



IUPUI INSTITUTIONAL RESEARCH AND DECISION SUPPORT & DIVISION OF STUDENT AFFAIRS

Student Experience Council: Financial Barriers Focus Group and Online Survey Instrument Report

STUDY PURPOSE

The purpose of this study was to gather in-depth information about IUPUI students' experiences. The investigation was conducted to enhance understanding about what academic, social, and financial barriers students have faced during their college career so far. Ideally, IUPUI campus leaders and administrators use results to inform decisions about what resources are needed to ensure the success of all students, particularly those that may have difficulty affording college.

METHOD

A mixed-method approach was deployed to capture students' in-depth perceptions and also to gather information from a broad representation of under-resourced undergraduate students at IUPUI. As such, we conducted a series of six focus groups and subsequently administered an online Qualtrics-based survey to under-resourced students. Results were content analyzed to identify major themes. The major themes were supported by actual examples of students' statements. Ideally, this methodology allows for a trustworthy representation of students' experiences while at IUPUI. Trained members of the Office of Institutional Research and Decision Support (IRDS) and Division of Student Affairs facilitated the student focus groups. The same protocol was used for the online survey instrument and the focus groups. The study was IRB approved # 1807459185.

Recruitment Procedures

Students were asked to voluntarily participate in a research study of IUPUI student experiences and perceptions of barriers and financial support. We selected students that received State, Federal, or Institutional financial aid or were part of a scholarship program such as Diversity Enrichment and Achievement Program (DEAP), Twenty-First Century Scholars, Diversity Scholars Program, Student Support Services, and the Nina Mason Pulliam Scholars. The focus groups specifically focused on specific groups that were part of scholarship programs for under-resourced students.

Participants

A total of 16 students participated in one of six focus groups over a period of two weeks. A sample of 3300 undergraduate students who were Pell eligible and had over \$6000 in unmet financial aid. Only students above the age of 18 years old were asked to join the study. Investigators sent emails inviting them to participate. A total of 373 respondents agreed to participate in the survey (response rate = 12%). Students were entered into a drawing to win one of four \$100 Amazon gift cards as an incentive for participating.

Focus group participants included 44% African American, 17% Latinx, white 22%, and international 17%. The majority of focus group participants were women (67%), 11% were LGBTQ+, 16% were

Federal Pell recipients, and 12% were first generation students. Students from the following groups were represented: DEAP (11%), Diversity Scholars Program (12%), TFCS (1 student), Student Support Services (1 student) and veterans (1 student).

Survey respondents included 14% African American, 1% American Indian/Alaska Native/Aleut, 4% Asian, 7% Latinx, 44% White, 3% Multi-racial, 0.3% in both Middle Eastern and Native Hawaiian/Other Pacific Islander, and International 0.5%. The majority of survey group participants were women (76%), 2% identified as Transgender or gender-nonconforming. Nearly a third (32%) of respondents were over 25 years of age, while 28% were 20-22, 26% were 18-19, and 14% were 23-25.

Students identifying with the following groups were represented: Currently receiving a Pell Grant (33%), First Generation (22%), Transfer Student (21%), 21st Century Scholar (7%), LGBTQ+ (5%), Student with a disability (3%), DEAP (3%), Veteran (2%), Student Support Services (1%), Diversity Scholars Program/Norman Brown/Olanian Scholars Program/Nina Mason Pulliam Scholars Program (1%).

MAJOR CONCLUSIONS/HIGHLIGHTS

- **Sense of community/belongingness.** Overall, students reported that IUPUI does a good job at offering opportunities for students to develop a sense of community/belongingness. Many students gained a sense of community because they were part of scholarship-based programs that provided wrap-around support such as peer mentoring, coaching, and other supports. Other students joined student organizations and clubs. Students reported they feel supported by faculty and staff at IUPUI. Many nontraditional students derive a sense of community from classroom settings.
- **Under-resourced students struggle to pay for college.** Although many students were the recipients of need-based institutional aid and/or scholarships, they still struggled with paying for college-related expenses (e.g., tuition and textbooks) as well as living expenses (housing, transportation, food). Study participants had a variety of strategies and approaches to paying for college, but often they are using more than one means to cover the costs. They reported using a combination of scholarships, loans, parents, or working (both on and off-campus). Although the vast majority of the students participating in the focus groups had scholarships due to the recruitment strategies used (students were recruited by members of the Financial Barriers subcommittee and several members run scholarship-based programs), many students reported that they struggled to pay for all of the expenses associated with college and living.
- **Multiple strategies used to pay for college.** Students utilized a multitude of sources to pay for college (scholarships, loans, working on and off campus, and family help).
- **Most students work in addition to scholarships and loans.** Most participants worked even when they had loans and scholarships. Students reported working long hours. Many students reported that they sought off-campus jobs because they could earn more income (work more hours without restrictions and earn more wages). Some students mentioned the restrictions on the number of work hours for on-campus jobs and a lack of on-campus work.
- **Debt/loan aversion.** Although some students did rely on loans, it was evident that student participants were debt/loan averse and were reluctant to take out the maximum amount in student loans due to fears that they may incur debt and struggle in repaying the loans. Rather than take out the maximum amount of student loans, students opted to work both off and on campus.

- **Textbooks.** Many students reported struggling with paying for textbooks. Some examples of comments included: “choosing to buy food over paying for textbooks, “textbooks are too expensive, and some professors do not even use them, “I use Interlibrary Loan to get my books.”
- **Affordable Housing.** When students were asked about housing choices, many students reported that the major determining factor was cost. Many students would prefer to live in close proximity to campus, but there are not many affordable housing options, and they mentioned concerns about safety. Students also reported having multiple roommates or living at home as strategies to afford housing costs. Additionally, students who live off campus had many difficulties with transportation and parking. As such, the housing and transportation issues were correlated.
- **What specifically can IUPUI do?** Based on the focus group results coupled with major themes from an online survey, IUPUI may consider the following issues to improve student success and remove barriers faced by under-resourced students:
 - Devote more resources to scholarships/grants/emergency funds
 - Develop more communication directly to students from the financial aid office and provide more education about financial aid.
 - Consider ways to lower the costs of textbooks and education instructors/staff about strategies students could use to pay for textbooks.
 - Consider costs of tuition and extra fees.
 - Address the costs of student parking and transportation.
 - Explore more affordable on-campus housing and more housing options close to campus.
 - Allow students to work more hours and offer higher pay for on-campus jobs.
 - Consider the cost of food plan and continue to offer food pantry.
 - Offer more flexible payment plan options. Also, reconsider the late payment fees as under-resourced students may be more likely to be late and already have difficulties paying.
 - It is positive that IUPUI offers many opportunities for students to develop community via peer mentoring programs, student clubs, and organizations, and that many scholarship programs have a community component that helps students feel a sense of belonging to IUPUI, other students, and staff/ faculty members. This is a strength to build on.
 - Many nontraditional students derive their sense of community from classroom settings. Instructors should consider this and develop opportunities for students to engage with one another and interact.

Fall 2018 Focus Group on Financial Resources at IUPUI Major Themes and Quotes

This report considers an overall view of the six groups. Therefore, its main goal is to understand and describe important themes found across the focus groups. Because the total number of students was small, some aspects of the data have been considered significant to report and address despite infrequency. In this study, the goal is to represent the perspective of the participants rather than attempt to generalize to a broader group. Several salient themes emerged based on a content analysis of the focus group data. The major themes are presented and are supported by actual examples of students' statements. Ideally, this methodology allows for a trustworthy representation of students' experiences while at IUPUI.

1. Sense of belonging/community

Overall, IUPUI does a good job at offering opportunities to students. Students can develop a sense of community in various ways. Some are highlighted below:

- Developed through joining student organizations (x5)
 - Support found in the Student Recovery Program offered by the Health and Wellness program
 - Running for Hall Council in his/her dorm
 - Affinity group – Latino Student Association
 - Underrepresented Graduate and Professional Organization
- Developed through belonging to a Themed Learning Community
- Supportive staff and students in specialized offices
 - Nina Mason Pulliam Legacy program
 - Office of International Affairs
- Supportive faculty (x5)
- Having a peer mentor in your major (x2)
 - Preferably a junior/senior
- One student indicated s/he did not have a sense of community yet because s/he had not joined a group yet.

Actual student comments:

- “If you wanted to be involved, it could be a little scary your first couple times, but those events are always super welcoming the people that work them are always really nice. The people that attend are always just like you, wanting more people to meet and get to know. So I think that IUPUI actually does an excellent job with that.
- “If you’re new, having a mentor in your major would also help because sometimes you don’t really know what you’re doing, or you’re not sure if you’re doing it the right way....if you have someone to look up to that could guide you throughout the process then, that would help, ... that would be really useful.”
- “The first year of my program I did here on campus. Then, the second year is when I switched online. And when you take classes online, there is really isn’t a support group for the students or anything. There’s not the chance to feel comradery or relationships or anything like that. We do have a discussion board in most of the classes, and we post and communicate that way. But, there are organizations for support groups. It would help if there was something that or some way we

could connect but different classmates are from different parts of the country, so there is one barrier. I really don't know what the solution would be. The online classes are convenient for us, that's why we take them. But, yet, we miss out on that chance to belong to a group or really get support."

- "The school graciously accepted me after my active addiction and has supported me throughout my recovery. I am very grateful to be a student here."
- "International peer mentoring has been a big help getting oriented with college environment and making new friends."
- "My classes are interesting. My professors are nice and they teach well. I live on campus and have had a good experience so far regarding that. I am still getting comfortable with campus, but I am learning more about it every day and becoming familiar with the area."
- "Administration added pull up/chin up bar behind soccer stadium, wants another closer to campus."
- "I definitely think my classes are well put together and I learn, except maybe with speech. However, I personally am not involved enough, so I don't get quite the experience. Part of that is needing to either work or do homework outside of school a majority of the time."
- "Personally, I find life at IUPUI to be lackluster. Extracurricular programs have so many limits that it's difficult to accomplish anything through the school. I also hear tales of apathy through residents."
- "Online classes are going well. What has been most challenging is group projects because of schedule coordinating and not all classmates having the same work ethic. Some like to wait until the last minute, and others want to do it as soon as it is assigned. If group projects were eliminated, I would have no complaints."
- "So far, classes are going well. At the beginning of my program, I struggled more transitioning from an undergraduate program to a graduate program. I've recognized areas and skills that should be improved to help me become a better student which is my third semester seems to be on a good start."
- "I have received phenomenal support from the English Department faculty members and I have appreciated the teaching lit. in a college program. I'm dissatisfied with the number of grad-level courses offered. I'm in two cross-listed (undergrad & grad) classes, one of which I had to make arrangements for since I'm the only grad student in that class. The only grad level courses this semester are not literature classes, or I've already taken them. It feels like I'm getting an undergrad level taught education, but still doing master's level work. I want the challenge that comes with grad specific courses."
- Going well-get to make connections, love my major, part of LSA which has helped me to make friends.
- As an international student, finding an on-campus job has been difficult. Had to take out a loan with high-interest rate and I am very concerned about paying it back quickly. More scholarships would be helpful.

2. Barriers

- High cost of a college education (x5)
- The financial barrier was overcome by having financial aid
- Student was homeless prior to coming to IUPUI. Now living with a best friend in on-campus housing.
- Having to set up a payment plan with the Bursar (x3)

- Lack of/not enough sleep leads to missing classes in the morning
- One student reported a negative experience with the immunization requirements. S/He had to jump through many hoops and resorted to having his/her doctor give him/her a shot before s/he could enroll for classes at IUPUI
- Schedule of refund checks is not conducive to changes in class schedules. IUPUI should extend the 100 percent refund period.
- Having a hard time adjusting to college
- Time at which classes are offered – certain classes are only offered at night
- A few students don't have any financial support from their parents
- No student organizations/support groups for students taking online classes
- Review (relax) the stipulations placed on Adam Herbert fellows and graduate assistantships
 - The monthly stipend is not enough to cover living expenses
 - Adam Herbert fellows are not allowed to apply for other scholarships or fellowships
- Parking pass
- Being a commuter
- Food costs
- Being a minority student in a predominantly white institution (PWI)
- Not having a peer mentor in his/her major

Actual student comments:

- My experience here has been good so far. I'm just worrying about how to pay the rest of my bursar bill, which is stressful.
- Parking is expensive and takes a chunk of money that could be used for other things.
- Not enough financial education at the beginning (Freshmen year).
- Change in deferred tuition payment to Nelnet is not favorable to students who are not able to pay on/before the due date.
- Food cost is an issue/figuring out what to eat/how to eat healthy options on campus are limited and become expensive
- "I'm working about 10-20 hours a week right down here at the fitness center so, but it's just difficult cause I have exams and homework. I don't get no sleep at night which makes me not want to go to math class in the morning, so I don't go."
- "I think college is expensive. Even though I have a scholarship like, paying to live and eat and trying to juggle it all is tough. Like, I have to work to pay bills, but I want to have school my primary focus and then it's like I want an internship can I find a paid internship and still manage to pay my bills? And without going into massive debt? So, yeah. Financial stuff."
- "The stipulations they place of recipients of this fellowship need to be reevaluated. It's almost as if they give you the option of "oh, I can pay for your degree, but at the risk of you being homeless." So, the yearly stipend is \$10,000, and if you calculate that, you're roughly living off of not even \$1,000 a month. So, the stipulation with my contract is that I can't apply for other scholarships or other fellowships in addition to what I'm already receiving. I can't work on or off campus. I can't even accept any supplements. That places a financial strain on me because I come from an underrepresented background where my parents, my dad is disabled, and my mom works at a factory. So, I also have four other siblings - three brothers and one sister - with that being said, I support myself 100%, and I don't have the option of depending on any family financial support."

- “I’m an international student. The fee structure is pretty much different for us. It’s almost three times more than the actual fees for students here. I don’t know if it’s a requirement, but we can work 20 hours a week and only on campus. We are not allowed to work off campus. So, it’s really hard to find 20 hours of work on campus. I could find 10 hours and it barely covers my living expenses, internet, food, and stuff. So, I have taken an education loan and the rate is like 12.5% per year and that is too much and I have a sibling and back in my country we have a few issues. So I can’t really ask for much help from my parents, I don’t want to burden them anymore.”
- “Since I am a D.A.C.A. student, there is more like options now for them. I don’t have any scholarships and I’m not technically a citizen. There are not a lot of opportunities and if we do, it has to be private. They’re really competitive, all the D.A.C.A students are fighting for them. So currently, the past three years, my parents have been paying for my college tuition.”
- “Maybe undergraduate it’s a little easier, but for me (a graduate student) the timeline that, even in the first week of classes you have to, register at or drop, within like six days or some-the first week basically. Then from there on the refund rate drops from 100 percent to 75 to 50 to 25 very quickly...Whereas my undergraduate institution my comparison is three weeks. We had a month to get all our money back in case something changed. And the changes I had to make were for my degree, from my advisor. I mean these weren’t changes I was making myself.”
- Not going well-my advisor was not very helpful back in 2014 that has made my plans change a lot, financial, and GPA.
- I currently commute to IUPUI and I will be working here soon I hope. So far, I have been able to use scholarships.
- As an international student, finding on-campus job is difficult. Had to take out loan with high- interest rate and am very concerned about paying it back quickly. More scholarships would be helpful.

3. Strategies and approaches to pay for college and college-related expenses

The focus group participants had a variety of strategies and approaches to paying for college, but often they are using more than one means to cover the costs. They reported using a combination of scholarships, loans, parents, or working (both on and off campus). Although the vast majority of the students participating in the focus groups had scholarships due to the recruitment strategies used (students were recruited by members of the Financial Barriers subcommittee and several members run scholarship-based programs), many students reported that they struggled to pay for all of the expenses associated with college and living.

- Use loans (x7)
- Having multiple scholarships (x5)
- Fellowships/grants (x3)
- Savings (x3)
- Relying on parents for help (x3)
- Off-campus employment
 - Working on a part-time basis (up to 30 hours in some cases)
 - Worked long hours during the summer and saved that money
 - Take a semester off to work full-time and save money to pay for college
- On-campus employment
 - International students are limited in the number of hours they can work on campus
 - There aren’t enough job opportunities offered on campus

- Strategies for Paying for Textbooks
 - Order books from Amazon because they are less expensive
 - Some professors make a textbook available to students during office hours or recommend purchasing an older version of the textbook
 - Some departments have switched to e-textbooks
- Setting up a payment plan with the Bursar
- Wedding gift money
- Relying on one's faith (prayers)

Actual student comments:

- “Mainly loans and what that didn't cover I was working before and now I'm living off of the money I had saved up and also some loans so um, it's all loans and of course the help of the Pew Grants and a couple of scholarships too, that were a help, yes.”
- “I took out my subsidized loan and unsubsidized loan. Still didn't cover though because I had to get the parking pass, which is 897 dollars. So, um, I'm still stuck with the bill so yeah, I took out two loans.”
- “I'm one of the Nina Mason scholars and it us an AMAZING program. I mean they do pay all of your bills pretty much.”
- “I'm an international student... The fee structure is pretty much different for us. It's almost three times more than the actual fees for students here. And I don't know if a requirement but we can work 20 hours a week and only on campus. We are not allowed to work off campus. So, it's really hard to find 20 hours of work on campus. I could find 10 hours and it barely covers my living expenses... internet, food, and stuff. So, I have taken an education loan and the rate is like 12.5% per year and that is too much and I have a sibling and back in my country we have a few issues...”
- “I think college is expensive. Even though I have a scholarship like, paying to live and eat and trying to juggle it all is tough. Like, I have to work to pay bills, but I want to have school my primary focus and then it's like I want an internship can I find a paid internship and still manage to pay my bills? And without going into massive debt? So, yeah. Financial stuff.”
- “The stipulations they place of recipients of this fellowship need to be reevaluated. It's almost as if they give you the option of “oh, I can pay for your degree, but at the risk of you being homeless.” So, the yearly stipend is \$10,000 and if you calculate that, you're roughly living off of not even \$1,000 a month. So, the stipulations with my contract is that I can't apply for other scholarships or other fellowships in addition to what I'm already receiving. I can't work on or off campus. I can't even accept any supplements. That places a financial strain on me because I come from an underrepresented background where my parents, my dad is disabled and my mom works at a factory. So, I also have four other siblings - three brothers and one sister - with that being said, I support myself 100% and I don't have the option of depending on any family financial support.”
- “For me, so since I am a D.A.C.A student, there is more like options now for them. But, for me, I don't have any scholarships and I'm not technically a citizen. So, there's are not a lot of opportunity and if we do, it has to be private. They're really competitive, all the D.A.C.A students are fighting for them. So currently, the past three years, my parents have been paying for my college tuition.”
- “Maybe undergraduate it's a little easier, but for me (a graduate student) the timeline that, even in the first week of classes you have to, register at or drop, within like six days or some-the first week basically. Then from there on the refund rate drops from 100 percent to 75 to 50 to 25 very quickly... Whereas my undergraduate institution my comparison is three weeks. We had a month

to still get all our money back in case something changed. And the changes I had to make were for my degree, from my advisor. I mean these weren't changes I was making myself."

- "I always keep my ear out for scholarships even though I have two loans. Scholarship has weekly hour requirements. So they're not just like 'here's your money congrats' and that's a good thing it involves effort on my part as well as effort on the office that is giving me the scholarship to invest in my education. Like they said, they're very interested what's going on and how they can help me further which is good. And then lots and lots of loans. And I work as well."

4. Personal debt to pay for recurrent expenses like rent and utilities

- Students use their loans to cover educational and living expenses.
- Student loans do not cover summer tuition.
- Some students also use credit cards to pay for their living expenses
- International students from India take educational loans from banks in their native country
- One of the focus group participants indicated s/he did not pay his mortgage and used part of that money to pay his/her tuition

Actual student comments:

- "I was a TA last year so, I was able to make up the rest of my tuition but like rent and stuff were REALLY.. almost overwhelming. So, I did take out credit cards and then I handled that during the summer when I worked two jobs. It was a lot. And then I still have to pay off those loans when I'm done with school."
- "Yes, ...this summer my fellowship didn't cover me. So there was like maybe three weeks within the summer I allowed one of my utilities to get behind before I actually started working with one of my mentors on campus. She had this junior summer camp for high school student that she allowed me to help facilitate and from that I earned an income."

5. Please describe any financial challenges you have faced in the following areas and what if any strategies you've used to address those challenges (e.g., transportation, food and nutrition, housing, childcare, affording textbooks, and other supplies)

Transportation

- Live close to campus to avoid transportation costs
- Lack of money prevents students from driving own car
- International students from India got some of their books in India because they are less expensive there
- Parking on campus is difficult (x2)
- Parking passes are expensive
- Theft of bikes or bike parts (x2)
- Was able to access resources from an emergency fund available at IUPUI to pay for his/her car repairs
- Staying at his/her parents' house that is closer to campus to save money on gas

Housing Options and Factors Affecting Housing Choice

When students were asked about housing choices, many students reported that the main determining factor was costs. Many students would prefer to live in close proximity to campus, but there are not many affordable housing options and they mentioned concerns about safety. Students also reported having

multiple roommates or living at home as strategies to afford housing costs. Additionally, students who live off campus had many difficulties with transportation and parking. As such, the housing and transportation issues are correlated.

- Cost (x6)
- Proximity to campus (x5)
- Having multiple roommates to reduce the housing cost (x4)
- International students have multiple roommates to reduce their housing cost
- Pet-friendly (x3)
- Proximity to a grocery store
- Proximity to children's school
- Safety
- Availability of parking
- Living at home with parents

Actual student comments

Living Further from Campus: More Affordable and Transportation Issues/Other Challenges

- “I kind of wanted to live at least near campus, but it’s expensive and I have a car so I might as well drive it. It’s less convenient but still cheaper.”
- “I commute to school and I would say the thing that really, uh is the traffic sometimes. Finding somewhere to park because, it’s terrible. I will have to leave almost an hour and a half earlier than usual and I live like 10 minutes from here. Also my car isn’t the best but it will get from point a to point b. But last year, I had a lot of issues with it and I didn’t have the money to pay to fix my car and stuff. So, there was like two classes I couldn’t go to because I didn’t have a way to.”
- “In order to register for this semester I had to pay the bursar’s office X amount. So, I took that off of my mortgage. So now that’s late, but I’m in school.”
- “So I mean I chose mine basically because it’s a gated community there’s always guaranteed parking. It’s not close to campus yet it’s right between my work and campus. I’m here five days a week and I don’t mind paying for the gas because it’s three dollars a day, so it’s not that serious. And I don’t have to take a bus because I have a personal car so that’s also helpful. If I did not have a personal car it would be a totally different story.”
- “I knew I couldn’t, well, I’m roughly like 10-15 minutes away from campus. But, it’s in a very diverse community (laughter). So, I had to take that. That was my main focus, what could I afford? Living in a low-income area is what I can afford. It may not be top security as far as safety goes, that wasn’t really a priority at the time. But, yeah that was the determining factor for me.”
- “I’m on the west side and we live closer to my children’s high school so they can walk to school. It’s about a 15, yeah maybe about 15 minute, drive from here. But again, my classes are online so that really helps.”

Living Close to or On Campus: Finding Safe/Affordable Option and Other Challenges

- “Two factors proximity and rent. I don’t need to have a nice fancy place.”
- “I live at the Annex and it’s a decent enough place...cheapest of all the options even though it’s six hundred forty a month. It’s pretty much the cheapest apartment and they allow pets so, I went with it cause of my cat and it’s close enough to school to bike. Definitely it’s not in as great of an

area it's kind of on the edge of a bad area but, if you walk the other way it's not so bad. I really need it to be close to school because the stress of like commuting is a lot."

- "I'm from out of state so I had to find somewhere to live here. So I just like applied for housing. As a freshman ... I don't know if it's required but, for me I was just like 'well I'll just, pick a dorm'. Now I'm glad because it's around everything and since it's my first year I have to really make sure everything's fine, especially because of my scholarships. It's really stressful how much I have to work to keep them and that balance is very hard to do and so I have to be close to the MAC or close to like all these places that can help me."
- "As far as I know, international students won't buy a car until at least we get an internship here. So we tend to stay as close as possible to the universities. Because of that, the rent is too expensive because it's dumb down here. So that is one of the drawbacks to avoid transportations charges we will be paying a lot of rent."
- "I live very close to campus so I can walk. People steal bike parts too. I don't ride a bike but my sister does and she's had both wheels stolen on separate occasions. Even if avoid the expensive parking, there's a lot of theft. And in order to lock every piece of your bike together, you need a lot of locks. I know a student's bike was completely dismantled because the person was trying to find what piece was not attached and they were all attached."
- "I had applied for housing a little late, I think I was supposed to move in August sometimes and then I really applied in like June. I came here they told me they didn't have enough housing for me but I had already made other arrangements like a couple of people. So like I am part of the Desi-Jags community here so they hooked me up with the students here who are vacancies."

Affording Text Books

- Choosing to buy food over paying for textbooks
- Textbooks are too expensive and some professors do not even use them
- Use Interlibrary Loan to get his/her books

Examples of actual student comments:

- "I will try to not buy them from the bookstore because they're more expensive and I'll try to search and hunt online, um, and if I can find them I will take out loans to pay for those books. If I can't, then I'll try to find somebody that has been in the program before, because they could just lend me their book or something like that. Um, or try to get together with somebody that's in the class, but sometimes that uh doesn't always work so, I have to get it on my own."
- "There are some textbooks that are just like out of my budget so what I'm doing is not buying the textbooks. That doesn't sound like a great strategy but it's like am I EATING the first month of school or am I having this textbook"
- "After buying all of my textbooks and then going to class and the professors tell you to buy them but then, they never really use them so I was like 'Wow! I'm not buying textbooks ever again because I wasted so much money on them.'"
- "I got my textbooks off amazon I (something) them. So they're all pretty cheap. And my sister sent me money for that."
- "Well I mean that can be a determining factor for people that they're debating two electives and one has 500 dollars in books the other has 20 dollars in books.. I know which one I'd take."

Food and Nutrition

Many students in the focus group mentioned they utilize the services of Paws Pantry on campus and other general challenges with food/nutrition.

- Rely on Paw's Pantry (x3)
- Applying for food stamps (x2)

Other Expenses

- One of the students received help from family members (e.g., parents, sibling and aunt)
- Struggle to pay for his/her phone bills
- Tap into resources available through the Community Center
- Has a Child Care Development Fund (CCDF)
- Strong belief in God helps with life choices

6. Feelings about taking out loans

Although some students did rely on loans, it was evident that student participants were debt/loan averse and were reluctant to take out the maximum amount in student loans due to fears of incurring debt and being able to pay loans back,

- Had to take out loans because of the cost of college is too high
- Students are loan averse but they have to take them to pay for college (x7)
 - One of the focus group participants noted his/her mentors cautioned him/her about the type of loans s/he was taking.
- One of the focus group participants wished she could take out loans. She is unable to do so because of her immigration status.
- Taking out loans from his/her parents

Actual student comments:

- "I would rather avoid taking a loan simply because it costs more than actually paying it out. So if I had a choice between taking a loan and taking a gap year, I would probably just take the gap year."
- "It's pretty terrifying. My goal is to try and get enough scholarships so that they're minimal, and so that interest is minimal but if it's what you have to do it's what you have to do. I would really like to get the whole experience and like study abroad. They actually have so many scholarships for studying abroad so, that doesn't even seem like it's going to be a huge deal."
- "I don't want to take any loans just because I don't want to be in debt. So my parents told me at least you can make that happen, just stay away as long as possible. And I can't even take them. But if I could, I would."
- "Also when taking out loans...know what type of loans they should take...my mentors always advised me ... you know it's, it's not free money...if you think it's free money then have some leftover but you're going to have to pay more in interest...so take only what you need and mostly, going for government loan like I had a Perkins loan and someone will have a really good idea that taking out private loans just really bad. It's good for emergency purposes but in the long time it is going to screw you up really bad."
- "I feel like if I'd taken out loans this year, I wouldn't have to be working the weekends and I could've studied in the summer but that amount, it's just daunting. And I'm like 'what if school

doesn't go well?" What if I don't get this degree and then I'm still stuck with this loan that I have to pay back later with regular jobs with a high school education. It's not the kind of hole you want to dig for yourself. And that's why this year I'm just not doing it."

- "It's more concerning because you know after you graduate you could get a six-month grace period but, the interest accumulates and it's going to be more than what you want it to be. So, I don't think about it as much, but, since I still have a bursar bill I think about it probably more than anybody else.. I'm not concerned really paying it off when I graduate because I intend on having at least a good paid internship or something. I'm just going to start paying it off immediately. I'm not going to wait. I'm just more concerned about my bills now."
- "I did take out the maximum all through undergrad and I have taken out very close to the limit, like three-quarters of what was offered for graduate students cause it's- first of all- what they offer for out of state graduate students on federal loans is like, exorbitant. It's like 30,000 dollars. So, while I do pay triple everybody else, the people that pay in state, I don't need 20,000 dollars to cover everything."

7. If you need to take out all of the loans that were available to you as part of your financial aid package. Please describe why.

- Needed to take out all the loans available (x6)
- Many students did not take the maximum loan amount available to them because they also had a scholarship.

Did Not Take Out Maximum

- "I did not. I didn't feel like I needed the maximum because I have an amazing scholarship. I mean if it wasn't for my scholarship I'm not even sure that I would be finishing school. If I did it would take me like ten years, taking a class or two at a time just to continue to support myself and work in college. I hate debt and only take out as much as I need to survive."
- "I mean I haven't taken out everything- I take out the subsidized loans and then leave the unsubsidized (smart) since they're available...I know if I get in a pinch I can call financial aid and have that money within a week or two."
- I didn't feel like I needed the maximum because I have an amazing scholarship. If it wasn't for my scholarship I'm not sure that I would be finishing school. If I did it would take me like ten years, taking a class or two at a time just to continue to support myself and work in college. I hate debt and only take out as much as I need to survive."
- "I haven't taken out everything- I take out the subsidized loans and then leave the unsubsidized since they're available and so I'm like, I know if I get in a pinch I can call financial aid and like have that money within a week or two."
- "I'm one of the Nina Mason scholars and it us an AMAZING program. I mean they do pay all of your bills pretty much."

8. Working on or off campus

- Working off campus, and some focus group participants have several jobs to make ends meet.
 - Amazon
 - Nanny job
 - Restaurants
 - A cabaret
 - Dunkin Donuts
 - Scotty's Brewhouse
 - NADAs

- Was working 40 hours per week for a dentist but stopped to focus on school and own business
- Working both on campus and off campus (x2)
- Working part-time on campus (x4)
- International students are not allowed to work off campus without work authorization so they seek employment opportunities on campus. They must not exceed a number of hours though.
- There are too many restrictions for students who want to work on campus
- On-campus employers are more flexible with students' schedules (x2)

Actual student comments:

On-Campus Work

- "I'm working in the TCC in the UITs. It's pretty good because I am not actually allowed to work out of the university so yeah I have to find employment within the University."
- "I'm working about 10-20 hours a week right down here at the campus fitness center so, but it's just difficult because I have exams and homework. I don't get no sleep at night which makes me not want to go to math class in the morning so I don't go."
- "I used to work on campus but I don't recommend working on campus. Ok if you want to work part-time on campus for books and other stuff...they have too many restrictions. You can work this certain amount of hours and the pay is good \$10.15 but it's not really gonna take care of everything but just- yeah it has too many restrictions I didn't like I don't want to work on campus no more."

Off-Campus Work

- "I'm working for another one off-campus. Well, it would be like towards campus but not technically on. It's at Qdoba. For 10-15 hours."
- "So I try to do 20 hours on the weekends at my restaurant job."

9. Resources used to find on- or off-campus work

- Awareness of opportunities to work on campus
- Used LinkedIn
- Indeed
- JagJobs
- Scholarship director
- Google
- Recommendation from a mentor
- Indicated an interest in an assistantship on the grad school application form

10. Describe if you prefer working more hours than taking out loans. Why or why not?

- Prefer working more hours than taking out loans (x6)
- Prefer to take out loans to be able to focus on school (x4)

11. Describe your experiences with deciding between off-campus work and on-campus work. What were factors that went into your decision to work either on or off campus?

- Ability to earn more money working off campus
- Transportation cost to and from work off campus

- More taxes taken out of student's paycheck at his/her off-campus job

12. Please describe if you have had difficulties paying for college. If so what could IUPUI do to help?

Students made several suggestions for how IUPUI can assist students that are struggling with affording college such as considering other costs (housing, textbook, transportation, food) as part of scholarships/stipends. They also reported that IUPUI should take steps to address the high costs of tuition and fees as well as payment plan schedules.

- IUPUI could make college free (x2)
- IUPUI could make the cost of college less expensive
- Advocate for lower out-of-state tuition rate
- Allow students to be Indiana residents if they live in the state for 12 months (e.g., this practice is common in Kentucky)
- Review (relax) the stipulations imposed on students who apply for assistantships and fellowships (x2)
 - Monthly stipends should be able to cover the students' living expenses in Indianapolis

Actual student comments:

- "If the people who are over the fellowships, like giving those out, they should take a step back, go back and reevaluate the contracts they ask students to sign in order to receive those funds. I think people in position to make change, I think they may have forgotten the struggle from when they were actually in my shoes. So, I think that should be taken into consideration."
- "Any living expenses should be part of that conversation. Because the stipends, again not wanting to sound ungrateful, but they would work if this were Ball State. But, I could get a very safe place to live in Ball State or Muncie, that's where I did my undergrad. You can get a relatively nice place for under 400 per month. But you can't just do that here. So if you take that into considerations when determining stipends that would be great."
- "I would say at the beginning when I was irresponsible with my money. I've become more responsible. IUPUI has already helped me as much as they could. I've been given money, I've been given loans, I've been given everything I need for me to meet me, meet my needs. And I'm very grateful for what I'm given here. You don't get this other places you really don't."
- "I have a problem with they bumped up the percentage on making a payment plan. First it was 25 so I only had to pay, \$209 a month, but I didn't have it then so I had to wait until I got paid next which was in one week so now it's 33 percent. So now I have to pay \$279 which bumped it up A LOT. I won't have that so I don't know how to go about it. I wish they would have just kept it the same price. Why would you bump it up? And we already get a 50-dollar, 55-dollar nonrefundable fee that you must pay upfront to do a payment plan, and now it's 33%. What is the point of that? Because we're not technically late. Because it's not due until the end of the month."
- "I know you're supposed to listen during orientation and that's the point (I: right) but, it's a lot at once in an orientation. For people with social anxiety like that was intense too so it's pretty hard to get in and retain a lot from that. And my parents couldn't go...the understanding that, there is a need to be baby steps into adulthood."

13. Is there anything else that you would like to share?

- Explore the possibility of dismissing bad grades for people who have gone through medical problem even after a few years.

- The Bursar levied a penalty for late payment and the student has to pay a higher amount on his/her payment plan.
- Given the runaround or ask to check the website
- IUPUI has a good reputation outside of Indiana University
- IUPUI has world-renowned faculty
- Orientation sessions provided too much information
- Orientation staff should direct students to the scholarship page
- Pair first-year students with upperclassmen
- Have more time to pay one's tuition
- Set payment at the end of the year instead of on a semester by semester time period
- Not having to pay for parking
- Printing should be free for students
- Offer more on-campus job opportunities
- Higher pay for on-campus jobs
- Reducing tuition for international students
- Have more opportunities to get involved/engaged beyond the Weeks of Welcome and recruitment for fraternities and sororities.
- Offer scholarships to D.A.C.A. students and/or allow them to take out loans

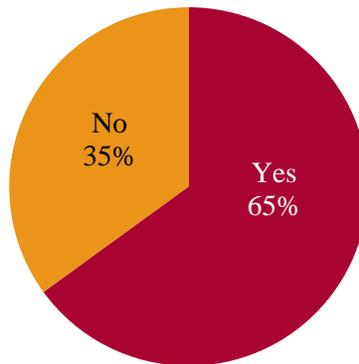
Fall 2018 Online Survey on Financial Resources at IUPUI

Major Themes and Quotes

1. *Sense of Community at IUPUI*

* not all students answered the multiple part question

Do you feel a sense of community/belonging at IUPUI?

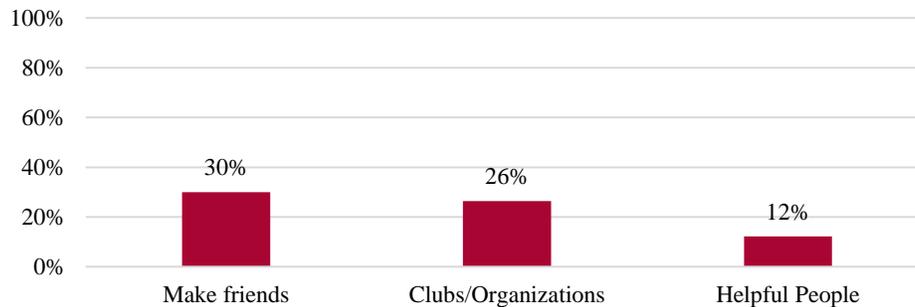


of Students=275

Total # of Comments=206

Top 3 Themes

(of students feeling/or somewhat feeling a Sense of Belonging/Community)



of Students=273

Total # of Comments=197

Example Comments

1. Make Friends (59 total comments)

- “I have been able to meet many close friends.”
- “I do in classes as I'm doing okay but when it comes to making friends and being involved it could probably be better.”
- “I do feel a sense of belonging here because you quickly make friends and recognize familiar faces in classes throughout your major.”

2. Clubs/Organizations (52 total comments)

- “I used to not feel the sense of belonging at IUPUI, because of my freshmen and sophomore years I didn't participate in activities did not have friends, but now I belong to

a student organization and have so many close friends, and feel I really belong at IUPUI now.”

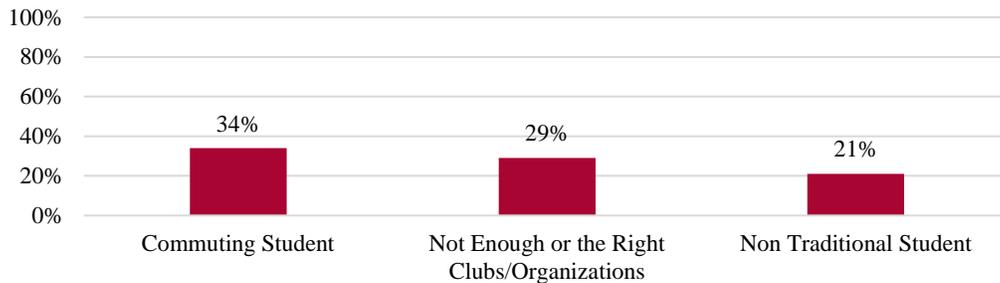
- “Yes, I feel a sense of community on campus. Ever since I became more involved on campus it has opened many opportunities for me and allowed me to experience more by people who seem like they are just as eager as me to create!”
- “Yes, joining Greek life has contributed greatly to my feeling of community on campus.”

3. Helpful People (24 total comments)

- “I feel sense of community on campus because there are always students and staff around to help you with something when you are in need.”
- “I do feel a sense of community because all the people on campus are friendly they are here to help you whenever you need it.”
- “I feel at home when I am on campus, everyone helps everyone it is great.”

Top 3 Themes

(of students feeling/or somewhat feeling a Sense of Belonging/Community)



of Students=273

Total # of Comments=73

Example Comments

1. Commuting Student (25 total comments)

- “It really isn’t a community since it’s a commuter school.”
- “I don’t feel too connected to the campus because of it being a commuter school. I feel as though no one really has sincere time to get to know people around them and that diminishes the chance of the campus being a community.”
- “I do not feel a sense of community on campus because I am a commuter. I am not involved in any clubs so it doesn’t feel like I have connections to the community of people at IUPUI.”

2. Not Enough or the Right Clubs/Organizations (21 total comments)

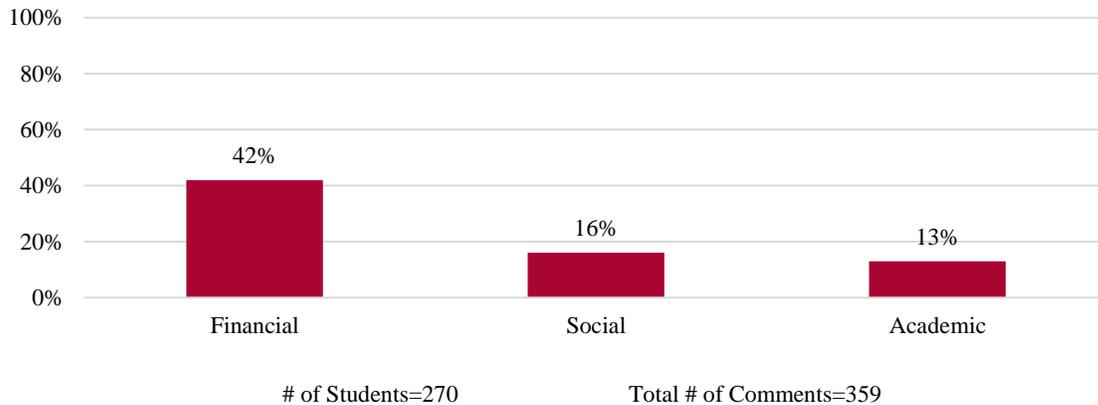
- “If I lived on campus or was part of an athletic team or Greek organization I think it would be different.”
- “Not really, I haven’t joined any clubs or formed a big group so it’s just a school campus for me.”
- “No. I am an older student who is finishing up a degree. There are no activities directed toward the older student and especially the ones who work all day.”

3. Non-Traditional Age Students (15 total comments)

- “Not that much. Being a commuter automatically places a difference but also having two kids does not help that matter. I can’t make it to a lot of call out meetings or clubs because of their limited times they only do things during the daytime.”

2. *Barriers faced at IUPUI*

Top 3 Themes



Example Comments

1. Financial (162 total comments)

General Financial Barriers (149 comments)

- “Everything is extremely expensive everywhere. I can’t even afford to eat on campus.”
- “Definitely financial. I don’t feel like the school caters to older students very well.”
- “I pay outstate tuition so that is a strain on my family and I.”
- “I recently have faced a financial barrier. I did not receive enough aid to cover my tuition, unlike in the past years. I had to take on student loans.”
- “I have dealt with financial barriers at IUPUI because it has been difficult balancing paying for school and housing and then my school work.”

Parking (13 comments)

- “Financial barriers, I have struggled to pay for parking in the past.”
- “Certainly financial and transportation barriers with regards to the unreasonable cost of parking. This forces me to bike or walk, which becomes difficult as the weather worsens. I believe partial passes should be allowed for, covering only a portion of the semester.”
- “The price of parking is too much. I could barely afford a pass at first which caused me to have to walk to campus and I felt unsafe walking downtown Indy at night alone.”

2. Social (61 total comments)

- “Social - I have had a hard time relating to people because I mostly spend time with my family and my kids and it is hard relating to people that do not have kids.”
- “Sadly with having to have a job just to pay for school, I did not have much of a social life and it made it harder for me to focus academically even though I did manage to push through.”

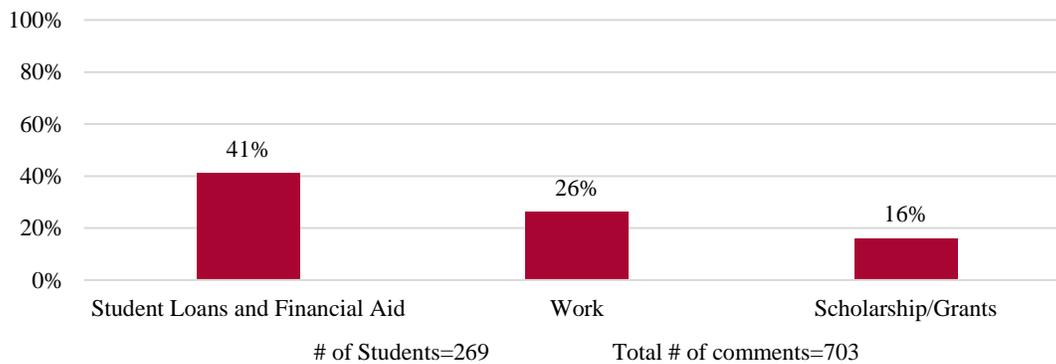
- “As far as social, I am an extremely shy person, so I don't have many friends on campus, and I feel uncomfortable just walking into a club by myself and welcoming myself in.”
- “Socially it has been difficult to make time with friends outside the classroom.”

3. Academic (50 total comments)

- “Academically, I had trouble with managing my classes. My major doesn't have a lot of options for when you can take your classes. It's either you take that semester or you are held back a year. Due to this, I find myself taking 17+ credits each semester and on top of that doing research for my capstone and getting experience for professional school and my major.”
- “Last year I faced some academic barriers because it was a shock transitioning from high school.”
- “I have experienced difficulties with class scheduling and academic advisors leading to prolonged graduation.”
- “Getting into the Nursing Program is struggling for me just like for other pre-nursing students.”

3. *Strategies and Approaches to Pay for College Expenses*

Top 3 Themes



Example Comments

1. Student Loans and Financial Aid (291 total comments)

Financial aid (146 comments)

- “I have a significant amount of financial aid.”
- “Financial aid has helped me tremendously by paying for my tuition and fees.”
- “Financial aid.”
- “Take out student loans both subsidized and unsubsidized.”
- “FAFSA was an incredible help as well, without it, I could not go to college.”

Student loans (145 comments)

- “I have taken out student loans to help pay for the tuition.”
- “I took out some student loans even though I didn't want to I had to because that was the only option I was left with.”
- “I also needed a small loan and this has helped to cover most of my expenses.”
- “I have taken out personal loans, parent plus loans.”
- “In order to attend school I have taken out Sallie Mae loans.”

2. Work (181 total comments)

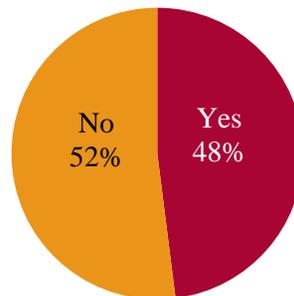
- “I work about 30-40 hours a week.”
- “While I wanted to stay home for a little while after I graduate this December to be with my son and newborn, I will have to look for work much sooner due to needing to begin payments on my student loans.”
- “I have a part-time job where I’m using part of the money I earn to pay off a loan.”
- “Another step I took was finding paid summer internships and jobs so that I may be able to save some money to cover tuition.”
- “I spent the last few years working between 29 to 60 hours a week while going to school part-time and now I have sufficient savings to pay for the remainder of my undergraduate degree.”

3. Scholarships/Grants (111 total comments)

- “I am lucky. I got a nice scholarship when I got in for my GPA in high school.”
- “I am on two scholarships right now.”
- “I also applied for scholarships and despite many denied I still obtained some to help cover costs and I didn't stop applying when I would be denied.”
- “21st Century Scholars, other scholarships.”
- “I have a few scholarship and grants as well.”

4. *Personal Debt Incurred for Reoccurring Expenses (rent/utilities, etc.)*

Have you incurred personal debt to pay for reoccurring expenses like rent and utilities?



of Students=253

Total # of Comments=253

Example Comments

1. No (132 total comments)

- “I live with my aunt rent free so I did not.”
- “I have not encountered debt yet, but I definitely foresee it in my future.”
- “No I am working more to keep up with expenses.”
- “No, as I have budgeted to ensure I do not incur debt.”
- “I fall behind at times, but no persistent debt, and never more than a couple hundred dollars.”

2. Yes (121 total comments)

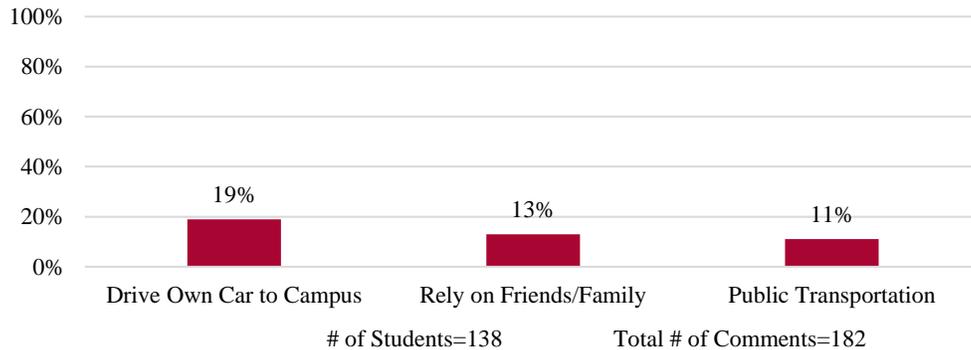
- “Rent utilities internet gas groceries car payment car insurance.”
- “Yes I have incurred debt on credit cards and late on utility bills.”
- “Yes, a lot of debt.”

- “Yes, I am behind in my gas, electric, internet bill, car insurance, credit cards.”
- “Yes. The grants and scholarships offered to me by IUPUI are around enough to cover my tuition, but housing costs and other recurring fees have been largely paid by loans.”

4. Financial Challenges and Strategies in Transportation, Food/Nutrition, Housing, Child Care, Textbook/Supplies (strategies only asked of students indicating they had a challenge in the specific area)

Transportation

Top 3 Themes: Transportation



Example Comments

1. Drive Own Car to Campus (34 total comments)

- “When my car got totaled three years back, I got a low-cost hybrid in order to try and save on gas money and took out a car loan with IMCU that offered a low interest due to my high credit. This kept my monthly car loan cost low. Also I only pay to fix things that may make my car not work, not anything externally/visually that happened to my car.”
- “My car is finally paid off this year. When it wasn’t paid off, I struggled keeping it from getting repossessed (which did happen once, and I was able to borrow money to get it back). Now that it’s paid off, I just have to keep gas in it which is hard because it’s not a fuel-efficient vehicle. I don’t drive anywhere except to childcare, work, and school. I don’t ever have money to fill my tank, but I definitely take advantage of when gas is cheaper and get as much fuel as I can.”

2. Rely on Friends/Family (23 total comments)

- “It caused several strains on my family and relationship between me and my brothers. My dad bought a car for me after the semi totaled my car. My brothers do not get a lot from my dad so it caused some hatred towards me because I am my dad’s only daughter and "favorite". So I have a car now which doesn't help much on campus because parking is seriously bad.”
- “Catching rides with friends, waking up way too early to catch the bus, Lyft when I am on campus past when the buses stop to run and then taking out a \$12,000 loan to buy a car.”

3. Public Transportation (20 total comments)

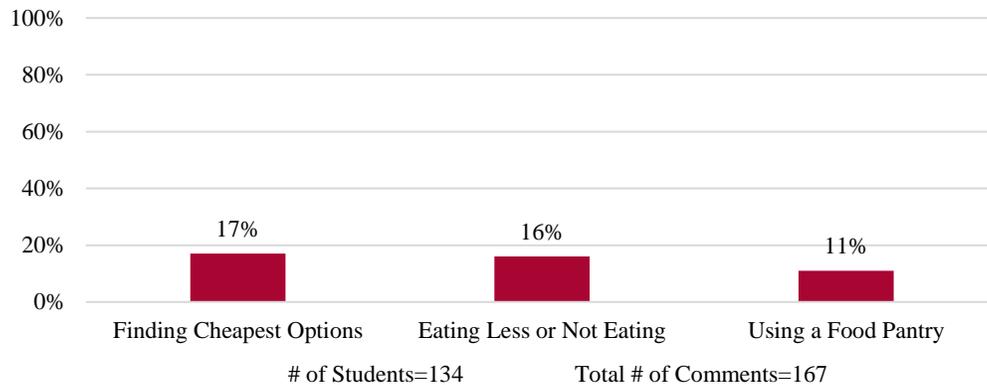
- “Since August 2016 when I entered college, I made a great use of the public transportation riding to city bus (INDYGO) to commute from home to school, vice versa.

In August, 2018, I started driving my own personal vehicle to school, but still struggle finding a parking space on campus.”

- “Find a more affordable way to commute to campus. Lower parking pass costs, have a bus run more often around Indy for IUPUI students, more bike lanes for a safer commute. I currently ride my bike to class instead of paying for gas and a parking pass, but I am often almost hit by a car on a daily basis. It is very scary at times.”

Food/Nutrition

Top 3 Themes: Food/Nutrition



Example Comments

1. Finding Cheapest Options (28 total comments)

- “I have gone to stores that sell food cheaper, I have also gone to food pantries. We had SNAP before, but in trying to get my husband legalized we have stopped using it. My mother also helps in any way that she can with lending us some money until my husband gets paid and we pay her back.”
- “Trying not to eat out, creating strict budget plans, and packing lunches to avoid spending on snacks that add up.”
- “I started shopping at Aldi. I buy very basic foods such as rice and pasta. We only eat chicken and pork because they’re the cheapest meats. We have started having vegetarian meals because they’re cheaper and healthier. I stock up on things when they are on sale, especially when things are on clearance. I make meal plans to stretch our \$20/week grocery budget for a family of 4. My boyfriend and I skip meals, and provide our kids breakfasts. They eat lunch at daycare, so we only have to worry about dinner for everyone.”

2. Eating Less or Not Eating (27 total comments)

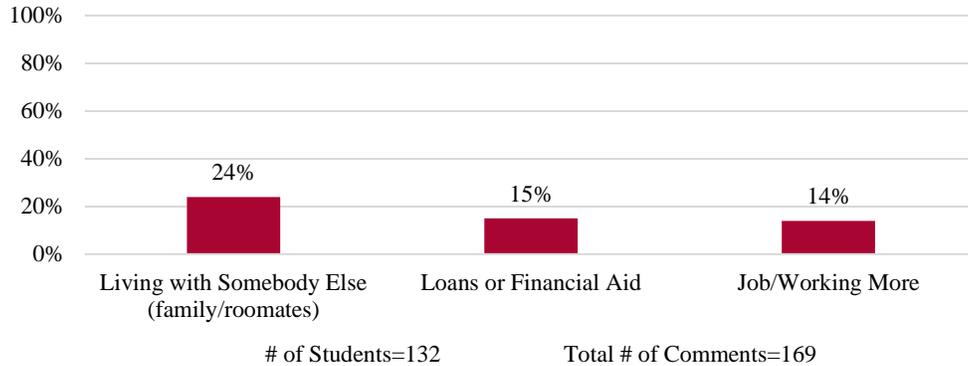
- “I still struggle with my eating habits, but this has been a pattern of my life. I try to eat at least one, sometimes two meals a day, but it’s tough when packing in course loads of the semester and working full time.”
- “I just don’t eat sometimes.”

3. Using a Food Pantry (19 total comments)

- “Food pantry on campus helps here.”
- “So far, I have made a great use of the Paws Pantry at the IUPUI campus center.”

Housing

Top 3 Themes: Housing



Example Comments

1. Living with Somebody Else (Family/Roommates) (41 Total Comments)

- “I’ve moved around four times the last year going from family members house to family members house to save up enough money to buy my own house (with the help of my girlfriend). I’m very fortunate to have these options, but staying with family has helped drastically.”
- “Renting an apartment with more than three people saved me money.”

2. Loans or Financial Aid (25 total comments)

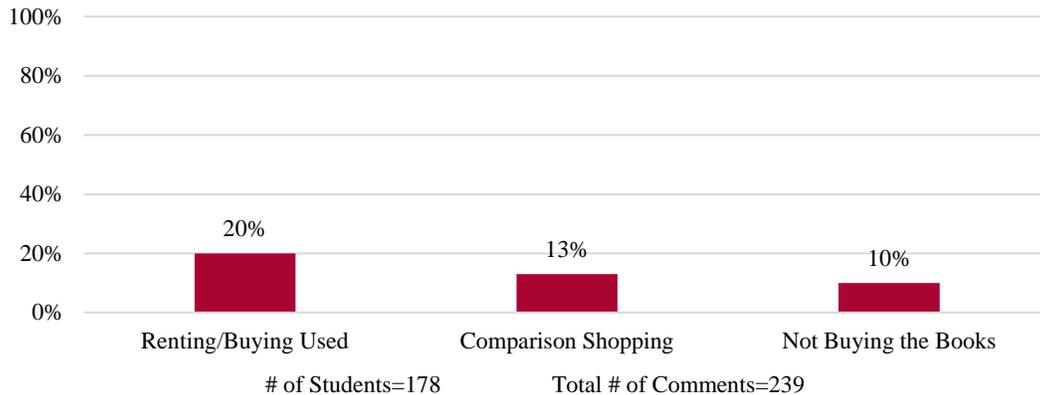
- “I use loans to help pay for rent. I wish I could live on my own on campus but financially that is very impossible.”
- “I’ve reached out and tried to get scholarships to cover, but unfortunately we had to take a loan out.”

3. Job/Working More (23 total comments)

- “I try to work to afford utilities, food, etc. so that I’m only using financial aid for rent.”
- “Work two jobs at one point and now I just work one job but work 30 + if I can get the hours.”

Textbooks/Supplies

Top 3 Themes: Textbooks/Supplies

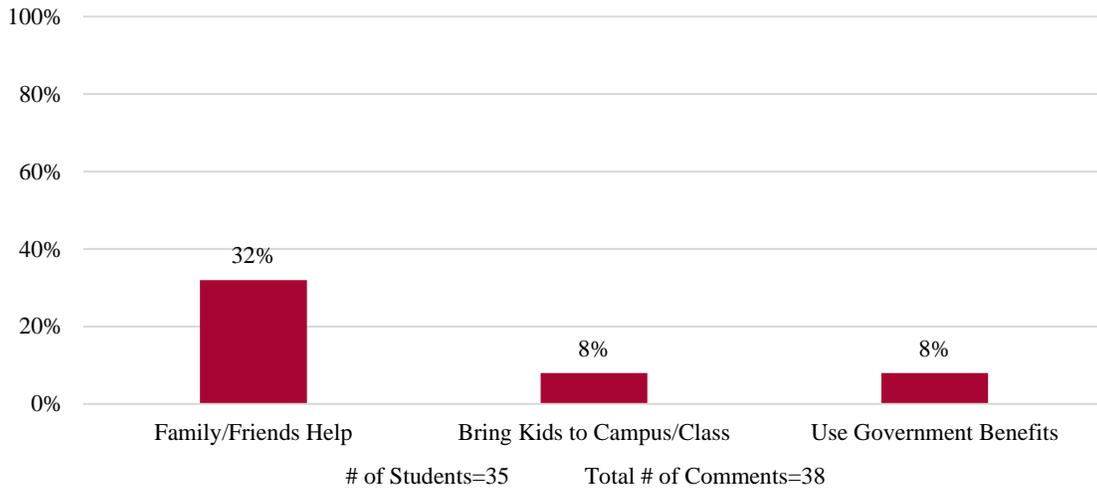


Example Comments

- 1. Renting/Buying Used (48 total comments)**
 - “I have rented or bought pre-owned textbooks instead of buying new textbooks.”
 - “Using the rental option to have a lower cost even if it’s a text I would have wanted to keep as a resource, bought used.”
 - “I started renting them off of Chegg or Amazon.”
- 2. Comparison Shopping (31 total comments)**
 - “Shopping multiple sites outside of the bookstore. This is problematic for many books in Junior and Senior year as they become only available in the school bookstore.”
 - “I sell back my books at the end of the semester and I use coupon codes, third-party textbook sellers, or e-texts to save money.”
- 3. Not Buying the Books (24 total comments)**
 - “Don’t buy them unless need sometimes getting a copy of digital but mostly only getting them when needed.”
 - “I either don’t buy the text or other supplies or I seek them out via the library or online. For other supplies I just do without.”
 - “I no longer buy a text book until I am doing an assignment that requires it. I have bought too many textbooks that I didn’t need. Professors usually summarize the text in PowerPoint lectures. I can’t afford to spend \$100 on a book that won’t actually be used for an assignment or quiz. Sometimes I ask to borrow my classmate’s books. I do buy texts and materials at the beginning of the semester with refund money when I know I will need them. I stock up on school supplies during the sales in July/August, they last all year.”

Childcare

Top 3 Themes: Child Care



Example Comments

1. Family/Friends Help (12 total comments)

- “I have asked my mother-in-law to take care of my kids or my wife's aunt when she’s not available.”
- “Asking friends to help watch her because I couldn't afford child care.”
- “I have my mother staying with the older children for a few hours a day until my husband gets home from work to help with dinner and their afterschool activities.”

2. Bring Kids to Campus/Class (3 total comments)

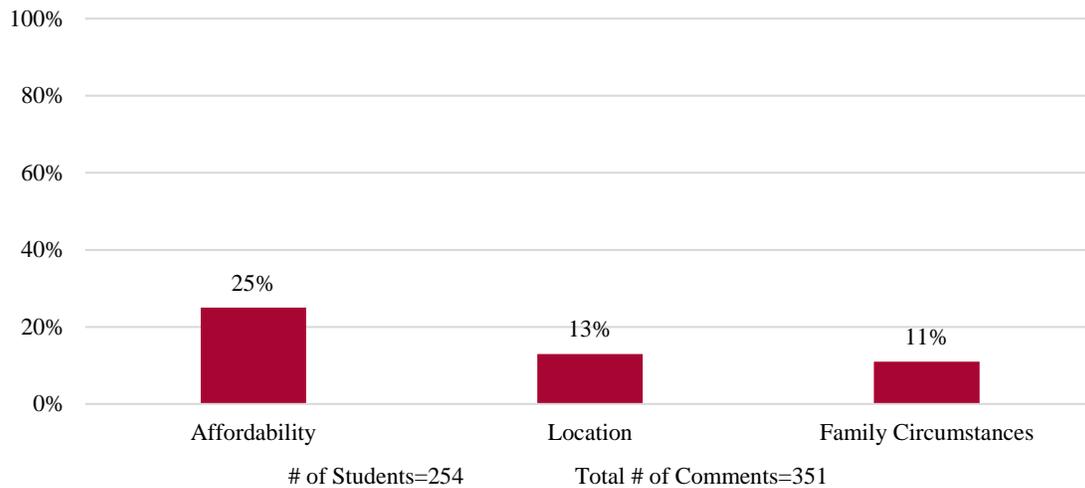
- “Brought 9 year old to my evening class occasionally when child care was not available.”
- “I have to bring my daughter campus Monday, Tuesday, and Wednesday.”

3. Use Government Benefits (3 total comments)

- “Applying for government assistance.”
- “Benefits from the state to pay for childcare.”

5. *Factors Leading to Housing Choices*

Top 3 Themes



Example Comments

1. Affordability (88 total comments)

- “I chose to live off campus because it would be more cost effective in my case, I was free from being confined to a small space and also it gives me privacy and comfort.”
- “I found an apartment I could afford and am sharing it with someone so we split the rent.”
- “Money I was not willing to pay 10,000 to live on campus in a box.”

2. Location (46 total comments)

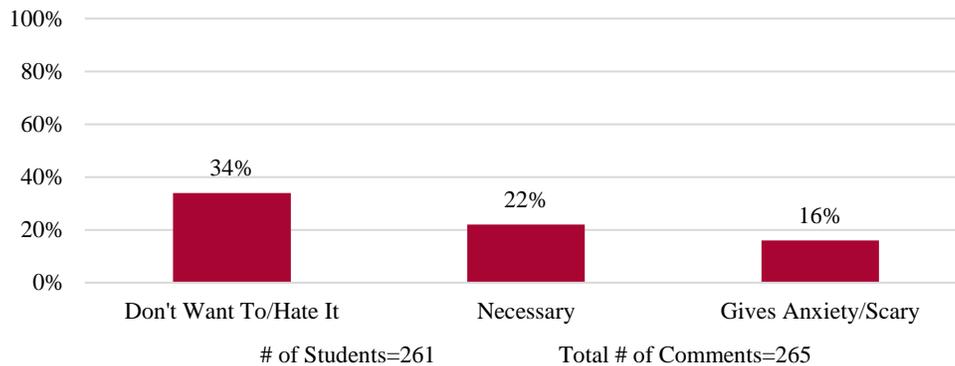
- “Close commute to campus.”
- “Cheaper rent living further outside of Indianapolis.”
- “The close proximity to campus so I wouldn't have to deal with traffic or a lot of gas money. Also, parking sucks and parking passes are expensive.”

3. Family Circumstances (38 total comments)

- “I live with my husband and our children, so I didn't have to worry about housing.”
- “Drug addicts as parents which caused me to leave home early. I have a child and we have to have our own home.”
- “I am a wife and a mother. My best choice is to stay home and take care of my kids.”

6. Thoughts and Feelings about Taking out Loans

Top 3 Themes



Example Comments

1. Don't Want To/Hate It (90 total comments)

- “While I know this is a common way for people to pay for college, I wish I wouldn't be graduating with debt to pay off in 3 years.”
- “I didn't like the idea of taking out loans, because if I can't afford school now, I know paying my loans off is going to be a difficult challenge as well.”
- “I hate the idea of loans and being in debt.”
- “I hate that I had to take out so many loans because I wanted to remain as close as possible to debt free during my first year in college.”

2. Necessary (58 total comments)

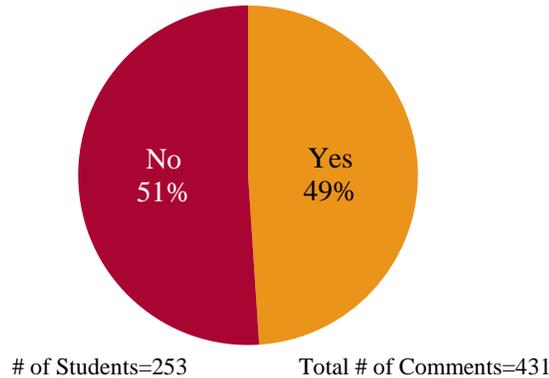
- “I don't like doing it. However, I have had to because of not being able to work at one time while caring for my mother. At that time, I did not have income from work to help cover my school expenses.”
- “It breaks my heart, but it's an investment. If I don't go to college then I feel like I will always struggle financially.”
- “It was the only resources that could help with tuition and textbooks.”

3. Gives Anxiety/Scary (43 total comments)

- “It's extremely overwhelming. IUPUI's tuition is a lot, and not knowing your financial situation after college is scary.”
- “It scares me. I know it's a valid option and many students take this route, but it's depressing to think of the payments I'll have to make after I graduate. I don't know what my salary will be.”
- “I am stressed and frightened that I will not find a career that will accommodate my current bills, and then student loans on top of that.”
- “It stresses me out terribly.”

7. Taking Out Maximum Loans

Did you take out the maximum amount of loans available to you?



Example Comments

1. No (220 total comments)

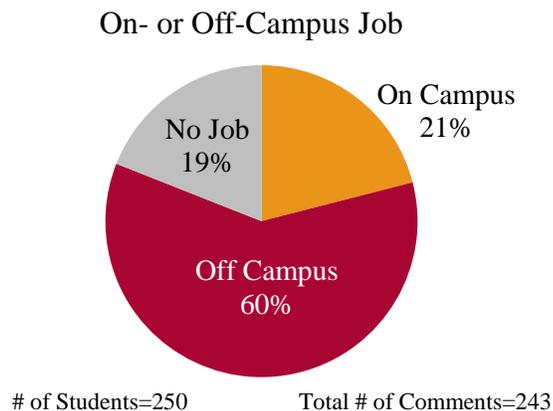
- “No, I didn’t need work study aid and I wanted to take out the lowest amount I could live on because I hoped work would be able to compensate the rest.”
- “I took out just enough to be able to pay for school. I try not to take out the maximum amount because I know that half of it will not go to school and I am really bad with money management, so it would be wasted on something that isn’t needed.”
- “No because I didn’t need to.”
- “I did not take loans because I don’t like the idea of owing some money to someone.”

2. Yes (211 total comments)

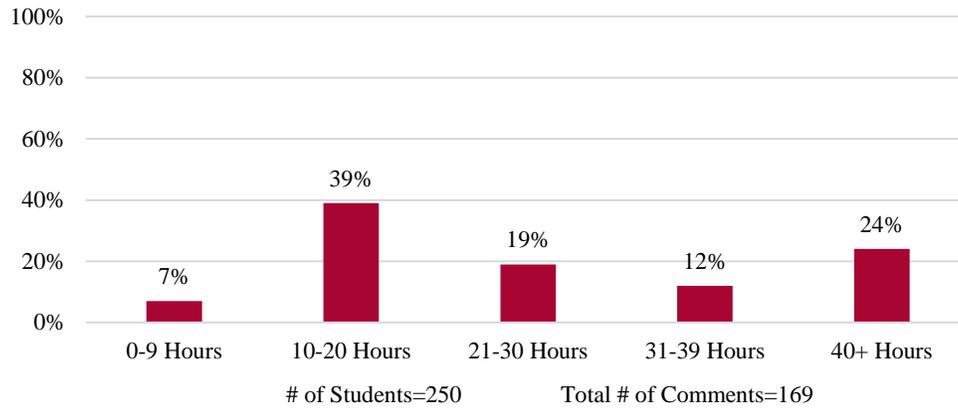
- “Yes I took out the maximum amount of loans because I needed the money for college.”
- “I cannot make enough money to pay tuition through a part-time job. I took all federals allotted me, and then an additional private loan once scholarship money ended after my 4th year.”
- “Yes I have. I needed help paying my bills and paying for school.”
- “I usually do take the max amount available to me because it gives me extra emergency room.”

8. *Jobs On or Off Campus (What Job, How Many Hours) /Factors Leading to On- or Off-Campus Work*

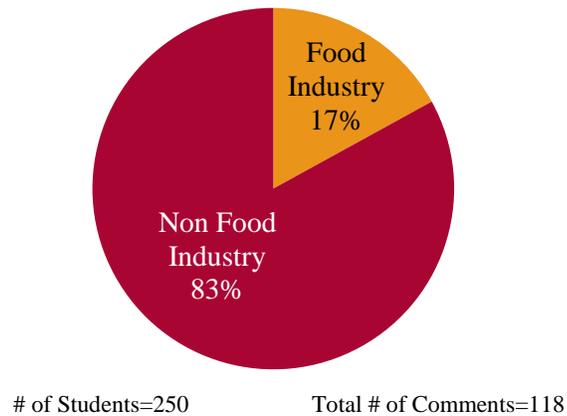
**not all students answered each part in the question*



Number of Hours Working



Type of Job



Example Comments

1. Non-Food Industry (98 total comments)

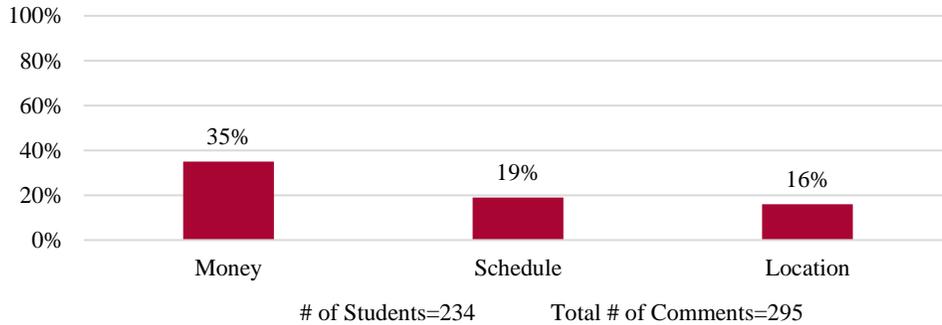
- “I work three jobs on campus between interning, tutoring at the MAC, and mentoring.”
- “Off campus- I teach GED/ESL classes Monday through Thursday.”
- “I work at Crew Carwash 25 hours a week and at the NCAA Hall of Champions.”

2. Food Industry (20 total comments)

- “I am working off campus as a waitress.”
- “Off-campus job, server at Kilroy’s.”
- “I am working off campus at a Chick-fil-a.”

Factors in Decision to Work On or Off Campus

Top 3 Themes



Example Comments

1. Money (103 total comments)

- I get paid a decent amount of money
- Hourly pay rate is increased by twofold off campus.
- This is the job I've had for over three years now, it pays well and I enjoy it

2. Schedule (55 total comments)

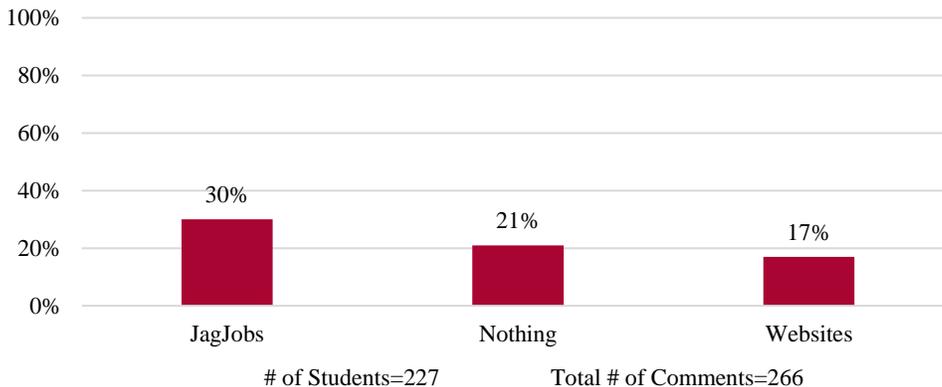
- "I don't have a car so it is just easier and I have more flexibility with my schedule working on campus."
- "My off-campus job allows me to work more abundant and flexible hours than my on-campus job."
- "I am planning on working on campus as I know they will respect my hours because school comes first."

3. Location (46 total comments)

- "I stayed off campus because I already had a job that was close to home and did not see the point in getting a job around here."
- "I have three children and a husband so my work is at home."
- "I do not live downtown, so I chose a job closer to home."

9. Resources Used Looking for On- or Off-Campus Work

Top 3 Themes



Example Comments

1. Jag Jobs (81 total comments)

- “I used JagJobs to get my current job.”
- “I have used JagJobs to look into working on-campus.”
- “JagJobs has been the main course of searching.”

2. Nothing (57 total comments)

- “Already had worked before starting this school.”
- “I didn't have to use any resources.”
- “I have no problem finding jobs off campus. I had a job before even attending school and I just kept that job.”

3. Websites (45 total comments)

- “Human Resource website.”
- “Indeed.com”
- “I follow dental field groups on Facebook, use LinkedIn, and also search job sites.”

Appendix A: Student Experience Council: Appendix A: Financial Support Focus Group and Online Survey Report Protocol

Introduction And Ground Rules For Focus Groups (Verbal) And Included In Email For Online Survey

Thank you for coming to this focus group interview today. You were invited to participate in this study because we want to learn more about your experiences as a student at IUPUI. Additionally, like many IUPUI students, you may have encountered barriers affording college and we want to learn more about your experiences at IUPUI so that we can implement programs and offer services and resources to assist students.

This focus group or interview that will last approximately one hour. The focus groups will be facilitated by a research member and others may be present to take notes. The focus groups or interviews will be audio recorded.

Efforts will be made to keep your personal information confidential. One of the ground rules of the focus group is to protect the confidentiality of other participants and not report information shared by other students outside of the focus group setting.

Taking part in this study is voluntary. You may choose not to take part or may leave the study at any time. Leaving the study will not result in any penalty or loss of benefits to which you are entitled. Your decision whether or not to participate in this study will not affect your current or future relations with IUPUI.

We ask that you read the Study Information Sheet and ask any questions you may have before agreeing to be in the study.

Focus Group Protocol

1. Hand Out Demographic Questionnaire and Discuss First Question after Students Respond.
2. Please describe if you feel a sense of community on campus/have sense of belongings to IUPUI.. Why or why not?

Assessment Financial Barriers Questions

3. *Please describe any barriers you have faced at IUPUI (financial, social, academic, etc.):
4. *Please describe all of the strategies and approaches you are using to pay for college and college-related expenses (e.g., probes: working, taking out student loans, credit cards, financial aid, emergency funds):
5. *Please describe if you have incurred personal debt to pay for reoccurring expenses like rent and utilities:
6. *Please describe any financial challenges you have faced in the following areas and what if any strategies you used to address the challenges:
 - a. Transportation
 - b. Food/nutrition
 - c. Housing
 - d. Childcare
 - e. Affording textbooks or other supplies
 - f. Others:
7. *Please describe what factors led to your housing choice:

Loan Aversion and Working off Campus

8. *Please describe your thoughts and feelings about taking out loans to pay for college (probes do you feel that taking out loans will allow more time for studying and be easier, are you concerned with paying back

loans, are there reasons why you are against taking out loans to pay for college or it makes you feel uneasy?

9. Additional questions to be used as probes or follow-up as necessary if time allows
 - a. Please describe if you took out the maximum amount of loans that were available to you: Why or why not?
 - b. Please describe if you are currently working on or off campus (what job, how many hours, etc.)
 - c. What if any resources have you used to find on campus or off-campus work?
 - d. If you did not take out all of the loans that were available to you as part of your financial aid package, please describe why:
 - e. Please describe if you prefer working more hours than taking out loans: Why or why not:
10. *Please describe your experiences with deciding between off-campus work and on-campus work: What were factors that went into your decision to work either on-campus or off-campus:
11. ***Last Question:** Please describe if you have had difficulties paying for college. If so, what could IUPUI do to help?
*-priority

The section headings were not read aloud or included on the online survey instrument.

Written Question and Demographic Items (participants please be prepared to discuss the first question with the rest of the focus group participants)

Please explain your experiences at IUPUI (what is going well and what is not going well):

The demographic/personal characteristic questions below are to help us understand the unique experiences of all student groups at IUPUI:

Please indicate the racial/ethnic groups with which you identify. (check all that apply)

- African American/Black
- American Indian/Alaska Native/Aleut
- Asian
- Latino(a)/Hispanic
- Middle Eastern
- Native Hawaiian/Other Pacific Islander
- Multi-racial
- White
- International Student
- Other (please specify) _____

What is your age?

- Under 18
- 18-19
- 20-22
- 23-25
- Above 25

What is your gender?

- Man
- Woman
- Transgender or gender-nonconforming

What groups do you identify with/characteristics that apply to you? Check all that apply:

- Student with a disability
- LGBTQ+
- Non-LGBTQ
- Veteran
- Transfer Student
- Currently receiving a Pell Grant
- First-generation student
- 21st Century Scholars
- Diversity Enrichment and Achievement Program (DEAP)
- Student Support Services
- Diversity Scholars Program (Diversity Scholars Research Program (DSRP). Norman Brown, Olaniyan Scholars Program, Nina Mason Pulliam Scholars Program or other)