowing, if they even realize they have borrowed loans at all. Helping families improve the way they communicate, particularly about financial matters, would really be beneficial to families navigating the college search process.

### **Conclusion**

Committing to a college education is one of the largest investments a family can make, and the costs and benefits can have long lasting effects. When students make a well-informed decision and choose a school that is a good fit, academically, socially, and financially, they often expect to reap the benefits throughout a lifetime of higher wages and greater job security. However, when a student makes a poor decision, which can include selecting a college that is too expensive, is too far from home, or does not offer the flexibility to explore their academic interests, the results can also be long lasting. Transferring to a different university often includes additional expenses and a loss of credits, which can extend the time and cost to complete a degree. Even worse, when a

student drops out of college, he or she is still responsible for the debt accrued without any of the benefits that come with attaining a degree. Ensuring students and their parents are able to make well-informed decisions regarding selecting a college, and communicate with each other throughout the process, increases the likelihood that the whole family can benefit from the investment in higher education.



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## APPENDIX A: IRB Approval



Institutional Review Board

**DATE:** June 20, 2016  
**TO:** Erin McHugh  
**FROM:** Saint Joseph's University (SJU) IRB  
**PROJECT TITLE:** [917346-1] The Decision-Making Process for Families Investing in Higher Education  
**REFERENCE #:**  
**SUBMISSION TYPE:** New Project  
**ACTION:** DETERMINATION OF EXEMPT STATUS  
**DECISION DATE:** June 20, 2016  
**REVIEW CATEGORY:** Exemption category #2

Thank you for your submission of New Project materials for this project. The Saint Joseph's University (SJU) IRB has determined this project is EXEMPT from continuing IRB oversight according to federal regulations.

Please keep in mind that any and all proposed revisions/modifications to the approved protocol must be submitted for review and IRB approval prior to implementation. We will retain a copy of this correspondence within our records.

If you have any questions, please contact the Research Compliance Coordinator, Jena Fioravanti Burkett, at 610.660.1298 or [jfiorava@sju.edu](mailto:jfiorava@sju.edu). Please include your project title and reference number in all correspondence with this committee.

This letter has been electronically signed in accordance with all applicable regulations, and a copy is retained within Saint Joseph's University (SJU) IRB's records.

5600 City Avenue, Philadelphia, PA 19131-1305  
 T: 610.660.1205 F: 610.660.3434 [sju.edu/offices/research/irb](mailto:sju.edu/offices/research/irb)

**live greater.**

## **APPENDIX B: Student Screening Survey**

This short survey will be used to assist in a dissertation study about the college search process, which is seeking to explore how parents and their children communicate while choosing a college and deciding how to pay for it. This survey will ask a few questions about how you are paying for college, as well as a few questions about your parents. It should take less than 5 minutes to complete, and at the end you will be asked to provide contact information for your parents, who may be asked to fill out a short follow-up survey. You are under no obligation to provide their contact information, nor will you be penalized if you do not participate, or if your parents choose not to respond. However, your participation is greatly appreciated and will be used to help other families navigate the college search process. All responses are confidential.

If you would like to be entered in a drawing to win one of two \$25 Amazon gift cards, please provide your contact information in section provided at the end of the survey.

1. In the Fall 2016, what year will you be in college?

- Freshman
- Sophomore
- Junior
- Senior
- Senior +

2. Are you currently paying for any part of your education?

- Yes
- No
- Not now, but I have in the past

3. What parts of your education have you contributed to? Check all that apply.

- Tuition
- Room and Board
- Books
- Not applicable

4. Are you currently taking out loans to pay for your education?

- Yes
- No
- Not sure

5. Are your parents helping you pay for your college education?

- Yes
- No
- Not sure

6. Which best describes your parents' marital status?

- Never married
- Married
- Divorced/Separated
- Widowed

7. To the best of your knowledge, what is the best estimate of your family's yearly income?

- Less than \$40,000
- \$40,000 to \$74,999
- \$75,000 to \$99,999
- \$100,000 to \$124,999
- More than \$125,000
- Not sure

8. Are you:

- Male
- Female

9. I would like to follow up with the parents of current college students to ask them about their experience during the college search process. Please provide the contact information for your parents, so they may be given the opportunity to participate in the study. They will be under no obligation to participate if they are not interested.

Mother's name:

Mother's phone number:

Mother's email address:

Father's name:

Father's phone number:

Father's email address:

Home address:

City, State, Zip:

If you would like to be included in the drawing for a \$25 Amazon gift card, please provide your contact information.

Name:

Email address:

## APPENDIX C: Parent Screening Survey

This short survey will be used to assist in a dissertation study about the college search process, which is seeking to explore how parents and their children communicate while choosing a college and deciding how to pay for it. The survey should take less than 5 minutes to complete, and at the end you will be asked to provide your contact information if you are willing to speak further about your family's college search process. Providing your contact information is completely voluntarily, but your participation is greatly appreciated and will be used to help other families navigate the college search process. All responses are confidential.

1. Please list the ages of your children.

	Gender		Age
	Daughter	Son	Age of child
Child 1	<input type="radio"/>	<input type="radio"/>	
Child 2 (if applicable)	<input type="radio"/>	<input type="radio"/>	
Child 3 (if applicable)	<input type="radio"/>	<input type="radio"/>	
Child 4 (if applicable)	<input type="radio"/>	<input type="radio"/>	
Child 5 (if applicable)	<input type="radio"/>	<input type="radio"/>	
Child 6 (if applicable)	<input type="radio"/>	<input type="radio"/>	

2. Are any of your children currently enrolled in college?

- Yes
- No

3. How involved were you in your child(ren)'s college search process?

- Not very involved
- Somewhat involved
- Very involved

4. When your child was searching for a college, did you have discussions with them about selecting a college?

- No
- Yes, infrequently (only when necessary)
- Yes, fairly frequently (a few in-depth conversations during the search process)
- Yes, very frequently (consistent conversations throughout the search process)

5. During the college search process, did you have discussions with your child about the cost of college?

- No
- Yes, but infrequently
- Yes, fairly frequently (some discussions, but not particularly in-depth)
- Yes, very frequently (several in-depth conversations about cost)

6. Please answer the following questions concerning your child(ren) currently enrolled in college:

	Yes	No
Have you filed a FAFSA at any point?	<input type="radio"/>	<input type="radio"/>
Are you contributing to your children's educational expenses?	<input type="radio"/>	<input type="radio"/>
Are you taking out loans?	<input type="radio"/>	<input type="radio"/>
Is your child contributing to their education expenses?	<input type="radio"/>	<input type="radio"/>
Is your child taking out loans?	<input type="radio"/>	<input type="radio"/>

7. Are you:

- Male
- Female

8. What is your marital status?

- Single/never married
- Married
- Divorced
- Separated
- Widow/widower

9. Are you currently married to the parent of your college-aged child? (if applicable)

- Yes
- No

10. What is the best estimate of your household's income range?



- Less than \$40,000
- \$40,000 - \$74,999
- \$75,000 - \$99,999
- \$100,000 - \$124,999
- \$125,000 or more

11. I am interested in speaking to parents of college students regarding the college search process, and the impact of student debt on families. May I contact you with some follow up questions?

- Yes
- No

12. If yes, please provide your contact information so I can follow up with further questions.

Name:

Phone number:

Email address:

Zip code:

## **APPENDIX D: Consent Form to Participate in Research**

### **The Decision-Making Process for Families Investing in Higher Education**

**Erin McHugh, principal investigator**

**Dr. Aubrey Wang, faculty advisor**

[awang@sju.edu](mailto:awang@sju.edu); 610-660-3186

#### **Purpose:**

This research will be used in a dissertation study for Saint Joseph's University's Educational Leadership Ed.D. program. The purpose of this study is to examine the process families utilize when making investment decisions in their child's higher education. The study seeks to provide understanding about how families communicate with each other while searching for colleges and determining the amount of financial resources they are willing to invest in higher education, as well as what tools or resources they use in making that decision.

#### **Duration:**

Participation in this study will consist in an interview lasting approximately 45 – 60 minutes. At the end of the interview, you will be asked to complete a short 10-question survey that should take approximately 10 minutes to complete.

#### **Location:**

Interviews will take place in a private setting, such as an office or home, to ensure confidentiality of responses.

#### **Inclusion and Exclusion Criteria:**

Participants for this study are being recruited from a pool of parents whose children are currently enrolled in undergraduate classes at Dorian University.

You should not participate in this study if you are under the age of 18.

#### **How You were Chosen**

You have been selected to participate in this survey because your child is enrolled in Dorian University, and your survey response indicated that you were interested in participating in this study.

#### **Risks and Discomforts:**

The risks and discomforts involved in this study are believed to be negligible.

As with any study, you should be aware that unforeseen problems may occur, however, the likelihood of any serious problem is believed to be low. Your participation is voluntary, and you may refuse to participate or stop your participation at any time for any reason without penalty. You may choose to skip a question or terminate participation at any time, as well as request to stop audiotaping.

#### **Use of Research Results:**

The data obtained in this study will be used by the investigator in completing a research project for a dissertation. Data may be used in publications, presentations and/or for teaching purposes.

Results will not be used for making any admission, retention, or financial aid decisions by Dorian University or the Liberal Arts College.

**Confidentiality**

Every effort will be made to maintain participant confidentiality. This interview will be recorded, and will be transcribed by a company that is compliant with Ethics Committee standards. Once transcribed, all identifying information, such as names of participants and family members will be changed or omitted. Audio files and transcripts will be stored in a secure, cloud-based storage system that will be password protected. No identifying information will be used when reporting the data.

**Institutional Review Board Approval:**

This research study has been approved by the Saint Joseph's University Institutional Review Board (IRB) for the Protection of Human Subjects in Research. If you believe that there is an infringement upon your rights as a participant in this research you may contact the Research Compliance Coordinator, Jena Fioravanti Burkett, (irbadministrator@sju.edu) in the Carriage House, on the Maguire Campus, Telephone (610) 660-1298.

**Subject's Agreement**

I have read the information provided above and voluntarily agree to participate in this research study. I understand that I will be given a copy of this consent form.

_____	_____
Name of Research Participant (Print)	Name of Investigator (Print)
_____	_____
Signature of Research Participant	Signature of Investigator
_____	_____
Date	Date

**Permission for Audio Recording**

I authorize the use of an audio recorder during my interview. I understand that this audio recording will be used for educational purposes and all names and identifying information will be removed prior to publication.

_____	_____
Name of Research Participant (Print)	Name of Investigator (Print)
_____	_____
Signature of Research Participant	Signature of Investigator
_____	_____
Date	Date

## APPENDIX E: Parent Interview Guide

Thank you for agreeing to meet with me and be interviewed for my study. For my dissertation, I am interested in learning more about how families communicate during the college search process, and how they determine what they are willing to invest in education. The interview will take about an hour, and I will be asking you some questions about the college search process for your child(ren), as well as some questions regarding how you are financing their education and what resources you used while searching for colleges.

I would like to record our conversation so I can transcribe it later – please let me know if I have your permission to record. (Pause for consent) I would be happy to provide you with a transcript of our conversation at a later date. All your responses will be confidential, and your name, and the names of your family members, will not be used. If you are uncomfortable talking about any topics, you are under no obligation to respond. Also, if you'd prefer to answer any question off the record, please let me know. I really appreciate your help on this project. Do you have any questions before we get started?

**First, I will be asking you some questions about your family and how you approached the college search process.**

1. Are you currently married? What is your spouse's name? How long have you been married? How many children do you have? What are their names and ages?

Child X is currently in college, correct? What year? I would like to talk to you a bit about your experiences while looking for colleges for Child X, would that be ok?

2. Can you tell me a bit about what the college search process for Child X was like?

Follow up questions:

- Do you remember when you first started talking about college? How old were they?
- Can you remember any specific conversations that you had with your children?

3. Did you talk to your child about what options they had besides going to college?

Follow up questions:

- Did you go to college? Did your spouse?
- Was it an option for you to/not to go to college?
- How do you think your education impacted your approach to your child's education?

4. (If applicable) How do you think the college search process will be different for your other children (or how was the college search process different for this child, compared to your older children?)

Follow up question:

- Will you change how you approach the college search?
- What characteristics do your children have that you think might impact their college search?

- How do their academic interests differ?

**Next, I will be asking some questions about the role of cost in the college search process.**

5. Most families understand that a college education requires quite a financial investment. Do you remember being concerned about the cost of college?

Follow up questions:

- What were some concerns that you had about cost, as a parent?
- Do you remember feeling any emotions at the time?

6. Did you and your spouse have conversations about paying for your children's education?

Follow up question:

- Can you tell me more about that?

7. How did you approach the cost of college with your child? Did you have conversations about the cost of college?

Follow up questions:

- Are there any conversations about cost that you clearly remember?

**Now I'll be asking you some questions about the college application process, and how your child selected a college.**

8. What were some of the factors that were most important to your child when selecting a school? What factors were most important to you?

Follow up questions:

- Do you remember talking about what factors were most important? Do any conversations stand out?
- Did you disagree on any factors, and how did you handle it?

9. Did you apply for financial aid using the FAFSA? Did you make the decision on which college to attend before or after you received financial aid packages from schools?

Follow up questions:

- Did you discuss the financial aid package with your child?
- How much of a role did the financial aid package play in choosing the school your child would attend?

**Next, I will be asking some questions about how you and your family are financing college.**

10. Please tell me a bit about how your family is paying for college – are you paying up front, taking out loans, and is your child using any of their own money or taking out loans?

Follow up questions:

- What types of loans are you taking out – Parent PLUS loans or private loans?
- What type of loans (if any) is your child taking out – Stafford loans or private loans?
- Does your child have a job to help pay for college?
- Did you consider other options for paying for college?

11. How did you determine how much you were willing to pay for college? Did you have a specific amount you were willing to pay or borrow?

Follow up questions:

- How did you determine what portion of college you would pay for, and what portion your child would pay?
- Did you and your spouse agree on this subject? Can you recall any conversations you had?

12. Did you talk to your child about how much they should borrow to pay for college?

Follow up questions:

- Do you feel they have a realistic understanding of what the cost of college is, for both you and them?

**Finally, I am going to ask you some questions about how you feel paying for college has impacted your family, and your feelings on the college search process.**

13. Do you have any expectations for your child in college – for example, receive a certain GPA, choose a certain major, obtain an internship?

Follow up questions:

- Did you talk about these expectations with your child?
- What do you think your child's expectations are of you?
- Do you believe you have an obligation to your child?

14. In your opinion, do you think your child has a good understanding of how debt they accrue in college can impact them after they graduate?

Follow up questions:

- Are you concerned about the amount they are borrowing?
- What concerns do you have?

15. Are you concerned with how the cost of college is going to impact your financial plans and security?

Follow up questions:

- (If applicable) Are you concerned about paying for college for your other children?
- Has paying for college made you change plans for your own life, such as employment, retirement, housing, etc.?
- Do you feel it has changed your plans for your family?

16. (If applicable) Do you feel it is important to provide financial support equally for all your children's college costs?

Follow up questions:

- How do you handle that in your family?
- Do you feel that is fair?
- Do you think your children view it as fair?

17. Throughout the college search and financial aid process, what resources did you find were the most helpful?

Follow up questions:

- Were there any resources that you think would have been helpful?

18. Knowing what you know now, is there anything you would do differently regarding the college search process?

Follow up questions:

- What parts of the process did you most enjoy?
- Which were the most difficult?

19. What piece of advice would you give to a family who was starting the college search process?

Thank you so much for taking the time to meet with me and answer my questions, it has been very helpful. If you have any questions, please don't hesitate to contact me.

## APPENDIX F: Follow-Up Parent Survey

Thank you for participating in an interview for my dissertation study. Please take a few minutes to fill out this short survey with some follow up questions.

1. When your child was looking at colleges, which resources were most helpful in the college search?

	Not very helpful	Somewhat helpful	Very helpful	Did not utilize
College admission offices	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
College search/planning websites	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Friends and family members	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
High school guidance office	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
University websites	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

2. How many colleges did your child apply to?

3. When considering the number of colleges your child applied to, do you think:

- They did not apply to enough colleges
- They applied to the right number of colleges
- They applied to too many colleges

4. Do you think your child applied to the right selection of colleges? Please explain, including any different choices you would have made in choosing colleges to apply to.



5. What factors were most important to YOU when searching for a college for your child?

	Not important	Somewhat important	Important	Very important
Academic programs offered	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Academic reputation	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Alumni network	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Athletic teams	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Campus environment	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Cost	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Diversity	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Internship opportunities	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Location	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Post-grad job placement rates	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Safety	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Size of school	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Student clubs and organizations	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Study abroad opportunities	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

6. What factors do you believe were most important to your CHILD when searching for a college?

	Not important	Somewhat important	Important	Very important
Academic programs offered	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Academic reputation	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Alumni network	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Athletic teams	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Campus environment	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Cost	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Diversity	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Internship opportunities	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Location	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Post-grad job placement rates	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Safety	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Size of school	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Student clubs and organizations	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Study abroad opportunities	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

7. Please select all the sources of funding your family is using to pay for your currently enrolled child(ren)'s education:

- Credit cards
- Federal and state grants (Pell, PHEAA, etc.)
- Gift from family/grandparents
- Home equity loans
- Parent PLUS loans
- Private loans
- Retirement funds (borrowing from 401k, etc.)
- Savings
- Scholarships - academic

- Scholarships - athletic
- School grants
- Stafford loans (student)

8. Are members of your extended family helping pay for college? If yes, please describe who, and how they are helping.

9. Which resources were most helpful regarding college cost and financial aid?

	Not very helpful	Somewhat helpful	Very helpful	Did not utilize
College financial aid office	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
FAFSA/Federal websites	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Financial planner	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Friends and family	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
High school guidance office	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Net price calculator on school website	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

10. Regarding paying for college, how concerned are you about the following issues:

	Not concerned	Slightly Concerned	Concerned	Very concerned	Not applicable
Having the money available to continue paying for college?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The amount you are borrowing for education?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The amount your child is borrowing?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Being able to support all your children equally?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The impact paying for college will have on your own retirement?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

## **APPENDIX G: Interview Guide for Family**

Thank you (both/all) for agreeing to meet with me and be interviewed for my study. For my dissertation, I am interested in learning more about how families communicate during the college search process, and how they determine what they are willing to invest in education. I have already met with your (mother/father), so I wanted to do a follow up interview with the family to hear more about everyone's experiences. The interview will take about an hour, and I will be asking you some questions about the college search process, as well as some questions regarding how you are financing your college education.

I would like to record our conversation so I can transcribe it later – please let me know if I have your permission to record. (Pause for consent from each participant) I would be happy to provide you with a transcript of our conversation at a later date. All your responses will be confidential, and your names, and the names of your family members, will not be used. If you are uncomfortable talking about any topics, you are under no obligation to respond. Also, if you'd prefer to answer any question off the record, please let me know. I really appreciate your help on this project. Do you have any questions before we get started?

**First, I will be asking you some questions about your family and how you approached the college search process.**

1. (Addressing the student) When I met with your parent, they told me about the college search process from their perspective. Can you please walk me through what you remember most about applying for colleges?

Follow up questions:

- Engage the family to share their specific events and conversations they remember for the college search process. Explore differences and any areas of conflict.
- Prepare 1-2 questions that relate back to information discussed during the parent interview.

2. (Addressing the student) When did you know you wanted to go to college?

Follow up questions:

- How do you think your family played a role in your desire to go to college?
- Can you remember any conversations about going to college?
- Did you ever explore any options besides college? Did you talk to your parents about it?

**Next, I will be asking some questions about the role of cost in the college search process.**

3. Can you tell me a bit about how cost played a role in your college search process?

Follow up questions:

- Do you remember any conversations that you had with your family? Can you tell me a bit more about that?

- Can you remember feeling any kind of stress or emotion about paying for college? What was that like for you?
- How did your parents handle your feelings about it?

- Engage the family to share their specific events and conversations they remember regarding paying for college. Explore differences and any areas of conflict.

**Next, I will be asking some questions about how you and your family are financing college.**

4. (Addressing the student) Please tell me about how you are helping pay for your education – do you know if you are taking out loans?

Follow up questions:

- What sort of feelings do you have about what college is costing you?
- Ask parents to share their feelings.

5. (Addressing the parent) You are helping your child pay for their college education – did you always know you would help them?

Follow up question:

- Do you ever talk about who would be paying for college?

**Finally, I am going to ask you some questions about your family relationships.**

6. (Addressing the student) Do you think your parents have any expectations for your in college – for example, receive a certain GPA, choose a certain major, obtain an internship?

Follow up questions:

- How do you feel about these expectations?
- What do you think your parents' response would be if you were not meeting their expectations?
- Do you have any expectations of your parents?
- Ask parents to share their feelings.

7. (Addressing the student – if applicable) Tell me a bit about how your older siblings influenced your college search? And/or – How do you think your experience is going to impact your younger siblings?

Follow up questions:

- What advice from your siblings was most helpful?
- What advice would you give your siblings?

8. When thinking about your extended family – aunts, uncles, cousins, grandparents – would you say your family took a similar approach to sending your kids to college, or a different one? How so?

Follow up questions:

- How do you think your extended family impacted your college search?

9. Finally, knowing what you know now, is there anything you would do differently regarding the college search process?

Follow up questions:

- What parts of the process did you most enjoy?
- Which were the most difficult?

10. Is there anything else you'd like to share?

That's all the questions that I have for today. Thank you all very much for meeting with me, I really appreciate your help on my dissertation study.



Institutional Review Board

**DATE:** June 20, 2016  
**TO:** Erin McHugh  
**FROM:** Saint Joseph's University (SJU) IRB  
**PROJECT TITLE:** [917346-1] The Decision-Making Process for Families Investing in Higher Education  
**REFERENCE #:**  
**SUBMISSION TYPE:** New Project  
**ACTION:** DETERMINATION OF EXEMPT STATUS  
**DECISION DATE:** June 20, 2016  
**REVIEW CATEGORY:** Exemption category #2

Thank you for your submission of New Project materials for this project. The Saint Joseph's University (SJU) IRB has determined this project is **EXEMPT** from continuing IRB oversight according to federal regulations.

Please keep in mind that any and all proposed revisions/modifications to the approved protocol must be submitted for review and IRB approval prior to implementation. We will retain a copy of this correspondence within our records.

If you have any questions, please contact the Research Compliance Coordinator, Jena Fioravanti Burkett, at 610.660.1298 or [jfiorava@sju.edu](mailto:jfiorava@sju.edu). Please include your project title and reference number in all correspondence with this committee.

This letter has been electronically signed in accordance with all applicable regulations, and a copy is retained within Saint Joseph's University (SJU) IRB's records.

5600 City Avenue, Philadelphia, PA 19131-1395  
 T: 610.660.1295 F: 610.660.3434 [sju.edu/offices/research/irb](http://sju.edu/offices/research/irb)

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