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by Kristin P. Anton and Jeffrey Baker

During the past few years, the Office of Student Financial Aid at San Francisco State University has twice surveyed financial aid recipients to find out how students perceive and evaluate the services of the office. These surveys have yielded important information and have been valuable tools for stimulating discussion of office services, enhancing office morale, and educating students about the financial aid process. The objective of this article is to discuss our rationale and methodology, and to share one set of the findings.

Why Survey the Student Clientele?

The primary reason for assessing students' rate of use and satisfaction with the services of a financial aid office is to maintain and improve the quality of service - both the efficiency of procedures and the treatment of students as individuals. Second, the results of a survey satisfy the financial aid office staff's desire to know what students think about the services which are being provided. Assuming that most of the results are positive, a survey enhances staff morale. If results appear to be negative, management can take action to correct the deficiencies. Third, a survey assesses the areas in which students have successes or difficulties with the financial aid process. For example, to what extent do students read and understand the materials prepared by the financial aid office? How do they find out about deadlines for financial aid applications or dates when financial aid checks will be disbursed? Finally, surveying students lets them know that the financial aid office staff is interested in them.

Student Attitudes Toward Financial Aid

Since the financial aid process deals with money, students often become quite anxious in their dealings with the financial aid office. To obtain most kinds of financial aid, students must demonstrate financial need while living at an extremely modest level. The financial aid package often provides only enough money for students to live at a subsistence level. Minimal as it is, the package also inlcudes a sizeable portion which the student is expected to contribute from earnings or savings, as well as large loan and work-study components. Most financial aid recipients work at least part-time during the academic year, either in College Work-Study jobs or at other jobs, on or off the campus. In addition, the financial aid recipient must, in order to continue receiving financial aid, make "normal academic progress," defined at San Francisco State as successfully completing a minimum number of units each semester. At the same time the student must cope with a process that is highly complex and technical, as well as subject to annual federal, state, and institutional policy changes. It is no wonder, then, that financial aid office staffs experience pressure from students trying to understand and use financial aid

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for their material survival through the college years. Surveys are one important means of educating and encouraging financial aid recipients.

How to Organize a Survey

A financial aid office that decides to do a survey of its student clientele must plan the project carefully in order to accomplish its goals. The plans (including presentations to the staff) must be carried out expeditiously, so that the results are of maximum use. The first step is to select someone to be responsible for the research project (the researcher). This person must be interested in investigating students' interactions with the financial aid office. The researcher should have excellent writing skills and be able to coordinate the ideas of others. Technical assistance with research methodology may be obtained from graduate students, faculty, the institutional research office, or from consultants from nearby universities.

The financial aid director and other management staff outline the areas to be covered by the survey. From that outline an advisory committee of interested staff members, representing the entire office, meet with the researcher to identify problem areas. The researcher then drafts the questionnaire, in consultation with someone trained in research design. The advisory committee may suggest additional questionnaire items. The researcher revises the questionnaire, reviews it with the management staff and the advisory committee, and pretests it with students. Decisions are also made regarding the population of students to be surveyed and the sampling method.

When the questionnaires have been returned, they are coded for keypunching and data analysis. The researcher provides an indication of initial results for the staff while carefully analyzing the data for more complete presentation. Finally, the staff discuss the results of the survey and how they may be used to improve the functioning of the financial aid office. Suggestions are made for areas to evaluate in the next student survey and for improvements in evaluation methods.

Finally, within this framework, recommendations for survey content, a detailed description of methodology, and some ways of reporting the results are presented.

The Questionnaire

Content

Office functions were selected as the primary basis for this student survey. Most financial aid offices perform their tasks through several increasingly costly levels of service in terms of staff and student time. At San Francisco State, publications describe as clearly as possible the financial aid application and award processes. Students may telephone the office to ask questions or to make appointments with financial aid counselors. The reception desk is staffed 9-1/2 hours every weekday to receive completed forms, answer questions, and make referrals to financial aid counselors. Front desk personnel not only answer the students' immediate questions, but also try to forestall future trips to the office by such techniques as looking at students' application forms to see if they are filled out properly. Often front desk staff check the student's records to provide more precise information.

Financial aid counselors handle more complex concerns such as explanations and revisions of awards or review of academic progress requirements. Reviewing the student's file is a routine part of the counseling session, where a trained financial aid counselor spends 15 minutes to a half-hour with each student. Students are encouraged to make appointments but drop-in counseling is available.

Conceptualizing the functions of the financial aid office in terms of increasingly costly levels of service suggests a structure for the questionnaire: Begin with questions on the use of financial aid office publications and then continue on to telephone service, reception desk, and counselors.

Design

Before drafting the questionnaire, the researcher investigates the availability of computer statistical packages such as the Statistical Package for the Social Sciences (SPSS) and arranges for programming help, if necessary. Once questions have been suggested and reviewed by the management staff and advisory committee, the researcher uses several methods to select and clarify the questions for the final draft of the survey. Most of the items should be closed-ended, providing a limited choice of responses and capable of being presented in quantitative form. To eliminate excess items, since questionnaires tend to get too long, the researcher assesses each question as to whether or not responses will provide useful information for evaluating services. Can the information be obtained in a better way? For example, one might time the length of the wait for front desk service instead of asking students how long they have had to wait. However, it must not be forgotten that the student's perception of the length of the wait is important.

To clarify the questions to be included in the survey, the researcher pretests the draft with several students by having them fill out the questionnaire and then discussing with the students how they interpreted the questions. Students' responses and comments show the researcher how to word the questions so that they have the same meaning for respondents as for the financial aid staff who drafted the questions. As a last step in checking the logic and format of the questions, it is useful for the researcher to write out instructions for coding and keypunching the questionnaire, and to check them with the keypunch service. Column numbers corresponding to the questionnaire items should be placed in the right-hand margin for ease of coding and keypunching.

Sequencing the Questions. It is important to order the questions in such a way as to hold the respondent's interest. At the beginning of the questionnaire, put a few items which will catch the student's attention. Items on the image of the financial aid office, overall ratings of its services, or evaluations of the immediate reasons for the respondent's visit to the financial aid office are good starters. Place demographic items at the end of the questionnaire. Include only student characteristics which are relevant to the interpretation of the survey results. For example, do certain students (older versus younger, white versus people of color) perceive treatment by the financial aid staff differently? Including a few demographic items which also are available for the entire financial aid population enables the researcher to check the representativeness of the sample of respondents.

Sequences of questions concerning students' evaluation of the functions of the financial aid office and students' knowledge of financial aid compose the main body of the questionnaire. Since many questions will have to do with ratings of financial aid office services, it is necessary to distinguish respondents who used the service from those who did not. Conceptualizing a sequence of questions as a logical tree is a useful technique. For those students who have not used a particular service, determine *why not,* by including a list of possible reasons. For students who have used the service, ask how many times they have used it and how they rate it. Rating should be both in terms of the aspects of the financial aid process with which the service deals, and the general treatment and accuracy of information provided by that service. Don't forget to include a "not applicable" option so that every respondent can provide an answer.

Conclude with an open-ended question designed to encourage students to express their needs and opinions. Written comments add color and interest to the report, help to explain the quantitative results, and provide information about areas that the designers of the survey may have overlooked.

Format. Although one should beware of a questionnaire that is so long that it deters students from responding, the questions selected should be placed on the page with ample "white space" to make the questionnaire readable and attractive. Use bold headings for each section to guide the student through the sequence of questions. For those questions on ratings of services, alternate positive-to-negative options (excellent, good, fair, poor) with negative-to-positive options (poor, fair, good, excellent) to avoid "response set." Write brief, clear instructions to place at the beginning of the questionnaire. A graphic or logo symbolizing the financial aid office adds eye appeal.

Be sure to indicate when you want the student to CHECK ONE response from the options listed, or to CHECK ALL THAT APPLY. Print the questionnaire on both sides of the page to save paper and postage; be sure to put "(over)" or "(please complete other side)" at the bottom of the front page.

Sample and Procedures

The method of sampling students who use the services of the financial aid office depends upon the choice of means to distribute the questionnaires. One method is to mail the questionnaires to a random sample of students for whom the office has current records. Another method is to hand out questionnaires to students during a limited time period when large numbers of students come to the financial aid office. A sample of 500 is large enough for most purposes, regardless of the size of the financial aid population. It must be remembered that the validity of a research project - its results and inferences made from the collection of sample data - is less related to sample size than to other more critical factors in sample selection. These include the randomness of the sample and the clear definition of the population from which the sample is drawn.

Despite its greater costs, the mailed survey is recommended because it will usually produce higher quality data. Most important, questionnaires can be mailed to a random sample of a much larger population, ideally, all students eligible to use the services of the financial aid office. The financial aid population for the mailed survey can be carefully specified from student records available in the financial aid office. In a handout survey, questionnaires are distributed to the entire population of students coming to the financial aid office at a certain time, for a particular service. No matter how high the response rate, only a limited population is represented. Another reason that a mailed survey produces higher quality data is that students fill it out at home or a least away from the financial aid office. This assures a more objective attitude toward the services of the financial aid office, compared to students' impatience when waiting for services at the office.

To achieve a high response rate (at least 70%), it is necessary to do two or three mailings of the survey. Identification numbers are put on the questionnaires so that they can be checked off when they are returned. In the second mailing, questionnaires are sent to students who have not yet returned the first one. A first mailing generally yields a 40% return a second mailing an additional 20%, and a third mailing another 10%, for a total of 70%. An attractive cover letter and pre-stamped return envelopes increase chances that students will respond.

In a 1981 survey, San Francisco State's staff mailed a four-page questionnaire to a sample of 700 of the approximately 6,000 students who received some type of financial aid during the previous academic year. Thirty-six percent of the students responded to one mailing of the survey. In the 1983 survey, office staff distributed about 1,000 seven-page questionnaires to students waiting to receive their financial aid checks at the first major disbursement of the spring semester. Thirty percent of the students completed their questionnaires and returned them to the Office of Student Financial Aid.

The amount of bias in the results due to some students' failure to respond is estimated by comparing the nonrespondents with respondents. Demonstrating similarities in demographic characteristics between nonrespondents and respondents provides some confidence that the results are not biased, particularly when the response rate is less than 70%. Since students' attitudes and knowledge are the basic concern of the survey, it is desirable to contact a random sample of the nonrespondents by telephone to ask them a few of the questions from the survey. The attitudes of these nonrespondents then can be directly compared with those of the respondents to estimate the amount of bias in the results.

In summary, the mailed survey is recommended over the less expensive handout survey because a high response rate from a random sample of a well-specified, large population of financial aid students greatly enhances the credibility of the survey results.

Analyzing and Presenting the Results

Timely feedback to the financial aid office staff on the results of the survey is important to maintain interest. An excellent way to provide quick feedback is to select and categorize thought-provoking or humorous student comments and distribute them to the staff. As soon as the researcher has obtained basic frequency distributions from the statistical package they can be penciled in on a copy of the questionnaire and posted.

After management and the staff advisory committee have had time to read and think about the initial results, they should meet with the researcher to make suggestions for the analysis of the data and for the report. The researcher analyzes the data and presents the report to the staff, in both oral and written form, explaining how the response rate and circumstances under which students filled out the survey affect interpretation of the results. Staff response to the evaluation results should be noted as a basis for improving the next round of evaluation. For example, after the second survey, San Francisco State's staff recommended frequent, short questionnaires related to a particular stage in the financial aid cycle: questions which quiz and educate students should be used in conjunction with evaluation questions. The staff also recommended refinement of questions dealing with students' evaluation of office services, since students' perceptions may depend heavily on whether or not the financial aid office was able to help them solve their problem with financial aid.

Significance of a Student Survey

Valuable information can be obtained from surveys of student clientele, as demonstrated in the results of a recent survey conducted at San Francisco State. The results of this survey indicate that although financial aid is vital to survival during the college years, students do not make the effort to learn any more about the types of aid and the procedures for receiving aid than they must learn to continue receiving it. Students learn just enough about financial aid to survive.

This short-timer's attitude was apparent from the survey in several ways. First, a larger percentage of students use the services of the front desk than use the telephone service, visit the counselors, or read the publications of the financial aid office. Second, the majority of financial aid recipients prefer drop-in counseling, despite the additional wait and rushed treatment, to a system where they may reserve time with a counselor. Front-desk service with immediate referral, where necessary, to a counselor stationed nearby, facilitates students' preference for dealing with one issue at a time. Third, although three-fourths of the students responding to the 1981 survey said they would attend training sessions on the process of receiving financial aid, only one-third actually attended or planned to attend workshops in Spring 1983, when they were offered. Fourth, the large percentages of incorrect responses to questions related to fee payment in the disbursement and registration process showed that many students did not understand the whys of the process, although most of them successfully followed the procedures set up to disburse their checks. Finally, in response to a series of questions on management of the financial aid process, freshmen and sophomores indicated greater care with handling the paperwork involved, compared to upper-division and graduate students.

The recommendation that emerged from these findings was to increase the number of one-page, one-topic handouts distributed during the financial aid cycle. Succinct, timely information prepares students to get through each stage in the financial aid application, award, and revision process and is likely to be read.

Conclusion

It is recommended that surveys of student clientele be utilized in the evaluation of the services of student financial aid offices at colleges and universities. Both the importance of the information yielded by the questionnaires and the stimulation of the staff involved in the process justify the effort and expense. However, financial aid administrators should be cautioned not to regard evaluation as a one-time affair, but rather as a cycle of thought, analysis, and discussion leading to maintenance and improvement of office services and staff.

No matter how carefully the survey is designed and carried out, the staff is likely to be skeptical of the results, unless they have a substantial investment in the survey. To minimize staff skepticism about the results of an evaluation of their services to students, management staff and the researcher must do everything possible to involve the staff in deciding what and how to evaluate. In addition, the research methodology described in this article must be followed and explained to the staff if the results of the survey are to be credible. Otherwise, the staff will tend to dismiss student responses that are not in accord with their perceptions or which are critical of office services. On the other hand, the staff may dismiss as "common sense" student responses that corroborate their perceptions.

The purpose of evaluation is to identify office services that are working well and to suggest ways to improve those that are not. The reactions of the staff to evaluations and their results provide material for more useful evaluation topics and approaches in the next cycle. Well done evaluations are valuable to the functioning of an organization. The methodology described in this article is offered to help the financial aid community meet its important responsibilities.

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