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UNITED STATES DEPARTMENT OF EDUCATION
INSTITUTIONAL QUALITY ASSURANCE PROGRAM:
AN EVALUATION OF SPECIFIC INTERVENTIONS
AT GEORGIA SOUTHERN UNIVERSITY

Lisa Lynn Pajari

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United States Department of Education Institutional

Quality Assurance Program:

An Evaluation of Specific Interventions

at Georgia Southern University

by

Lisa Lynn Pajari

A Thesis Submitted to the Faculty

of the College of Graduate Studies

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Requirements of the Degree

Master of Education

Statesboro, Georgia

1997

United States Department of Education Institutional
Quality Assurance Program:
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Robert Martin, Chairperson



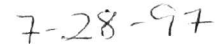
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Lisa Pajari

Table of Contents

Approval Page	ii
Acknowledgments	iii
List of Tables	iv
Introduction	1
Review of Literature	3
Methods	27
Results	37
Discussion	49
References	58

List of Tables

Table	Page
1. Comparison between errors on taxes paid in 1993-1994 and 1996-1997	38
2. Comparison between errors on untaxed income in 1993-1994 and 1996-1997	40
3. Comparison between errors on number of students in college in 1993-1994 and 1996-1997	41
4. Comparison between errors on number in household in 1993-1994 and 1996-1997	42
5. Comparison between errors on Parent Adjusted Gross Income in 1993-1994 and 1996-1997	44
6. Comparison between errors on Student Adjusted Gross Income in 1993-1994 and 1996-1997	45
7. Comparison between errors on Social Security in 1993-1994 and 1996-1997	46
8. Comparison between errors on Child Support in 1993-1994 and 1996-1997	47
9. Comparison between results in categories with and without interventions	48

Introduction

Financial aid provides a valuable service to students. Without this service, many students would not be able to attend institutions of higher education. Since financial aid provides such a crucial service to students and because much of the funding for financial aid is provided by the United States Federal Government, verifying the accuracy of information submitted on the Free Application for Student Aid (FAFSA) is vital. In the past, the United States Department of Education has required that institutions verify student data on up to 100% of their FAFSA applications. With the passage of the Education Amendments in 1986, the United States Department of Education limited this percentage to 30%--still a substantial workload for financial aid personnel. Several problems remain with the current verification process, including the fact that it is an after-the-fact process which finds errors after financial aid awards have been made and that many times institutions are required to verify information that has no relevance to their student populations (Fitzgerald, 1991).

The United States Department of Education instituted a Quality Assurance Program in an effort to improve the accuracy of student financial aid awards and allow

individual institutions to have more control over the verification process. The Quality Assurance program allows institutions to design and implement their own institutionally based verification programs. Institutions participating in the Quality Assurance programs are exempted from the regular verification requirements. Institutions participating in Quality Assurance must determine the errors most commonly made by their students on FAFSA applications and must implement corrective/preventive interventions in an attempt to reduce these errors (United States Department of Education, 1990). This study will evaluate Georgia Southern University's participation in the Quality Assurance program, analyzing interventions made during 1995-1996 to see if these preventive measures are associated with a reduction in student errors on the FAFSA form as compared with the number of errors noted in 1993-1994.

Review of Literature

Higher Education has the potential to affect individuals in a profound way. During college, students undergo significant growth and development. Although some growth and maturation would occur under any circumstances, the college environment encourages changes that would not occur under other conditions, and accelerates overall development (Astin, 1993). President Lyndon B. Johnson established education as a priority for our nation when he stated

every child must be encouraged to get as much education as he has the ability to take. We want this not only for his sake-but for the nation's sake. Nothing matters more to the future of our country, not military preparedness-for armed might is worthless if we lack the brain power to build a world of peace; not our productive economy-for we cannot sustain growth without trained manpower; not our democratic system of government--for freedom is fragile if citizens are ignorant.

(Fesco, 1993, p. 19)

Perhaps these sentiments have led to the system of higher education in our nation today. In the United States today,

access to higher education, in some form, is readily available to almost anyone with the desire to attend. Making a decision about college has three components: "(1) whether or not to go, (2) where to go, and (3) how to go" (Astin, 1993, p. 1). The decisions of whether or not to attend and where to attend are primarily personal decisions, while the "how" of college attendance involves matters such as financing (whether to get a job or borrow money), where to live (in a dormitory, in an apartment, or at home), what to study (choice of major and other courses), whether to attend part-time or full time, and the clubs and organizations in which to participate (Astin, 1993).

While all of these aspects of the college decision are important, a study conducted by Hart (1991) reported that families ranked their concerns about paying for college as more crucial than their concerns about obtaining admission to college. The availability of financial aid has become essential to enrollment of students in higher education. Financial aid has an important role in bringing students to college and keeping them enrolled. Accordingly, one could conclude that a particular institution's enrollment is directly tied to obtaining and keeping financial aid resources readily available to students. Financial aid is of vital importance for students who want to attend institutions of higher education but who lack the financial resources to attend. A study conducted by Porter (1991)

found "a body of evidence [to suggest] that student aid, in general, has a positive effect of student persistence and that various types and combinations of aid can enhance that general effect" (p. 79). Financial aid plays an important role in student retention. While financial aid "for students who [are] both meritorious and needy [has] always been available," aid which is strictly need based has expanded a great deal in recent years (Fesco, 1993, p. 1). The benefits of financial aid do not end with college attendance. The long term effects of a college education are evidenced by the fact that the salaries of college educated individuals age 24 to 34 have increased ten percent during the past decade, while salaries of those with only a high school diploma have decreased by nine percent in the same period.

Three major types of student financial aid exist today: gift aid (grants and scholarships which do not have to be repaid); loans (money which has to be repaid); and employment (work-study jobs which allow students to work part-time to earn money). Funding for student financial aid programs comes from four main sources: private foundations or organizations, post-secondary institutions, state government, and federal government. Today, the majority of student financial aid available comes from the federal government. Title IV of the Higher Education Act, which was enacted in 1965, provides the basis for federal student aid

programs, including Pell Grants, Federal Campus-Based Programs, and Federal Family Educational Loan Programs. The Pell Grant program is designed to help students with the greatest need; it supplies students with aid that does not have to be repaid. The Federal Campus-Based Programs consist of the Perkins Loan program, the Federal Work-Study program, and the Federal Supplemental Educational Opportunity Grant. Institutions apply for funding for Campus-Based programs annually, and the institution is responsible for awarding the funds to students based on need. Funding for student loans is provided by the Federal Family Education Loan Program, which includes three programs: the Stafford Loan program, the Supplemental Loans for Students program, and Parent Loans for Undergraduate Students (PLUS) program. These student loan programs provide the majority of student aid funds available through the Federal Government (Fesco, 1993). The Federal Student Financial Aid programs in the United States have not always been this complex. To obtain a more complete understanding of the Financial Aid system as it exists today, it is important to examine the history of the programs.

In the early 1950's, financial aid services expanded because institutions were competing for a limited number of students. They used institutional funds to attract students to their university. By 1953, the first financial aid organization, the College Scholarship Service (CSS), was

founded, and with its formation came the emergence of the first set of principles regarding financial aid. These principles included (1) "to provide monetary assistance to students who can benefit from further education but who cannot do so without such assistance," (2) "to assist in realizing the national goal of equality of educational opportunity," (3) to publish college "budgets that state total student expenses realistically" by including all reasonable expenses, (4) to offer financial aid "only after determining that the resources of the family are insufficient to meet the student's educational expenses," and (5) to assign "the largest amounts of total grant assistance to students with the least ability to pay" (Hart, 1991, p. 65-66). These CSS principles also called for an annual review of students' financial needs to ensure that financial aid was being awarded appropriately, and for confidentiality of student financial information and financial aid awards. In keeping with the mission of student affairs, the CSS stated that financial aid should keep concern for the student paramount (Hart, 1991). These principles have remained consistent since 1953.

Although the principles and purposes of financial aid have remained consistent throughout the years, many aspects of financial aid have changed significantly since the 1950's. In the early 1950's, total financial aid awards were less than \$100 million, and the majority of these funds

came from institutional resources; today, over \$25 billion is awarded annually to over five million students, and the primary source of these funds is the federal government (Hart, 1991). With the passage of the Higher Education Act of 1965, the United States Government began its own student financial aid program "to promote equality of educational opportunity" (Fitzgerald, 1991, p. 43). The Higher Education Act of 1965 was one of the Great Society Programs instituted by President Lyndon B. Johnson, and "as with many of the Great Society Programs, the urgency of the perceived national needs out-weighed practical concerns" (Fitzgerald, 1991, p. 44). While the necessity of the original federal financial aid programs was unquestionable, the design of original programs was extremely complicated; the student financial aid process has been one of the most confusing parts of higher education for students and parents, and yet it is one of the most crucial because it has the potential to promote access, excellence, and diversity in higher education (Blanco & Rao, 1992).

In light of the complexities of the early system, it did not take long for people to initiate plans to revise and simplify the student financial aid process. By the mid 1970's, the financial aid community created the Keppel Task Force. This was an important step toward achieving simplification of the student financial aid process. The goal of the Keppel Task Force was to determine a single need

analysis formula to replace dozens of formulas that existed for awarding federal funds (Fitzgerald, 1991).

The Keppel Task Force's progress in the area of Financial Aid continued, and by the 1980's, the United States Department of Education began focusing on "the accuracy of the data supplied by applicants and used by institutions" because "inaccurate data--whether due to confusion because of the complexity of the formula or application instructions, or to conscious manipulation--affected the awards that individual applicants receive and potentially, the level of all awards" (Fitzgerald, 1991, p. 45). Accuracy of student data was a topic which became especially troublesome for the United States Department of Education. One of the major outcomes of the Keppel Task Force's work was the establishment of the need to verify data submitted by applicants. Verification was originally a voluntary process. However, in the late 1970's the United States Department of Education conducted a "series of pilot studies, which determined that data used in the Pell Grant program were often inaccurate, resulting in erroneous awards of hundreds of millions of dollars" (Fitzgerald, 1991, p. 50). With this new information in hand, the United States Department of Education immediately implemented a verification process in an effort to prevent tax dollars from being wasted. Before 1978-1979, verification of applicant data was performed by United States Department of

Education; "since, 1978-79, however, students have been required to provide documentation on data directly to the institution" (Blanco & Rao, 1992, p. 29). While the verification policies originally required that institutions verify only a few data items on Pell Grant applications, by 1986-1987, the verification requirements increased rapidly to include many data items for up to 100 percent of applicants to all financial aid programs, including Campus-Based and Stafford Loan Programs (Blanco & Rao, 1992).

Two main types of verification developed: Integrated Verification, under which the central loan processor pulled applicants for verification, and Institutional Verification, under which institutions electively verified more than the minimum number of students determined by the central loan processor (United States Department of Education, 1990). Under both types of verification, the type of data verified included adjusted gross income, U.S. income taxes paid, untaxed income, household size, and number of students in college. These verification requirements were very burdensome for institutional financial aid departments which had to conduct verification locally. The verification requirements involved increased workload and monetary costs due to additional mailing, revised staff responsibilities and overtime (Blanco & Rao, 1992). In addition, a study by Blanco and Rao found that "some students failed to enroll [in higher education] because they were unable to complete

the financial aid process in time to receive needed aid" (p. 29).

Not wanting to lose the students whom they served, the financial aid community began lobbying Congress to reduce these demanding verification requirements. The efforts to reduce the requirements were ultimately successful. With the passage of the Education Amendments of 1986, verification was limited to only 30% of all applicants. This revised system, albeit improved, remained a "major commitment of resources on campuses and a major problem and source of frustration for parents and students" (Fitzgerald, 1991, p. 50-51).

While verification has been a time-consuming and frustrating process, studies regarding accuracy of awards have continued to demonstrate the importance of the verification process. For example, research conducted by Romano and Moreno (1994), addressing the degree to which students reported parental income accurately, found that only 37.3% of students surveyed reported their income class accurately. The study further found that students from lower socioeconomic backgrounds reported income more accurately than students from higher socioeconomic backgrounds. A study conducted by Price Waterhouse found that of approximately \$15.4 billion in student aid distributed, nearly 11% was awarded in error (United States Department of Education, 1990). It seemed that student

errors abounded, and these errors resulted in the wasting of large amounts of federal government funds.

The two types of payment errors which occurred in the awarding of student financial aid were errors of overpayment and errors of underpayment; "overpayments can be subdivided into (1) excess payments to eligible recipients and (2) all payments to ineligibles. In parallel fashion, underpayments comprise (1) insufficient payments to eligibles and (2) the lack of payments to those mistakenly classified as ineligible" (Fesco, 1993, p. 2). One of the major sources of error on applications for financial aid was student error. While some of these student errors occurred because of failure to use correct data, other errors occurred due to inaccuracies in forecasting data or due to the complexities of the application and unclear instructions. In some cases, students must apply for aid before completing federal income tax returns; accordingly, students must use projected or estimated data when completing the FAFSA form. Household size and the number of individuals attending college may also be projected data because household circumstances may change between the time of filing the application and the time of verification (Fesco, 1993). Unfortunately, these inaccuracies of information often result in large differences in the amount of financial aid that should or should not be awarded.

Verification of data on student financial aid applications presented a dilemma to financial aid services. Although accuracy of information was vital to making appropriate awards, the amount of effort required to ensure this accuracy "may effect the ability of financial aid offices to function effectively" (Blanco & Rao, 1992, p. 29). During the administrations of Presidents Jimmy Carter and Ronald Reagan, various federal government agencies including the United States Department of Education began a series of quality control initiatives to increase the accuracy of program delivery and to ensure that recipients received proper benefits (Fitzgerald, 1991). Soon, this "quality movement" spread throughout the higher education system in the United States. While "five years ago, the statement 'I am working on Quality at the moment' would have been meaningless in a University, . . . [t]oday, the statement is a common one, as hundreds of universities find themselves working frantically on 'Quality' trying to assure that their institutions receive" much needed funding (Baldwin, 1994, p. 126). The focus on quality in higher education is far reaching, promoting cost effectiveness and facilitating improvements across all campus programs (Grace & Templin, 1994). Emphasis on quality "arises from a sense that higher education institutions are caught up in a process of rapid change, and that steps need to be taken to 'manage these changes so that the various innovations are

implemented in such a way that important educational values are preserved'" (Winter, 1994, p. 247). The quality movement's origins lie in the business world, but it has grown to encompass all sectors of society including industry, hospitals, and higher education (Vroeijenstijn, 1995). This is not to suggest that "quality" is something new to higher education, but rather that "the term has become refined . . . from a neutral sense . . . to a positively evaluative sense" (Baldwin, 1994, p. 126).

With such an emphasis being placed on "quality" and in light of the inefficiencies of the verification system, the United States Department of Education developed a new model for verification which would be available to selected institutions; it was named Institutional Quality Control Pilot Project (IQCPP) (which later became known simply as the Quality Assurance program), and it

was unveiled as a management tool to enhance verification processes currently in place at the institution. This model opened new opportunities for schools to: identify and measure student and institutional errors; identify potential corrective action management procedures; develop institutionally defined verification policies and procedures suited to correct the significant errors at the institution; and assess the effectiveness of corrective action management plans in an effort to reduce payment errors.

(Whaley, Gordon, & David, 1991, p. 4)

The United States Department of Education (1990) stated that the objective of the Quality Assurance Program "was to measure the quality of the financial aid delivery system and to identify steps that can be taken to improve quality" (p. 77). The original institutional verification process has been scrutinized since the early 1980's. Cost effectiveness, unfair burdens placed on individual institutions, timing of and changes to financial aid awards, and ineffectiveness have been among the major criticisms of the institutional verification process. With these criticisms in mind, and since the Federal Financial Aid Programs under Title IV distribute over \$18 billion in direct funds or guarantees each year, there was little question that a system for ensuring quality was needed (Fesco, 1993). Experts on quality "stress that if an organization focuses on improving quality, costs should ultimately go down and productivity should increase" (Fesco, 1993, p. 28).

The United States Department of Education engaged the help of the Gallup Organization, Pelavin Associates, and Price Waterhouse and Co. to help conduct the research on which the Quality Assurance Program was based. These organizations utilized a nationwide sample of Title IV financial aid recipients, for whom documentation was collected from students, parents, institutions of higher

education, and the Internal Revenue Service. The collected data served to support or invalidate the data previously used to determine the financial aid award. Error was calculated by comparing data originally submitted with verified data. Based upon this study, the research groups outlined "certain items on the financial aid application and certain steps in the award calculation process [that were] found to be particularly error-prone, and alternative approaches to reducing these errors were defined" (p. 12). It was also determined that certain groups were more error-prone than others.

The study conducted by Gallup Organization, Pelavin Associates, and Price Waterhouse and Co. (United States Department of Education, 1990) found that certain variables were strongly associated with student error. Income level was found to be strongly correlated to student error; "independent students with income over \$15,000 [were] predicted to have student error 18.7 percent more often than independent students with income under \$7,500, and dependent students whose parents have income over \$25,000 [were] predicted to have student error 30.8 percent more often than dependent students whose parents have less than \$15,000 income" (p. 19). According to this study, independent students who earned more than \$15,000 and dependent students whose parents earned over \$25,000 were much more likely to have errors than those with lower incomes. To be precise,

the study found that applicants with an adjusted gross income of \$35,000 or more were more than six times as likely to have an error in the information originally submitted on the FAFSA form than those with a lower income.

Dependency was another factor found to be associated with error. Dependent students were found to be three times as likely as independent students to have an error in the data originally submitted on the FAFSA form. Other factors such as filing a tax return, using estimated rather than actual tax data, having untaxed income, or owning significant real estate or other investment assets were found to be associated with higher error rates. The type of student aid received was also found to be related to student error; students who received Pell Grant or Campus-Based aid had more errors than those who received only Stafford loans (United States Department of Education, 1990). Based upon these findings, the idea of targeting error-prone sub-populations for verification emerged.

The United States Department of Education has provided incentives to institutions participating in the Quality Assurance program. These incentives have included relief for institutions participating in the Quality Assurance from performance of regular verification procedures. Despite this incentive, most institutions participating in the Quality Assurance project have retained a high level of voluntary verification. Often these verification procedures

have been designed to alleviate the particular problems found among their student populations (Fitzgerald, 1991). This has demonstrated a commitment, among participating institutions, to ensure accuracy of data and correctness of awards.

The United States Department of Education has conducted a series of program evaluations addressing verification; the results of these evaluations have indicated that "(1) large errors remain even after verification, (2) the cause of much of 'student error' lies in the complicated application process, and (3) data items that must be forecast (e.g. estimated income, household size, and number in college) are the main contributors to student error" (Fesco, 1993, p. 14). Other findings include that, even after verification, error in Pell Grant awards was reduced from an initial level of 33.4% to a final level of 26.7%. This represents a reduction of 6.7%. Over-awards were reduced from 12.7% to 9.4% (United States Department of Education, 1990). In other words, the verification process reduced errors, somewhat, but did not come close to eliminating errors. The Quality Assurance program "allows each institution to define and prescribe verification policies and procedures" and "gives the institution the capacity to verify high error-prone groups unique to that institution" (Whaley, Gordon, & Davis, 1991, p. 14). The Quality Assurance program has brought improvement to a system that detected

errors after financial aid awards had been made and brought progress toward a system that can prevent errors from being made in the first place. Fesco (1993) noted that higher education has adopted principles which "[recognize] that a system based on prevention of errors rather than inspection is necessary to improve quality and operate efficiently" (p. 26). The United States Department of Education devised the Quality Assurance program in response to its belief that although verification is necessary, the current verification process is unfairly burdensome for institutional financial aid departments.

Participation in the Quality Assurance program is voluntary, and it allows institutions to take responsibility for quality control and to focus their resources on correcting the conditions that cause student error. Institutions participating in the Quality Assurance program must do four major activities: (1) perform a management assessment to analyze the procedures and practices of the financial aid office, appraise internal controls, and outline enhanced management procedures; (2) perform a study on a random sample of student financial aid recipients identifying the errors that have the greatest impact on the accuracy of financial aid awards; (3) distinguish corrective actions by developing plans to implement interventions to prevent student errors from re-occurring; (4) repeat the study on a random sample of student financial aid recipients

each year to determine the effectiveness of the preventive interventions. After completing step four on a yearly basis, institutions can revise the interventions as needed (Fesco, 1993). The overall aim of the Quality Assurance program is to allow institutions to determine the types of errors that are inherent in their student applications so they can reduce and ultimately eliminate these errors in subsequent years (Fesco, 1993). The Quality Assurance Program examines the error that remains after financial aid awards have been processed by the delivery system, in an attempt to find the best ways of reducing such error (United States Department of Education, 1990).

The study conducted for the United States Department of Education (1990) recommended that institutions establish United States Department of Education corrective actions aimed toward reducing student errors and improving the quality of services provided by the United States Department of Education's financial aid program. The United States Department of Education acknowledged that "because of the complex nature of the student aid delivery system, errors in awarding student financial assistance will never be entirely eliminated. Some reduction in error rates could be achieved by implementing minor modifications to the delivery system (e.g., improving instructions, redesigning forms, etc.)" (United States Department of Education, 1990, p. 36-37). One of the major corrective action strategies outlined by

the United States Department of Education was improving communication with students and institutions. The types of actions mandated by this strategy included making instructions clearer, supplying more information about policies and procedures, and rectifying incorrect perceptions. These corrective actions have been easy and inexpensive to implement. These preventive interventions have been controlled primarily by individual institutions. This has represented an opportunity for partnership between the United States Department of Education and individual institutions (Flint, 1995).

In order to evaluate the effectiveness of the Quality Assurance Program, we must answer key questions at the institutional level: What quality assurance policies and practices are in place at the institution?; how effective are these interventions?; and how does the institution judge the effectiveness of these interventions? (O'Neil, 1994). If preventing errors by implementing preventive interventions is one of the main purposes of the Quality Assurance Program, it is important that institutions determine how effective these interventions have been. Little research has been done to evaluate the effectiveness of these interventions. The absence of evaluation is due, at least in part, to the newness of the Quality Assurance program.

Research studies have been conducted, however, on other aspects of the Quality Assurance program. A study conducted by Whaley, Gordon and Davis (1991) focused on which sub-populations made the most errors in reporting data on the FAFSA form. This study looked at independent student filers who used actual 1040 income tax return data versus independent student filers who used estimated 1040 income tax return data, and it addressed parent filers who used actual 1040 tax return data versus parent filers who used estimated 1040 income tax return data. Independent student filers who used actual 1040 income tax return data to complete their FAFSA forms had 80% accuracy in all income categories except those who reported a zero income. Of those independent student filers who used actual 1040 data and reported a zero income, 100% were inaccurate. Independent student filers who used estimated 1040 tax return information reported information that was characterized by the researchers as accurate. The study found that parent filers who used actual 1040 tax return data were approximately 90% accurate in all income categories. Of those parents filers who used estimated income tax return information, the study found that all "estimated filers [had] an average income difference of at least \$3,000 suggesting that estimated filers are not providing accurate income data" (Whaley, Gordon & Davis, 1991, p. 6). The study further reported that both those

parent filers who used actual tax return information and those who used estimated tax return information have higher mean income discrepancies if they fall in the income ranges \$0, \$1-\$9,999, and \$80,000 and up.

A study done at the University of North Carolina at Greensboro found that the Quality Assurance program was particularly helpful. The University of North Carolina in Greensboro expanded on the Quality Assurance Program's initiative to improve communication in the financial aid office by devising its own program aimed at improving listening skills. Their program also focused on issuing correct awards initially and freeing staff time by working to eliminate tedious and time consuming errors (Glenn & Ingle, 1993).

The Quality Assurance program "is showing improvements in the delivery of Title IV student aid, albeit slowly" (Fesco, 1993, p. 155). The United States Department of Education (1990) has conducted studies regarding the effectiveness of the Quality Assurance program. These studies have found that "despite the decrease in error rates found during the [Institutional Quality Control Management Project], error in the Title IV system is still significant"(p. 44). Considerable opportunity for further improvement and reduction of errors remains. The Quality Assurance program is continuing to evolve, and methods aimed at improving the system are being developed each year.

Purpose of the Study

Based upon the literature reviewed, it is clear that verification of data submitted on the FAFSA form to ensure accuracy of awards and to avoid wasting tax dollars on inappropriate awards is an important responsibility of financial aid offices. It is also apparent that verification programs are more effective when they are designed and implemented locally rather than by the United States Department of Education. Little research has been done to evaluate the effectiveness of the Quality Assurance Program, particularly the preventive interventions done each year. Such research was recommended by those who first devised the Quality Assurance program. The overall purpose of the Quality Assurance program was to allow institutions to determine the types of errors that were inherent in their student body's applications so they could work toward reducing and ultimately eliminating these errors in subsequent years (Fesco, 1993).

Georgia Southern University began participating in the Quality Assurance Program in 1993-1994; therefore, the error rates in the 1993-1994 year do not reflect the influence of interventions. The interventions that were implemented in

1995-1996, before students in the 1996-1997 sample applied for student aid were based upon the results of the 1993-1994 sample. To add strength to the claim that verification should be controlled locally, this study will compare the data collected through the Quality Assurance Program during 1993-1994 and again during 1996-1997, paying attention to the preventive interventions that were implemented in 1995-1996, when students in the 1996-1997 sample applied for financial aid.

The purpose of this study was to determine whether the preventive measures which were based on the errors of the 1993-1994 applicants and implemented during 1995-1996 are associated with a reduction in the number of errors on the FAFSA form for those students who received aid in 1996-1997. Specifically, this study addressed the following research questions:

(1) What were the number and type of errors made on the FAFSA form during 1993-1994?

(2) What were the number and type of errors made during 1996-1997?

(3) Was there a reduction in the number of errors between 1993-1994 and 1996-1997?

(4) Did the change in errors differ based on whether or not an intervention was in place in a particular category?

Methods

Subjects

The population for this study consisted of students who applied for, qualified for, and received need based student financial aid during 1993-1994 and 1996-1997 at Georgia Southern University. Georgia Southern University is located in Statesboro, Georgia, a small city of approximately 16,000 (1990 census data) in rural southeast Georgia. It serves an economically diverse student body ranging from lower to upper middle socioeconomic classes. The student population comes primarily from Georgia. Approximately one third of the students attended high school in the metropolitan Atlanta area. The remainder resided in mid-size cities to small rural communities. Of the approximately 14,000 students enrolled at Georgia Southern, approximately 70% receive some form of financial aid (E. W. Boyett, personal communication, July 16, 1997).

The United States Department of Education (1993) publishes a table which dictates the minimum required sample size dependent upon a the size of the financial aid receiving population at each institution. According to this table, schools with over 10,000 financial aid recipients must have a minimum of 285 students in their sample. Since

Georgia Southern University has approximately 10,000 students receiving financial aid, a random sample of 285 subjects was selected from each year studied in order to verify the data submitted on the FAFSA form. A minimum response rate of 95% was required to complete the study; accordingly, the minimum sample size in each year is 271.

Instrumentation

The study evaluates data submitted on the Free Application for Federal Student Aid (FAFSA) form and verified on the Quality Assurance Program Worksheet. Georgia Southern University has utilized the FAFSA form each year since the inception of this program in 1993-1994. The FAFSA form is the application for student aid that is required by the United States Department of Education. The FAFSA form can be compared to the Federal Income tax forms in complexity and type of information requested; it asks for detailed information regarding income, taxes paid, household size, number of students in college, and other information. Based upon the information submitted on the FAFSA form, the United States Department of Education determines eligibility for student financial aid by completing a complicated formula.

The Quality Assurance Program Worksheet is an instrument utilized by Financial Aid Offices to verify the data previously submitted on the FAFSA form. Not only does the Quality Assurance Program Worksheet include most of the

information covered on the FAFSA form, but it also requests that individuals submit copies of income tax returns along with the form for verification purposes. Other documentation may be required, dependent on whether or not a particular student answered key questions in a certain way. For example, if a student claims to have another family member enrolled in college, a form verifying such enrollment must be submitted by the student.

Procedure

Since this study evaluated historical data collected through the Quality Assurance Program at Georgia Southern University, one should have an adequate understanding of this program in order to comprehend the results of this study. A brief explanation of the Quality Assurance Program, the interventions that were implemented yearly through this program, and the evaluations of these interventions will follow.

Quality Assurance Program. Georgia Southern University began participating in the Quality Assurance Program in 1993-1994. To comply with the requirements of the United States Department of Education's Quality Assurance Program, institutions are required to verify data items on the FAFSA form on a random sample of 285 students who are eligible for need based student financial aid. The purpose of this is two-fold: (1) this information gathering replaced the verification requirements ordinarily imposed on institutions

not participating in Quality Assurance; and (2) the information collected allowed each individual institution to learn valuable information about the number and type of errors made by its student population on the FAFSA form.

As soon as financial aid awards were made for the 1993-1994 and 1996-1997 school years, the Financial Aid Office randomly selected by computer a sample of 285 students who applied for and qualified for need based student financial aid. The individuals selected to participate in this program were sent a letter and Quality Assurance Program Sample Worksheet, notifying them that they were required to verify the information reported on their applications for financial aid. Students were informed that all requested documentation was to be returned to the financial aid office by a prescribed deadline within their first term of enrollment (November 9, 1996 for the 1996-1997 year) and that upon receipt of all verification data, the information would be reviewed and eligibility for federal student aid would be re-evaluated. Students were also told that if they did not comply with the verification request by the deadline, their aid for subsequent quarters could not be disbursed.

After students submitted the requested data, financial aid counselors reviewed all the data and re-evaluated student need comparing data originally submitted with the documented information. If counselors determined that

federal student aid had been awarded in error, they made corrections in the award amounts and, in the case of a Pell Grant over-award, notified students that the inappropriately awarded money must be repaid. At the end of the academic year, data verified after the fall deadline was compiled, tabulated by hand, and entered into the Quality Assurance software program. This program was designed by the United States Department of Education to facilitate the Quality Assurance program. Once data was entered into the software package, it was sent to the United States Department of Education for review. The United States Department of Education, in turn, sent a report to the school outlining the data submitted and detailing errors. Since this data was not available until after the quality assurance sample for the upcoming year had been selected, it provided the framework for the preventive interventions implemented through the Quality Assurance program in the application year two years later. For example, preventive interventions based upon the results of the 1993-1994 study were implemented in 1995-1996, two years after the 1993-1994 sample was selected.

Establishment of Interventions. On a yearly basis, the Quality Assurance sample is pulled and data is compiled. Errors made on various parts of the FAFSA form are tallied by the Financial Aid Office and preventive interventions are designed and implemented based upon the most frequent

student errors. These interventions are designed to make the application process clearer and to eliminate any questions about the data requested. Two types of interventions exist: (1) interventions in the form of "Helpful Hints" distributed with every FAFSA form sent out of an institution's Financial Aid Office, and (2) early screening interventions carried out when students originally submit the FAFSA form. When students answer items in a prescribed way, these early screening interventions are implemented to verify data on items which the institution has determined to be problematical. At Georgia Southern University, for example, the Financial Aid Office will verify all applicants who answer the question "number of students in college" with a number of three (3) or more.

Since results from the preceding year were not available when the sample for the next year's Quality Assurance verification was selected, the preventive interventions implemented in a particular year were based upon the most common errors in the Quality Assurance sample from two years previous. This was true not only because the United States Department of Education's report is not available in time to be implemented in the next calendar year, but also because Georgia Southern University's Financial Aid Office did not compile and tally the results in time to be implemented in the next calendar year. The preventive interventions that were implemented at Georgia

Southern University during 1995-1996, before the students in the 1996-1997 data sample applied for student aid, were based upon the most common errors in the 1993-1994 sample. The errors identified in the 1993-1994 sample fell into eight categories: taxes paid, untaxed income, number of students in college, number in household, parent adjusted gross income, student adjusted gross income, social security, and child support. Based upon these errors, interventions were designed to reduce errors in four main categories: interventions regarding taxes paid, interventions regarding untaxed income, interventions regarding the number of students in college, and interventions regarding number in household. Interventions targeted these four areas because errors in these areas were found to contribute most significantly to inappropriate financial aid awards (E. W. Boyett, personal communication, July 16, 1997).

The following intervention regarding "Taxes Paid" appeared on the "Georgia Southern University Financial Aid Office Hints for Applying in 1995-1996" sheets which were distributed with every FAFSA form given out from the Georgia Southern Financial Aid Office:

-Look on line 46 if you filed a 1040, line 25 if you filed a 1040A, or line 9 if you filed a 1040EZ to find the correct amount of taxes paid.

The following intervention regarding "Untaxed Income" appeared on the "Georgia Southern University Financial Aid Office Hints for Applying in 1995-1996" sheets which were distributed with every FAFSA form given out from the Georgia Southern Financial Aid Office:

-Be sure to report any Earned Income Credit as untaxed income: 1040 - Line 56, 1040A - Line28C, or 1040EZ - Line 7.

An early screening intervention was done regarding untaxed income. Anyone who reported more than \$400 of untaxed income was automatically pulled for verification as soon as the application for aid was received. This early screening intervention was based upon the result of the 1993-1994 Quality Assurance sample which indicated that many errors in the untaxed income category occurred when individuals claimed to have an untaxed income above \$400.

The following intervention regarding "Number in College" appeared on the "Georgia Southern University Financial Aid Office Hints for Applying for 1995-1996" sheets which were distributed with every FAFSA form given out from the Georgia Southern Financial Aid Office:

-List the number of people in your household who will attend college between July 1, 1995 and June 30, 1996. Your parents and other family members may be counted as

college students if they are enrolled (at least 6 credit hours) in a degree or certificate leading to a recognized education credential at a college that is eligible to participate in any of the Federal student aid programs. IF IN DOUBT ABOUT A PROGRAM, CONTACT OUR OFFICE!

An early screening intervention was performed regarding the number of students in college. Individuals who reported that three (3) or more members of their household would be enrolled in college during the next year were automatically verified as soon as the application was received.

The following intervention regarding "Number in Household" appeared on the "Georgia Southern University Financial Aid Office Hints for Applying for 1995-1996" sheets which were distributed with every FAFSA form given out from the Georgia Southern Financial Aid Office:

-Include only those who receive more than half of their support from your family between the period of July 1, 1995 and June 30, 1996.

Evaluation of Interventions. Before evaluating the interventions implemented in the application year prior to 1996-1997, student errors were tabulated from the 1993-1994 sample and analyzed by category and income level. The interventions implemented in the application period prior to 1996-1997 addressed errors in four categories: taxes paid,

untaxed income, number of student in college, and number in household. Errors in each of these categories were analyzed by tallying the number of student errors as described above, by category and within each category, by income level. Not every category of error had an intervention implemented for it. Accordingly, some of the tables detail errors for which no intervention was made.

To evaluate the effectiveness of the interventions, the number of errors per category was compared between 1993-1994 and 1996-1997 to see if the interventions were associated with a reduction of the number of errors.

Four of the categories of error that were examined in this study were not the target of a preventive intervention. These categories include parent adjusted gross income, student adjusted gross income, social security, and child support. The Georgia Southern University Financial Aid Office did not implement interventions in these areas because errors in these categories did not seem to have a great effect on the accuracy of financial aid awards (E.W. Boyett, personal communication, July 16, 1997). In these categories, errors were tabulated for the purpose of comparing the reduction of errors in categories with and without interventions.

Results

Of the 271 students who responded to the Quality Assurance Programs' verification request in 1996-1997, 61 students applications were classified as "inaccurate." Those students classified as "inaccurate" required a change in financial aid award. The other 210 files did not require a change in financial aid award and were classified as "accurate." Although errors occurred on both the "inaccurate" files and the "accurate" files, not every error was significant enough to require a change in financial aid award. If the verified data in a particular area was off by one, the answer was classified as an error. Also, the number of errors does not represent the number of individuals, since most applicants with one error had other errors also.

Tables 1-4 represent categories of error for which an intervention was implemented. The results in Table 1 indicate that the number of errors on the "Taxes Paid" section of the FAFSA form increased from a total of 75 errors in 1993-1994 to a total of 98 errors in 1996-1997, a increase of 23 errors. This is an increase of 30.7%. In both 1993-1994 and 1996-1997, the majority of errors were

made by applicants in the income brackets 0-9,999, 10,000-19,999, 20,000-29,999, and 30,000-39,999. The least number of errors occurred in income brackets of 40,000 and up.

Table 1

Comparison between Errors on Taxes Paid in 1993-1994 and 1996-1997

Adjusted Gross Income	<u>Number of Errors Made</u>	
	1993-1994	1996-1997
000-9,999	11	34
10,000-19,999	7	18
20,000-29,999	14	12
30,000-39,999	15	14
40,000-49,999	8	6
50,000-59,999	6	6
60,000-69,999	9	0
70,000-79,999	2	5
80,000-89,999	1	2
90,000,99,999	1	0
100,000-109,999	0	1
Total No. of errors	75	98

Table 2 shows the number of errors on "Untaxed Income" section of the FAFSA form decreased from 79 errors in 1993-1994 to 23 errors in 1996-1997, a reduction of 56 errors. This is a reduction of 70.9%. In 1993-1994, the majority of errors were made by applicants in the income brackets 0-9,999, 10,000-19,999, and 20,000-29,999. In 1996-1997, the income category with the largest number of errors was 0-9,999.

Table 3 illustrates the number of errors on the "Number of Students in College" section of the FAFSA form. These errors were reduced from 28 errors in 1993-1994 to 24 errors in 1996-1997. The number of errors on "Number of Students in College" were reduced by 4, a reduction of 14.3%. The majority of errors were made by applicants in the income brackets 0-9,999, 10,000-19,999, 20,000-29,999, 30,000-39,999, and 40,000-49,999, in 1993-1994. In 1996-1997, errors were spread evenly across most income categories of less than 90,000.

The results depicted in Table 4 reveal that the number of errors made on the "Number in Household" section of the FAFSA form decreased from 42 errors in 1993-1994 to 38 errors in 1996-1997, a reduction of 4 errors. This is a reduction of 9.5%. In both 1993-1994 and 1996-1997, the majority of errors were made by applicants in the income brackets 0-9,999, 10,000-19,999, 20,000-29,999, 30,000-

Table 2

Comparison between Errors Made on Untaxed Income in 1993-1994 and 1996-1997

Adjusted Gross Income	<u>Number of Errors Made</u>	
	1993-1994	1996-1997
000-9,999	21	11
10,000-19,999	23	1
20,000-29,999	14	1
30,000-39,999	2	5
40,000-49,999	7	1
50,000-59,999	4	0
60,000-69,999	4	1
70,000-79,999	1	1
80,000-89,999	2	2
90,000,99,999	1	0
100,000-109,999	0	0
Total No. of errors	79	23

Table 3

Comparison Between Errors Made on Number of Students in
College in 1993-1994 and 1996-1997

Adjusted Gross Income	<u>Number of Errors Made</u>	
	1993-1994	1996-1997
000-9,999	3	4
10,000-19,999	2	4
20,000-29,999	2	3
30,000-39,999	2	2
40,000-49,999	10	1
50,000-59,999	3	4
60,000-69,999	2	1
70,000-79,999	1	2
80,000-89,999	1	2
90,000,99,999	1	0
100,000-109,999	0	0
Total No. of errors	28	24

Table 4

Comparison Between Errors on Number in Household in 1993-1994 and 1996-1997

Adjusted Gross Income	<u>Number of Errors Made</u>	
	1993-1994	1996-1997
000-9,999	12	10
10,000-19,999	3	7
20,000-29,999	12	5
30,000-39,999	6	6
40,000-49,999	5	3
50,000-59,999	2	4
60,000-69,999	1	0
70,000-79,999	0	1
80,000-89,999	0	1
90,000,99,999	0	0
100,000-109,999	1	1
Total No. of errors	42	38

9,999, 40,000-49,999, and 50,000-59,999. In both years the largest number of errors occurred in the 0-9,999 income bracket.

Table 5 illustrates that the number of errors made on the "Parent Adjusted Gross Income" section of the FAFSA form were increased from 23 in 1993-1994 to 35 in 1996-1997, an increase of 12 errors. This is an increase of 52.2%. In both 1993-1994 and 1996-1997, the majority of errors were made by applicants in the income brackets 0-9,999, 10,000-19,999, 20,000-29,999, and 30,000-39,999.

Table 6 exhibits the number of errors on "Student Adjusted Gross Income" section of the FAFSA form increased from 26 in 1993-1994 to 35 in 1996-1997, an increase of 9 errors. This is an increase of 34.6%. In 1993-1994, the majority of errors were made by applicants in the income brackets 0-9,999, 10,000-19,999, 20,000-29,999, and 30,000-39,999. In 1996-1997, the majority of errors were made by applicants in the 0-9,999 income bracket.

Table 7 depicts the number of errors made on "Social Security" section of the FAFSA form were decreased from 15 in 1993-1994 to 11 in 1996-1997, a decrease of 4 errors. This is a decrease of 26.7%. In this category, all of the errors except one were made by persons in the 0-9,999, and 10,000-19,999 income brackets. In both 1993-1994 and 1996-1997, the majority of the errors were made by the 0-9,999 group.

Table 5

Comparison Between Errors on Parent Adjusted Gross Income in
1993-1994 and 1996-1997

Adjusted Gross Income	<u>Number of Errors Made</u>	
	1993-1994	1996-1997
000-9,999	4	4
10,000-19,99	5	9
20,000-29,999	5	3
30,000-39,999	2	7
40,000-49,999	1	3
50,000-59,999	2	4
60,000-69,999	2	0
70,000-79,999	1	4
80,000-89,999	0	3
90,000,99,999	1	0
100,000-109,999	0	1
Total No. of errors	23	35

Table 6

Comparison Between Errors on Student Adjusted Gross Income
in 1993-1994 and 1996-1997

Adjusted Gross Income	<u>Number of Errors Made</u>	
	1993-1994	1996-1997
000-9,999	6	30
10,000-19,999	5	4
20,000-29,999	3	0
30,000-39,999	3	1
40,000-49,999	2	0
50,000-59,999	2	0
60,000-69,999	1	0
70,000-79,999	1	0
80,000-89,999	1	0
90,000,99,999	2	0
100,000-109,999	0	0
Total No. of errors	26	35

Table 7

Comparison Between Errors on Social Security in 1993-1994
and 1996-1997

Adjusted Gross Income	<u>Number of Errors Made</u>	
	1993-1994	1996-1997
0- 9,999	13	7
10,000-19,999	2	3
20,000-29,999	0	0
30,000-39,999	0	0
40,000-49,999	0	1
Total No. of errors	15	11

Note. No errors found in income brackets of 50,000 and up.

The outcomes illustrated in Table 8 show that the number of errors on the "Child Support" section of the FAFSA form increased from 10 errors in 1993-1994 to 15 errors in 1996-1997, an increase of 5 errors. This is an increase of 50.0%. In this category, all of the errors were made by the 0-9,999 through 40,000-49,999 income brackets. In 1993-1994, the majority of errors were made by applicants in the

income brackets 0-9,999, and 10,000-19,999. In 1996-1997, the number of errors was evenly distributed among all income brackets.

Table 8

Comparison between Errors on Child Support in 1993-1994 and 1996-1997

Adjusted Gross Income	<u>Number of Errors Made</u>	
	1993-1994	1996-1997
0-9,999	4	4
10,000-19,999	5	5
20,000-29,999	1	3
30,000-39,999	0	1
40,000-49,999	0	2
Total No. of errors	10	15

Note. No errors found in income brackets of 50,000 and up.

Table 9 summarizes the changes in the number of errors in categories with and without interventions. Errors were reduced in three of the categories of errors for which an interventions was implemented: untaxed income, number in

college, and number in household. Errors increased in one category for which an intervention was implemented, Taxes Paid. Errors increased in three categories for which no intervention was implemented: parent adjusted gross income, student adjusted gross income, and child support. Errors decreased in one category without an intervention, social security.

Table 9

Comparison Between Results in Categories With and Without Interventions

Adjusted Gross Income	% Change in Errors
<hr/>	
<u>Categories With Interventions</u>	
Taxes Paid	30.7% Increase
Untaxed Income	70.9% Decrease
Number in College	14.3% Decrease
Number in Household	9.5% Decrease
<u>Categories Without Interventions</u>	
Parent Adjusted Gross Income	52.5% Increase
Student Adjusted Gross Income	34.6% Increase
Social Security	26.7% Decrease
Child Support	50.0% Increase

Discussion

This study indicated that the preventive interventions implemented at Georgia Southern University before students in the 1996-1997 sample applied for financial aid were associated with a reductions in the number of errors in several categories. These results support previous literature (Fesco, 1993) which suggested that if institutions identify the errors which have the greatest impact on the accuracy of financial aid awards at their particular school and develop and implement preventive interventions, the number of errors will be reduced.

Between 1993-1994 and 1996-1997, the number of errors on the FAFSA form was slightly reduced in several categories, including number of students in college, number in household, and social security. The number of errors in the untaxed income category was reduced by 70.8%, a considerable reduction. This was the largest reduction of errors. On the surface, it may seem that the intervention implemented regarding "Untaxed Income" was far superior to the other interventions. However, this reduction could be due, in part, to the fact that the format of the FAFSA form was changed prior to 1996-1997, and the instructions on filling out the "Untaxed Income" category were made clearer.

The number of errors in the "number of students in college" category was reduced by 14.3%. The number of errors in the "number in household" category was reduced by 9.5%. The interventions in each of these categories were associated with a slight reduction in errors. The number of errors in the "social security" category, in which there was no intervention, were reduced by 26.7%. This seems to be consistent with the findings of Fesco (1993). Fesco found that Quality Assurance program was slowly making improvements in student aid delivery system.

The number of errors in several of the categories increased, including taxes paid, parent adjusted gross income, student adjusted gross income and child support. The number of errors in the "taxes paid" category was increased by 30.7%. This is a large increase in errors. The number of errors in the "parent adjusted gross income" category was increased by 52.2%. The number of errors in the "student adjusted gross income" category was increased by 34.6%. These increases could be due to the fact that many people use estimated income and estimated taxes paid when filing out the FAFSA form. The number of errors in the "child support" category was increased by 50.0%.

This study yielded mixed results in that errors were not reduced in every category which was the target of an intervention, and errors did not increase in every category which was not the target of an intervention. Interventions

were designed to reduce errors in four main categories: taxes paid, untaxed income, number of students in college and number in household. The number of errors in the taxes paid category increased, while the number of errors in the categories untaxed income, number of students in college, and number in household decreased. Four categories of errors were not targeted by interventions: parent adjusted gross income, student adjusted gross income, social security, and child support. The number of errors in the social security category decreased, while the number of errors in the categories parent adjusted gross income, student adjusted gross income, and social security increased. The cause of these mixed results is unknown. The pattern seems to indicate that errors in categories with interventions decreased more consistently than errors in categories without interventions. This could suggest that having an intervention was more effective than not having an intervention and that some interventions were more effective than others. It could also indicate that other factors played a role in the reduction of errors.

A notable pattern exists in the data from 1993-1994 and from 1996-1997 in areas with and without interventions. Applicants who fell into the lower income brackets made more errors than those who fell into the higher income brackets. There seems to be an inverse relationship between financial need and the provision of accurate financial aid

information. These findings conflict with research done by Gallup Organization, Pelavin Associates, and Price Waterhouse (United States Department of Education, 1990) which found that filers with incomes over \$35,000 were more than six times as likely to have an error in the information originally submitted on the FAFSA form. The relationship between error and income level needs to be investigated further to determine if this local trend will continue.

Clearly, despite the improvements that have been made in the number of errors in some categories, the number of errors in other categories has increased. Overall, errors are still being made. This finding is consistent with the United States Department of Education (1990) findings that error continues to be a problem. Although the number of errors is improving in some categories, errors remain a significant problem in the financial aid system.

Limitations

One of this study's limitations is the fact that it is based upon interventions implemented at one particular institution, Georgia Southern University. The data for this study were collected from students who applied for, qualified for, and received need based student financial aid at Georgia Southern University in 1993-1994 and 1996-1997. The specificity of the population sampled and the small size of the sample limit the ability to generalize the results of this study to a broader population. In order to draw

meaningful conclusions regarding the effectiveness of the preventive interventions implemented at Georgia Southern University, this study should be continued into a longitudinal study which tracks the effectiveness of interventions on a yearly basis.

Another limitation of this study is the newness of the United States Department of Education's Quality Assurance program and the fact that the program has only been in effect at Georgia Southern University since 1993-1994. When the Quality Assurance program has greater longevity, multiple years of study will result in knowledge of which types of interventions are the most effective thereby reducing the overall error rate. The results of this study may be exaggerated due to the newness of the program. Over time, the reduction of errors may level off, and the effectiveness of the interventions may be entirely different.

Implications for Financial Aid Professionals

The findings of this study have significant implications for financial aid professionals. While the errors in three of the categories which were the subject of preventive interventions were minimally reduced, errors in other categories actually increased. Errors in all categories remained. In order to reduce the number of errors in a substantial way, additional steps should be taken.

If studies to this point have shown that eliminating all error in the financial aid process is impossible, perhaps financial aid professionals should begin exploring the level of error that is to be expected. By defining what percentage of error is acceptable, financial aid professionals could have realistic goals to strive for, instead of attempting the impossible (eliminating all error) on a yearly basis.

Three of the categories which were not the subject of preventive interventions experienced an increase in errors: parent adjusted gross income, student adjusted gross income, and child support. It seems logical that the adjusted gross income categories would have a significant impact on financial aid awards. If this is found to be true, preventive interventions should be implemented in these categories.

Since this study found that the student population at Georgia Southern income brackets 30,000-39,999 and down had more errors on the FAFSA form, additional steps should be taken to reduce the number of errors in these income brackets. Perhaps these income brackets should be targeted for verification, or individuals in these income brackets could be encouraged to seek personal assistance from the financial aid office when filling out the FAFSA form. Workshops could be implemented to clear up any questions students and parents may have regarding the FAFSA form.

The increase in the number of errors in the above referenced categories has critical implications for Financial Aid Professionals. If the preventive interventions are not associated with reductions in errors, then the interventions should be revised or augmented in an attempt to reduce the number of errors in future years.

If the use of estimated data is contributing to the increased number of errors in the taxes paid, parent adjusted gross income, and student adjusted gross income categories, then the use of estimated data should be discouraged. The Financial Aid Office could verify all applications based on estimated income, or they could take a more extreme measure and decide not to accept any applications based on estimated data.

Recommendations for Future Research

In order to have a comprehensive understanding of the effectiveness of the Quality Assurance Program at Georgia Southern University, several other aspects of the data need to be explored. Further study could be done to uncover the causes of the errors on the FAFSA form. Based upon the results of this study, it is impossible to know how much of the error is attributable to conscious manipulation of data, to the use of estimated data, or to the complexity of the financial aid form and instructions. Such study could be conducted each year by the financial aid office when collecting the data from the yearly Quality Assurance

sample. A short, simple survey could be used to ask students what the source of their errors on the FAFSA form was. Although self-reported surveys do not always yield completely accurate results, perhaps this would shed some light on the source of the errors.

A second potential research study could examine which categories of errors have the most significant impact on financial aid awards. Based on the result of this study, one cannot determine which errors impact aid awards the most. Such a study would examine the type of errors which were made by the applicants classified as "inaccurate" and as "accurate" to see if the type of error made has an impact on the accuracy of the original financial aid award. The results of such a study could provide financial aid professionals with valuable information about which types of errors should be the subject of preventive interventions in the future.

A third potential research project could address the percentage of financial aid dollars that were awarded in error based on 1996-1997 Quality Assurance sample and compare this percentage to the results of the national study conducted by Price Waterhouse (United States Department of Education, 1990) which found that 11 percent of aid was awarded in error. Based upon the results of research, Georgia Southern University could gain valuable information about how its error rate compares to the national error

rate.

This study found that one of the interventions, untaxed income, was associated with an large reduction of error. Further research could explore what there was about this intervention or combination of circumstances that led to such a noted reduction in errors.

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