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Margaret Ann LaFleur

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of the requirements for

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A handwritten signature in cursive script, reading "Ann E. Austin". The signature is written in dark ink on a white background.

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**STUDYING THE EFFECTIVENESS OF THE MI-CASHE PROGRAM:
USERS' PERCEPTIONS OF A FINANCIAL AID
INFORMATION SEARCH SERVICE**

By

Margaret Ann LaFleur

A DISSERTATION

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ABSTRACT

STUDYING THE EFFECTIVENESS OF THE MI-CASHE PROGRAM: USERS' PERCEPTIONS OF A FINANCIAL AID INFORMATION SEARCH SERVICE

By

Margaret Ann LaFleur

The purpose of this study was to describe and explain users' (students') and indirect users' (parents', high school counselors', and financial aid administrators') perceptions of the effectiveness of the MI-CASHE scholarship search service in terms of the costs and benefits of using the program. Both qualitative and quantitative research techniques were used to examine and explain the participants' perceptions of effectiveness regarding use of MI-CASHE. The study was guided by a conceptual dimension or framework consisting of three main themes and related subquestions within a case study approach.

Questionnaires were mailed to 780 students who had used MI-CASHE during the initial stages of the program, November 1993 through March 1994. A total of 367 students returned their questionnaires, for a 47% return rate. In addition, ten participants from each of the following groups participated in the telephone interviews: students, parents, high school counselors, and financial aid administrators. The director of the MI-CASHE program unit and the executive

director of the office also were interviewed. Data collected from the questionnaires were analyzed using a discriminant analysis function, and data collected from the telephone interviews were analyzed using content analysis.

The findings from the questionnaire indicated that slightly less than one-half of the student users perceived MI-CASHE to be effective in terms of costs and benefits. The indirect users who participated in the telephone interviews indicated that they would like to hear testimonials from those who were awarded funds as one way to substantiate the effectiveness of using the MI-CASHE scholarship search service.

Of the 367 students who returned their surveys and indicated they persisted through the entire MI-CASHE application process, nine students reported they received scholarship awards. Recommendations for more effective use of MI-CASHE can be found at the conclusion of Chapter V. Finally, the writer considered what lessons could be learned concerning policy issues surrounding provisions for access to funding sources for higher education.

DEDICATION

With love, respect, and gratitude, my entire doctoral education is dedicated to my parents, Jerry A. and Monica R. (Gill) LaFleur. Both were educators who provided living examples of the importance of learning for benefiting oneself and, in turn, reaching out and applying that knowledge to help others fulfill their educational goals. I will be forever grateful to them for instilling in me the value of education and for supporting and encouraging me as I pursued my academic endeavors. I thank God for blessing me with the gift of my parents.

"There is gold and an abundance of jewels;
But the lips of knowledge are a more precious thing."
(Proverbs 20:15)

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CHAPTER I

INTRODUCTION TO THE STUDY

Introduction

This study focused on higher education policy surrounding financial aid to increase access to postsecondary education. Through a case study approach, the writer described and explained a financial aid resource locator system (often known as a scholarship search service). In addition, the writer examined whether or how this initiative, MI-CASHE (Michigan College Aid Sources for Higher Education), was effective in terms of costs and benefits for those who use it. The study provided a lens for reviewing the larger picture of access to postsecondary education opportunities and how higher education policy regarding student financial aid could affect access.

Description of the Project

The Michigan Higher Education Assistance Authority, through the Office of Student Financial Assistance, initiated a statewide program to assist students seeking alternative financial aid resources. This program, a computerized financial aid resource locator service called MI-CASHE, Michigan-College Aid Sources for Higher Education, is a product of National College Services, Ltd. (NCSL). The

trademark, MI-CASHE, connotes a partnership between NCSL and a public not-for-profit entity, the Michigan Higher Education Assistance Authority/Loan Authority (MHEAA/LA). According to the lease agreement, the database is updated at least twice a year and will be offered as a public service to Michigan residents at the nominal fee of \$15 per user. User volume is expected to provide the necessary funds to make MI-CASHE a self-supported operation. Prospective users, or applicants, complete a one-page student profile form requesting information necessary to generate a matching list of potential sources of aid. Applicants receive a search report containing a list of matches, including names and addresses of potential funding sources they can contact. It is the applicant's responsibility to apply directly to that sponsoring agency. The actual awards are determined by the individual agencies. The Office of Student Financial Assistance does not guarantee a certain number of matches nor the securing of actual awards (EXHIBIT W, 7/22/93, Michigan Department of Education/MHEAA/LA).

In addition, MI-CASHE will make provisions in its operation to make the system available at no cost or nominal cost to needy students (upon individual requests). It will also assess its cost-effectiveness by surveying users concerning their use of the MI-CASHE information and the outcome of their persistence in following up with potential sources of aid. This is meant to further reinforce MI-CASHE's public service nature and its self-accountability (EXHIBIT W, 7/22/93, Michigan Department of Education/MHEAA/LA; see Appendix).

Statement of the Problem

The primary purpose of this case study was to conduct a policy analysis focused on determining whether the MI-CASHE initiative did what it claims: Was it effective in providing alternative funding sources for Michigan residents that led to awards for postsecondary education, thus increasing their (students') means of access? The secondary purpose was to consider whether this initiative is worthwhile in terms of costs and benefits to the users and to the MHEA/LA, Office of Student Financial Assistance. Three research questions, with related subquestions, guided the study:

1. How effective was MI-CASHE as perceived by students who used it?
 - 1a. What are the profiles of the MI-CASHE users? Are there differences between those who follow through all the steps of the application process (persisters) and those who do not follow through the entire process (nonpersisters) in terms of age, gender, race, grade point average, academic interests, handicaps or disability, religious preference, parents' occupation (labeled as professional or nonprofessional), students' career objective, area where students live, citizenship, marital status, enrollment status, users' year in school, ACT composite score, and SAT math and verbal scores?
 - 1b. To what extent do students who persist through the application process receive funds?
 - 1c. Does use of MI-CASHE increase awareness of financial aid sources?
 - 1d. To what extent do students who have used MI-CASHE perceive the program to be effective?
 - 1e. To what extent do direct users (students) perceive MI-CASHE as worthwhile in terms of costs and benefits?
 - 1f. What are some indicators of client or direct user satisfaction?

2. How effective is MI-CASHE as perceived by indirect users (parents of users, high school counselor, and college and university financial aid officers)?
 - 2a. To what extent do indirect users perceive MI-CASHE as effective in locating sources of scholarship information?
 - 2b. To what extent do parents of users perceive MI-CASHE as worthwhile in terms of costs and benefits?
 - 2c. What are some indicators of indirect user satisfaction?
3. What lessons can be learned from MI-CASHE concerning public policy issues?
 - 3a. What lessons are learned from this case study concerning policy issues surrounding provisions for access to funding sources and higher education?
 - 3b. What are the costs and benefits to the MHEAA/LA in terms of providing the MI-CASHE program for the residents of Michigan?

Definition of Terms

For the purposes of this study, the following terms are defined: effective, direct user, indirect user, beneficial, persistence, access, persister, and nonpersister. Effective is defined as users' and indirect users' perceptions concerning these areas: (a) the degree of success of MI-CASHE in locating appropriate sources for the individual to apply for, meaning those sources the individual is eligible to apply for based on the eligibility criteria designated by the funding sponsor; (b) the degree of success of MI-CASHE in students' persisting and receiving application forms as responses from the funding sponsor; and (c) the degree of success of MI-CASHE in students' actually receiving a monetary award from the funding sponsor.

A direct user is someone, in this study a student, who applies to the MI-CASHE program, whereas an indirect user is someone who assists the direct user with the MI-CASHE program. In this study the indirect users are, specifically, parents of student users, high school counselors, and college and university financial aid officers.

Beneficial is defined as the perceptions of the direct and indirect users concerning the extent to which the program is a worthwhile expenditure of public monies. Beneficial can be viewed along a continuum, or degrees, in accordance with the three areas in which the term "effective" is defined.

Persistence is defined, primarily, as the student's following through the entire MI-CASHE application process, and as a student's continuing in school from one year to the next, resulting in degree completion. Access is defined as gaining entrance to postsecondary education. Persister is defined as the student, or MI-CASHE user, who completes all of the steps in the MI-CASHE application process. Completing the steps includes filing a MI-CASHE application, obtaining applications from the list of MI-CASHE match sources, and filing applications with the matches or sponsoring agencies. A nonpersister is defined as a student user who does not complete the application process and/or subsequently does not apply for any awards.

Conceptual Dimension of the Study

The MI-CASHE initiative is designed as an alternative financial aid locator service and is meant to assist students in their search for information about

alternative financial aid resources. Its purpose is to increase access to postsecondary education by helping students locate funding sources other than the well-known or traditional federal and state sources. In focusing on MI-CASHE, this study is conceptualized as a case study of higher education policy. According to Yin (1989), "a common topic of case studies is the evaluation of publicly supported programs, such as federal, state or local programs (p. 37). This case study was undertaken to evaluate the MI-CASHE initiative, a state-supported program.

Specifically, this is a case study to analyze one initiative that could affect state financial aid policy. The particular program initiative, MI-CASHE, was analyzed to determine whether it is effective as an intervention in increasing access to funding sources for postsecondary education and whether it is a cost-effective and beneficial use of public funds. This case study of MI-CASHE, as an intervention, will be used to inform the broader issues of providing students with increased access to opportunities for postsecondary education while minimizing the cost to the state and maximizing the benefit to those who use MI-CASHE. That is, the researcher considered whether MI-CASHE is a cost-effective route for providing information about financial aid offered by the MHEAA/LA to Michigan residents.

Conceptually, opportunity for access was viewed as one factor, along with equitable distribution of funds, persistence, choice, and academic qualification, that relates to student degree achievement. Another factor that affects access to the system of financial aid sources is information availability. It is this factor that the MI-CASHE program seeks primarily to address.

As shown in Figure 1, the first step to gaining access to financial aid, after initial inquiry, is awareness of information leading to knowledge of the financial aid system. It is awareness of the system that promotes the user's readiness to work through or participate in the system on the way to achieving a goal. Upon gaining awareness, an access route, previously unknown to the user, becomes available. This route initially features access to traditional state and federal financial aid programs and later offers information on alternative programs, i.e., MI-CASHE. It is imperative that the student-user be persistent in searching out alternative public and private funding sources. Following the path in the figure, persistence will lead to locating information sources as a result of using MI-CASHE, which leads to enrollment in higher education with reenrollment year after year. With continued persistence, the student-user locates funds and persists through to the final goal of degree completion. This schematic route represents a physical and mental process for the student who seriously seeks financial aid sources. The beginning requires readiness on the part of the student to enter into the unknown realm of the student financial aid process, to communicate with appropriate sources along the way, and to persist through each passage until goal achievement, assuming that achievement is degree completion.

Figure 2 depicts users of MI-CASHE, both direct and indirect, as well as those who potentially could benefit both directly and indirectly. Referring to the figure, High School Guidance Counselors (HSGC) and Financial Aid Officers (Fin.) represent the indirect users of MI-CASHE in that these professionals provide information

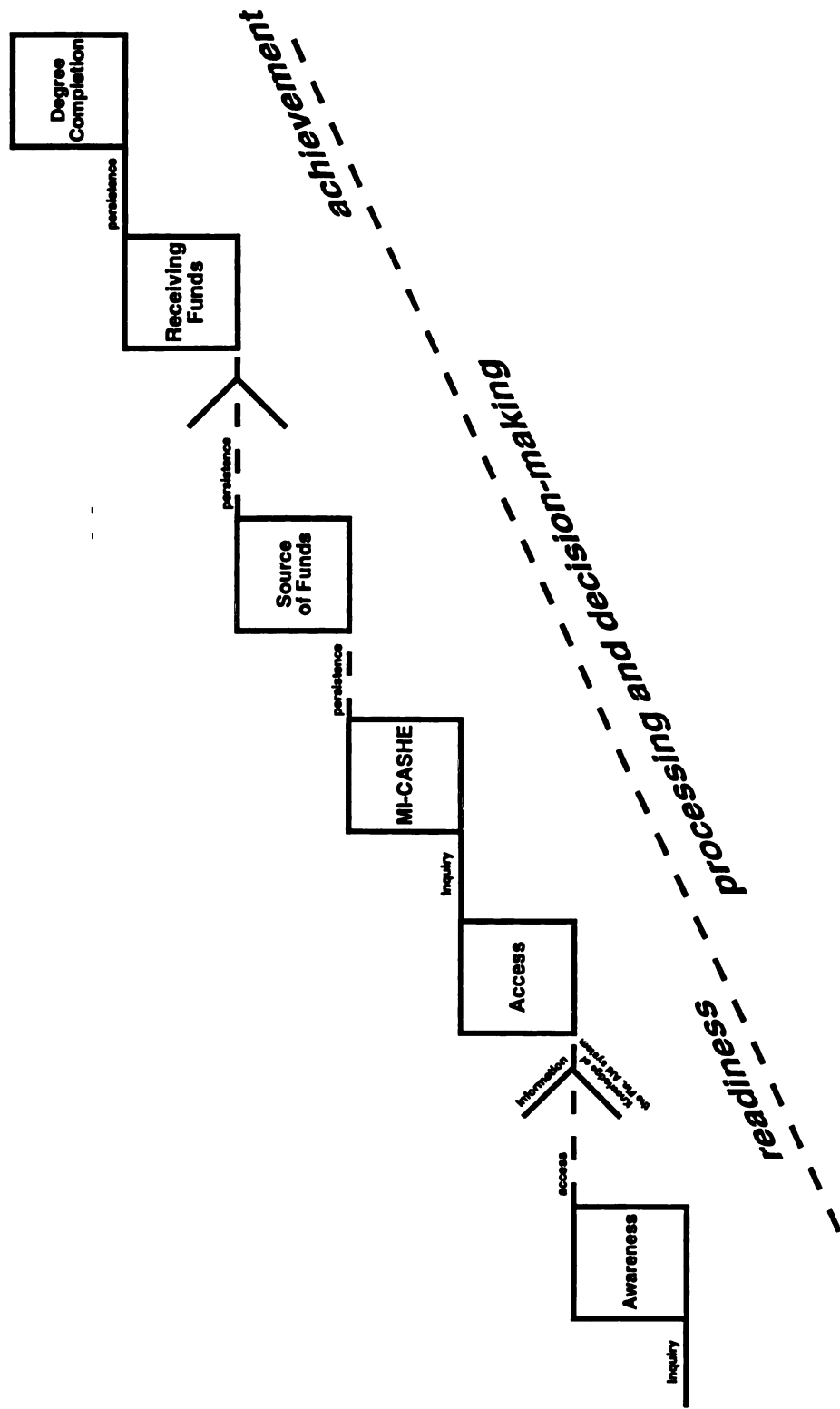


Figure 1: Access to funding sources for postsecondary education opportunities.

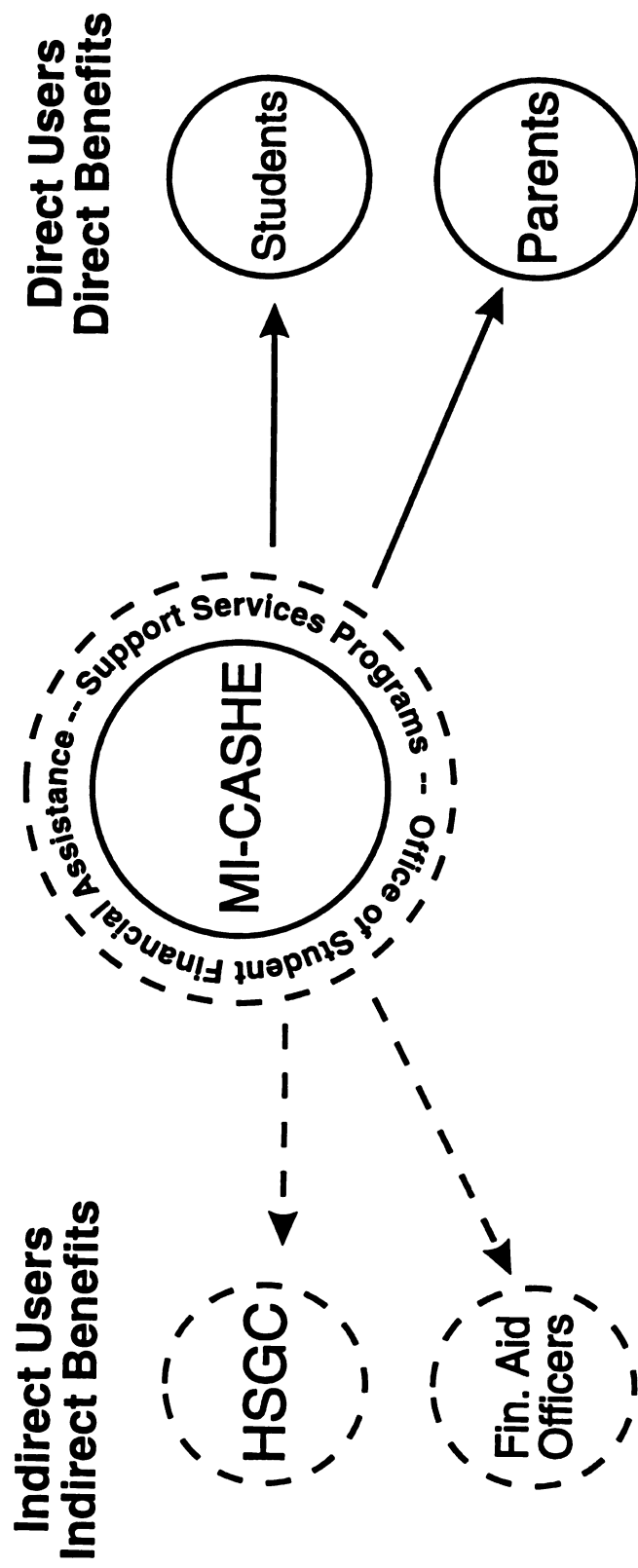


Figure 2: MI-CASHE: Who uses it? Who benefits from it? And how?

regarding traditional and alternative sources of financial aid. They might even assist students in completing the MI-CASHE application process. Potentially, they could receive indirect benefits as MI-CASHE could be considered a counseling tool for both professionals as they assist students in pursuit of postsecondary education opportunities. Both parents and students are shown as direct users. For parents, any additional source of funds results in less of a drain on their personal resources toward paying their student's educational costs.

Summary

It is important to keep in mind that the three main purposes of student aid are the following: to improve opportunities for access to higher education, to provide students with the opportunity to attend the institution of their choice, and to encourage students to persist through to degree completion (Leslie & Brinkman, 1988). The intention of this study was to determine whether MI-CASHE has an effect on persistence as examined through the perceptions of direct and indirect users regarding its effectiveness. Public policymakers have a role to play in focusing on student aid programs. Many policymakers have voted to support provisions for student aid, but debate the amount and types of funds to be made available and "whether the individual or society should pay more" (Leslie & Brinkman, 1988, p. 183). Members of the financial aid community (i.e., college and university financial aid administrators, and state and federal agents of financial assistance), parents, and students are concerned with whether policymakers are promoting equal opportunity for students to attend (access) higher education and

"thus furthering social mobility of low-income and minority groups" (Leslie & Brinkman, 1988, p. 182), along with those who have the financial means to afford a college education.

Using MI-CASHE to locate information regarding alternate funding sources is one option students can choose to assist them in their quest for funds to gain financial access to a college education. A number of issues were explored in this study. One issue is whether students who persist through the entire MI-CASHE application process are rewarded with funds; does their persistence pay off? A second issue is whether students, parents, financial aid officers, and high school counselors consider MI-CASHE an effective method to search for information regarding alternate financial aid funds, and whether the student is awarded funds. Is it worthwhile in terms of the user's time and money? And, third, to what extent could the information collected from this study, evaluating MI-CASHE, provide policymakers with further insights regarding access to higher education? Would policymakers consider such strategies as promoting legislation, tax breaks, or incentives that encourage more businesses, and so on, to sponsor scholarships and thus increase opportunities for access to higher education? A review of the literature surrounding the history of financial aid, access, choice, and persistence will provide a perspective for studying these issues.

CHAPTER II

REVIEW OF THE LITERATURE

Attaining Access to Postsecondary Education

Access to postsecondary education is not serendipitous. According to Bierlein (1993), "Americans have long considered education a top priority. Getting an education is important to getting ahead and achieving the opportunities life offers. . . . [It is] an equalizer across economic and social lines" (p. 1). Postsecondary education is only one component of the relief needed to bridge the growing gap between poor Americans and the rest of society, and it is a crucial element in the skills race (National Commission on Responsibilities for Financing Postsecondary Education, 1993).

Attaining access to a postsecondary education is very much a part of the traditional American dream. Many Americans still hold fast to their version of the dream that with access to education follows access to better jobs, higher salaries, a satisfying quality of life, status, and success.

Recent public opinion polls show that the dream of sending a child to college—once so important for many parents—is growing more elusive every year. This is largely because families have increasingly shouldered more of the burden for financing higher education as the federal commitment has eroded. (Merisotis, 1993, p. xv)

Bierlein (1993) wrote that "education continues to be the hope for America's ills" (p. 2), whereas Madrid (1991) wrote that "the principal tension in American society is the tension between the promise of America and the reality of America" (p. 6). The promise reflects one's dreams to accomplish anything one is willing to work for, whereas the reality is that barriers are increasing and thus preventing those dreams from coming true. Financial aid programs promising access to postsecondary education went into full bloom in the mid-1960s with the Higher Education Authorization Act of 1965. Reality struck as changes in presidential administrations and the partisan budget cuts that followed eroded financial aid programs and created limited access to postsecondary education. With the reauthorization of the Higher Education Act in 1992, new limits were placed on increases in various programs, one being Pell Grants. Increasingly, financially stretched state budgets contained less money for higher education. The increases or decreases in student aid programs were reflective of the political nature of whoever was in charge of current state and federal governmental administrations.

Concerns about ever-increasing college costs and decreasing funding sources were and are the two major factors affecting student access to postsecondary education. Primarily, the concerns focus on rising costs of college attendance, i.e., tuition and fees, family ability to pay, and availability of traditional financial aid funding programs, including state, federal, institutional, and private sources. Concurrent is the political issue of whether public monies are being used to benefit those in need. Fenske, Huff, and Associates (1983) stated that, "despite

the explosion of student aid during the past decade, young people from low-income families are still less than half as likely to enroll in college as their counterparts from high-income families" (p. 15).

One of the goals of providing student financial aid programs is to increase both access to postsecondary education and choice of institution. However, this goal has not entirely been achieved, as Coomes (1988) pointed out:

Federal student aid funding has not kept pace with rising costs, and state and institutional sources of funding have been unable to make up the difference. Students who rely on financial aid to meet college costs may find themselves precluded from attending the nation's independent colleges and universities. While they will still find it possible to attend lower-cost institutions, the goal of using student aid to assure choice of educational opportunities may be seriously threatened. (pp. 176-177)

This threatening situation is what Coomes (1988) referred to as a need-gap--that is, the difference between the student's calculated financial need and the student aid resources he or she receives to meet that need. Not only is the need increasing, it is outpacing inflation. This increasing need diminishes opportunities for "a growing number of students, and holds the potential to prevent significant numbers of students from attending any postsecondary institution" (Coomes, 1988, p. 176). Thus, the need gap affects students' access, choice, and equity.

Access and choice are dependent on a student's ability to pay for postsecondary education. Not to be forgotten is that the student's academic achievement has an effect on access, as well as on the choice of institution the student desires to attend. Those students who have both monies and academic qualifications have access to postsecondary education. Those students who are

lacking in one or both will not have the same opportunities for access as others who have one or both.

How does a student gain access to postsecondary education? First, the student must have knowledge of the system in order to gain access to the system. Academic standards must be met. Financial resources must be available. Once those two factors have been reconciled, it is up to the student to persist, semester to semester, until degree completion. Without the completed degree, there will not be the potential for equality across economic and social lines, as Bierlein (1993) contended. That is, educational opportunities decrease, socioeconomic class can diminish, and the opportunity for social and economic equality and improving one's quality of life becomes harder to achieve. In light of this, the promise of the American dream starts to fade.

Bearing the Cost of Higher Education

According to the fall 1992 survey of American college freshmen conducted by the Higher Education Research Institute at UCLA, concerns about financing a college education were prevalent and had risen since 1966, the first year of the survey. In 1966, 8.6% of those surveyed reported major concerns about financing their education. A similar question asked in 1992 indicated that "17.4 percent of all first-time, full-time college freshmen reported that financing their college education was a major concern. This was the largest proportion on record" (Mortenson, 1993, p. 2).

In the final report of the National Commission on Responsibilities for Financing Postsecondary Education (Making College Affordable Again, 1993), the Commission concluded:

- Paying for college now ranks as one of the most costly investments for American families, second only to buying a home;
- During the 1980s, the cost of attending college increased 126 percent, twice the rate of inflation for the decade;
- State budget cuts are causing sizable tuition increases at public institutions, increases that have outpaced those in the traditionally higher-priced private institutions. (p. xv)

In another example, the College Board (1990-91) projected the rising costs of a college education for the 1990-91 school year, based on a 6% average annual rate of inflation applied to the total expenses of college attendance. The cost for attending a four-year public college was \$4,970 and \$13,544 for attending a four-year private college. At this rate, a child born in 1991, entering college 17 years hence, can expect to pay \$58,546 for four years at a public college and \$159,546 for four years at a private college. A 15-year-old youth, projecting costs in 1990-91, attending college in 1993-94, could expect to pay \$25,895 for a public school education and \$70,567 for a private school education over four years.

Who should be expected to bear the cost of higher education? Public and private institutions alike depend on tuition, and most depend on government allocations. "Student financial aid controls the balance between the public and private sectors of higher education. For a large proportion--perhaps even a majority --of private colleges, it determines their viability" (Fenske et al., 1983, p. 13). Private

colleges depend more on tuition and fees for their existence. Some have built substantial endowments and continue to run development campaigns to fuel the endowment fire. Public institutions, too, conduct major giving campaigns or capital campaigns to enhance their financial portfolios. Families have increasingly taken on the burden of financing higher education, and it is the philosophy of the student financial aid professionals that the burden should fall on the family. State and federal government resources are to provide assistance to the major family contribution. Parents who send their children to private colleges are aware of the higher cost and know they could have chosen a less costly public institution. Because they had financial resources, they also had more options when choosing their point of access.

According to Hansen (1991),

Between 1980-81 and 1989-90, the two largest federal programs aiding undergraduates (Pell Grants and guaranteed loans) grew by roughly 85 percent, whereas cost increases in public and private four-year colleges and universities went up from 100 to 134 percent. These facts suggested that the burden of postsecondary expenses was shifting back toward families, especially students. (p. 22)

If, "as our forefathers believed, education is fundamental to the preservation of a democratic society" (Bierlein, 1993, p. 1), then how will American citizens attempt to preserve the American democratic society when access to higher education is becoming increasingly more difficult? Since 1980, less aid, in general, has been available and more loan aid than grant aid has been available. According to Gladieux (cited in Urahn, 1988), instead of making access to education a moral imperative and supporting it with grant aid, young people have been told, if you want

an education, here's a loan, pay for it yourself (Marchese, cited in Urahn, 1988). If not the young person, then who should pay?(Urahn, 1988).

Attitudes, beliefs, and values influence students' and parents' decision-making regarding how to pay for postsecondary education. Whether a student works while attending college, undertakes a loan, has familial assistance, or receives gift aid will affect the decision whether and where to go to college. Urahn (1988) wrote,

The actual aid students are offered or receive is less critical than student and family attitudes toward borrowing to finance higher education. If some students are less willing to borrow for higher education, those attitudes may put their chances of receiving a college education at increasing risk as loans become the primary source of extra-familial postsecondary support. (p. 2)

Fenske et al. (1983) stated, "Student financial aid is now the main determinant of participation rates in higher education, and higher education is the main determinant of economic status" (p. 13).

According to Urahn (1988), "although unswerving public faith in the value of higher education has been tempered in recent years, most parents, regardless of education, occupation or income, want their children to go to college" (p. 3). There exists a belief in the value of education. This belief translates into a goal to be achieved. Pfeffer (cited in Abrahamsson, 1993) postulated that

people undertake actions to achieve their goals. People act purposefully to fulfill their needs or to overcome need deficiencies. People undertake actions according to the probability that those actions will lead to some instrumentally valued outcome. And, individual action is motivated to achieve some desired outcome such as more resources, promotion or additional power. (p. 20)

Thus, if a student values or desires access to postsecondary education, then the student will undertake the necessary actions to sustain the value and satisfy the desire. However, many students will face barriers and feel thwarted in their attempt to access postsecondary education opportunities, their goals notwithstanding:

Sources of Financial Aid

The search for student financial aid continues to outpace the available sources of financial aid. Simultaneously, uncited sources stated that "\$6.6 billion in student aid remain unclaimed each year." In fact, that statement was taken out of context and used by some private computerized search services as a way to grab the public's attention, saying to them, "We'll help you claim some of that \$6.6 billion." Enticing and misleading, that elusive statement provokes confusion for those seeking aid, as well as for those administering aid. In actuality, what that often-cited \$6.6 billion amount referred to were findings from a 1982 study by the National Commission on Student Financial Assistance. The Commission found that "education benefits provided by employers for their employees are widely available, but that some \$6.6 billion of that aid had gone unused each year" (Hook, 1983, p. 20). In truth, many companies have cut back on employees' education benefits. This employer-funding source is separate from other private scholarship dollars available for students. Citing that \$6.6 billion figure, with no date attached, nor with any explanation about the unclaimed billions, has caused confusion for the general public.

For most people, financial aid connotes the traditional programs (i.e., grants, scholarships, fellowships, internships, work study, and loans). As stated earlier in this review, loans have increasingly become the most available and least favorable form of student financial aid. "Public policy makers are concerned about this trend and the possible adverse effects of rising student indebtedness on education equity and graduates' career choices" (Knapp, 1992, p. 1).

Contrary to the media display that students were becoming overburdened by loan debts are the results of a report commissioned by the Joint Committee of the Congress, in which Hansen (1992) found that there was a "paucity of data with which to assess concerns about overborrowing" (p. 23). The report also stated that "data and studies on the impact of student borrowing were few, fragmentary, and frequently out-of-date and/or contradictory. It pointed to a pressing need for better data and research on student borrowing to help separate valid from invalid concerns about high borrowing levels" (Hansen, 1992, p. 23). According to a report released in 1992 by the Congressional Budget Office, the average debt of all undergraduates who received loans in 1989-90 was \$4,900. The average debt of undergraduates at public four-year institutions was \$5,064, and the average debt of undergraduates at independent four-year institutions was \$7,722. Students attending public two-year schools had the lowest average debt (American Council on Education, 1992, p. 3). The fact that this report was undertaken demonstrates that others agree with Hansen that loan data need to be collected. The next step is to give this information to the media in hopes that it will reach policymakers and the general public.

According to the College Entrance Examination Board report, Trends in Student Aid: 1983-1993 (Gladieux, Knapp, & Merchant, 1993), the total available student aid in 1992-93 was \$34.6 billion. After adjusting for inflation, this amount was 41% higher than a decade ago and 5% higher than in 1991-92 (p. 3). During academic year 1992-93, the federal government provided 74% of available student aid. Ten years ago, the federal share was more than 80%. Institutional and other grants have grown from 13% to 20% of the total over this same period, with state grants remaining steady at 6% (p. 3). The single largest source of aid in 1992-93 was the Federal Family Education Loans Program (FFELP, formerly Guaranteed Student Loans). The FFELP group includes Stafford Loans, Supplemental Loans for Students (SLS), and Parent Loans for Undergraduate Students (PLUS). This program provided \$15 billion in aid to students, 43% of all available aid.

Whereas college costs continue to increase and federal funding is decreasing, access to higher education also is decreasing. Thus, families (parents and/or students) will continue to bear the burden of college costs, and those who are financially able are encouraged to do so (Hansen, cited in Merisotis, 1991). Will the 1990s parallel the 1950s in terms of a "talent loss" to the nation? That is, will "poor but academically talented students be unable to pursue schooling for financial reasons"? (Hansen, cited in Merisotis, 1991). In 1995, a budget resolution was presented to the Senate Labor and Human Resources Committee and the House Economic and Educational Opportunities Committee, instructing the members to cut \$10 billion from student loan funding over seven years. In response, Terry Hartle,

American Council on Education Vice-President, stated, "Every dime comes out of students' hides" (American Council on Education, 1995, p. 5). Not only have funds for gift aid (grants and scholarships) been cut, but loan programs are also on the chopping block awaiting their funding fate.

Federal Student Financial Aid Programs

From McPherson's (cited in Merisotis, 1991) perspective,

federal aid has three major purposes: (1) equalizing educational opportunities (which is the rationale for creation of most federal student aid programs, (2) making the sharing of higher education costs and benefits fairer, and (3) helping higher education institutions work better by making them financially more secure. (p. 13)

Hansen (cited in Merisotis, 1991) added a cautionary note, stating that "one consequence of the evolutionary development of federal student aid is that its goals and intended beneficiaries are murky" (p. 13). Federal student aid programs are often political in nature rather than reflecting an understanding of the issue of equity in access to higher education opportunities.

The first sizable program of federal student aid was titled the National Youth Administration (NYA, 1943-1953). This program was motivated by a noneducational policy issue. Its purpose was to provide work during the Depression, rather than to provide direct aid to institutions or students. During this period, the government expended more than \$93 million and employed 620,000 students (Brubacher & Rudy, cited in Coomes, 1988).

Probably one of the best-known sources of student financial aid was the Servicemen's Readjustment Act of 1944, more commonly known as the GI Bill. This

piece of legislation was enacted as a way to reward veterans of the Second World War and the Korean War for serving their country. It was also a way to ease the burden on a fragile economy as the returning veterans would substantially increase the number of employable men in the United States. Money was made available for college or job training, as well as for home loans to ex-GIs. The GI Bill has been compared to Social Security as the most significant social legislation in U.S. history, and is considered the first broad-based student aid legislation enacted by the federal government (Rivlin, cited in Coomes, 1988).

The GI Bill had far-reaching effects socially and economically on higher education, employment, and the housing market. Higher education was spiraling toward its heyday in the 1950s, 1960s, and 1970s, when money was available to expand educational opportunities as well as institutional physical plants. No other piece of financial aid legislation had an effect as far reaching as the GI Bill.

The 1957 launching of the Sputnik satellite spurred U.S. leaders into action to improve scientific and technical education. Thus, in 1958, Congress passed the National Defense Education Act (NDEA). The focus of the act was a student loan program for students planning teaching careers or pursuing programs in science, mathematics, or modern foreign languages (Conlan, cited in Coomes, 1988). The NDEA reemphasized the nation's interest in the quality of education at the state and local levels (King, cited in Coomes, 1988) and prompted the government to guarantee the opportunity for education (Conlan, cited in Coomes, 1988). This effort also established the precedent for making students and not institutions the primary

beneficiaries of federal education funds (Coomes, 1988). The NDEA later became known as the Perkins Loans, named for congressman Carl D. Perkins (Hansen, 1991).

In 1965 Congress enacted the Higher Education Act (HEA). Establishing the HEA was a result of increasing concern for the welfare of the underprivileged. This was in conjunction with President Lyndon Johnson's War on Poverty and broad assault on social problems (Hansen, 1991). The War on Poverty was based on the philosophy that the federal government had a responsibility to provide for the "neediest" citizens. As a result of the HEA, the Supplemental Education Opportunity Grant (SEOG) and the Guaranteed Student Loan (GSL) were created. Concomitantly, the student work-study program was transferred from the Office of Economic Opportunity to the Department of Education (Moore, cited in Coomes, 1988). The work-study program was meant to subsidize employment for financially needy college students. Middle-income students were meant to benefit from the GSL. Although they might not be the most financially needy, they might want some financial assistance to help ease the burden during their college years (Hansen, cited in Merisotis, 1991). According to Gladieux (cited in Fenske & Huff, 1983), the HEA represented the first explicit commitment to equalizing postsecondary opportunities for needy students by providing grants and other programs designed to facilitate access for the college-able poor.

Many other federal financial aid programs have been developed since those early days. One of these, the Basic Educational Opportunity Grant of 1972,

expressed the government's commitment to provide access to postsecondary opportunities for all students (Gladieux & Wolanin, cited in Coomes, 1988). The Middle Income Student Assistance Act of 1978 was meant to assist children of middle-class families. The Education Amendments of 1980 created a new loan program, the Parent Loans for Undergraduate Students (PLUS). Following the Education Amendments of 1980 were the Omnibus Budget Reconciliation Act of 1981 and the Balanced Budget and Emergency Deficit Control Act of 1985. These pieces of legislation were concerned with the increasing costs of federal student aid and looked for ways to reduce the costs. The Education Amendments of 1986 attempted to refine the aid system but did not develop new programs (Coomes, 1988).

Current (1994-95) major federal student aid programs consist of the following: Pell Grants, Supplemental Educational Opportunity Grants, Work-Study, Perkins Loans, Stafford Loans, Parent Loans for Undergraduate Students and Direct Student Loans, Paul Douglas Teacher Scholarship, and Robert C. Byrd Honors Scholarship Programs (The Student Guide, 1994-95). Additional programs include veterans' education programs, health professions programs under the Department of Health and Human Services, and the National Science Foundation Fellowships, among others.

State Student Financial Aid Programs

States also have been involved in developing and instituting student financial aid programs. They include direct state aid in the form of scholarships, student

employment programs, and loans. Since the late 1970s, states have increased their participation in the Guaranteed Student Loan (GSL) and the Parent Loans for Undergraduate Students (PLUS). Their participation takes three forms:

(1) states that function as the guarantor through existing agencies or state chartered corporations; (2) states that assign all operational responsibility to a non-profit corporation like United States Aid Funds of New York City (USAF); or (3) states that establish their own guarantee agency but contract with non-profit organizations for loan servicing. (Johnson, cited in Coomes, 1988, p. 158)

Currently, the State of Michigan offers several programs for students. They are: the Michigan Competitive Scholarship (current maximum award: \$1,200); the Michigan Tuition Grant (for those enrolling at private schools only, current maximum award: \$1,975); the Paul Douglas Teacher Scholarship (current maximum award: \$5,000); MI-LOAN (current minimum and maximum awards based on time period and fixed and variable interest rates); Michigan Campus-Based Programs, i.e., Adult Part-Time Grant, Michigan Educational Opportunity Grant, and Michigan Work-Study (campus-based programs are administered by the individual college's financial aid office); assistance through Veterans Affairs, Vocational Rehabilitation, and Tuition Incentive Program (TIP) (provides tuition and mandatory fee assistance for students of lower-income families for current and previous year); Bureau of Indian Affairs (for students who are of Native American descent); and the Carl D. Perkins Vocational Education, Single Parent/Homemaker, and Sex Equity Program (assists Michigan community college and State Board of Education-approved four-year and two-year institutions offering two-year degrees in occupational education with tuition-free occupational education and support services for single parents, single pregnant

women, displaced homemakers, and sex-equity students attending colleges and universities). Specific eligibility requirements accompany each of these.

Current Status of Both State and Federal Student Financial Aid Programs

As of the end of summer 1995 and the beginning of fall 1995, many funding changes had been proposed for both state and federal student financial aid programs. The following information was published in the MSFAA Newslines, the official publication of the Michigan Student Financial Aid Association, in August 1995 (Bob, 1995). According to that publication, Congressional staff documents reflected a \$10.4 billion savings target for student loan programs. That savings would be made up of the elimination of the in-school interest subsidy for graduate and professional students, an increase in student loan origination fees from 4% to 4.5%, the elimination of the \$10 administrative fee paid by the Department of Education to direct loan schools per loan, and elimination of the scheduled interest rate decrease that was to take effect July 1, 1988. Also assumed was the imposition of state risk-sharing obligations on direct loan schools (Bob, 1995).

The report continued by stating that the House Appropriations Subcommittee panel voted to raise the Pell Grant maximum award by \$100 to \$2,400, but also to decrease overall Pell Grant funding from \$6.1 billion for fiscal year 1995 to approximately \$5.7 billion. An article in the Chronicle of Higher Education (Burd, 1995) confirmed the Pell funding amounts and added that the increase would be paid for by reducing the total number of grants to be awarded. "University financial

aid officers estimate(d) that the reduction would eliminate at least 250,000 students from the program. Generally, a student whose family earns \$25,000 or more would no longer be eligible for a Pell Grant under this plan" (Burd, 1995, p. A33). The MSFAA report stated that campus-based programs had not been subjected to such severe cuts, with continued funding for Federal Supplemental Education Opportunity Grants (FSEOG) and the Federal Work-Study (FWS) Program recommended at fiscal year 1995 levels. The Federal Perkins Loan Program funds were in jeopardy of not receiving new funding, and the State Student Incentive Grants were facing elimination (Bob, 1995).

As of August 1995, the Paul Douglas Teacher Scholarship (PDTs), which was funded by federal dollars to the states to administer, did not receive renewed funding, so no scholarships were awarded for the 1995-96 academic year. This scholarship has been renewable, but without new funding there would be no renewals, either. However, student recipients of the PDTs were required to teach two years for every year of funding they received. The law required the states to track the recipients for up to ten years to make sure they fulfilled their teaching requirement or else reimburse the state for the funding amount. The legislature has to decide whether or how to enforce the requirement.

The federally funded Robert C. Byrd Honors Scholarship Program was slated to receive some funding. This program could be cut within the current (September 1995) rescissions bill before Congress.

Finally, the Indian Tuition Waiver Program in Michigan was slated for immediate elimination. However, the governor of Michigan agreed to allow its continuance for the 1995-96 school year. The issues at stake were that students had already been admitted to school, and they had not planned for other resources to fund their education. Michigan college and university officials were concerned about repayment as the state's practice was to make tuition reimbursements to the institutions at the end of each academic year rather than at the beginning, and they feared losing the reimbursements. (Information regarding the ITWP was obtained from the Michigan Office of Student Financial Assistance, August 1995.)

The status of student financial aid is not yet settled for the upcoming fiscal year. As the arena of student financial aid remains complex, subject to budget cuts and political bargaining, it is important to keep in touch with funding cycles and decisions. Once the budget for this fiscal year is settled, funding for student financial aid will be fixed until the following budget cycle, when the costs and benefits of higher education will be debated again.

Public Concern Over Higher Education

Approximately two years ago, in September 1993, the California Higher Education Policy Center (CHEPC) surveyed 832 California residents and 502 residents of the continental United States to gain a glimpse of the public's views on higher education. Their findings indicated public concern that higher education is becoming indispensable, yet increasingly out of reach. More than half of Californians and Americans surveyed believed that many qualified students are

currently unable to get a college education in their home state. According to the report, "there is nearly universal agreement among Americans that a college education is an important gateway to a good job. Nearly eight out of ten Americans are convinced that high school graduates should go to college because in the long run they will have better job prospects" (Immerwahr & Farkas, 1993, p. 19). The report also indicated that a majority of Americans (54%) believed that higher education needs to be overhauled; that it is becoming less available, less affordable, and more important to the future of many Americans; and that people throughout the nation think that a qualified and motivated student should not be prevented from getting a college education.

Belief in the value of postsecondary education notwithstanding, policy contributions acknowledge that a student, as the primary beneficiary of postsecondary education, should bear the primary responsibility for his or her educational expenses (Hearn & Anderson, 1989). Many people subscribe to the idea that if college graduates face debt burden, they have time to work it off. On the other hand, if their parents become saddled with loan debts, the parents will have a harder time paying them off as they face decreasing availability of funds in retirement. Many students combine working with taking out loans in order to shoulder their educational costs. As these students look to the state and federal government for additional financial assistance, many wonder what the limits should be. Many people believe that public policy initiatives such as the "federal government investing in student financial aid must continue to be the largest

initiative, promoting access, choice and equity by direct student financing of higher education" (Flint, 1992, p. 704).

What should the role of federal policy be? Ehrenberg and Murphy (1993) affirmed, "First and foremost, federal policy should aim at providing access to high quality education for all qualified students" (p. 73). Second, allowing tuition increases at public institutions assists in reducing state subsidies while providing institutional resources for need-based grant aid. The result of declining state funding is that public institutions have raised tuition to make up for a loss in revenues to meet the ever-increasing operational costs, and it is assumed that students and families will find the resources to pay the increasing share of the cost of higher education.

Difficulties Determining the Effects of Student Aid

"Determining the actual effects of student aid is a formidable task," wrote Leslie and Brinkman (1988, p. 136). Researchers have cited data-collection problems, complexities of human behavior, and the difficulties of isolating the effects of student aid from many other influences, as well as the difficulties encountered when deciphering the student financial aid system, programs, and policies.

Title IV of the Higher Education Act (HEA) of 1965 authorized federal student aid programs intended to promote equal educational opportunity. Since that time, doubts have been raised about the effectiveness of student aid (Hansen, cited in St. John, 1992). Study results have varied. Studies that used the National Longitudinal Study of the High School Class of 1972 (NSL-72) (e.g., Jackson, cited in St. John,

1992; Manski & Wise, cited in St. John, 1992), which were considered to have appropriate statistical controls, consistently found that student aid had a positive effect on attendance (Leslie & Brinkman, 1988; St. John, Byce, & Norris, cited in St. John, 1992).

Pascarella and Terenzini (1991) reviewed the literature on receiving or not receiving financial aid and its potential effect on persistence and attaining a bachelor's degree, and concluded that the results were mixed. They reported that some types of aid may be more beneficial than others. Pascarella and Terenzini (1991) cited Murdock (1988) for conducting further quantitative synthesis of the influence of various types of financial aid on persistence. They wrote,

Murdock compared each individual form of financial aid (grants, loans, scholarships, and work-study programs) against the combined effect of all others. The only consistently significant effect size was for scholarships (.14 of a standard deviation), indicating that scholarships were significantly (if only modestly) more effective than a composite of other forms of aid in promoting persistence. (p. 406)

Astin (cited in Pascarella & Terenzini, 1991), among others, suggested that scholarships and grants had a more positive effect on persistence than did loans, even when other variables were taken into account.

The results of studies on the effect of financial aid on persistence are confusing because of the mixed results of the studies. For example, Feters (cited in Ramist, 1981) analyzed the National Longitudinal Study data from 1972 using a log-linear model and concluded that "financial aid was a significant variable in relation to withdrawal from the four-year college, particularly for students with low income and high aspirations." Feters, along with Peng (cited in Ramist, 1981),

reviewed the same data using a multiple regression model. They concluded that "neither scholarships nor loans have a significant relationship to college withdrawal in either the four-year or two-year institutions" (p. 15). Astin (cited in Ramist, 1981) found conflicting results in his studies of the effects of grants and scholarships on persistence. He first found that receiving grants or scholarships increased chances of persistence. However, in 1975, Astin determined that "they had very little effect" (p. 15).

As Astin (cited in Ramist, 1981) continued his studies, he also found that, for men, the effect of loans was actually negative; "a freshman male increases his freshman year dropout rate by six percentage points by receiving a loan" (p. 15).

Regarding federal work-study, Astin concluded that work-study programs

enhance persistence, particularly among blacks and students from middle-income families; personal savings are not significantly related to persistence; GI benefits had a negative impact on persistence; ROTC benefits had a very positive effect on persistence; and most financial aid packages appear(ed) to have a negative effect on persistence but that either a work-study opportunity or a grant would be superior to both. (Ramist, 1981, pp. 15-16)

The aforementioned studies regarding the effects of student financial aid on persistence are the best known and most quoted. In 1989, Murdock conducted a meta-analysis of those studies addressing the primary research question: "Does financial aid promote student persistence in higher education?" (p. 4). The study revealed the following findings regarding the effect of financial aid:

1. Assuming that financial aid is targeted on the lower-income student, financial aid is achieving the objective of equal educational opportunity by enabling the lower-income student to persist at a level almost equal to that of middle- and upper-income students.

2. Financial aid does promote persistence among minority groups, but minority groups continue to persist at lower rates than nonminority recipients.
3. The dollar amount of financial aid has a significantly positive effect on student persistence.
4. Financial aid has a stronger effect on persistence of two-year students than four-year students. One factor that may account for this finding is the larger proportion of minority and low SES students attending two-year colleges.
5. Financial aid appears to have a stronger effect on persistence during the latter years of college than on the freshman year. Persistence literature consistently reports that the highest rate of attrition occurs in the freshman year.
6. Financial aid appears to have a stronger effect on persistence of private institution students than public institution students.
7. The meta-analysis showed that studies which included part-time students have a lower average effect size than studies that measured only full-time student persistence. This finding implies that financial aid has a greater effect on full-time students than on part-time students. Of course, part-time students are considerably less likely to be eligible for aid. Further, they receive small aid awards.
8. When comparing different forms of financial aid, grants, scholarships, and the grant and loan combination have a greater positive effect than do loans. However, the study results on persistence are confounded by the influence of dollar amount and the lack of control for academic ability. (pp. 10-11)

Financial aid first affects access to higher education. Once access is gained, financial aid then has the ability to affect persistence, and persistence is vital to retention and degree completion. If higher education is intended to improve student retention efforts, then the effect of financial aid cannot be forgotten. It has been shown that financial aid can be an important equalizer for access at the entry phase, but as the amount and availability of aid decreases throughout the remaining years

of undergraduate degree work, persistence and eventually retention can decrease. Therefore, to promote student persistence, retention efforts must be kept in mind along with the availability of financial aid for students, not just for recruiting entering freshmen but for students throughout their college careers.

Proposing a New Model for Determining Financial Aid

In the early 1990s, college and university executive administrators began debating the implementation of a new model for determining student aid. The high tuition/high financial aid model has been suggested as a replacement for the current low-tuition model, which is seemingly out of sync with today's social and economic conditions and "has become incompatible with today's realities of providing student affordability and maintaining institutional quality" (Wallace, 1993, p. 59). The model proposes that affluent students subsidize middle- and low-income students. Tuition at public institutions would be raised to approximate the actual cost of instruction, and tuition paid by high-income students would be used to subsidize tuition paid by low-income students. According to Wallace (1993), President of Illinois State University,

The impact in many states of regressive state tax structures results in high-income families having access to the highest quality higher education provided in the state at tuition rates far below full cost, subsidized by low-income families and non-users of higher education. (p. 58)

Opponents have argued that Wallace's proposed policy would have disastrous consequences for public higher education. In addition, opponents have stated that this policy would not increase access but would force low-income

students to attend low-tuition institutions, creating a system of forced choice. Wallace (1993) contended that, in order to achieve equitable access and maintain choice, fiscal policies must be changed. He stated that "the policy objective should be to enable all students, regardless of family income, the choice to attend a four-year university full-time without excessive part-time employment or excessive student debt" (p. 60).

Another potential effect of this model is that high-income families could be driven away from public institutions. If the price of tuition is increased to approximate the actual cost of instruction, there would be less difference between the cost of public and private instruction. Those who could afford the price differential, but who would otherwise have attended a public college or university, might instead attend a private institution and, therefore, still maintain their options for access and choice.

Wallace (1993) charged that public higher education is experiencing serious financial concerns and that legislatures have not been responsive in dealing with those concerns. "The failure of state legislatures to provide a large enough subsidy to make public higher education affordable to all has irreversibly doomed the low-tuition philosophy" (p. 60). And the fact remains that insufficient sources of revenue exist and encourage revisiting the "high tuition/high aid" strategy. The containment of operating costs and organizational realignment remain at the forefront for the attention of institutional leaders and planners.

In "Making College Affordable Again," the National Commission on Responsibilities for Financing Postsecondary Education (1993) recognized that "the most productive step the federal government can take in strengthening the postsecondary education financing partnership is to lead by example" (p. xvi). The Commission affirmed that the federal government must take the responsibility to build the foundation for "a new national compact that will improve the affordability of higher education for all Americans" (p. xvi). In this compact, the "federal government will recapture the national leadership it once held in this area" (p. xvi).

Secondary Approach: Searching for Alternative Sources of Aid

MI-CASHE, the focus of this case study, does not fit into any of the traditional programs debated by state or federal policymakers. Rather, it is an information source for alternate student financial aid and thus represents a very small portion of the financial aid picture. Therefore, it does not affect the issues of access, choice, and equity as the other traditional types of financial aid do. Due to advances in technology, the existence of a national database such as MI-CASHE seems to be a natural outcome of the search for alternative methods of gathering financial aid information. A service such as MI-CASHE has appeal for students, parents, high school counselors, and financial aid officers as it is a more time-efficient way to continue searching for funds.

Gaining Access to Financial Aid Sources

The issue of how to gain access to private funds is not new. Gaining access to the information is preliminary to gaining access to the system and to accessing the funding sources. Before the use of technology, financial aid directories as compiled sources had been available for more than 20 years. The information is subdivided to narrow the focus of the student's search and make it easier to locate funding sources. For example, there are directories devoting sources to women, minorities, graduate fellowships, or to a specific academic subject.

Increased technology allows the same and/or similar information found in the directories to be available in database forms. MI-CASHE, or any computerized financial aid resource locator system, is a way to access the sources more quickly. The program matches the user's background characteristics with the funding source's eligibility criteria, saving the user time searching through a written directory. Presuming the information is updated regularly, MI-CASHE claims to offer a list of sources that would otherwise be difficult for the general public to access.

It is this difficulty in locating private sources of scholarship aid that causes concern for parents, students, high school counselors, and financial aid administrators. Locating sources of private aid is not only difficult but complex and becomes a barrier to accessing higher education opportunities, especially for those who are considered at-risk students (U.S. Congress, 1991). The report of the Advisory Committee on Student Financial Assistance (U.S. Congress, 1991) stated that student aid programs were not sufficient to ensure access, specifically equitable

access, to postsecondary education opportunities. This claim notwithstanding, in 1993 the National Commission on Responsibilities for Financing Postsecondary Education stated that, even though increased college attendance costs caused parents and students serious doubts regarding the affordability of a college education, "a variety of indicators show participation in postsecondary education at an all-time high" (p. 54). How is the contradiction explained? Although student attendance might be at an all-time high, many students are not attending their college of choice but rather the one they can afford. Another issue to consider is the dual economic recession and high unemployment rate of the recent past (and the present, in some regions of the nation). When the job market tightens, many unemployed go to school. Many students must finance their education with loans, and upon completion of their education, face a huge debt burden. For those of modest and low incomes, this process of accessing and affording higher education is a vicious cycle that includes finding funds to stay in school, completing a degree, and earning wages not only to live but to pay off student loans. At this point, having exhausted other sources, the student might consider using a scholarship search service in hopes of locating potential scholarship dollars.

Other Financial Aid Search Services

Scholarship search services are not a new phenomenon, but during the past decade, numerous scholarship search service businesses have sprung up throughout the nation. Promising "dollars for scholars," these businesses tend to guarantee that applicants will receive awards. Charging anywhere from \$15 to \$300,

search services offer to assist the student in completing the application process, and many guarantee the student will receive either scholarship dollars or some amount of refund from the company.

In 1992, the Wisconsin Attorney General's Office, in conjunction with the University of Wisconsin-Madison financial aid office, sought to close down scholarship search services that seemed to be scam operations. The closing of search services was discussed in a telephone interview with John Selbo, Director of Financial Aid at the University of Wisconsin-Madison (telephone interview, May 15, 1995). Selbo stated that his office had received numerous calls complaining about search service scams. Complainants reported they had not received scholarships, and when they tried to contact the company, the number was no longer in service. He enlisted the help of the Wisconsin Attorney General's Office, which in turn was able to obtain refunds for 300 students. Since that time, Selbo stated, his office had received few calls complaining about search services. "We've sent out consumer alerts and press releases to newsletters for high school counselors. Our goal all along was for the counselors to become more consumer conscious. We feel successful about it." Certainly, not all search services are scam operations, but all potential users need to be consumer conscious.

Search services often bear names that offer hope, e.g., Student Fund Finding Service, Muskegon, MI; Tuition Resources, Williamston, MI; DECO Consulting, Sunrise, FL; Scholarship Opportunity Services, Sparta, MI; Precious Resources, Wyandotte, MI; American College Assistance Service—Cash for College, Seattle,

WA; and Cambridge Educational--Dollars for Scholars, Charleston, WV. A review of their advertising materials did not provide information on the number of students who actually were awarded funds. Some of the services did not list an address, only a toll-free telephone number. Information regarding search services can be found on college or university campuses, usually tacked to bulletin boards with tear-off cards for students to take with them, or in advertisements. The companies offer to send information right to students' homes and contact schools for them. Financial aid officers and high school counselors reported being contacted by search service representatives hoping to gain an endorsement from the school to help promote their business. Parents sometimes contact high school counselors and financial aid officers regarding the credibility or legitimacy of search services. Whereas some counselors respond by encouraging parents to question any guarantees of funds or money-back advertisements, and to check with the Better Business Bureau or the state Attorney General's Office on Consumer Protection to find out whether any complaints have been made against the company, others are more openly skeptical and discourage the use of such services, especially when giving a credit card number over the telephone. Unfortunately, there are sad stories of people giving their credit card number to pay for the services up-front and not receiving anything in return, only to find out the telephone number has been disconnected and the company no longer is in business.

As was described previously, many search services have been ordered to close down their businesses due to fraudulent claims guaranteeing funds for college.

An article in the Chronicle of Higher Education referred to attorneys general "scrambling to keep up with the complaints that have been pouring into their offices about scholarship companies" (Collison, 1992, p. A29). Agencies were promising to

find anxious students and parents thousands of dollars in "unclaimed" scholarship money for fees ranging from \$45 to \$200. Usually respondents end up with little more than a list of financial aid programs and scholarships. In some states, officials have already won judgments against companies. (p. A30)

In the same article, it was reported that telemarketing companies were getting in the arena and were guaranteeing students up to \$5,000 in scholarships. All the students had to do was call a 900 number or charge the fees for the listings to a credit card. Some students have money for this, but many do not. An opponent of these services, John G. Bannister, director of financial aid at the University of South Carolina, expressed his opinion: "Too many of these bogus companies are preying on kids from low-income families who would have gotten Pell Grants and other financial assistance anyway" (Collison, 1992, p. A30).

Surveying the User Population

The concerns directed toward scholarship search services most often pertain to the cost for the service and the benefits to the user (i.e., does a user actually receive any awards)? The latter concern is difficult to assess as, in most cases, student users do not report back to the search service whether or not they received any awards. Tracking this information has been haphazard at best and primarily anecdotal in nature. Some of the colleges or universities that offer a search service

to their students have issued surveys to their student users in an attempt to learn what percentage of users received awards, in order to determine whether it was worthwhile for them to offer the service. Sangamon State University, Appalachian State University, and the University of South Carolina surveyed their student users. Provided in the following pages are the results of the surveys. They serve as examples of what some institutions have done to evaluate their use of a computerized scholarship search service.

Illinois Statewide Survey of Parent(s)' and College-Bound Students' Perceptions of Using a Computerized Financial Aid Search Service

During April and May 1994, Sangamon State University in Springfield, Illinois, on behalf of the Illinois Student Assistance Commission, mailed a survey to 1,800 college-bound students and their parents throughout the state of Illinois as one way to assess the need for an Educational Funding Clearinghouse regarding scholarships, grants, loans, and other financial aid-related topics. They received 549 responses representing about 30% of all individuals in the original sample.

The findings indicated that about 10% of parents and students surveyed said they had used a private search company when they were looking for financial assistance. Slightly under one-tenth (9%) reported receiving aid as a result of using a private search company. Three-quarters (78%) of the respondents indicated they would not use the same private source again. Just over one-tenth (11%) indicated they would use the same source, and 9% were not sure whether they would use the same source again.

The highest amount a respondent paid for using a private search service was \$4,000, but some paid nothing. The median amount paid was \$45.

According to the Illinois Student Assistance Commission, the most significant findings of the study were that 91% of the people using a private search company did not receive any assistance, and 78% of the people using a private search company would not use the same source again. However, users did not indicate they would never use any search service again.

The Illinois Student Assistance Commission's interest in search services was that of including a service, or information about accessing such services, in a statewide clearinghouse of student financial assistance. The commission concluded that, if determined to be reputable, search services can provide alternative sources of financial assistance information and would then be an appropriate inclusion in a clearinghouse.

Appalachian State University Search Service Study

In October 1992, Appalachian State University (ASU) in Boone, North Carolina, began offering START, a scholarship search service, to current and prospective students. Information regarding the search service's availability was mailed to prospective students. Currently enrolled students also were eligible to use the search service, which was offered free of charge.

One year later, in October 1993, ASU mailed a survey to 1,000 students who had used the search service. They received responses from 256 students (25.6%). Results are as follows.

A majority (76.7%) of the respondents indicated that they had applied for a scholarship listed in the search report. Of the 76.7%, 40.4% reported having been awarded an ASU scholarship that was listed in the search report, and 14.4% reported that they had been awarded a scholarship listed in their search report by a sponsor other than ASU. Eighty percent of those who used the service reported being either satisfied or very satisfied, and 20% of the users reported being either dissatisfied or very dissatisfied. The majority of the respondents (60.5%) reported that using the service did not affect their decision to attend ASU; 26.2% reported it was a minor reason, and 13.3% reported it was a major reason. Finally, the majority of those surveyed (90.2%) indicated that ASU should continue to offer the search service, 9% were unsure, and less than 1% thought it should be discontinued.

The primary reason ASU offered the scholarship search service was to help prospective and currently enrolled students locate additional information about financial assistance sources beyond that offered by the university. Second, they hoped that the search service would help attract prospective students to the institution. However, they did not find a relationship existing between the availability of the search service and a student's decision to enroll. They concluded that further research needed to be conducted to determine whether a scholarship search service had any effect on a student's decision to enroll at a particular institution or whether other factors (which they did not control for in this study) were important in the decision-making process.

The University of South Carolina Study

During the early 1990s, the University of South Carolina (USC) began looking into the idea of offering a computerized scholarship search service to incoming USC freshmen. At that time they had entered into a short-term contract with a search service and decided to run a pilot program before making the service available to students. The purposes of the USC study were (a) to provide students with a list of possible financial aid sources, (b) to gain a realistic idea of whether these students met the qualifications to be competitive for the scholarships, (c) to analyze the cost of implementing the service, and (d) to qualitatively evaluate the search service software package.

Upon reviewing the findings of the pilot program, USC decided not to offer the search service. The study found a low response rate from scholarship sponsors. For example, requests for applications were mailed to 12 sponsors, and only four responded within six months. USC assumed that approximately 7,500 students would use the service each year and that the program would cost approximately \$18,000 to implement. After considering the cost and quality of the searches, the USC Office of Student Financial Aid and Scholarships could not justify offering a scholarship matching service. The USC researcher concluded that although these findings may not be surprising, and even though USC decided not to offer the service, it behooved financial aid officers to evaluate private sources of financial aid information that could potentially assist students in their search for scholarship funds (Bennett, 1994).

What Are the Information Sources of Scholarship Search Services?

Many private scholarship service companies exist. Some are franchisees of a larger company. However, there is a question about how many separate national databases of scholarship information exist. Although difficult to determine, it appears there may be three or four main databases. Whoever does the research for the national databases relies on their own staff and a clipping service, which most likely subscribes to thousands of news services throughout the nation. The information to which they have access is the same information to which a private citizen can gain access; however, the companies have the advantage of technology.

Anyone can go to a large city library or university library and spend hours pouring over the pages of student financial aid directories. Reading through scholarship and grant listings is a tedious and time-consuming process. Technology allows this information to be loaded into a database and accessed with ease. With the exception of some large public libraries where a search service is offered free, once technology is involved, there often is a cost to the user. Now the user can choose between his or her time in the library, contracting with a search service, or both, because the sources found in the library are not identical to what is found in a search service database. It is important for the student user to realize that a search service is an alternative method and not considered the first step in the financial aid process. It is always recommended that a student contact the financial aid office at a college or university he or she is interested in attending when beginning the search for funds for postsecondary education.

The CASHE Program

One search company that stands by its product and service and does not offer guarantees is CASHE—College Aid Sources for Higher Education—a 14-year-old proprietary financial aid resource system. It was developed by National College Services, Ltd. (NCSL), headed by Dr. Herm Davis, President. This collection of financial aid information grew out of the perceived need to have a central library of information to assist students as they looked for ways to fund their college education. CASHE is described as a sophisticated, yet user-friendly, financial aid and scholarship retrieval system. Students interested in locating sources beyond the state and federal programs can search for sources of funds from a database of an estimated 4,100 sources, 14,000 resources, and 200,000 resource distributions as defined below:

Source: The agency or institution that sponsors the funds.

Resource: These are the different types of resource distributions or funding titles that a source sponsors. For example, The Business and Professional Women's Club (B.P.W.) (the source) sponsors five (5) scholarships for women returning to college, another scholarship for mature women majoring in engineering and another for women majoring in accounting. The various awards (resources) would account for three (3) resources sponsored by one source.

Resource Distribution: These are the number of awards that are included in each resource. For example, the B.P.W. (source) sponsors three (3) scholarships (resources), and there are five (5) (resource distributions) for mature women returning to college.

These resources include leads on 13,911 scholarships, 713 fellowships, 318 loans, 83 internships, and 95 work cooperative programs. The database allows for the discovery of aid for both undergraduate and graduate assistance.

The quality of the information in the CASHE program is the result of an intense, systematic annual verification and updating process. NCSL makes a profit by leasing the CASHE database of scholarship information sources to private business owners, public institutions, or anyone who can afford to pay for it. NCSL's lease contract with the lessee requires NCSL to agree to verify and update its sources on a regular basis. The cost to lease the CASHE system has been based on several factors to make the system affordable for all institutions. It is scaled according to the size of the institution and whether or not they charge the student (NCSL's promotional materials, 1992). According to Davis (cited in Collison, 1992), "Colleges pay \$2,200 to \$5,000 a year for CASHE. Public school districts typically pay a lower group rate of \$300 to \$600 for each school that gets the service" (p. A30).

It is the custom of most schools to offer the services free or to charge a modest fee to cover the cost of computer time to gain access to a database. However, the fee agreed to in the lease contract between NCSL and the Michigan Higher Education Assistance Authority/Loan Authority-Office of Student Financial Assistance (MHEAA/LA-OSFA) was much higher than what a college would typically pay as the MHEAA/LA-OSFA's program had the potential to serve many more users than an individual school.

NCSL's (1992) marketing materials provided the following rationale regarding why an institution would use a financial aid resource system:

- It can be a valuable resource tool if the institution and students make full use of its potential.
- It is an excellent service for high school counselors to make available in conjunction with the college selection and admissions process.
- Federal aid is limited as is aid from colleges, and many times the aid available influences the high school senior's college choice.
- Colleges or universities can use the system as a recruitment or retention tool by mailing the information to prospective students and making the system available to current students.
- Some universities charge for use of the system, while others make it available free of charge. Charging a fee mainly places a value on the profile which motivates the student to follow up and be persistent. It also helps the institution defray the cost to lease the system.
- It can streamline the high school and college counselor's awesome task of providing students with the most up-to-date financial aid information. The public relations that comes as a result enhances the counselor's and institution's reputation.

NCSL-CASHE reportedly subscribes to a list of compliances or criteria for evaluating the credibility of a professional database that was recommended by the National Association of Financial Aid Administrators. The database credibility criteria include: full time staff; permanent address, not operated out of one's residence; provides "800" number; has regular office hours (8-5); allows for visitation to the processing center; provides a refund policy; verifies data annually; produces its own database; has trained professional staff; provides letters of reference; provides professional prepared materials; does not rely on a telephone answering service;

sends staff to professional meetings; does not guarantee money; and does not use misleading statistical inference.

NCSL-CASHE has existed for more than 15 years. Thus far, it has lived up to the criteria for credibility. No studies or data were found to the contrary.

Summary of the Literature Review

The preceding information spoke to the evolution, history, and nature of financial aid, particularly need-based aid, and was meant to illustrate why and how student financial aid was developed, as well as the complexities of the topic. The main purpose of financial aid is, and was, to provide increased opportunities for access to postsecondary education by eliminating financial concerns that could hinder individuals from entering college, unnecessarily limiting students' choice or institution, or impeding students in their academic progress toward degree completion (Leslie & Brinkman, 1988). Policymakers debate the issues of whether or not to continue funding financial aid programs, which programs to fund, and how much money to allocate toward them.

The following points emerged from the literature review and provide the setting for the study:

1. Gaining access to higher education opportunities requires gaining access to funding sources. The question is how to gain access.
2. The cost of attending higher education continues to rise. Who should bear the greater share of the burden--the individual and/or families, or the government via taxpayers?

3. Reviewing the history of financial aid provides background for understanding whether scholarship search services have a place in the overall picture of financial aid funding sources.

4. A variety of scholarship search services are available to students and their families.

The aforementioned points relate to securing the funds that enable access to higher education. Funding sources have decreased, and costs of attendance have risen. Students and their families are looking for alternative sources of financial aid. This researcher examined one type of alternative financial aid information source--MI-CASHE (Michigan-College Aid Sources for Higher Education)--and its perceived effectiveness in terms of costs and benefits to the user.

CHAPTER III

MI-CASHE AS A CASE STUDY

For the purposes of this study, the MI-CASHE program was reviewed as a case study. The case study method was chosen because MI-CASHE was newly offered by the Office of Student Financial Assistance and because of the type of data that needed to be collected in order to evaluate its effectiveness. The evaluation methods, or data-collection methods, included a mailed questionnaire and telephone interviews. Further, the case study method was chosen based on Yin's (1989) definition, which is as follows: "A case study is an empirical inquiry that . . . investigates a contemporary phenomenon within its real-life context; when the boundaries between phenomenon and context are not clearly evident; and in which multiple sources of evidence are used" (p. 23). In this case the researcher studied whether MI-CASHE was effective as a locator of sources of nonstate and nonfederal student financial aid. In addition, the researcher considered whether MI-CASHE was effective in terms of costs and benefits to the user, and whether it was worth the student user's time and money to use MI-CASHE. Also considered was what, if any, effect could a database of private sources of student financial aid have on public policy issues surrounding funds for student financial aid programs?

Yin (1989) provided a definition of a single-case study method that was appropriate for studying the perceived effectiveness of MI-CASHE. He offered three rationales for using a single-case study method. One rationale for a single-case is when it represents the critical case in testing a well-formulated theory (p. 47). A second rationale is where the case represents an extreme or unique case (p. 47). A third rationale for a single-case study is the revelatory case (p. 48). For the purposes of this study, the revelatory case most closely provided the rationale for pursuing a case study method. Yin described the revelatory case study as one in which "the investigator has access to a situation previously inaccessible to scientific study. The case study is therefore worth conducting because the descriptive information alone will be revelatory" (p. 49). Yin added that there are other situations in which a single-case study method is appropriate. However, a potential vulnerability exists in that a case may later turn out not to be the case it was thought to be at the outset. Careful investigation of the potential case is required to minimize the chances of misrepresentation and to maximize the access needed to collect the case study evidence.

Isaac and Michael (1981) cited two advantages of using the case study method. One advantage is that case studies can provide useful background information from which to plan further investigations. Case studies can be very intensive and can "bring to light the important variables, processes and interactions that deserve more extensive attention" (p. 48). The second advantage is that "case

study data provide useful anecdotes or examples to illustrate more generalized statistical findings" (p. 48).

The reasons for developing this project as a case study are based on Yin's (1989) and Isaac and Michael's (1981) work describing the use of the case study method. It was worth studying the costs and benefits of MI-CASHE for the users and the Michigan Higher Education Assistance Authority/Loan Authority (MHEAA/LA) because "the descriptive information alone will be revelatory" (Yin, 1989). Because this was the first evaluation of MI-CASHE for the MHEAA/LA, there was considerable information to be revealed regarding the initial effect of the program for both the direct and indirect users. In addition to learning about user satisfaction and costs and benefits of using and operating the MI-CASHE program, the results provided the basis for future evaluations.

Design of the Study

Conducting this single-case study required using both quantitative and qualitative methods. The quantitative method included sending a survey to a sample of those who were direct users of the MI-CASHE program. The group of direct users was made up of students, both undergraduate and graduate, who used the program during the first five months of program operation. The intention of the survey was to assess MI-CASHE users' satisfaction and to find out whether they found it to be an effective method of gaining access to information regarding alternative postsecondary education funding sources and whether it was worth their time as related to costs and benefits of using the program. The qualitative portion of the

study was carried out by conducting individual interviews with a sample of people who were designated as indirect users of MI-CASHE (parents of student users, high school counselors, and college and university financial aid officers), as well as follow-up interviews conducted with direct users (students) who used MI-CASHE. The purpose of the interviews was to find out whether those who were indirectly involved with using MI-CASHE found it to be worthwhile in terms of the costs and benefits of gaining access to information about alternative postsecondary education funding sources. The interviews with the direct users, students, followed up on comments they wrote on the open-ended items on the mailed questionnaires.

User satisfaction and the costs and benefits of using MI-CASHE were studied by issuing a survey instrument mailed to a group of applicants (students) who used the service during the first five months of MI-CASHE operations, i.e., November and December 1993, and January, February, and March 1994. There were approximately 2,800 students who used MI-CASHE during that time. The subjects selected from the group were chosen because they used MI-CASHE in the initial program operation stages, and the Support Services unit was seeking information relative to user satisfaction during the early development of the program.

The qualitative piece consisted of individual telephone interviews with parents of student users, high school counselors, college and university financial aid officers, and student users. The purpose of the interviews was to gather and analyze the perceptions of the group members regarding whether the MI-CASHE intervention

was an effective means of locating information regarding financial aid resources and whether it was a beneficial use of public monies.

Methodology

Subjects

Direct users of MI-CASHE. The first group of subjects involved in the study were "direct users," or those students who used the MI-CASHE computerized financial aid resource locator program sometime during the first five months of operation, i.e., November 1, 1993, through March 31, 1994. During this time frame, about 2,800 students, mainly from the state of Michigan, used the MI-CASHE program. A statistical random sample of 300 student respondents was required for the study. Such a sample would achieve an error bound of 0.25 at a 95% confidence level. The student demographic characteristics of gender and race were used as the primary stratifying variables. Surveys were sent to a sample of approximately 800 students selected randomly from the 2,800 users. Assuming a minimum return rate of 30%, it was expected that the resulting sample size for the study would be approximately 300. After initial surveying, two follow-up efforts were made to increase responses.

The researcher also conducted follow-up telephone interviews with ten student users in order to probe further the users' perceptions of the effectiveness of MI-CASHE and whether they believed it was worth their time and money to use MI-CASHE. The ten students participating in the telephone interviews were selected in one of two ways. Using a random number process, the researcher selected five

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of the students from the pool of applicants who did not receive a mailed questionnaire. The remaining five students were selected from the pool of questionnaire respondents who wrote extensive comments on their questionnaires. All of the students were contacted by telephone in order to explain the study and request their participation. The rationale for using this population of subjects was to support the program evaluation and user satisfaction inquiry being sponsored by the MHEAA/LA. Conducting research on MI-CASHE was approved by the MHEAA/LA and agreed on as a mutually beneficial project for MHEAA/LA and the researcher.

Indirect users of MI-CASHE. The second group of subjects who participated in the study were those "indirect users" of MI-CASHE—that is, parents of students who used MI-CASHE, high school counselors, and college and university financial aid officers who could have assisted students in using MI-CASHE. Each group consisted of ten members. The selection process differed for each group. Parents of student users were selected using a random number process from the pool of student users who did not receive a questionnaire. The high school counselors were selected using the following criteria: (a) the geographic location of their school in the state, (b) the number of students attending the high school, and (c) the racial diversity of students attending the school. College and university financial aid officers were selected using the following criteria: (a) the type of institution, to ensure representation from each of the four types: community college, four-year public, four-year independent, and two-year independent; and (b) the geographic location of the institution in the state, ensuring that all regions were represented.

Members of all three groups received a letter introducing the study, followed by a telephone call requesting their participation; if confirmed, an interview was scheduled. Each interview lasted approximately 20 minutes. A standardized interview protocol was used with each group of interviewees.

Instrumentation

When the students first applied to the MI-CASHE program, they completed an application, which provided specific background information that was used in the matching process. The items included: name, address and telephone number, age, birth date, racial designation, heritage, marital status, religious preference, handicap, citizenship, high school attended, grade point average, college entrance exam scores (some reported SAT scores, but the majority reported ACT scores), academic interests, career objectives, and colleges and universities the student was interested in attending. In addition, there were items pertaining to the parents of the student. The items included: one or both parents living or deceased, veteran status, disabled in action, killed in action, handicap, employer, and activities or organizations.

To obtain student information about progress these students had made in using MI-CASHE, a questionnaire was designed. The questionnaire was mailed to the students, the direct users of MI-CASHE, who were selected into the sample. Using this instrument, respondents were asked to indicate, through a series of questions, the extent to which they followed through (which defined "persistence" in this study) on the application process. For instance, did the user request application materials from the match list of sources he or she received? If so, did the user

return the completed applications to the sponsoring agency? Did the user receive an award(s)? If yes, how many awards did the user receive, and what was the total amount of the award(s)?

Second, the questionnaire asked whether or not the user was satisfied with the MI-CASHE program. A five-point Likert-type scale was developed to answer questions referring to user satisfaction. In addition, the questionnaire allowed for open-ended responses to questions regarding user satisfaction.

As noted previously, follow-up telephone interviews were conducted with ten students in order to probe more fully the effectiveness of using MI-CASHE. Questions explored further in the interviews concerned whether the students were satisfied with their MI-CASHE match list, whether they persisted through the entire MI-CASHE application process, and their perceptions of the effectiveness and worthwhileness of using the search service. A copy of the questionnaire is included in Appendix D.

Individual telephone interviews were conducted with a sample of indirect users of MI-CASHE—parents of student users, high school counselors, and financial aid officers. Interview protocols were used for each individual interview conducted. The protocol questions focused on the perceived effectiveness of MI-CASHE and, in the case of the interview with parents whose student used the program, their level of satisfaction regarding whether MI-CASHE met their expectations. Questions directed toward the counselors and financial aid officers focused on their perceptions of the effectiveness of MI-CASHE as professionals who assist students in locating

sources of financial aid information. Copies of the interview protocols can be found in Appendix E.

Data Collection

Data were collected in two forms, quantitative and qualitative. The quantitative data were collected using the questionnaire that was mailed to the student users of MI-CASHE in December 1994 and the application form that these students completed when they first used MI-CASHE. The student applications had been received between November 1993 and March 1994. The qualitative data were collected by conducting telephone interviews with ten members from each group consisting of student users, parents of student users, high school counselors, and financial aid officers. The interviews were conducted between February and April 1995. A standard interview protocol was developed for each group. Notes were taken during the interviews. The interviews were not tape recorded. Two additional interviews were conducted, one with the executive director of the Office of Student Financial Assistance and one with the director of the Support Services Programs Office. They were interviewed in person. Both directors were provided with a copy of the interview protocol before the meeting. Notes were taken during each interview, but neither session was tape recorded.

Variables

Dependent variables. The dependent variables or outcomes were (a) the perceived effectiveness of MI-CASHE by direct and indirect users and (b)

persistence—the extent to which the direct users persisted through the entire MI-CASHE application process. Reiterating the definitions used in this study, persistence was defined as a student's continuing in school from one year to the next, resulting in degree completion, and also the student's following through all steps of the MI-CASHE application process. Two groups depicting two types of user profiles emerged: persisters—those who followed through the entire MI-CASHE application process, and nonpersisters—those who did not and subsequently did not use the match list to apply for any awards. Counselors and financial aid officers were asked for their perceptions regarding whether financial aid in general and MI-CASHE as a specific source of financial aid had any effect on student persistence.

Independent variables. The independent variables or predictors consisted of all student demographic characteristics as reported by the students on their MI-CASHE application form, e.g., age, race, grade point average, test scores, and so on. The variables chosen for study were those variables that might be useful in predicting the composite profiles of persisters and nonpersisters and that would be helpful in analyzing the differences between the two groups. No hypothesis was put forth regarding which variables to choose. The reason for not constructing a hypothesis is that a limited number of studies have thus far been reported on this topic, and no previous studies have been conducted using a design similar to this one. In addition, this study was an extension of a formative evaluation project in which the researcher was recording data describing the developmental stages of the scholarship search service. The research design came after the evaluation.

Therefore, instead of developing a hypothesis to guide the study, a set of research questions was designed for that purpose.

Data Analysis

The data analysis followed two phases, the quantitative phase and the qualitative phase.

Quantitative phase. This phase included descriptive statistics in the form of means, standard deviations, and frequencies. These descriptive statistics were used to assess the effectiveness of MI-CASHE as related to selected student demographic characteristics such as gender, age, and race.

The statistical technique of discriminant analysis was used to determine the predictors that best distinguished the two groups of students (i.e., those who followed through the entire MI-CASHE application process and those who did not). Using a discriminant analysis model, a researcher can study the differences between two or more groups of subjects while simultaneously comparing them to other variables (Klecka, 1980, p. 7). In this study, the groups were labeled as persisters and nonpersisters. The discriminant analysis model analyzed the differences between the groups of persisters and nonpersisters and then assigned or classified each case into the group it most closely resembled (Klecka, 1980). A case referred to each questionnaire that was returned, and data collected from each case were entered into the database.

For the purposes of this study, a stepwise discriminant analysis model was used. The stepwise model looked at all the variables, and, through a process of

elimination, the model selected and retained only the strongest predictors. The stepwise process stopped when no other predictor was being removed and none were added. Step by step, the model determined which variables were significant predictors for determining the group to which each case was assigned. In this study, the cases were being classified or grouped as either persisters or nonpersisters in the MI-CASHE application process. The differences being sought were between the dependent variable, persistence, and the independent variables or predictors, which consisted of student demographic information.

The stepwise discriminant analysis model looked at the main effect of each predictor and not the interactive effect. The interactive effect tended to overwhelm the model. If each interactive effect were to become a predictor, then too many predictors would result, and the model would become saturated. Minimizing the number of predictors or independent variables allowed the resulting predictors to have greater significance and more strength in determining which predictors were used to classify each case as either persisters or nonpersisters.

The .05 alpha level was used as the criterion for statistical significance. This corresponds to a 95% confidence level in the sampling distribution under the standard normal distribution curve.

Qualitative phase. Content analysis was used to assess the perceived effectiveness of MI-CASHE by the indirect users, i.e., parents, high school counselors, and college financial aid officers. Content analysis included reviewing notes taken during the interviews and categorizing data gathered from the interviews

that described and explained the activity or event being focused on. It was the researcher's task to determine how best to tell the story of the event or activity. The researcher watched for potential patterns to emerge from the participants' responses. The responses or data were categorized by certain themes, i.e., perceived effectiveness of MI-CASHE, whether it was perceived by direct and indirect users as worthwhile in terms of costs and benefits, awareness of financial aid opportunities, user satisfaction with the program, and ease of application process (e.g., helpfulness of MI-CASHE office staff if the user called the office). Other themes were allowed to emerge as the data were being collected, and additional categories were determined accordingly.

Limitations of the Study

As is true of most studies, this project had limitations. Knowledge of those limitations at the onset helped the researcher and will help the reader to understand the boundaries of the study and the kinds of results that were to be expected.

Because the user population that was studied participated during the first five months of MI-CASHE's existence, the researcher was interested in the immediate effect of the program (the short-term effects). True, a longitudinal study would tell more of the persistence of its effects. Thus, the short-term versus the long-term effectiveness of MI-CASHE use will not be known through this study. This is a limitation and provides opportunity for future research.

It is also important to note that the user population studied did not receive the questionnaire until approximately one year after they applied to MI-CASHE. This

time lapse could have an effect on students' perceptions of MI-CASHE and how they recalled their experience.

Information was not collected regarding the socioeconomic status of the users and/or study participants. However, the ten parents who participated in the telephone interviews were asked to indicate their income, based on a range of amounts. Socioeconomic information of the 367 users would have provided an additional independent variable to consider in the profile descriptions. Future evaluation studies should consider including users' socioeconomic information.

The findings of this study are not generalizable, as no other studies have been conducted in exactly the same manner as this one. Other researchers have surveyed the direct users (students) only; thus, comparison among or between studies was limited (Light, Singer, & Willett, 1990). From this study the MHEAA/LA could elect to conduct follow-up studies or a longitudinal study with this same population. However, the MHEAA/LA was interested in an evaluation of the early effect of MI-CASHE, including direct and indirect users' satisfaction, in order to provide information regarding the service and product.

Instead of having other groups with which to compare findings, this study used the case study method and looked at one instance or case, the MI-CASHE program. The findings provided descriptive information specific to the subject. The findings suggested ways the program affected access to financial aid sources other than state and federal programs, whether it is worthwhile in terms of costs and benefits, and practically speaking, whether it does what the company claims.

Another limitation in using the case study method was that "case studies are particularly vulnerable to subjective biases" (Isaac & Michael, 1981, p. 48). One of the reasons often used for choosing a certain case is because it "fits the researcher's preconceptions." Selective judgments may be determining whether certain data are used or not, or how data are interpreted. Thus, "subjective interpretation [may] influence the outcome" (Isaac & Michael, 1981, p. 48). It is up to the researcher to restrict subjective biases in every way possible. The researcher had to make a conscious effort to quote directly from the interview and not pass judgments or direct the subjects to alter their expectations or motivations because any of those actions can influence the responses or data collected. For example, not quoting directly from the subject's responses could have resulted in reflecting the researcher's perspective rather than the subject's.

Importance of the Study

Despite the limitations, the results of this study will be important to a number of audiences who are interested in knowing the effectiveness of MI-CASHE as a prototype of scholarship search services. Financial aid officers, high school counselors, and parents of students wanted to know whether using MI-CASHE, a specific scholarship search service, was worth their time and money. Initially, the study was a program evaluation of MI-CASHE, a newly established service provided by the MHEA/LA, Office of Student Financial Assistance, Support Services Programs. The questionnaire served as a user satisfaction survey and attempted to measure the perceived effectiveness of MI-CASHE. The results will be used to

make improvements in the program or service. The satisfaction level of direct and indirect users was a factor that could affect whether or not the service will continue to be offered.

According to information gathered by the Office of Student Financial Assistance, Support Services Programs, college and university financial aid officers are interested in learning more about computerized financial aid search services. Parents and students often ask aid officers for their opinions regarding these services. Programs similar to MI-CASHE exist, and many charge much higher user fees. Direct and indirect users alike want to be informed consumers. They want to know whether it is worth their time and money to use a program such as MI-CASHE and specifically whether they will be awarded funds.

Finally, the CASHE program, which is a national database, had not been evaluated yet to the extent provided by this case study. If NCSL, which developed CASHE, have evaluated their program for effectiveness, they have not made the results public. One outcome of this study was to inform NCSL as to how Michigan residents perceived the effectiveness of using MI-CASHE.

CHAPTER IV

FINDINGS

The research findings are described in this chapter. The report of the findings begins with a description of the basic demographic characteristics. The findings then go on to the analyses, presented as both quantitative and qualitative methodology, and are guided by the three research questions and their related subquestions, as described in the Statement of the Problem in Chapter I. The three research questions and related subquestions are as follows:

1. How effective was MI-CASHE as perceived by students who used it?
 - 1a. What are the profiles of the MI-CASHE users? Are there differences between those who follow through all the steps of the application process (persisters) and those who do not follow through the entire process (nonpersisters) in terms of age, gender, race, grade point average, academic interests, handicaps or disability, religious preference, parents' occupation (labeled as professional or nonprofessional), students' career objective, area where students live, citizenship, marital status, enrollment status, users' year in school, ACT composite score, and SAT math and verbal scores?
 - 1b. To what extent do students who persist through the application process receive funds?
 - 1c. Does use of MI-CASHE increase awareness of financial aid sources?

- 1d. To what extent do students who have used MI-CASHE perceive the program to be effective?
- 1e. To what extent to direct users (students) perceive MI-CASHE as worthwhile in terms of costs and benefits?
- 1f. What are some indicators of client or direct user satisfaction?
- 2. How effective is MI-CASHE as perceived by indirect users (parents of users, high school counselor, and college and university financial aid officers)?
 - 2a. To what extent do indirect users perceive MI-CASHE as effective in locating sources of scholarship information?
 - 2b. To what extent do parents of users perceive MI-CASHE as worthwhile in terms of costs and benefits?
 - 2c. What are some indicators of indirect user satisfaction?
- 3. What lessons can be learned from MI-CASHE concerning public policy issues?
 - 3a. What lessons are learned from this case study concerning policy issues surrounding provisions for access to funding sources and higher education?
 - 3b. What are the costs and benefits to the MHEAA/LA in terms of providing the MI-CASHE program for the residents of Michigan?

To assist the reader, the definitions of the terms "persister" and "nonpersister" are reiterated as follows. Persisters are those who follow through all the steps of the application process, and nonpersisters are those who do not follow through the process. Other terms referred to frequently are "effective," "beneficial," "persistence," and "access." Effective is defined as the user's perceptions concerning three areas: (a) the degree of success of MI-CASHE in locating appropriate sources for the student to apply for, meaning those sources the student

is eligible to apply for, based on the eligibility criteria designated by the funding sponsor; (b) the degree of success of MI-CASHE in students' persisting and receiving application forms as responses from the funding sponsor; and (c) the degree of success of MI-CASHE in students' actually receiving a monetary award from the funding sponsor. Beneficial is defined as direct and indirect users' perceptions concerning the extent to which the program is a worthwhile expenditure of public monies. Beneficial can be viewed along a continuum, or degrees, in accordance with the three areas in which the term "effective" is defined. Relative to the literature, persistence is defined as a student's continuing in school from one year to the next, resulting in degree completion. For the purpose of this study, persistence is defined as the student's following through all steps of the MI-CASHE application process. Using interview questions, there is a very limited attempt to consider whether persistence in following through the MI-CASHE application process could have any correlation to whether a student persists through to degree completion. Access is defined as gaining entrance or admittance to postsecondary education.

Basic Demographic Descriptions

The following information is a summary of the student demographic data found in the table entitled Users' Demographic Variables located in Appendix A. The sample of MI-CASHE users was described according to the self-reported characteristics obtained from the user application forms. The application was designed by the CASHE-NCSL company and used by the MI-CASHE program (and

any other entity that has leased the CASHE database). For the purposes of this study, the MI-CASHE student users were referred to as users, students, or respondents, interchangeably.

A total of 367 questionnaires were returned, which equaled a response rate of 47% after two follow-up requests to the initial mailing. Again, the respondents who participated in the program did so sometime during the first five months of the program operation (i.e., November and December 1993 through January, February, and March 1994). Seventy-five percent (278) of the users were seniors in high school when they used MI-CASHE. Thirty-three (9%) of the respondents were freshmen in college at the time they used MI-CASHE. High school grade point averages of the users ranged from 1.80 to 4.00 on a 4.00 scale, with a mean grade point average of 3.32.

Among respondents, 214 (58%) were males and 153 (41%) were females.

Most users (290, 79%) were 17 or 18 years old at the time they used MI-CASHE, with 206 (56%) users aged 17. Fifteen users were 16 years old, 12 were 19 years old, 11 were 21 years old, and 2 were 50 years old.

Of the users, 344 (93%) reported being of single status.

Relative to racial description, 140 (43.9%) of the users were white; 86 (27%) were black; the other 93 (29.1%) respondents consisted of other minority populations (i.e., Asian [11%], Native American [6.6%], Hispanic [9.1%], or indicated minority [2.5%] rather than a specific race). There were 48 missing cases.

U.S. citizenry was held by 357 (97%) of the MI-CASHE users.

About one-third, or 120 (32%), of the respondents listed Catholic as their religious preference. In total, 174 (47%) listed one of the traditionally known Protestant religions as their preference. Religious preferences other than the two aforementioned made up 62 (17%) of the responses.

The CASHE company determined a list of handicaps based on previous users and listed the following categories on the application: visual, hearing, emotionally, learning disability, physical, not specific, respiratory, or no handicap. Based on the possible choices, 271 (74%) of the respondents indicated having no handicap; 29 (8%) indicated having a handicap of one of the types listed above.

Students indicated their preference of career objectives based on choices they made from a list of careers determined by the search service. When reviewing career objective information as possible variables in the search for persisters variables, the career objective categories were collapsed into the following two categories: highly technical and professional. The rationale for collapsing the career choices into two categories was to make it easier to insert the variables into the statistical model of discriminant analysis, for analysis of the data. Approximately 42% of the students indicated a career objective choice that was categorized as professional, and 58% chose a career objective categorized as highly technical. (See the Users' Demographic Variables table, Appendix A.) The categories included the following career objectives:

Highly technical: architecture, aviation, computer industry, dental administration, electronics industry, engineering, health and medicine, research, science, vocational, or technical.

Professional: agriculture, athletic career, automotive industry, business management, coal industry, construction, fashion or design, fine arts, food service or food management, funeral service, government service, higher education study, historic preservation, hotel or restaurant management, insurance administration, journalism or communications, law, legal secretary, publishing, public service, radio or tv, real estate, social work, teaching or education, religion or theology, transportation industry, or wholesale distribution.

The aforementioned student demographic information made up the pool of possible independent variables inserted into the discriminant analysis model. The demographic information was used to develop the profiles of each of the 367 cases in the study, classifying them into one of two groups as either persisters or nonpersisters. Further explanation of this data-analysis process will follow.

Findings Pertaining to the Research Questions

As stated above, three research questions were developed to guide the study and provide a systematic manner in which to collect the data and report the results. The questions will be listed such that the response data are reported in either quantitative, qualitative, and in some cases both forms of analysis.

Research Question 1

How effective was MI-CASHE as perceived by students who used it?

The effectiveness of using MI-CASHE will be interpreted using the definitions of the term. Those definitions, briefly stated, are: (a) the degree of success in locating information sources, (b) the degree of success relative to the student's persistence in the application process, and (c) the degree of success resulting in the student's being awarded funds.

In terms of locating information sources, 180 (49%) of the students indicated they were very dissatisfied and somewhat dissatisfied with the results of their search report (i.e., list of information sources) from using MI-CASHE. Another 80 (22%) of the students indicated that they were neither satisfied nor dissatisfied, and 78 (21%) were somewhat satisfied with their results. Twenty-two (6%) of the students reported being satisfied with their results, and there were seven (2%) missing responses. Almost half of the respondents were not satisfied with their results, which indicates that the MI-CASHE search reports received by the student users in this study provided somewhat ineffective sources of scholarship information.

Research Question 1a: What are the profiles of the MI-CASHE users? Are there differences between those who follow through all the steps of the application process (persisters) and those who do not follow through the entire process (nonpersisters) in terms of age, gender, race, grade point average, academic interests, handicaps or disability, religious preference, parents' occupation (labeled as professional or nonprofessional), students' career objective, area where students live, citizenship, marital status, enrollment status, users' year in school, ACT composite score, and SAT math and verbal scores?

The statistical technique of discriminant analysis was used to determine the MI-CASHE users, or cases, that would become members of one of two groups of either persisters or nonpersisters. The discriminant analysis model was used to compare the independent variables or predictors with the dependent variable, persistence. The purpose was to select the characteristics (independent variables) that described the profiles of the persisters and nonpersisters. The users were then classified into one of the two profile groups. The discriminant analysis model selected the characteristics in a systematic stepwise format that compared the

demographics of each case in the study (the independent variables) with persistence (the dependent variable). Thus, the model went about comparing a possible group of 15 independent variables, for each of 367 cases, with the dependent variable. Those 15 independent variables were the characteristics listed in Research Question 1a. Table 1 displays the independent variables briefly. A more detailed table can be found in Appendix A.

Table 1: Student information.

Independent Variable	Operational Definition	Scale	
		Number	Percent
Age of user	16-17 years old	221	60.2
	18 and older	146	39.8
Gender of user	Male	214	58.0
	Female	153	41.0
Race of user	White	140	43.9
	Black	86	27.0
	Hispanic	29	9.1
	Native American	21	6.6
	Asian	35	11.0
	Other (Unidentified)	8 (48)	2.5
Grade point average of user	High school and college GPA range: 1.80-4.00	Average = 3.32	
Career objective of user	Professional	153	41.7
	Highly technical	214	58.3
Handicap of user	Handicap	29	9.7
	No handicap	271	90.3
	(Unidentified)	(67)	

Table 1: Continued.

Independent Variable	Operational Definition	Scale	
		Number	Percent
Religious preference of user	Christian (Catholic or Protestant)	294	82.6
	Non-Christian	62	17.4
	(Unidentified)	(11)	
Parents' occupation career type	Professional--mother	124	41.6
	Nonprofessional--mother	174	58.4
	Professional--father	134	49.6
	Nonprofessional--father	136	50.4
Area where student (user) resides	Rural/farm	47	12.8
	Small city/town	143	39.0
	Suburban	110	30.0
	Urban	65	17.7
Citizenship of users	United States	357	97.2
	Non-United States	10	2.8
Marital status of users	Single	352	96.0
	Married	9	3.0
	(Unidentified)	6	1.0
Enrollment status of users	Full-time	349	95.1
	Part-time	15	4.1
	(Unidentified)	3	.8
Year in school of users	Junior/senior in high school	291	80.0
	College--all undergrads.	64	17.0
	College--grad. students	11	3.0
	(Unidentified)	(1)	
ACT score of users	College entrance exam composite score: scale 1-36	Average score = 23 Range = 10-36 301 scores reported	

Table 1: Continued.

Independent Variable	Operational Definition	Scale	
		Number	Percent
SAT score of users	College entrance exam-- 2 parts Total score scale: 1-1600		
	SAT-Verbal	Average score = 507 Range = 210-720 81 scores reported	
	SAT-Math	Average score = 574 Range = 260-800 80 scores reported	

Note: The information included in Table 1 was collected from the MI-CASHE application completed by each student user (N = 367).

The information displayed in Table 1 was meant to provide the reader with a brief description of the MI-CASHE users who responded to the questionnaire. The 15 independent variables represented personal information provided by each MI-CASHE applicant when they completed the MI-CASHE application. The information was then used to determine which scholarships the students were matched with. The student information, or independent variables, was then reviewed by the discriminant analysis model to determine the profiles of the persisters and nonpersisters.

After the discriminant analysis model reviewed the 367 cases in the study and compared the 15 independent variables to the dependent variable, persistence, six

predictors were selected into the discriminant model for analysis. The predictors chosen were as follows: Catholic (versus non-Catholic); gender; household status, i.e., number of parents in the home (birth and/or step-parent); father–professional, i.e., father whose career field was designated as professional; race (white); and highly technical, i.e., career objective designated as highly technical in nature. These six predictors were selected into the discriminant model because they were significant predictors of persistence at the .05 level and the other nine independent variables were not. Table 2 displays the results of the discriminant analysis function used to determine the profiles of the persisters and nonpersisters.

Table 2: Results of the discriminant analysis.

Predictor	Step	Coefficient	Wilks Lambda*	p-Value
Catholic	1	-0.610	0.96	.012
Gender	2	0.790	0.92	.002
Household status	3	0.411	0.91	.001
Father–professional	4	0.344	0.88	.002
Race–white	5	-0.400	0.87	.002
Highly technical	6	0.270	0.86	.002

*Standardized canonical discriminant function coefficients; significant at the .05 level.

According to the discriminant model, those MI-CASHE users (applicants) who were most likely to persist were:

1. Applicants listing their gender as male.
2. Applicants who chose a career objective that could be classified as highly technical.
3. Applicants whose father's occupation could be classified as professional.
4. Applicants who resided in a household where two parents were present.

According to the discriminant model, those MI-CASHE users (applicants) who were less likely to persist were:

1. Applicants who listed Catholic as their religious preference.
2. Applicants who listed their racial background as white.

The above-noted descriptions of MI-CASHE users who were most likely to persist and those who were less likely to persist were main effect findings rather than interactive effect findings. The interactive effect tends to overwhelm the discriminant analysis model, resulting in too many predictors, saturation of the model, and a weaker model. Therefore, it is considered better to minimize the number of predictors but to explain more about them. When tested for significance, only the main effect variables were found to be significant. The variables did not interact and therefore were listed as separate characteristics of persisters or nonpersisters.

The following predictors were not selected to the discriminant model and thus were not significant predictors of persistence: SAT (verbal and math) scores, ACT

(composite) scores, grade point average, student's career objective, handicap, Protestant, Christian, mother's occupation, black, minority, and age.

The findings regarding the profiles of persisters and nonpersisters can be related to the student user demographic characteristics. About one-third, or 120 (32%), of the respondents listed Catholic as their religious preference. More males (58%) than females (41%) used MI-CASHE. Approximately 72% of the students resided in a household with two parents. Slightly more than one-third (36%) of the users' fathers were in careers designated as professional. Thirty-eight percent of the users indicated their race as white, and 214 (58%) of the users indicated that they had chosen a highly technical career objective. There were many more (approximately two-thirds) nonpersisters (233) than persisters (134).

It is important to remember that the results of the discriminant analysis model pertained to this study and should not be generalized. For example, if potential direct users and indirect users who indicated their race as white and indicated their religious preference as Catholic read the results that those two characteristics described nonpersisters, they might give up without trying. Not only might they give up on MI-CASHE, but possibly might give up on other scholarship opportunities as well.

Using the discriminant analysis function, 231 of the 367 cases were grouped or classified as either persisters or nonpersisters. Not all of the 367 cases could be classified as persisters or nonpersisters as 136 cases had at least one missing

discriminating variable. The cases were correctly classified as either persistent or nonpersistent at 60.8%.

Research Question 1b: To what extent do students who persist through the application process receive funds?

Answering this question was approached by reviewing the results of the following questionnaire items: Item 8a--contacting scholarship sponsors, Item 8b--responses received from sponsors, Item 9a--applications returned by students to sponsors, and Items 11b and 11c--if funds were awarded, how many and what was the total amount. Table 3 shows the number of student contacts made with agencies sponsoring scholarships and the number of applications students received.

Table 3: Student contacts that led to awards.

Item	Cases	Percent	Total	Percent	Average
8a. Contacts	191	52.0	1,141	—	5.97
8b. Responses	181	49.3	666	58.4	3.68
9a. Returns	134	36.5	5.45	81.8	4.07
11. Awards*	9	2.5	11,850	—	1,185

*The amounts of scholarship dollars ranged from \$50 to \$2,500. The average award of \$1,185 does not appropriately reflect the dollar amounts awarded as four students received less than \$1,000, two students received \$1,000, and four students received more than \$1,000. The average amount being reported might be misleading to the reader.

The information reported in Table 3 reflects the steps taken in the application process, indicating student persistence through the entire MI-CASHE application process. In row one of the table, Item 8a asked students how many sponsors they

had contacted requesting application materials. Of the 367 total cases in the study, 191 (52%) made a total of 1,141 contacts with scholarship sponsors. The average number of contacts per student was 5.97.

In row two of Table 3, Item 8b asked the students to indicate the number of responses they received from the contacts they made. Of the 191 students who contacted sponsors, 181 (49.3%) received a total of 666 (58.4%) responses from the 1,141 total contacts made. The students received an average of 3.68 responses (per student).

In row three of Table 3, Item 9a asked the students to indicate the number of applications they completed and returned to the scholarship sponsors. Of the 181 students who indicated they received responses from the scholarship sponsors, 134 (36.5%) students completed and returned a total of 545 (81.8%) applications. This reflects an average of 4.07 applications per student that were completed and returned.

In row four of Table 3, Items 11b and 11c asked the students to indicate whether they had been awarded any scholarship funds and, if yes, how many scholarships and the total amount of the award(s). Of the 134 students who persisted through the entire application process, 9 (2.5%) indicated they had been awarded a total of 10 scholarships. The scholarships ranged in dollar amounts of \$50 to \$2,500, for a total of \$11,850 scholarship dollars awarded. The reader is probably aware that even though an average dollar award amount was reported in

Table 3 (\$1,185), no student received an average amount. Each student received a set amount (see Table 4).

Table 4: Total amount of awards.

Amount of Award	Number	Percent
\$ 50	1	.3
\$ 500	1	.3
\$ 750	1	.3
\$ 900	1	.3
\$1,000	2	.5
\$1,450	1	.3
\$1,700	1	.3
\$2,000	1	.3
\$2,500	1	.3
Missing	357	97.2
Total	367	100.0

The questionnaire items listed in Table 3 referred to the number of contacts made by users (Item 8a), the number of responses users received from the sponsors (Item 8b), the number of users who returned applications to the sponsors (Item 9a), and the number of users who persisted through the entire application process and received awards (Items 11b and 11c). The focus of the questionnaire items was on the issue of persistence and indicated the necessary step-by-step progression that

a student had to persist through in order to be selected into the pool of applicants and thus potentially be awarded scholarship dollars. Persisting through the entire application process did not guarantee that the student would be awarded funds or that the student would be selected into the pool of potential candidates. However, persisting through the entire process was the only way a student could be considered as a candidate, and the only way in which the student could have increased his or her chances of being successful using MI-CASHE.

The results indicated that there was a small number (134) of students who persisted through the entire process and an even smaller number (9) who were awarded funds. One factor to note is that even though this study included only students from Michigan, those same students competed nationwide for scholarship dollars. This study was not extended to contacting the scholarship sponsors and inquiring about the number of students who were in their application pools or the extent or intensity of the competition for funds.

Research Question 1c: Does use of MI-CASHE increase awareness of financial aid sources?

Whether use of MI-CASHE increased awareness of financial aid sources was a question answered by the high school counselors and financial aid officers during the telephone interviews, or the qualitative phase of the study. The responses to this item were mixed. Because MI-CASHE is not a primary source of student financial aid, it could be assumed that students had been informed of the primary sources first and learned about MI-CASHE later. However, some parents and students made their own assumptions that their family income was too high, or that middle-income

families have a difficult time gaining financial aid, or that the student needed some other qualification in order to be considered as a financial aid recipient. As a result, they looked to secondary sources. One such secondary source could be a computerized financial aid service.

Specifically, the MI-CASHE office provided the primary financial aid information along with the MI-CASHE application materials. The counselors and financial aid officers agreed that information should be handed out together.

To further answer this question, the financial aid officers were asked to reflect on their perceptions of whether MI-CASHE is an effective search service. The responses from the financial aid officers yielded mixed results, split between "yes" and "maybe." Most of the aid officers thought that using MI-CASHE could help with awareness, but what would help more was actual awarding of funds from using MI-CASHE. Testimonies from award recipients would provide incentive for other students to use the service. As one aid officer commented, "Students think, 'What's the use?'" Awareness may not be enough incentive to pursue and persist through the application process.

Another concern voiced by the aid officers was that awareness of the financial aid process and system was one possible outcome of using MI-CASHE, but the accompanying paperwork probably deterred many students from persisting through the application process. Students indicated they felt inundated by college entrance forms and financial aid paperwork. According to the aid officers, in effect, the

awareness element lost its effect because nothing more was done with the awareness of the knowledge derived from using MI-CASHE.

A third issue discussed by aid officers was whether parents' knowledge of financial aid was increased due to using MI-CASHE. Many of the aid officers were involved with presenting financial aid information to high school students and their parents, both on an individual basis and to groups. One of the aid officers said that parents and students always were looking for free funds, and the presence of a search service did pique some interest. Eventually, there was the realization of the necessary balance between pie-in-the-sky funds and the reality of the competition for scholarship dollars or what was really available. Parents had mentioned reading statements that millions (or billions) of scholarship dollars go unclaimed each year, and they wanted to know how to tap into those sources. One aid officer's perceptions reflected the idea of parents and students looking for a quick fix, hoping that computerized search services could provide that. Other financial aid officers were skeptical toward MI-CASHE.

Aid officers commented that MI-CASHE needed to be publicized more widely throughout Michigan in order to increase awareness and usage. One aid officer defined awareness as "being able to access information in a timely manner." Thus, greater awareness of MI-CASHE could affect awareness of financial aid in general and encourage potential students to start earlier in their search for ways to fund their education.

Research Question 1d: To what extent do students who have used MI-CASHE perceive the program to be effective?

None of the student participants stated that they perceived MI-CASHE to be effective, based on their own usage and results, as none of these students were awarded funds. When the students were asked whether the processing fee of \$15 was too high, about right, or low, the majority of the students said they understood the need for a fee but thought \$15 was too high for what they received, or, from the students' perspective, what they did not receive.

One student related that she had not received a search list from the MI-CASHE office. When questioned further, she indicated she had received a list but had assumed the MI-CASHE office had forwarded her application on to the sponsors. After not hearing from any sponsors, she assumed she had not been selected. Due to her lack of understanding of the process, she did not persist and was not in a position to receive an award as a result of using MI-CASHE. Thus, she expressed dissatisfaction with using the MI-CASHE program.

Even though student users did not state directly that MI-CASHE was not effective, none of them stated that they thought it was. Six of the ten students who were interviewed had heard about MI-CASHE from their high school counselor. One student reported that the counselor gave the MI-CASHE application forms to each senior. This same student reported that the school agreed to pay the postage, and if more than half of the class decided to send in a MI-CASHE application, the school would pay half of the total cost. The student related the counselor's telling them that

they would receive "phenomenal results." However, this student was not happy with her results.

Another student said it cost him more money to find out about what was not available to him. He did not receive the search results in time to meet the deadlines, and he was disappointed that only sponsors' addresses were listed, and not telephone numbers.

Research Question 1e: To what extent do direct users (students) perceive MI-CASHE as worthwhile in terms of costs and benefits?

Participants did not complain about the \$15 processing fee for MI-CASHE use. Most of the students said they could understand the necessity for a fee, in general, but they did not think it was worthwhile for the sources they received. One student thought \$5 would have been enough for what she received. All of the students who were interviewed stated that most of the deadline dates had passed by the time they received their results. Because only two of the ten students who were interviewed applied to any of the sources they received, the majority of students in this study did not incur any costs beyond the processing fee.

Some comments were written on the questionnaire that reflected students' thoughts on the costs and benefits. For example, one student wrote, "I received no financial awards. It was a waste of valuable time and money!"

Research Question 1f: What are some indicators of client or direct user satisfaction?

Three hundred fifty-five student users responded to Item 13 on the survey, which asked how satisfied they were in using MI-CASHE. Twenty-four percent of

the users indicated being somewhat satisfied or satisfied with the results of using MI-CASHE. Forty-eight percent of the users indicated they were very dissatisfied or somewhat dissatisfied, and 25% indicated being neither satisfied nor dissatisfied with using MI-CASHE.

Two other questions accompanied the question regarding user satisfaction. Survey Item 12 asked whether the user would use MI-CASHE again, and Item 14 asked whether the user would recommend MI-CASHE to someone else. Half (51%) responded they would use it again, and a higher percentage, 61%, responded that they would recommend it to someone else.

Questionnaire Item 7 asked the users how much time they thought they spent contacting sponsors. Forty-nine percent responded that they spent between two and five hours. Eighteen percent responded that they spent more than five hours. Approximately one-third (123 or 34%) of the users did not respond to this question.

In addition to the questionnaire items regarding user or client satisfaction with MI-CASHE, the questionnaire also allowed for comments. Those comments consisted primarily of the following: students' concerns over the deadline dates being passed by the time they received their source listing; upon receiving the source listing, students found they did not match the sponsors' qualifications, and thus the sources did not apply to their needs; and sponsoring agencies did not respond to the students' requests for applications. The comments are found in Appendix B.

Summary for Research Question 1. Summarizing the results for Research Question 1 and the subquestions (1a through 1f), the direct or student users of MI-CASHE offered mixed reactions, as indicated by their responses to and perceptions of the items, of the effectiveness of using MI-CASHE, of the persisters or nonpersisters who used MI-CASHE, of user satisfaction with MI-CASHE, of whether using MI-CASHE increased awareness of financial aid, and of the costs and benefits of using MI-CASHE. As the users' responses were mixed, so were the reasons they gave. However, the patterns that emerged brought a few points to light.

One point is that students received scholarship information with expired deadline dates. That concern could be eradicated or lessened by informing users of the impending deadline dates when they first inquire about MI-CASHE and how not to miss deadline dates. Then the students could decide whether and when to use it and the pitfalls of their choice of timing.

Another point included the notion, as stated by more than one student, that "using MI-CASHE was a waste of time and money." Students expressed their dissatisfaction based on not receiving monetary assistance in exchange for the fee they paid and their time in completing the initial application. Some students complained about the expired deadline dates; some said the source list was not matched with their characteristics, making them ineligible to apply; and others admitted they did not bother to do anything with the list they received. They did not complete the entire application process. They used MI-CASHE as a means to an end, but not to the extent necessary for potential success in using it. Finally, a few

users stated that they did not want to write the essay required for eligibility, nor would they pay an application fee to the sponsor.

As those are the main points or themes that were described by the users, recommendations could be developed to assist those who developed the search service to enhance the product and service, resulting in greater assistance to the users. The recommendations are listed at the end of Chapter V.

Research Question 2

How effective is MI-CASHE as perceived by indirect users (parents of users, high school counselor, and college and university financial aid officers?)

Overall, the indirect users of MI-CASHE offered mixed responses that tended toward positive or a willing-to-wait-and-see approach to whether they perceived MI-CASHE as an effective tool to find sources of scholarship information for student users.

Research Question 2a: To what extent do indirect users perceive MI-CASHE as effective in locating sources of scholarship information?

Ten parents of student users were interviewed. Two of the ten were fathers and eight were mothers. One-half of those interviewed stated that they were somewhat satisfied with the results of the MI-CASHE search, and the other five were mixed. Six of the parents said they would use MI-CASHE again, particularly those who had younger children who were planning to go to college; two said they would not use MI-CASHE again, and two were not sure.

One of the fathers related that his daughter had a grade point average of 3.00 and was not involved in a lot of extracurricular activities. He thought that combination of characteristics might have hurt her eligibility when applying for scholarships. He described his younger son as more outgoing and involved, and said he thought his son might benefit from using MI-CASHE more than his daughter had.

Another parent's perceptions were that more scholarships were available for students whose financial situation designated them as needy, and even though a sponsor might have stated the scholarship was based on scholastic achievement, she thought it was not. Finally, she reflected that, even though they had not received any scholarship funds, it had been a learning process.

In general, the reactions or perceptions were mixed. If there had been tangible results in the form of an award received, no matter what the amount, the lasting perceptions might have been more definitive.

The overwhelming majority of counselors and financial aid officers responded that they had not seen any of their students' MI-CASHE search results (scholarship match lists) and had not heard of students being awarded funds from using MI-CASHE. In contrast, from the perspective of the parents and students, it seemed that satisfaction was based more on tangible results than on another opportunity to seek out funding sources and using MI-CASHE as being "worth a try."

From the perspective of the counselors and financial aid officers, there was concern for the legitimacy of the service and who was offering it. They wanted to be

able to recommend a reputable source to students and parents. At the same time, they wanted to assist students in their search for funding for college and also wanted to steer students in the direction of a service that was worth their time and money and yielded positive results. In general, the financial aid officers and high school counselors expressed positive reactions regarding the MHEAA/LA's offering MI-CASHE. They expressed hope that students found it a useful and worthwhile source of information for locating scholarships for which they could apply.

The financial aid officers in the study viewed the effectiveness of MI-CASHE from a number of different vantage points. Some thought it was effective because it increased students' and parents' awareness of financial aid and searching for funds. But one officer added that he was not sure whether MI-CASHE increased the awareness of the financial aid system to the general public. He stated, "People have to take initiative. Many wait until the last minute." Another aid officer thought MI-CASHE was potentially effective but that it was ineffective when there was no awareness of how to get started with it. In addition, he lamented that many people were put off by more paperwork. The aid officers were interested in hearing proof that funds actually were awarded as a result of using MI-CASHE.

Research Question 2b: To what extent do parents of users perceive MI-CASHE as worthwhile in terms of costs and benefits?

Parents of student users said the MI-CASHE processing fee of \$15 was "reasonable" or "about right." Only two of the parents who were interviewed thought that the fee was too high; both of them said it would not have seemed too high if

their student had received scholarship funds. Parents noted also that postage was an expense.

The other type of cost involved with using MI-CASHE was that of time, because using MI-CASHE was only one of several methods parents employed to search for financial aid funds. Parents reported that they met with their student's high school counselor, they attended financial aid presentations at their student's high school, and they visited the library and searched through financial aid directories for information on scholarship sources. One parent reported trying to contact a search service, but "couldn't find one to work with." He said he was willing to pay the \$200 or \$300 because he believed it would be worth it if his son received awards. Another parent stated she had listened to a private company representative, who described their search service and charged \$250 for it. She decided not to use the service.

Also, in relation to time spent searching for all types of financial aid information, parents estimated spending ten hours, on average. One parent said he spent "a long time." He started a year in advance. He attended financial aid seminars and talked with friends who had been through the process of searching for scholarship information.

Although none of the parents reported receiving any awards from using MI-CASHE, eight of the ten parents who were interviewed believed it was worth their time and money to have used MI-CASHE. Eight of the ten said they either had recommended or would recommend MI-CASHE to other people.

When the ten financial aid officers in the study were asked whether they had received feedback from students who had used MI-CASHE, one reported a negative response and one reported a positive response. None of the other eight aid officers had received any feedback. The negative response reported a student's disappointment that the match list provided no new sources as the applicant had done other searching and was informed of the same sources. The positive response reported a student's pleasure at having a list of sources made available. None of the aid officers commented on a student's match list. Only two of them had actually seen a list, and neither one could remember anything specific about it. Almost all of the aid officers in this study were aid directors and were not in contact with students on a regular basis. However, if they were directors at one of the smaller schools, the chances were greater that they had more direct contact with the students. That lack of regular contact might explain, in part, why eight of the ten aid officers participating in the study had not received any feedback from students regarding their perceptions of the effectiveness of MI-CASHE.

Regarding the aid officers' perceptions of whether they thought MI-CASHE was worthwhile in terms of costs and benefits, they all responded that the \$15 processing fee was an adequate amount. One aid officer thought the fee actually might be low and that it probably did not cover the administrative costs incurred by the MI-CASHE office. Another aid officer reflected that the fee might be considered high if the resources on the match list could be found in the financial aid office or in the library.

Some of the aid officers expressed interest in hearing testimonials from students who had used MI-CASHE and had been successful in actually receiving awards. Specifically, the aid officers wanted to know about Michigan students' having received awards.

In general, most of the aid officers perceived MI-CASHE to be an effective tool for locating information on sources of aid, whereas a few were not sure whether it was effective or not. They responded with two main points: (a) that the processing fee was reasonable and (b) that it gave them a source to offer students interested in searching for alternative funding information.

The high school counselors who participated in the study offered some additional perspectives on the effectiveness of MI-CASHE. The counselors reported that MI-CASHE was effective if the database was not missing any scholarship information—if it was all-encompassing and was kept up to date. Some counselors stated that MI-CASHE had to be credible, reasonably priced, and have information that could not be found in the library or that students could not obtain free. There had to be relative ease in filling out the application(s) as the counselors found parents and students often were "boggled" by all the forms they had to fill out. Counselors also wanted to know that students who had used MI-CASHE actually had received awards. They wanted to hear positive feedback, especially from Michigan students who had received scholarship dollars. As the financial aid officers also mentioned, the counselors were interested in documentation of award recipients

to whom they could point, in talking to future student users, as a tangible sign of their definition of the effectiveness of using MI-CASHE.

Research Question 2c: What are some indicators of indirect user satisfaction?

The high school counselors answered questions regarding their satisfaction with using MI-CASHE with mixed responses and some skepticism. For example, one counselor told students, "If it costs more than MI-CASHE (\$15), don't do it. I am very skeptical of guarantees. I can guarantee anyone five resources. As counselors we get blasted with questions from parents." Other counselors agreed with the concern about companies that guarantee students a certain number of sources, and especially those that guarantee funds. Another counselor said he told parents and students to consider the cost of any search service and advised them to check for scholarship information in the high school career center and the library. Three of the counselors noted that parents seldom called to inquire about search services.

The counselors were asked whether they thought it was worth a student's time to complete the MI-CASHE application process. All ten of them believed it was worth a try, and one thought students had at least a 50-50 chance of being awarded funds. Several of the counselors, however, thought that a student's chances were enhanced if the student had above-average grades.

As indirect users of MI-CASHE, the counselors were not definitive on their degree of user satisfaction. Few of the counselors knew of students who had used the service. As a group, they said they discouraged students from using more expensive search services and routinely did not endorse private companies.

However, the counselors had contact with other types of scholarship information services and did promote usage of the ones that were free of charge. Some of those companies offered software programs to the schools at no charge, which the schools set up in their libraries for students to use on their own time. The benefits of those services were not having a lag time in receiving information (as students did when they used MI-CASHE) and, of course, no cost involved. Not all schools took advantage of those offers.

Financial aid officers expressed their initial impressions of MI-CASHE during the telephone interviews. The aid officers commented positively in terms of the MI-CASHE program development and operation, the reasonable processing fee, and the sponsorship of MI-CASHE by the MHEA/LA, which they believed to be a credible sponsor. One aid officer described it as a useful service, a time-saver that offered resources to families, as students have a tendency not to go to the library to search through the financial aid directories for scholarship information. However, some skepticism was also voiced. Aid officers had been aware of search services for a number of years and were wary of those that charged more than the \$15 MI-CASHE fee. One aid officer said he did not endorse any profit-making scholarship search services, MI-CASHE aside, as he was not sure which ones were good or bad.

Parents were asked for their comments regarding their satisfaction with the results of their students' MI-CASHE match list. One parent reported being satisfied, five reported they were somewhat satisfied, two expressed disappointment with the results, and two were not sure as they could not remember their student's match list.

Eight of the ten parents stated that their student did not apply to any of the scholarship sponsors, and two thought their students did apply to at least one sponsor. None of their students were awarded funds from using MI-CASHE. The parents reported that match list deadline dates had passed by the time their student received the list or that their student did not meet the qualifying criteria required by the scholarship-sponsoring agency. One parent reported that his student was required to write an essay as part of the application process and chose not to do so. Another parent said the sponsor required an application fee, which deterred them from applying.

Summary for Research Question 2. To the indirect users, MI-CASHE represented a service that had potential benefits and could potentially be an effective tool when used to search for scholarship information sources. The parents, counselors, and financial aid officers were all interested in knowing that students had been awarded funds as a result of using MI-CASHE. In effect, they were considering the costs of using MI-CASHE and expecting or wanting some benefits in return.

Research Question 3

What lessons can be learned from MI-CASHE concerning public policy issues?

As a review, the primary purpose of this case study was to conduct a policy analysis and to determine whether the MI-CASHE initiative did what it claimed: Was it effective in providing information on alternative funding sources for Michigan

residents that led to awards for postsecondary education, and thus increased their means of access? A number of lessons can be learned from this study, including (a) learning how people become aware of MI-CASHE as one source of financial aid information, (b) learning how people perceive the concept of financial aid and of search services, and (c) learning how people perceive the effectiveness of such services. The following research questions focused on some of the lessons to be learned from the study.

Research Question 3a: What lessons are learned from this case study concerning policy issues surrounding provisions for access to funding sources and higher education?

The indirect users were asked to consider whether they preferred that the money used to support the MI-CASHE program could be better used in some way other than to support the MI-CASHE program. The responses from the ten parents were mixed. About one-third of them thought it was an appropriate way or an acceptable way to use funds. The other two-thirds thought there probably was another way to use the funds, but they were not sure exactly how. One parent suggested that the funds that were used to support MI-CASHE could instead be used by the State Office of Student Financial Assistance (OSFA), to offer more of the financial aid information seminars that OSFA currently offers at the local high schools.

The high school counselors and financial aid officers were asked to respond to the same question regarding their thoughts on other uses for the funds that support the MI-CASHE program operation. Eight of the ten counselors thought it was

a good use of funds. They reported that MI-CASHE filled a need for students and families at this time, unless something better appeared to replace it. One counselor remarked that "students need to do some searching on their own. They need to put some importance on it and take interest, see what it takes." Another counselor thought it was a good program for a student to take the initiative and responsibility to follow the directions and work through the program. Two counselors declined to comment as they did not think they knew enough about the program to assess the use of the funds for the MI-CASHE program.

All of the financial aid officers supported the use of the funds for the MI-CASHE program, although some of the aid officers remarked that the campus-based programs (i.e., Adult Part-Time Grant, Michigan Educational Opportunity Grant, and Michigan Work-Study) could always use more funds. However, one-half of the aid officers said they wanted to learn the results of the evaluation and wanted to know more about the costs of the program. Some of the officers wondered whether the \$15 processing fee was enough to sustain the program. One of the aid officers said that the advantage is that MI-CASHE is offered through the state, and therefore he expected more from it than if it were an independent or for-profit entity.

Research Question 3b: What are the costs and benefits to the MHEAA/LA in terms of providing the MI-CASHE program for the residents of Michigan?

The MHEAA/LA agreed to sponsor the MI-CASHE program, intending for it to become as self-supporting as possible. The MHEAA/LA provided the funding for the Office of Student Financial Assistance (OSFA) to enter into a lease agreement with CASHE-NCSL and for all start-up costs, e.g., staffing, printing, postage, and

other administrative costs. The costs did not account for professional staff time involved with preparing the program materials and other indirect costs. In 1993, the OSFA went before the Michigan legislature and requested an appropriation to support the MI-CASHE program. The legislature approved the request as a restricted appropriation included in and relating to Section 210 of the Department of Education Appropriation Act. The proposed boilerplate amendment read as follows:

Sec. 210. The department may receive and expend funds in addition to those authorized in section 101 for providing information on sources of financial aid to citizens and for conducting training and orientation workshops and seminars that are consistent with the programmatic mission of the individual unit sponsoring or coordinating the program. Not later than January 2, 1994, the department shall provide the senate and house appropriations subcommittees responsible for the department's budget and the senate and house fiscal agencies with a report indicating the program, number of participants, costs incurred, and income received for the immediately preceding fiscal year. (OSFA, August 25, 1993)

The first year's (1993-94 fiscal year) appropriation was between \$75,000 and \$100,000. The second appropriation (1994-95 fiscal year) allowed for up to \$350,000 for MI-CASHE operations. The MHEAA/LA was committed to supporting MI-CASHE even though it would take some time for it to become self-supporting. However, the OSFA and MHEAA/LA were also well aware that funding could be cut at any time and thus intended for the processing fee to offset the MI-CASHE operating costs. (See Appendix F for supporting documentation.) With that in mind, consider the following information regarding MI-CASHE program operating costs. Currently, one contract year with CASHE-NCSL costs the MHEAA/LA \$22,000. No specific line-item budget for operating MI-CASHE was available, but based on miscellaneous information garnered from the OSFA agency, conservative estimates

imply that the office would have had to encumber a minimum of \$75,000 for routine operating costs including salaries, supplies, promotional materials, and applications ordered in amounts of 25,000 to 50,000 two times per year and an additional 10,000 to 20,000 once per year, telephone, postage, copying, and so on. Data from the study showed that nine students were awarded a total of \$11,850 in scholarship funds as a result of applying to MI-CASHE sponsors during the first five months MI-CASHE operated. Thus, a minimum of \$97,000 was disbursed for operating MI-CASHE, and \$42,000 was credited as a result of the approximately 2,800 users paying the \$15 processing fee. If, by the end of the first year, there were 5,000 users, MI-CASHE would have brought in \$75,000 and not matched the initial appropriation. Thus, the first-year results indicated that MI-CASHE was not self-supporting, suggesting that a review of whether MI-CASHE is worthwhile in terms of costs and benefits should be undertaken.

When the executive director of the OSFA and the program director of the Support Services Programs unit were interviewed, they discussed whether it was worthwhile to offer MI-CASHE in terms of costs and benefits. One of the directors responded that it was difficult to conduct an analysis because MI-CASHE was a public service, and they could not expect to break even or account for every aspect of the operational costs.

Both of the directors referred to the existing ambiguity concerned with the costs and benefits of offering MI-CASHE. It was primarily a public service, and yet they wanted it to become as self-supporting as possible without becoming a

business venture. One of the directors said he thought MI-CASHE would eventually define itself as either a business or a public service. This same director wondered how policymakers or legislators viewed MI-CASHE. He also wondered whether or how soon some other company would produce a better product or service and overshadow the MI-CASHE operation.

As one of the directors considered the costs of operating MI-CASHE, he stated that he believed that MI-CASHE offered the "most comprehensive source of aid" and that the \$15 processing fee was "not a deterrent for someone who was serious about applying." The overall mission of offering MI-CASHE was to provide residents of Michigan with opportunities for postsecondary education. He questioned the administrative burden of operating the program and whether that could be reduced as the program became more routine and needed fewer professional staff.

The purpose of the MI-CASHE program is focused on providing information on alternative and private funding sources available to assist students searching for funds for college. In addition, the OSFA is developing a Michigan-specific database to accompany CASHE, the national database, hoping it will be an additional benefit to Michigan residents. The idea behind developing a database of specifically Michigan-sponsored scholarships is that student residents of Michigan would have access to more locally sponsored funding sources and would have increased chances of being awarded aid.

Summary

The following key points provide a summary of the findings from this study, which included the statistical data from the questionnaire, the development of a profile of the students who were classified as persisters and nonpersisters, and the users' perceptions of the effectiveness of MI-CASHE. The findings were a result of both quantitative and qualitative analyses. The main points are as follows:

Seven hundred eighty questionnaires were mailed to students who had used MI-CASHE during the initial months of operation: November 1993 through March 1994. Of the 780, 367 (47) questionnaires were returned. Of the 367 students who returned questionnaires, 134 (36%) had persisted through the entire MI-CASHE application process. Of those 134, 9 (6.7%) reported that they had been awarded funds.

Using a discriminant model of analysis, it was found that those MI-CASHE users (applicants) most likely to persist were (a) applicants listing their gender as male, (b) applicants who chose a career objective that could be classified as highly technical, (c) applicants whose father's occupation could be classified as professional, and (d) applicants who resided in a household where two parents were present. According to the discriminant model, those MI-CASHE users (applicants) less likely to persist were (a) applicants who listed Catholic as their religious preference and (b) applicants who listed their racial background as white.

The findings from the interviews conducted with students, parents, high school counselors, and financial administrators regarding their perceptions of the

effectiveness of MI-CASHE are as follows. The student users did not perceive MI-CASHE as effective. None of the students who were interviewed completed the entire MI-CASHE application process. Students stated that they were deterred from going further with the application process due to receiving search report information that had expired deadline dates, required them to write an essay, or required an application fee. However, the students did say they would recommend MI-CASHE to others to try.

Overall, the indirect users of MI-CASHE, parents, high school counselors, and financial aid administrators, adopted a positive or neutral perception of the effectiveness of the scholarship search service. They offered comments that indicated they were willing to "wait and see" whether MI-CASHE was effective and worthwhile to the user in terms of costs and benefits. Most of the counselors and financial aid administrators had very little experience using MI-CASHE (directly or indirectly). Some had not yet seen a scholarship match list, and none was aware of any student's having been awarded funds as a result of using MI-CASHE. All were supportive of making scholarship information available and easy to access. In general, the respondents remarked that the \$15 processing fee was an adequate amount to pay for the product and service. The fee was compared to that of a college application, which ranges between \$15 and \$35. Those users who were most dissatisfied with the search service were the only ones who indicated that the \$15 fee was too high. Finally, in all cases, MI-CASHE was used only after pursuing the traditional route for student financial aid. The indirect users indicated their use

of MI-CASHE was, in effect, "to leave no stone unturned" in the search for college funds. To the contrary, direct users indicated a greater sense of disappointment regarding the application process, as well as of not receiving awards. It seemed that students or direct users wanted to use a search process that required very little persistence on their part but would yield positive results. That comment bears out the finding from the questionnaire that only 134 of the 367 direct users persisted through the entire MI-CASHE application process. Thus, it would appear that persistence does play a role in searching for information regarding scholarship funds and actually achieving the desired results.

CHAPTER V

DISCUSSION, CONCLUSIONS, AND RECOMMENDATIONS

Within this final chapter, the following topics are addressed: (a) a brief summary of what MI-CASHE is, (b) a review of the study questions, (c) a discussion of several key policy issues raised by the study, (d) a list of suggestions for improving MI-CASHE if the Office of Student Financial Assistance continues to offer the service, and (e) a list of suggestions for further research. The chapter begins with a summary of what the MI-CASHE program is.

MI-CASHE, Michigan-College Aid Sources for Higher Education, is a computerized financial assistance information program. The system locates sources of scholarships, grants, internships, fellowships, work study, and a variety of loan programs for both undergraduate and graduate students. The service provides individual listings of programs from private sponsors according to student characteristics, e.g., academic standing, major areas of study, career goals, and so on. Once the student submits his or her application including a \$15 processing fee, the system conducts a matching process (a search) with the student's characteristics and sponsoring agencies' qualifying criteria. The result of the search is a list of matches of potential sources of aid. The match list is mailed to the student to use

to contact sponsoring agencies and apply to the aid sources. The MI-CASHE program does not guarantee that a student will be awarded funds as a result of using the database service. However, it does provide students with information about aid sources for which they are eligible to apply. The sponsoring agencies decide who will be awarded funds.

Summary

Within this study there exist some conceptual tensions about whether MI-CASHE is perceived as effective and does what it claims to do, and whether it is worthwhile in terms of costs and benefits. In addition, there is the issue of the role of public policymakers and their support for increasing opportunities for access to higher education. While attempting to gain a perspective on the tension within the topic, the researcher compiled the best data possible; however, not all of the information was at the researcher's disposal. The summary is organized around the three main research questions: (1) How effective was MI-CASHE as perceived by direct users (students) who used it? (2) How effective was MI-CASHE as perceived by indirect users (parents of users, high school counselors, and college and university financial aid officers)? and (3) What lessons can be learned from MI-CASHE concerning public policy issues? The research questions are the probes with which to examine the tension as to whether MI-CASHE is effective and worthwhile, and whether the lessons learned revealed data supporting or not supporting MI-CASHE.

In this study, the goal of the direct user (the student) was achieving access to higher education, and the goal of the indirect users (parents, high school counselors, and financial aid administrators) was assisting the user to gain access to higher education. For the purposes of this study, persistence was not defined as the personal characteristic necessary to motivate the users and indirect users into pursuing their goal. Rather, persistence was viewed as an action taken toward accomplishing a specific task, that of using MI-CASHE as an action taken to achieve the goal of access to higher education opportunities. One of the research questions attempted to find out whether using MI-CASHE was beneficial to the direct and indirect users. The findings were mixed and left the general impression that all users were waiting for positive results—they wanted to know that funds were awarded, how many awards were given, and how much they were worth.

Based on the response to the research questions, it appears that the findings were mixed. One possible explanation for this is that the MI-CASHE program was a new endeavor offered by the Michigan Higher Education Assistance Authority/ Loan Authority (MHEAA/LA) and the Office of Student Financial Assistance (OSFA). (The software program itself was not a totally new product; rather, it was new for the MHEAA/LA to offer to the Michigan public.) The MI-CASHE staff had many things to learn about the program, product, and service. The evaluation-study was undertaken to learn more about those areas and, as a result of the findings from the study, offer suggestions for the future of MI-CASHE. But offering MI-CASHE was a way for the OSFA-MHEAA/LA to cover all facets of information on aid sources

from the primary sources of state and federal programs to the secondary sources or supplemental sources that were available to the public. Offering MI-CASHE was another way for the MHEAA/LA to reach out and do as much for the public as feasibly possible. MI-CASHE began as a project within the Support Services Programs unit of OSFA-MHEAA/LA, which is the unit that performs outreach services, with hopes of its becoming an institutional program.

Now that the MI-CASHE evaluation is concluded, the users have access to the findings. Their judgments on the effectiveness of MI-CASHE might change once they know the numbers of students who were actually awarded funds. Some users will remember that they were among the first in Michigan to use MI-CASHE and will allow for the unsettled features of a new program, and others probably will not. However, if the MI-CASHE staff conducts periodic evaluations, which, over time, will indicate trends in program use, whether positive or negative, they will be able to implement changes where necessary.

Review of Study Questions and Summary of Findings

The main focus of this study was to determine whether using MI-CASHE was effective in terms of costs and benefits. The determination was based on the perceptions gathered from surveying and interviewing direct users (students), as well as perceptions gathered as a result of interviewing indirect users (parents, high school counselors, and financial aid administrators). The study did not include gathering perceptions from legislators, but the discussion did include policy

implications for legislators to consider when determining appropriations for student financial aid.

Before continuing this discussion, the following issue needs to be clarified for the reader. The terms "beneficial" and "access" were not mentioned as frequently as the term "persistence" was in the findings of the study. That is because the main focus of the study was on persistence in using MI-CASHE as a vehicle to pursue access to funds for higher education. Without some degree of persistence, users and indirect users of MI-CASHE would not have been able to determine whether using MI-CASHE was beneficial for them in terms of costs and locating funds that would provide access to higher education opportunities. From the user's perspective, if using MI-CASHE was beneficial, then the user could seek access to the educational institution of their choice.

Research Question 1: How effective was MI-CASHE as perceived by students who used it?

It was found that, of the 367 users who returned surveys, 134 persisted through the entire MI-CASHE application process and 9 were awarded funds. Of the 367 users who responded to the survey, half (50.7%) indicated they would use MI-CASHE again. At the same time, when it came to indicating user satisfaction, a total of 47% indicated being either very disappointed or somewhat disappointed with their MI-CASHE experience. Also, 224 (61%) of the 367 respondents indicated they would recommend MI-CASHE to others. Some of the users offered negative comments regarding their perceptions of the MI-CASHE program. The most often stated complaint was that, by the time the student received the scholarship

information list, the application deadline dates had expired. That was one of the limitations of the program and of the timing of the initial start-up of the MI-CASHE program. MI-CASHE became operational on November 1, 1993, and deadline dates started as early as September 1, 1993. However, deadline dates for some scholarships were as late as March 1, 1994. Every student's match list—scholarship information list—was different, and there was no way to predetermine how many scholarship application deadlines a user might miss. As a result, the effectiveness of MI-CASHE had a strike against it from the start, whether the students were persistent or not. (As an aside, in the event that a user contacted the office and complained, the MI-CASHE office did offer to run another match list or granted the request for a refund.)

When interviewing students who used MI-CASHE, the findings indicated that they wanted to know what benefits they were going to gain once they had committed their time and money to using it: Would it be beneficial or worthwhile to them, and would they gain access to opportunities for higher education? Students who had gained access to higher education reported using it as another source in addition to their financial aid package. Students who had gained access (been accepted) but had not been awarded financial aid reported they were looking for any aid anywhere. Even though there were those students who wondered why they should bother, other students, parents, and counselors said, "Why not give it a try?"

Research Question 2: How effective is MI-CASHE as perceived by indirect users (parents of users, high school counselor, and college and university financial aid officers?

According to the findings from the telephone interviews with parents, counselors, and financial aid administrators, the MI-CASHE database does offer sources of scholarship information, but the most important factor is whether students are awarded funds. Having testimonial statements from student users of MI-CASHE who were awarded funds would assist them in determining whether using MI-CASHE is beneficial. Both the counselors and the financial aid administrators stated that being able to provide examples of success stories would provide encouragement for students to use MI-CASHE, and, as professionals, they would be more inclined to recommend using it. Having success stories to look to might be a factor that would encourage student persistence through the entire MI-CASHE process. Keeping in mind the student who asked, "What's the use?" in using MI-CASHE, the users want evidence that it is worth their time and money.

Whether using MI-CASHE is beneficial is determined most often by the awarding of funds. Because the program was in its initial stages of operation, the majority of the parents, counselors, and financial aid administrators who were interviewed were willing to give the program a chance to get on its feet. However, student users who were interviewed were not as tolerant. Thus, the direct users and indirect users did not agree on whether using MI-CASHE was beneficial.

It might be that it is too early to determine whether a supplementary financial aid program such as MI-CASHE is beneficial in locating sources of scholarships and securing funds for higher education. Time and volume of usage will need to be monitored, as well as tracking of those who actually are awarded funds and, of those

who are awarded funds, tracking of their persistence through to degree completion. In the meantime, there is the opportunity for the MI-CASHE program staff to make improvements in the program. The MI-CASHE office staff did express their desire to conduct regular evaluations, but the OSFA did not commit to that. According to the coordinator of the MI-CASHE program, statistics on volume and usage will continue to be collected monthly and compiled quarterly.

Research Question 3: What lessons can be learned from MI-CASHE concerning public policy issues?

Not only do parents, counselors, and financial aid administrators need to become aware of MI-CASHE, but policymakers in Michigan need to be aware of the existence of MI-CASHE. If MI-CASHE is to be used to maximum potential, those legislators charged with developing policy pertaining to college costs need to become aware of MI-CASHE and how it could be used as a source of information concerning private aid opportunities. Some federal government leaders have sought provisions for supporting the existence of national financial aid information databases or for a clearinghouse of scholarship information. For example, in the 1992 Reauthorization of the Higher Education Act of 1965, there is a suggestion that a clearinghouse for financial aid information be established, particularly aimed at creating early awareness programs regarding preparation for college and planning to meet the costs. MI-CASHE could be a source of information to assist students in these programs.

If more policymakers in the state of Michigan were made aware of MI-CASHE, they might have more than a passing interest in it, particularly since the

current governor of Michigan is continually looking for ways to trim the educational budget and is also very much in favor of free enterprise. Knowing that the OSFA-MHEAA/LA is operating a service that is also a not-for-profit, private enterprise program might be very appealing to the legislators. Furthermore, if legislators were interested in supporting MI-CASHE, it is conceivable that considerations such as tax incentives for scholarship sponsors could be made that would help build up the information sources in the database.

Fenske et al. (1983) stated that, as important as financial aid efforts were considered by the federal government, "student financial aid was never founded on a coherent philosophical base. At the government level, it has always comprised disjointed, transitory programs targeted at momentarily popular national social goals" (p. 13). The authors likened student financial aid to a "classic example of the American political genius for 'muddling through' to some mixed, but generally effective, results" (p. 13).

Student financial aid programs have been debated in Congress from the moment they were developed. Each year the funding of financial aid programs has changed, with some programs being completely eliminated and some revised or resurrected from previous cuts. Many members of Congress believe that financial aid is more of a way to subsidize the institutions rather than to assist students in attending. But how much money should Congress make available for assisting students who want to attend higher education? Therein lies the debate. Who should bear the burden of cost—society or the individual (Leslie & Brinkman, 1988)? Or,

more "specifically, what is the relative share of costs to be borne by parents, students, and the general taxpayer?" (Johnston, 1986, p. 10). According to a source in the popular press, Money Magazine ("Aiming for Accuracy," 1966) reported that tuition averages in 1995-96 at private and public schools were \$10,333 and \$2,730, respectively (p. 5). Many families have not saved enough money to offset those costs.

There are ways to work around the dilemma of being able to afford the college education of one's choice and not taking on a heavy debt burden. Because grants and scholarships are in greater demand and shorter supply than in previous years, students and families have had to consider other options, one of those being loans. After primary funding sources such as grants and loans are considered, then potential secondary sources such as MI-CASHE can be considered.

Quoting Leslie and Brinkman (1988), "It must also be said that aid is not all powerful. . . . As a tool for social policy, student aid is not a viable substitute for a nurturing home life and a solid primary and secondary education" (p. 180). When parents prioritize saving money for their children's future and let their children know they are actively engaged in saving money for postsecondary education needs, a message is being sent to the children that higher education is important.

Prioritizing early preparation for college costs might also be a factor to encourage student persistence and success rate because, if the child has heard about going to college throughout life, he or she also knows that academic performance is important to being accepted or gaining access. Sometime during the

growing-up years, the child realizes that parents contribute the money and he or she contributes the academic achievement, i.e., good grades. It might also be a time when the student realizes that he or she could be working and saving for college also. Or, as Margolin (1989) stated, "Simply taking **some** action (opening a college savings account, for example) often has a snowball effect, and makes family members feel less helpless and more in charge of their own futures" (p. 5). Many parents feel anxiety over the thought of bearing the costs for this major investment called higher education. One way to alleviate some of the anxiety is in financial planning, "which is absolutely essential if they wish to fulfill the American dream for themselves and their family" (Margolin, 1989, p. 4). In addition to financial planning, parents might receive some symbolic comfort by leaving no stone unturned, and also may wish to check into private sources of aid, such as a scholarship information search service, i.e., MI-CASHE.

Issues Raised by the Study

Some serious issues were raised by this study. First is the issue of whether MI-CASHE has the potential to be more effective. To increase the potential effectiveness of MI-CASHE, the MI-CASHE program staff need to review the findings from the study and use them to improve the product and provide guidelines for more effective usage. For example, the MI-CASHE staff need to publish specific guidelines that would explain the need to meet application deadline dates and to follow through the entire application process. Additional guidelines for increasing effectiveness of MI-CASHE are listed in the recommendation section.

A second issue concerns the accountability of the leasing company, CASHE-NCSL. They should be held accountable for the product they are selling. The Michigan CASHE office has a responsibility to the student users to provide a credible product and quality service. In order to do this, the MI-CASHE office must make certain that the terms of the contractual agreement include criteria for effective use of the program. For example, CASHE-NCSL has agreed to update their scholarship sponsor list on a yearly basis and send updated information to the lessee twice a year. It would behoove the MI-CASHE office to have a system of cross-checks with the sponsors to ensure that CASHE-NCSL is doing what it claims—that sources are being updated and that users are receiving current sources.

A second example of criteria for effective use would be to determine that a specific number or percentage of users must be recipients of funds as a result of using the CASHE database. However, the company, CASHE-NCSL, does state that it does not guarantee that users will receive funds as a result of using the database. (The database is a source of information, not a source of funds.) That statement puts the responsibility in the users' hands with the intention of absolving the company from being held accountable for bottom-line effective use of their program, which is users being awarded funds and documentation of the results. The CASHE company could use the argument (cited in this study) that if the user does not persist through the entire application process, he or she is not in line as a potential candidate to be awarded funds. But, on the other hand, if the users are receiving outdated sources, they cannot possibly become potential candidates. Thus, it would

behoove the CASHE company to contact sponsors and find out whether the sponsors awarded scholarship funds in a given year and how many scholarships were awarded. This would provide the type of information that the high school counselors and financial aid administrators were asking for in the telephone interviews—tangible evidence of the effectiveness of MI-CASHE. In particular, they wanted to know whether users from Michigan were awarded funds—how many students were awarded funds and the amount of the funds. If it was found that a high number of awards was being made, then the potential exists to promote continued usage of MI-CASHE. If the award numbers were low, MI-CASHE usage would potentially decrease or the program could be discontinued.

Accumulating information regarding promoting or discontinuing usage of MI-CASHE should be of interest to the OSFA and the MHEAA/LA. This presents a third issue to consider. Why would the MHEAA/LA want to continue offering a public service that was not effective for the user and not cost-effective for the MHEAA/LA? The point is, if this program is not beneficial, why support it? The OSFA should be held accountable for the cost-effectiveness of the program, and thus for the use of the legislative appropriation. This issue of funding the MI-CASHE program prompts the recognition of another issue.

A fourth issue to be considered as a result of this study involves the role of public policymakers who debate not only the issues of funding student financial aid programs, but more specifically of funding MI-CASHE. One of the roles of policymakers is to consider the traditional financial aid policies and really think about

why the policies are not working as well as they once did. If policymakers are concerned about serving the public who voted them into office, they need to be more aware of the needs of the current society and be more receptive to innovations that will enhance accessibility of postsecondary education opportunities. At the same time, they must be aware of the costs and benefits involved with funding student financial aid programs. Would policymakers continue to fund MI-CASHE if they were aware of the costs and benefits that this study brought to the forefront? Referring to Chapter IV information regarding MI-CASHE program operating costs, a one-year contract with CASHE-NCSL costs the MHEAA/LA \$22,000. The first year's legislative appropriation for program operation was \$100,000. No specific line-item budget for operating MI-CASHE was available, but based on miscellaneous information, conservative estimates imply that the office would have had to encumber a minimum of \$75,000 for routine operating costs. Data from the study showed that nine students were awarded a total of \$11,850 in scholarship funds as a result of applying to MI-CASHE scholarship sponsors during the first five months MI-CASHE operated. Thus, a minimum of \$97,000 was disbursed for operating MI-CASHE and \$42,000 was credited as a result of 2,800 users paying the \$15 processing fee. Even if there had been 5,000 users the first year, MI-CASHE would have brought in \$75,000 and not matched the initial appropriation. In addition, it is noteworthy that the second year's appropriation was \$350,000. The program operations were not expanded for the second year, thus prompting an accountability question for the large increase.

A number of questions result from this. One question is whether MI-CASHE can become a self-supporting program; the second is whether the program is effective and beneficial for the users. Could there have been a higher return than \$11,850 worth of scholarship funds awarded to only nine students? And could the funds appropriated for the MI-CASHE operations be used in another way, possibly as non-need scholarships? For example, the \$350,000 appropriation could be applied for and given out as 350 \$1,000 scholarships. Then, instead of nine students receiving scholarships ranging in amounts of \$50 to \$2,500, as was reported in the study, 350 students could receive scholarships averaging \$1,000. One concern might be the equity in awarding the scholarships. However, students would be competing statewide rather than nationwide as they do when using the CASHE database, which would allow them a better chance at becoming a scholarship recipient. Some type of differentiating criteria would have to be used to determine the recipients. For example, the state could determine one scholarship per high school in Michigan and let the individual school decide who the recipient should be.

At this point, the main benefactor of MI-CASHE may be the OSFA and the MHEAA/LA in offering MI-CASHE as a public relations tool. The appropriations indicate there is funding available to be used for scholarships, whereas the findings of this study suggested that by using MI-CASHE, there were few chances that any individual student would be awarded funds. Thus, another option would be to

disburse the appropriations money to the students directly instead of using it for MI-CASHE operating costs.

Recalling the interviews with the director of OSFA and of Support Services Programs, MI-CASHE was initiated as a service and not a business venture. However, the plan was for MI-CASHE to become self-supporting over time. During the interviews, the directors stated they were waiting to learn the results of this study to assist them in developing further plans for operating MI-CASHE. In addition, the directors did not mention whether policymakers had requested an accounting of the appropriations granted for the program. It would behoove the directors to review the findings, assess the worthwhile use of the appropriations, and hold themselves accountable before they are requested to do so by the legislature, and possibly jeopardizing future funding. On behalf of the MHEAA/LA, the directors must run a credible scholarship information program, remembering that it exists to assist the public in finding ways to reduce the costs of college. Policymakers need to look for other ways to respond to public concerns, too.

A final point is that there are other methods that policymakers could employ in order to learn more about the public's concern about the costs of college and the need for financial aid programs. For example, one way to be more aware of constituent needs is to arrange focus groups. In this case, focus groups would include current college students, parents, and college administrators. The policymakers need to find out how and why traditional aid programs are not enough anymore. College tuition continues to rise, and accessibility to postsecondary

opportunities continues to fall. Those policymakers who are advocates for keeping postsecondary education accessible need to be challenged to play a stronger role in leading and managing the struggle for innovative student financial aid programs, and increasing accessibility for students who are less financially able.

The issues discussed above (effectiveness, cost-benefit ratio, and state policy regarding access) attempt to describe and explain the conceptual tension found in this study. The recommendations that follow are a result of data gathered from the evaluation. If, over a designated period of time, the OSFA determines that MI-CASHE is worthwhile in terms of costs and benefits, then the following suggestions for implementing changes could be useful for improving the MI-CASHE product and service. The recommendations include ideas to consider, as well as guidelines meant to assist or instruct direct and indirect users and increase the effectiveness of MI-CASHE. However, if the OSFA determined MI-CASHE was ineffective and not worthwhile in terms of costs and benefits, then the primary recommendation would be to discontinue the program and redirect the appropriations to be used as scholarship money disbursed directly to eligible students on a non-need basis.

Recommendations for the MI-CASHE Program

The following recommendations are a result of this study on the perceived effectiveness of MI-CASHE and should be considered if MI-CASHE continues operating. The recommendations are listed in categories that pertain to the OSFA if they continue to offer MI-CASHE, and both the direct (students) and indirect

(parents, high school counselors, and financial aid administrators) users of the program and public policy makers.

**Recommendations for the Office of
Student Financial Assistance**

1. Continue evaluating MI-CASHE as follows:
 - a. Set a timetable for evaluation and tracking of user results.

There are a variety of ways to conduct the specific evaluation activities. Follow-up telephone interviews with users could yield helpful information and show the student that MI-CASHE operates in good faith. It might also provide an opportunity for the MI-CASHE staff to encourage a student to follow through with the process.

- b. Consider developing liaisons with high school counselors or financial aid administrators who would agree to assist in the tracking of students who use MI-CASHE.

- c. Send a questionnaire using a postage-paid postcard asking follow-up questions to student users. The postcard should be sent about two months after mailing the student's scholarship match list.

2. Consider tracking with sponsoring agents. Contact some sponsors and ask them to participate in tracking the numbers of students who contact them due to using MI-CASHE. Find out sponsors' procedures for reviewing applications and awarding funds. This information could be useful in encouraging students to

persist through the application process. It is also information counselors are requesting.

3. Provide more assistance to high school counselors so that they may (a) have a more thorough understanding of how the program works and (b) know when is the most beneficial time for students to use MI-CASHE.

4. Consider developing more sponsoring agencies. This might very well require a special agreement with the leasing company, CASHE, and terms would have to be worked out.

5. Include proprietary schools in the national database and develop more sponsoring agencies for them. Again, a special agreement might have to be worked out with the leaser.

6. Develop a marketing strategy to provide information regarding the availability of MI-CASHE. Target student users, indirect users (e.g., parents, high school counselors, financial aid administrators), and policymakers.

Recommendations for Student Users of MI-CASHE

1. Start early. Become well informed of the process of applying for both primary and secondary sources of financial aid. Plan for completing paperwork before the deadline date(s). Deadline dates occur as much as six months to one year before fall of the freshman year. Funding sources usually are given out on a first-come, first-served basis.

2. When using MI-CASHE, persist through the entire application process in order to be a candidate for scholarship funds.

3. Seek assistance from high school counselors or financial aid administrators in completing forms, writing essays, and so on.

Recommendations for Parents Regarding MI-CASHE

1. Contact the OSFA or a high school counselor and ask for all the facts on using MI-CASHE. Understand how the information is processed. Realize there are no guarantees and that MI-CASHE is a secondary information source.

2. Assist your students with completing the MI-CASHE application form, but let them do the work. Your involvement in the process could encourage their persistence in completing the entire application process.

Recommendations for High School Counselors Regarding MI-CASHE

1. Become informed of the MI-CASHE program and application process. Call the MI-CASHE office with questions. Know what MI-CASHE can and cannot offer to students.

2. Provide students and parents with information regarding MI-CASHE, explaining that it is a secondary source of scholarship information. Let students know it is available.

3. Be willing to invest some time in assisting students with completing the entire MI-CASHE application process. Encourage students to persist through to completion. Enlist some willing parents or other students to assist in these efforts. If an essay is required for the application, consider asking English teachers to assist students in writing it.

**Recommendations for Financial Aid Administrators
Regarding MI-CASHE**

1. Designate a staff member to become informed about MI-CASHE, specifically.
2. Become savvy to the nuances of the application process in order for MI-CASHE to be as effective as possible. For example, know when is the most opportune time to apply to MI-CASHE, and that MI-CASHE is not only for entering freshmen but could be beneficial to currently enrolled undergraduates and/or graduate students, and so on.
3. Consider keeping track of student users and the outcome of their use of MI-CASHE. The findings from the study indicated that both potential direct and indirect users want testimonials from previous users.

**Recommendations for Policymakers
Regarding MI-CASHE**

1. Become aware of MI-CASHE as a source of secondary scholarship information for Michigan residents, and as a way of increasing access to postsecondary education opportunities.
2. Develop a strategy, including incentives, to increase sponsors of scholarships, e.g., from business and industry, foundations, philanthropic organizations, service clubs, and so on. Support the OSFA in maintaining the existence of the state and national database.

Scholarship search services do have a place as sources for scholarship information, especially in a technological society. However, it is critical that

scholarship sources be kept up to date, that new sources be developed, and, overall, that the service is credible and does what it claims to do—provides an effective means of searching for scholarship sources while being worthwhile in terms of costs and benefits. Finally, some students must be awarded funds.

Recommendations for Future Research

One opportunity for future research includes conducting a longitudinal study regarding student persistence and awarding of scholarship funds. A longitudinal study would allow the researcher to collect data on students who used MI-CASHE at the most opportune times—students who applied early enough to meet the application deadlines and who persisted through the entire application process. A representative sample of these students could be tracked to find out whether they were awarded funds, the amount they were awarded, as well as questions regarding the influence of scholarships on persistence. In addition, the students could be tracked to learn whether they persisted through to degree completion.

In this study, no information was collected regarding socioeconomic status of users. Further studies might include income level as an independent variable and whether it has any effect on persistence.

Also, if future studies regarding MI-CASHE are conducted, there might be other studies available with which to compare results. Additional studies might be able to describe and explain patterns and tendencies that could be used to provide indicators of effectiveness that were not examined in this study. Additional studies

might also provide greater insights regarding the profiles of users, persisters and nonpersisters.

APPENDICES

APPENDIX A

FREQUENCIES OF RESPONSES TO QUESTIONNAIRE ITEMS

Table A1: MI-CASHE users demographic variables.

Demographic Variable	Number	Percent
<u>Race</u>		
White	140	43.9
Black	86	27.0
Hispanic	29	9.1
Native American	21	6.6
Asian	35	11.0
Other	8	2.5
Total	319	100.0
Missing: 48		
<u>Age</u>		
16-17	221	60.2
18 & older	146	39.8
Total	367	100.0
<u>Religious Preference</u>		
Non-Catholic	236	66.3
Catholic	120	33.7
Total	356	100.0
Non-Protestant	182	51.1
Protestant	174	48.9
Total	356	100.0
Non-Christian	62	17.4
Christian	294	82.6
Total	356	100.0
<u>Handicap</u>		
No handicap	271	90.3
Handicap	29	9.7
Total	300	100.0
Missing: 67		
<u>Mother's Occupation</u>		
Nonprofessional	174	58.4
Professional	124	41.6
Total	298	100.0
Nonclerical	236	79.2
Clerical	62	20.8
Total	298	100.0
Nonservice	225	75.5
Service	73	24.5
Total	298	100.0

Table A1: Continued.

Demographic Variable	Number	Percent
<u>Father's Occupation</u>		
Nonprofessional	136	50.4
Professional	134	49.6
Total	270	100.0
Nonbenchwork	225	83.3
Benchwork	45	16.7
Total	270	100.0
<u>Household Status</u>		
Both or intact	302	83.2
Single parent	61	16.8
Total	363	100.0
<u>Career Objective of Student</u>		
Professional	153	41.7
Highly technical	214	58.3
Total	367	100.0
<u>Area Where Student Lives</u>		
Rural/farm	47	12.8
Small city/town	143	39.0
Suburban	110	30.0
Urban	65	17.7
Missing	2	.5
Total	367	100.0
<u>Citizenship of Users</u>		
U.S.	357	97.3
Foreign	3	.8
Visa	5	1.4
Not specified	2	.6
Total	367	100.0
<u>Marital Status of Users</u>		
Single	352	96.0
Married	9	3.0
Missing	6	1.0
Total	367	100.0
<u>Enrollment Status of Users</u>		
Full-time	349	95.1
Part-time	15	4.1
Missing	3	.8
Total	367	100.0

Table A1: Continued.

Demographic Variable	Number	Percent
<u>Year in School of Users</u>		
Junior high school	13	4.0
Senior high school	278	76.0
Freshman--college	33	9.0
Sophomore--college	16	4.0
Junior--college	13	3.5
Senior--college	2	.5
Graduate	11	3.0
Missing	1	—
Total	367	100.0

Source: The information included in Table A1 was collected from the MI-CASHE application completed for each student user.

Table A2: Grade point averages, ACT and SAT scores, and source matches of respondents.

Grade Point Average	Average GPA	Range of GPA
Users: 357/Missing: 0	3.32	1.80-4.00
ACT Composite Score	Average ACT Score	Range of ACT Scores
Users: 301/Missing: 66	23	10-36
SAT-Math Score	Average SAT-M Score	Range of SAT-M Scores
Users: 80/Missing: 287	574	260-800
SAT-Verbal Score	Average SAT-V Score	Range of SAT-V Scores
Users: 81/Missing: 286	507	210-720
	Average Number of Source Matches	Range of Source Matches
MI-CASHE Source Matches Listed on Search Report	25	6-75

Table A3: Responses to Item 1: How did you hear about MI-CASHE? (Students could choose more than one response.)

Response	Number	Percent
a. Attended a financial aid night	234	63.8
b. From newspaper or other media	26	7.1
c. From a friend who used it	41	11.2
d. From a high school counselor	190	51.8
e. College financial aid office	60	16.3
f. At a public library	21	5.7
g. At an adult center	1	.3
h. Employer education assistance	4	1.1
i. Other - specify	36	9.8

NOTE: There were no missing data. No totals are listed as students were allowed to choose more than one response; i.e., the percent column does not equal 100.0.

Table A4: Responses to Item 2a: Have you used any other financial aid locator system?

Response	Number	Percent
Yes	35	9.5
No	332	90.5
Missing	0	0.0
Total	367	100.0

Table A5: Responses to Item 2b: If yes, which ones?

Response	Number	Percent
PEPSI	2	5.7
Western Michigan University - CASHE	2	5.7
A computer program at my high school	2	5.7
VECTOR Group, Ltd.	1	2.8
Scholarships 101	1	2.8
Dollars for Scholars	1	2.8
College Fund Finder	1	2.8
American Educational Assistance Council	1	2.8
NESTLE	1	2.8
Scholarship Search	1	2.8
Don't recall the name	22	63.0

Table A6: Responses to Item 3: Were the instructions understandable?

Response	Number	Percent
Not at all understandable	8	2.2
Somewhat understandable	47	12.8
Reasonably understandable	236	64.3
Extremely understandable	72	19.6
Missing	4	1.1
Total	367	100.0

Table A7: Responses to Item 4: If you called the MI-CASHE office, how helpful was the staff?

Response	Number	Percent
Did not call the office	267	72.0
Not at all helpful	4	1.1
Somewhat helpful	14	3.8
Helpful	41	11.2
Very helpful	32	8.7
Missing	9	2.5
Total	367	100.0

Table A8: Responses to Item 5: How satisfied were you with the results of the search report?

Response	Number	Percent
Very dissatisfied	83	22.6
Somewhat dissatisfied	97	26.4
Neither	80	21.8
Somewhat satisfied	78	21.3
Very satisfied	22	6.0
Missing	7	1.9
Total	367	100.0

Table A9: Responses to Item 6a: Did you contact any sponsoring agencies to apply for specific scholarships, grants, etc.?

Response	Number	Percent
Yes	190	51.8
No	136	37.1
Missing	41	11.2
Total	367	100.1

Table A10: Responses to Item 6b: If you did contact sponsors, how many did you contact?

Response	Number	Percent
0	1	.3
1	9	2.5
2	21	5.7
3	25	6.8
4	19	5.2
5	24	6.5
6	13	3.5
7	7	1.9
8	6	1.6
9	2	.5
10	14	3.8
11	2	.5
12	5	1.4
13	1	.3
15	8	2.2
18	3	.8
19	1	.3
20	4	1.1
25	1	.3
30	1	.3
Missing	200	54.5
Total	367	100.0

Table A11: Responses to Item 6c: Did you contact any sponsors; if not why not? (Students were allowed more than one response.)

Response	Number	Percent
6c. Match list did not apply	118	32.2
6d. Deadlines were passed	107	29.2
6e. Decided not to go to school	1	.3
6f. Lost the match list	10	2.7
6g. Forgot to	9	2.5
6h. Not worth my time	24	6.5
6i. Did not need financial aid	7	1.9

Table A12: Responses to Item 7: About how much time did you spend contacting sponsors?

Response	Number	Percent
Two hours or less	97	26.4
More than two hours but less than five	82	22.3
Five to ten hours	45	12.3
More than ten hours	20	5.4
Missing	123	33.5
Total	367	100.0

Table A13: Responses to Item 8a: If you did contact any sponsoring agencies, how many sponsors did you contact?

Response	Number	Percent
0	10	2.7
1	13	3.5
2	24	6.5
3	26	7.1
4	23	6.3
5	23	6.3
6	15	4.1
7	9	2.5
8	6	1.6
9	3	.8
10	12	3.3
11	1	.3
12	5	1.4
13	2	.5
14	1	.3
15	7	1.9
18	3	.8
19	1	.3
20	4	1.1
23	1	.3
25	1	.3
30	1	.3
Missing	176	48.0
Total	367	100.0

Table A14: Responses to Item A14: Number of responses received from sponsors.

Response	Number	Percent
0	39	10.6
1	19	5.2
2	25	6.8
3	24	6.5
4	19	5.2
5	19	5.2
6	5	1.4
7	5	1.4
8	7	1.9
9	3	.8
10	9	2.5
12	3	.8
14	1	.1
16	1	.1
20	1	.1
30	1	.1
Missing	186	50.7
Total	367	100.0

Table A15: Responses to Item 9a: Number of applications returned to sponsors.

Response	Number	Percent
0	88	24.0
1	29	7.9
2	22	6.0
3	23	6.3
4	16	4.4
5	12	3.3
6	7	1.9
7	6	1.6
8	4	1.1
9	2	.5
10	11	3.0
15	1	.3
20	1	.3
Missing	145	39.5
Total	367	100.0

Table A16: Responses to Item 10a: If you did apply to any sponsoring agencies, did any of them require an application fee?

Response	Number	Percent
Yes	40	10.9
No	144	39.2
Missing	183	49.9
Total	367	100.0

Table A17: Responses to Item 10b: How many sponsoring agencies required a fee?

Response	Number	Percent
0	2	.5
1	22	3.0
2	8	2.2
3	6	1.6
4	1	.3
5	1	.3
10	1	.3
Missing	337	91.8
Total	367	100.0

Table A18: Responses to Item 10c: How much was the lowest application fee?

Response	Number	Percent
1	1	.3
2	2	.5
3	2	.5
4	1	.3
5	13	3.5
10	2	.5
15	9	.8
17	1	.3
20	1	.3
22	1	.3
Missing	340	92.6
Total	367	100.0

Table A19: Responses to Item 10d: How much was the highest application fee?

Response	Number	Percent
5	10	2.7
10	6	1.6
12	1	.3
13	1	.3
15	2	.5
20	1	.3
25	1	.3
35	2	.5
Missing	343	93.5
Total	367	100.0

Table A20: Responses to Item 11a: If you did complete the applications from sponsoring agencies, were you awarded funds?

Response	Number	Percent
Yes	14	3.8
No	161	43.9
Missing	192	52.3
Total	367	100.0

Table A21: Responses to Item 11b: If you were awarded funds, how many did you receive?

Response	Number	Percent
1	4	1.1
2	3	.8
3	2	.5
Missing	358	97.6
Total	367	100.0

Table A22: Responses to Item 11c: What was the total amount of the awards?

Response	Number	Percent
\$ 50.00	1	.3
\$ 500.00	1	.3
\$ 750.00	1	.3
\$ 900.00	1	.3
\$1,000.00	2	.3
\$1,450.00	1	.3
\$1,700.00	1	.3
\$2,000.00	1	.3
\$2,500.00	1	.3
Missing	357	97.2
Total	367	100.0

Table A23: Responses to Item 12: Would you use MI-CASHE again?

Response	Number	Percent
Yes	186	50.7
No	169	46.0
Missing	12	3.3
Total	367	100.0

Table A24: Responses to Item 13: How satisfied were you in using MI-CASHE?

Response	Number	Percent
Very satisfied	25	6.8
Somewhat satisfied	63	17.2
Neither	93	26.2
Somewhat dissatisfied	84	22.9
Very dissatisfied	90	24.5
Missing	12	3.3
Total	367	100.0

Table A25: Responses to Item 14: Would you recommend MI-CASHE to someone else?

Response	Number	Percent
Yes	224	61.0
No	126	34.3
Missing	17	4.6
Total	367	100.0

Table A26: Responses to Item 15: Are you attending college during the 1994-95 school year?

Response	Number	Percent
Full-time	333	90.7
Part-time	17	4.6
Not attending	17	4.6
Missing	0	0.0
Total	367	100.0

Table A27: Responses to Item 16: Were you enrolled in college when you initially applied to MI-CASHE?

Response	Number	Percent
Full-time	78	21.3
Part-time	14	3.8
Not attending	274	74.7
Missing	1	.3
Total	367	100.0

Table A28: Responses to Item 17a: How do you plan to pay for your college educational costs (e.g., tuition, room, board, etc.)? Indicate the approximate percentage of each source.
a. family funds

Response*	Number**	Percent
1	1	.3
2	1	.3
3	2	.5
5	16	4.4
6	1	.3
10	19	5.2
12	1	.3
13	1	.3
14	1	.3
15	4	1.1
20	18	4.9
22	1	.3
25	19	5.2
29	1	.3
30	7	1.9
33	2	.5
35	6	1.6
40	5	1.4
47	1	.3

Table A28: Continued.

Response*	Number**	Percent
50	36	9.8
55	1	.3
60	5	1.4
65	5	1.4
66	2	.5
67	1	.3
70	5	1.4
75	8	2.2
80	7	1.9
85	2	.5
86	1	.3
90	16	4.4
93	1	.3
95	4	1.1
98	1	.3
99	3	.8
100	22	6.0
Missing	140	38.1
Total	367	100.0

*Response = percentage of funds.

**Number = number of students.

Table A29: Responses to Item 17b: How do you plan to pay for your college educational costs (e.g., tuition, room, board, etc.)?
b. personal funds

Response*	Number**	Percent
1	2	.5
2	1	.3
3	1	.3
5	17	4.6
6	1	.3
8	1	.3
10	42	11.4
11	1	.3
12	1	.3
13	1	.3
15	6	1.6
18	1	.3
20	15	4.1
25	19	5.2
30	11	3.0
32	1	.3
33	2	.5
35	1	.3
40	2	.5
50	13	3.5
75	2	.5
80	3	.8
100	8	2.2
Missing	215	58.6
Total	367	100.0

*Response = percentage of funds.

**Number = number of students.

Table A30: Responses to Item 17c: How do you plan to pay for your college educational costs (e.g., tuition, room, board, etc.)?
c. scholarships

Response*	Number**	Percent
1	1	.3
2	2	.5
5	15	4.1
6	1	.3
10	34	9.3
12	4	1.1
15	6	1.6
20	14	3.8
25	23	6.3
27	1	.3
30	7	1.9
33	3	.8
34	2	.5
35	4	1.1
40	8	2.2
45	2	.5
50	21	5.7
60	1	.3
70	5	1.4
75	1	.3
80	7	1.9
85	1	.3
90	4	1.1
97	1	.3
100	7	1.9
Missing	192	52.3
Total	367	100.0

*Response = percentage of funds.

**Number = number of students.

Table A31: Responses to Item 17d: How do you plan to pay for your college educational costs (e.g., tuition, room, board, etc.)?
d. grants

Response*	Number**	Percent
1	2	.5
4	1	.3
5	7	1.9
6	1	.3
7	1	.3
8	2	.5
10	20	5.4
11	1	.3
15	6	1.6
20	15	4.1
23	1	.3
25	11	3.0
30	7	1.9
33	2	.5
35	3	.8
40	6	1.6
45	1	.3
50	11	3.0
60	1	.3
65	1	.3
75	4	1.1
80	3	.8
Missing	260	70.8
Total	367	100.0

*Response = percentage of funds.

**Number = number of students.

**Table A32: Responses to Item 17e: How do you plan to pay for your college educational costs (e.g., tuition, room, board, etc.)?
e. loans**

Response*	Number**	Percent
5	1	.3
10	14	3.8
13	1	.3
15	6	1.6
17	1	.3
18	1	.3
19	1	.3
20	15	4.1
24	1	.3
25	23	6.3
30	9	2.5
32	2	.5
33	3	.8
35	5	1.4
40	10	2.7
45	2	.5
46	1	.3
47	2	.5
50	20	5.4
59	1	.3
60	8	2.2
63	1	.3
65	3	.8
70	5	1.4

Table A32: Continued.

Response*	Number**	Percent
75	1	.3
80	6	1.6
85	2	.5
90	6	1.6
95	1	.3
100	4	1.1
Missing	211	57.5
Total	367	100.0

*Response = percentage of funds.

**Number = number of students.

Table A33: Responses to Item 17f: How do you plan to pay for your college educational costs (e.g., tuition, room, board, etc.)?
f. internship

Response*	Number**	Percent
5	1	.3
10	2	.5
12	1	.3
13	1	.3
15	1	.3
30	1	.3
40	1	.3
Missing	359	97.8
Total	367	100.0

*Response = percentage of funds.

**Number = number of students.

Table A34: Responses to Item 17g: How do you plan to pay for your college educational costs (e.g., tuition, room, board, etc.)?
g. fellowship

Response*	Number**	Percent
15	1	.3
Missing	366	99.7
Total	367	100.0

*Response = percentage of funds.

**Number = number of students.

Table A35: Responses to Item 17h: How do you plan to pay for your college educational costs (e.g., tuition, room, board, etc.)?
h. work-study

Response*	Number**	Percent
1	2	.5
2	1	.3
3	1	.3
5	11	3.0
7	1	.3
8	1	.3
10	23	6.3
15	4	1.1
20	5	1.4
25	4	1.1
40	1	.3
50	2	.5
Missing	311	84.7
Total	367	100.0

*Response = percentage of funds.

**Number = number of students.

Table A36: Responses to Item 17i: How do you plan to pay for your college educational costs (tuition, room, board, etc.)?
i. non work-study employment

Response*	Number**	Percent
2	1	.3
5	7	1.9
6	1	.3
8	1	.3
10	10	2.7
15	2	.5
20	4	1.1
25	2	.5
30	1	.3
31	1	.3
40	2	.5
50	2	.5
60	1	.3
75	1	.3
85	1	.3
100	3	.8
Missing	327	89.1
Total	367	100.0

*Response = percentage of funds.

**Number = number of students.

Table A37: Responses to Item 17j: How do you plan to pay for your college educational costs (e.g., tuition, room, board, etc.)?
j. employer-sponsored funds

Response*	Number**	Percent
7	1	.3
50	1	.3
90	1	.3
Missing	364	99.2
Total	367	100.0

*Response = percentage of funds.

**Number = number of students.

Table A38: Responses to Item 17k: How do you plan to pay for your college educational costs (e.g., tuition, room, board, etc.)?
k. other

Response*	Number**	Percent
1	1	.3
10	1	.3
20	2	.5
25	2	.5
50	5	1.4
Missing	356	97.0
Total	367	100.0

*Response = percentage of funds.

**Number = number of students.

Table A39: Responses to Item 17l: How do you plan to pay for your college educational costs (e.g., tuition, room, board, etc.)?
l. have decided not to attend college now

Response*	Number**	Percent
0	2	.5
Missing	365	99.5
Total	367	100.0

***Response = percentage of funds.**

****Number = number of students.**

APPENDIX B

LETTER OF APPROVAL FROM THE UNIVERSITY COMMITTEE ON RESEARCH INVOLVING HUMAN SUBJECTS

MICHIGAN STATE UNIVERSITY

December 21, 1994

TO: Margaret LaFleur
417 Erickson Hall

RE: IRB#: 94-588
TITLE: A POLICY STUDY. STUDYING THE EFFECTIVENESS OF
THE MI-CASHE PROGRAM; WHAT IS THE PERCEIVED
EFFECTIVENESS AS DETERMINED BY DIRECT AND
INDIRECT USERS? AND WHAT ARE THE COSTS AND
BENEFITS OF MI-CASHE?
REVISION REQUESTED: N/A
CATEGORY: 1-A,C,E
APPROVAL DATE: 12/20/94

The University Committee on Research Involving Human Subjects' (UCRIHS) review of this project is complete. I am pleased to advise that the rights and welfare of the human subjects appear to be adequately protected and methods to obtain informed consent are appropriate. Therefore, the UCRIHS approved this project including any revision listed above.

RENEWAL: UCRIHS approval is valid for one calendar year, beginning with the approval date shown above. Investigators planning to continue a project beyond one year must use the green renewal form (enclosed with the original approval letter or when a project is renewed) to seek updated certification. There is a maximum of four such expedited renewals possible. Investigators wishing to continue a project beyond that time need to submit it again for complete review.

REVISIONS: UCRIHS must review any changes in procedures involving human subjects, prior to initiation of the change. If this is done at the time of renewal, please use the green renewal form. To revise an approved protocol at any other time during the year, send your written request to the UCRIHS Chair, requesting revised approval and referencing the project's IRB # and title. Include in your request a description of the change and any revised instruments, consent forms or advertisements that are applicable.



OFFICE OF
**RESEARCH
AND
GRADUATE
STUDIES**

University Committee on
Research Involving
Human Subjects
(UCRIHS)

Michigan State University
225 Administration Building
East Lansing, Michigan
48824-1046

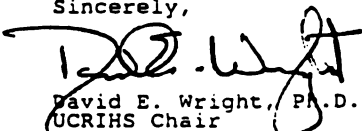
517/355-2180
FAX: 517/432-1171

**PROBLEMS/
CHANGES:**

Should either of the following arise during the course of the work, investigators must notify UCRIHS promptly: (1) problems (unexpected side effects, complaints, etc.) involving human subjects or (2) changes in the research environment or new information indicating greater risk to the human subjects than existed when the protocol was previously reviewed and approved.

If we can be of any future help, please do not hesitate to contact us at (517)355-2180 or FAX (517)336-1171.

Sincerely,


David E. Wright, Ph.D.
UCRIHS Chair

DEW:pjm

cc: Ann E. Austin

APPENDIX C

**INFORMATION ON CASHE—COLLEGE AID SOURCES FOR
HIGHER EDUCATION INFORMATION**

**APPLICATION MATERIALS FOR MI-CASHE—MICHIGAN-COLLEGE
AID SOURCES FOR HIGHER EDUCATION**



600 S. Frederick Ave., Second Floor
Gaithersburg, MD 20877 Phone 301:258-0717
FAX 301:258-0164

presents

CASHE

COLLEGE AID SOURCES FOR HIGHER EDUCATION

MSFAA '92

CASHE - College Aid Sources for Higher Education

I. What is CASHE?

CASHE is a sophisticated, yet user-friendly, financial aid and scholarship retrieval system. Using the CASHE system, students interested in financial assistance for their higher education can search for sources of financial support from a compendium of an estimated 4,100 sources, 14,000 resources and 150,000 resource distributions as defined below.

Source: this is the agency or institution that sponsors the funds.

Resource: these are the different types of resource distributions or funding titles that a source sponsors: i.e. B.P.W., The Business and Professional Women's Club (the source) sponsors five (5) scholarships for women returning to college, another scholarship for mature women majoring in engineering and another for women majoring in accounting. The various awards (resources) would account for three (3) resources sponsored by one source.

Resource Distribution: these are the number of awards that are included in each resource: [i.e.: the B.P.W. (source), sponsors three (3) scholarships (resources), and there are five (5) (resource distributions) for mature women returning to college.

These resources include leads on 13,911 scholarships, 713 fellowships, 318 loans, 83 internships, and 95 work cooperative programs. The database allows for the discovery of aid for both undergraduate and graduate assistance.

II. Why would an institution use a financial aid resource system?

A financial aid resource system can be a valuable resource tool if the institution and students make full use of its potential. For high school, it is an excellent service to make available to their students. As a high school counselor works with a student, this financial aid resource system has been used in conjunction with the college selection and admissions process. As federal aid continues to tighten, students need to apply for all resources appropriate to them. It is also imperative for a high school student to have as much financial aid information on colleges to which they are applying. Many times the aid available influences the high school senior's college choice.

For a college or university, this system can be used in several creative ways. Some universities enclose the student application with their financial aid packet that they send to all prospective freshmen and transfer students (recruitment). They do the same for all upperclassmen and graduate students (retention). Alumni/ae offices have funded this service to allow the student body, alumni/ae and their families the opportunity to locate funds. Some universities place it in the libraries for maximum exposure to students.

Some universities charge their students a modest amount for their student profile. Mainly, it places a value on the profile which motivates the student to follow up and be persistent. It also helps defray the university's cost to lease the system.

This automated system will streamline the high school and college counselors' awesome task of providing students with the most up-to-date financial aid information. The Public Relations that comes as a result enhances the counselor's and institution's reputation.



600 S. Frederick Ave., Second Floor
Gaithersburg, MD 20877 Phone 301 258-0717

FAX 301 258-0154

presents

CASHE

COLLEGE AID SOURCES FOR HIGHER EDUCATION

III. Why select CASHE over other services? What is unique about National College Services, Ltd. and the CASHE Financial Aid Resource System?

When making this decision, a potential user needs information on the company which reflects on the product it offers.

Over the last twelve years, CASHE - College Aid Sources for Higher Education was developed by National College Services headed by Dr. Herm Davis, President. This collection of financial aid information has grown out of need to have a central library of information to assist students as they look for ways to fund their college education. Dr. Davis has been in the field of financial aid for over twenty-four years and works directly with high school and college students and their families in our counseling center as they develop a plan for financing their higher education. Our mission is one of counseling and educating students and parents on how to meet college costs.

NCSL also has active on-going affiliations with several organizations who have the same mission: to provide up-to-date financial aid information to students as they look for resources to fund their higher education. NCSL has affiliations with such fine organizations as The American Legion, The U.S. Department of Defense Dependent Schools, The Fannie Mae Corporation/Woodson High School (DC) Mentor Program, BNA - The Bureau of National Affairs, and community financial aid workshops in the area high schools and the monthly workshop at Sandy Spring Bank of Maryland.

¹⁹⁹¹
Last summer, NCSL presented the CASHE Financial Aid Resource System to the United States Department of Education. Mr. John McCarthy, Director of the Division of Training and Dissemination and a member of his staff came to our office in Gaithersburg to see first-hand the CASHE program and future plans. They feel NCSL "offers a valuable service to the financial aid community and particularly to students and their parents". Please see the letter from Mr. McCarthy enclosed.

CASHE is a twelve (12) year old, proprietary financial aid resource system. CASHE has been developed at NCSL's main office and tested by our 600 plus users. The quality of the information in the CASHE program is due to the intense, systematic annual verification and daily updating process. NCSL is in frequent contact with its users as well as potential users. This communication and input benefits CASHE and the user. They have come to know that the NCSL staff is real, creditable and here to stay. The unique companion to the CASHE system is the Federally Approved need analysis system called EPSILON which uses Congressional Methodology to calculate the parent and student contribution as well as determining the PELL Grant results. Using these two systems, a counselor can go through the entire financial aid process with a student.

All the affiliations and services just described contribute to the foundation of NCSL which is reflected in the quality and superiority of the CASHE Financial Aid Resource System.

The cost to lease the CASHE system has been based on several factors to make the system affordable for all institutions. It is scaled according to the size of the institution and whether or not they charge the student.

As you receive our information, please do not hesitate to call with any questions you may have. We look forward to working with you!

Dr. Herm Davis, President

Ms. Josey L. Viera, Director of Research and Development

Ms. M. Carol Daigle, Director of Marketing and Publications

Ms. Brooke C. Batteiger, Assistant Director of Research and Development

Ms. Mary Jane Hays, Office Manager

MI-CASHE[®]

Michigan Higher Education Assistance Authority
 Michigan Higher Education Student Loan Authority
 Office of Support Services Programs
 P.O. Box 30428
 Lansing, Michigan 48909



The following is designed to assist you in filling out your student application form. Your individualized financial aid profile is based on each one of the selection criteria. It is important that every item be filled in as completely as possible. Please remember that your selection of resources will be based on your entries. Generally, the more complete the information you provide, the better your chances to receive appropriate financial aid information.

GENERAL DIRECTIONS

Indicate the appropriate code for each criteria by referring to the attached code sheet. The code sheet should also refresh your memory as your hobbies, interests, and the various clubs in which you have participated. If entries/items do not appear on the code sheet, you can assume that we currently do not have an award on file for that entry.

SPECIFIC DIRECTIONS

01-06 List applicant's current information. Do not leave any blank spaces.

07 Provide codes for country, state, county, and town of residence. Enter "00" if no code is found. If your county & town are not found in the code book list, you may leave the spaces blank. Not all codes are listed.

08 Please indicate the six digit code for your high school and state abbreviation. If you do not know your high school code number, call your high school administration office, or see your guidance counselor.

09 Indicate the correct code for the degree, if any, that you currently hold.

10 Test Scores. Enter SAT Verbal and Math scores individually, ACT Composite, GRE Verbal and math scores, LSAT Composite, and individual MCAT scores.

11 Please indicate current year in school. If in high school — freshman 9, sophomore 10, etc. If college or graduate school — freshman 13, sophomore 14, junior 15, senior 16, master's degree 17, doctorate 18, post-doctorate 19.

12 Enter the academic year in school for which you are seeking financial aid information. Many awards are based on your level of college education (i.e. freshman 13, sophomore 14, etc.).

13 Enter cumulative grade point average based on a perfect 4.0. Do not weigh "honors" classes more than others. However, if you do not list your GPA, it will automatically be listed as .10. This will eliminate you from being eligible for award matches based on GPA achievement or requirement.

14 Indicate class rank of 1 (upper 20% or 3.4 and above), 2 (upper 40% or 2.8 and above), 3 (upper 60% or 2.4 and above), etc.

15 Indicate your current enrollment status, full-time, part-time, and/or transfer student.

16 Indicate (F) for female and (M) for male.

17 Enter current age.

18 Enter current marital status (i.e., Single-S, Married-M, Widowed-W, Divorced-D, Separated-P).

19 Indicate appropriate race code(s).

20 As a general rule, select appropriate code(s) if at least two of your grandparents are descendants of a heritage. The only exception is American Indian, one grandparent is sufficient.

21 Indicate yes or no if a U.S. citizen. Please check the appropriate box to indicate your current citizenship status.

- | | |
|---|--|
| <p>22 Indicate religion code. If other, code "00".</p> <p>23 Indicate appropriate handicap code(s). If not handicapped enter "0".</p> <p>24 List one or two possible career codes.</p> <p>25 Include past and present activity codes. Veterans indicate appropriate code.</p> <p>26 Include up to three hobby codes.</p> <p>27 Indicate both paid and volunteer work codes.</p> <p>28 Include sports code(s) in which you have the interest and ability to participate on an intramural level.</p> <p>29 Indicate code(s) which best describe your aspirations. These should reflect your personal or professional goals.</p> <p>30 Indicate code(s) which characterize any unique physical traits.</p> <p>31 Many sponsoring agencies define financial need differently than the federal guidelines. Need is based on each individual award. For this reason, we suggest you choose yes. Appropriate responses for 31 are yes or no.</p> <p>32 Please code all possible majors. Be sure to include "family of majors" (i.e., business administration, economics, accounting, finance).</p> | <p>33 Intended college(s). Please provide college name and specific campus. Also indicate the state code(s) and country code for the location of the college(s) you are most interested. (Note: Not all colleges are represented in the system.)</p> <p>34 Indicate with a check in each box to select which type or types of college(s) you are considering.</p> <p>35 Please indicate if either or both of your parents are deceased.</p> <p>36 Please indicate yes or no for whether either of your parents are a veteran.</p> <p>37 Indicate branch of service if your parent was a veteran.</p> <p>38-39 Please indicate yes or no for these questions.</p> <p>40 Please indicate any handicap(s) your parent(s) may possess.</p> <p>41 Please indicate your Parent(s) Employer(s) from those listed on the codes. (Note: Not all employers are represented in the system.)</p> <p>42 Indicate codes for organizations in which your parent(s) hold membership. If your parent(s) is/are deceased, list organizations in which active status was held at time of death.</p> |
|---|--|

"MI-CASHE[®] is an information service. MI-CASHE[®] does not sponsor an award program nor does MI-CASHE[®] guarantee that participants will receive awards."

**Michigan Higher Education Assistance Authority
Michigan Higher Education Student Loan Authority
Statement of Compliance with Federal Law**

The MHEAA/MHESLA comply with all Federal laws and regulations prohibiting discrimination and with all requirements and regulations of the U.S. Department of Education. It is the policy of the MHEAA/MHESLA that no person on the basis of race, color, religion, national origin or ancestry, age, sex, marital status or handicap shall be discriminated against, excluded from participation in, denied the benefits of, or otherwise be subjected to discrimination in any program or activity for which it is responsible or for which it receives financial assistance from the U.S. Department of Education.

MI-CASHE[®] is a Michigan presentation of the CASHE[®] system. College Aid Sources for Higher Education - CASHE[®] is the registered trademark of the National College Services, Ltd.

INSTRUCTIONS: Complete all entries. Your completed entries will be entered into a computer program which will compare them to a database of resources. Use the attached code tables for items indicated with a black box. If there is no code, leave the code block blank. See general directions.



Social Security # <input type="text"/> - <input type="text"/> - <input type="text"/>		27 Work Experience <input type="text"/>	
01 Name (Last) (First) (M.I.)		28 Sports <input type="text"/>	
02 Address		29 Aspirations <input type="text"/>	
03 City		30 Physical Traits <input type="text"/>	
04 State <input type="text"/> 05 Zip <input type="text"/>		31 Apply for financial aid with need? <input type="checkbox"/> Y <input type="checkbox"/> N	
06 Phone <input type="text"/>		32 College Majors <input type="text"/>	
07 Residence Country <input type="text"/> State <input type="text"/> County <input type="text"/> Town <input type="text"/>		33 Intended Colleges (Indicate State and Campus) 1) <input type="text"/> 5) <input type="text"/> 2) <input type="text"/> 6) <input type="text"/> 3) <input type="text"/> 7) <input type="text"/> 4) <input type="text"/> 8) <input type="text"/> College State(s) <input type="text"/> College Country <input type="text"/>	
08 High School <input type="text"/> High School State <input type="text"/>		34 College Type Public <input type="checkbox"/> Private <input type="checkbox"/> 2 yr. <input type="checkbox"/> 4 yr. <input type="checkbox"/>	
09 Degree Status 0=No Degree 2=Bachelor's 4=Doctorate 1=Associate's 3=Master's		PARENT INFORMATION:	
10 Test Scores SAT Verbal <input type="text"/> Math <input type="text"/> ACT COMP <input type="text"/> GRE Verbal <input type="text"/> Math <input type="text"/> LSAT <input type="text"/> MCAT Verbal <input type="text"/> Physical Sci <input type="text"/> Biological Sci <input type="text"/> Writing <input type="text"/>		35 Parent(s) deceased <input type="checkbox"/> 0 <input type="checkbox"/> 1 <input type="checkbox"/> 2	
Use Following Chart for Items 11 and 12 11=High School Junior 16=College Senior 12=High School Senior 17=Master's 13=College Freshman 18=Doctorate 14=College Sophomore 19=Post Doctorate 15=College Junior 00=Not Attending		36 Parent(s) veteran(s)? <input type="checkbox"/> Y <input type="checkbox"/> N	
11 Current Year in School <input type="text"/>		37 Branch of Service <input type="text"/>	
12 Year of financial aid interest <input type="text"/>		38 Parent(s) killed in action? <input type="checkbox"/> Y <input type="checkbox"/> N	
13 GPA <input type="text"/> 14 Class Rank <input type="text"/>		39 Parent(s) disabled in action? <input type="checkbox"/> Y <input type="checkbox"/> N	
15 Enrollment Status: Full Time <input type="checkbox"/> Part Time <input type="checkbox"/> Transfer <input type="checkbox"/>		40 Parent(s) Handicap(s) <input type="text"/>	
16 Sex <input type="text"/> 17 Age <input type="text"/> 18 Marital Status <input type="text"/>		41 Parent(s) Employers <input type="text"/>	
19 Race(s) <input type="text"/> 20 Heritage(s) <input type="text"/>		42 Parent(s) Activities <input type="text"/>	
21 U.S. Citizen <input type="checkbox"/> Y <input type="checkbox"/> N Permanent Visa <input type="checkbox"/> Y <input type="checkbox"/> N Foreign Citizen <input type="checkbox"/> Y <input type="checkbox"/> N		Include financial aid with passed deadlines? <input type="checkbox"/> Y <input type="checkbox"/> N	
22 Religion <input type="text"/> 23 Handicap(s) <input type="text"/>		Indicate all types of awards in which you are interested: Scholarships <input type="checkbox"/> Fellowships <input type="checkbox"/> Loans <input type="checkbox"/> Work <input type="checkbox"/> Internship <input type="checkbox"/>	
24 Career Objective(s) <input type="text"/>		Complete form and mail with check for \$15.00 to: MI-CASHE® Michigan Higher Education Assistance Authority Michigan Higher Education Student Loan Authority Office of Support Services Programs P.O. Box 30428 Lansing, Michigan 48909	
25 Student Activities <input type="text"/>		Make checks payable to MI-CASHE®.	
26 Hobbies <input type="text"/>			

**CODE BOOKLET**

To be used to complete the student application form. (206)

07 COUNTRY

- 000 U.S.A.
- 001 ADEN
- 002 AFGHANISTAN
- 003 ALBANIA
- 004 ALGERIA
- 005 AMERICAN SAMOA
- 006 ANDORRA
- 007 ANTARCTICA
- 008 ANGOLA
- 009 ANTIGUA
- 010 ARGENTINA
- 011 ARUBA
- 012 AUSTRALIA
- 013 AUSTRIA
- 014 AZORES
- 015 BAHAMAS
- 016 BAHRAIN
- 017 BANGLADESH
- 018 BARBADOS
- 019 BELGIUM
- 020 BELIZE
- 021 BENIN
- 022 BERMUDA
- 023 BHUTAN
- 024 BOLIVIA
- 025 BOTSWANA
- 026 BRAZIL
- 027 BRITISH VIRGIN ISLANDS
- 028 BRUNEI DARUSSALAM
- 029 BULGARIA
- 030 BURMA
- 031 BURUNDI
- 032 CAMBODIA
- 033 CAMEROON
- 034 CANADA
- 035 CANARY ISLANDS
- 036 CAPE VERDE
- 037 CAYMAN ISLANDS
- 038 CENTRAL AFRICAN REPUBLIC
- 039 CHAD
- 040 CHILE
- 041 CHINA
- 042 COLOMBIA
- 043 COMOROS
- 044 CONGO
- 045 COOK ISLAND
- 046 COSTA RICA
- 047 CUBA
- 048 CYPRUS
- 049 CZECHOSLOVAKIA
- 050 DANMARK
- 051 DENMARK
- 052 DJIBOUTI
- 053 COMMONWEALTH OF DOMINICA
- 054 DOMINICAN REPUBLIC
- 055 ECUADOR
- 056 EGYPT
- 057 EL SALVADOR
- 058 ENGLAND
- 059 EQUATORIAL GUINEA
- 060 ETHIOPIA
- 061 FIJI
- 062 FINLAND
- 063 FEDERAL REPUBLIC OF GERMANY
- 064 FRANCE
- 065 FRENCH POLYNESIA
- 066 FRENCH GUIANA
- 067 GABON
- 068 GAMBIA
- 069 GERMANY
- 070 GHANA
- 071 GIBRALTAR
- 072 GREECE
- 073 GREENLAND
- 074 GRENADA
- 075 GUADELOPE
- 076 GUAM
- 077 GUATEMALA
- 078 GUINEA
- 079 GUINEA-BISSAU
- 080 GUYANA
- 081 HAITI
- 082 HONDURAS
- 083 HONG KONG
- 084 HUNGARY
- 085 ICELAND
- 086 INDIA
- 087 INDONESIA
- 088 IRAN
- 089 IRAQ
- 090 IRELAND
- 091 ISLE OF MAN
- 092 ISRAEL
- 093 ITALY
- 094 IVORY COAST
- 095 JAMAICA
- 096 JAPAN
- 097 JORDAN
- 098 KENYA

009 KWAJALEIN
100 KIRIBATI
101 KOREA
102 KUWAIT
103 LAOS
104 LEBANON
105 LESOTHO
106 LIBERIA
107 LIBYA
108 LICHTENSTEIN
109 LUXEMBOURG
110 MACAO
111 MADAGASCAR
112 MADEIRA ISLANDS
113 MALAWI
114 MALAYSIA
115 MALDIVES
116 MALI
117 MALTA
118 MARTINIQUE
119 MARIANA ISLANDS
120 MARSHALL ISLANDS
121 MAURITANIA
122 MAURITIUS
123 MEXICO
124 MIDWAY ISLANDS
125 MONACO
126 MONGOLIA
127 MOROCCO
128 MOZAMBIQUE
129 NAMIBIA
130 NAURU
131 NEPAL
132 NETHERLANDS
133 NEW CALEDONIA
134 NEW ZEALAND
135 NICARAGUA
136 NIGER
137 NIGERIA
138 NIUE ISLAND
139 NORTHERN IRELAND
140 NORTH KOREA
141 NORWAY
142 OKINAWA
143 OMAN
144 PAKISTAN
145 PANAMA
146 PAPUA NEW GUINEA
147 PARAGUAY
148 PERU
149 PHILIPPINES
150 POLAND
151 PORTUGAL
152 PUERTO RICO
153 QUATAR
154 REUNION
155 ROMANIA
156 RWANDA
157 SAN MARINO
158 SAO TOME & PRINCIPE
159 SAUDI ARABIA
160 SCOTLAND
161 SENEGAL
162 SEYCHELLES
163 SIERRA LEONE
164 SINGAPORE
165 SOLOMON ISLANDS
166 SOMALIA
167 SOUTH AFRICA
168 SOUTH KOREA
169 ST. HELENA
170 SPAIN
171 SRI LANKA
172 ST. KITT
173 ST. LUCIA
174 ST. VINCENT
175 SUDAN
176 SURINAME
177 SWAZILAND
178 SWEDEN
179 SWITZERLAND
180 SYRIA
181 TAHITI
182 TAIWAN
183 TANZANIA
184 THAILAND
185 TOGO
186 TONGA
187 TRINIDAD/TOBAGO
188 TUNISIA
189 TURKEY
190 TURKS/CAICOS ISL.
191 TUVALU
192 UGANDA
193 UNITED ARAB EMIRATES
194 UNITED KINGDOM
195 URUGUAY
196 U.S.S.R.
197 VIRGIN ISLANDS
198 VENEZUELA
199 VIETNAM
200 WALES

07 STATE

- 01 ALABAMA
- 02 ALASKA
- 03 ARIZONA
- 04 ARKANSAS
- 05 CALIFORNIA
- 06 COLORADO
- 07 CONNECTICUT
- 08 DELAWARE
- 09 DISTRICT OF COLUMBIA
- 10 FLORIDA
- 11 GEORGIA
- 12 HAWAII
- 13 IDAHO
- 14 ILLINOIS
- 15 INDIANA
- 16 IOWA
- 17 KANSAS
- 18 KENTUCKY
- 19 LOUISIANA
- 20 MAINE
- 21 MARYLAND
- 22 MASSACHUSETTS
- 23 MICHIGAN
- 24 MINNESOTA
- 25 MISSISSIPPI
- 26 MISSOURI
- 27 MONTANA
- 28 NEBRASKA
- 29 NEVADA
- 30 NEW HAMPSHIRE
- 31 NEW JERSEY
- 32 NEW MEXICO
- 33 NEW YORK
- 34 NORTH CAROLINA
- 35 NORTH DAKOTA
- 36 OHIO
- 37 OKLAHOMA
- 38 OREGON
- 39 PENNSYLVANIA
- 40 RHODE ISLAND
- 41 SOUTH CAROLINA
- 42 SOUTH DAKOTA
- 43 TENNESSEE
- 44 TEXAS
- 45 UTAH
- 46 VERMONT
- 47 VIRGINIA
- 48 WASHINGTON
- 49 WEST VIRGINIA
- 50 WISCONSIN
- 51 WYOMING

07 COUNTY/TOWN

00 COUNTY NOT SPECIFIED
00 ABBEY
00 ACCOMAC
00 ADAMS
11 ADDISON
1P ADRIAN
FX AGAWAM
03 AKRON
3A ALAMANCE
09 ALAMEDA
YA ALBANY
00 ALBEMARLE
1A ALBERT LEA
00 ALBUQUERQUE
00 ALEXANDRIA
2F ALEXANDRIA BAY
72 ALLEGAN
0A ALLEGANY
01 ALLEGHANY
2C ALLEGHENY
00 ALLEN
AD ALLENDALE
00 ALLENTOWN
A0 ALLIANCE
AD ALPINE
AP ALPENA
UO ALTOONA
MR AMADOR
W2 AMARILLO
H0 AMHERST
W2 AMSTAD
CA ANCHORAGE
N4 ANDERSON
00 ANDOVER
00 ANDROSCOGGIN

25 ANGOLA
EO ANHAPOLIS
02 ANNE ARUNDEL
AK ANOKA
21 ANSON
C7 ANTELOPE
J4 ANTIOCH
RZ APOKIA
A8 APPALACHIAN COUNTIES
Z2 APPELTON
Z9 APRAHMOE
H4 ARLINGTON
3C ARMSTRONG
90 ARNOLD
OS AROOSTOOK
OR ARTESIA
Y2 ASCADERO
7J ASHE
P1 ASHFIELD
OE ASHLAND
6A ASHTABULA
5E ATLANTA
TL ATLANTIC
TN ATLANTIC BEACH
4B AUBURN
OG AUDRAIN
85 AUGLAIZE
GT AUGUSTA
LJ AURORA
W5 AUSTIN
8I AVERY
AR AVON
TO BAKER
BZ BALDWIN
4H BALDWINSVILLE
04 BALTIMORE CITY
Q3 BALTIMORE COUNTY
CA BANGOR
BT BARAGA
6J BARBER
63 BARBOUR
82 BARNES
N9 BARNSTABLE
ZC BARRY
T2 BARTHOLOMEW
V7 BATAVIA
N6 BATH
VO BATTLE CREEK
1W BAY CITY
1X BEAUFORT
E2 BEAUMONT
12 BEAUREGARD
5C BEAVER
80 BEAVERTON
7C BEDFORD
Y8 BELLEAIR BEACH
57 BELLEFONTAINE
1K BELLEVILLE
NP BELLEVUE
OK BELLFLOWER
1A BELMONT
T8 BELoit
J5 BENICIA
V7 BENNETTSVILLE
1W BENNINGTON
AF BENTON
8E BERGEN
ZD BERIN
83 BERKELEY
83 BERKS
50 BERKSHIRE
L8 BERNALILLO
PZ BERNARDSTON
2X BERTIE
80 BETHESDA
TM BETHLEHEM
D8 BETTENDORF
B6 BEVERLY
18 BEVY
J6 BIDDEFORD
ZE BIG HORN
80 BIGFORK
3Y BIRMINGHAM
UV BISHOP
BL BLAIR
JB BLEDSOE
BF BLOOMINGTON
LT BLOOMING
9W BLUEFIELD
EP BLUFFTON AREA
Y1 BOON
98 BONNER SPRINGS
79 BOONE
XQ BOONSBORO
26 BOSTON CITY
NO BOTHELL
DO BOURBON
Z1 BOWBOROUGH
1C BOYERTOWN
XV BRADFORD
ZE BRANCH

BI BREMERTON
B8 BREVARD
UB BREWSTER
UB BRIDGEMPORT
XO BRISTOL
XO BRONX
KL BROOKLINE
NO BROOKLYN
BO BROOME
B3 BROWARD
OR BROWN
CO BUCHANAN
CO BUCKLELAND
AA BUCKS
H2 BUFFALO
9R BUNCOMBE
15 BURKE
4E BURLINGTON
78 BUTLER
EB BUTTE
QF BUXTON
34 CABELL
ZS CABOOL
QO CALAIS
CO CALAVERAS
1M CALCASIUS
25 CALDWELL
59 CALHOUN
53 CALLAWAY
D2 CALUMET
08 CALVERT
LJ CALVERT ISLAND
6M CAMBRIA
12 CAMBRIDGE
AC CAMDEN
67 CAMERON
77 CAMPBELL
UZ CANAAN
JO CANONAH
V1 CANON
VZ CAPE CODE
E2 CAPE ELIZABETH
78 CAPE MAY
VN CAPE VINCENT
CP CAPITAN
E9 CARBON
22 CARLIN
13 CARNEY
06 CAROLINE
35 CARROLLBORO
57 CARROLL
BK CARVER
DO CASS
2K CATAWBA
ZJ CATOCTIN
JC CATOOSA
7C CATRON
08 CATTARAUGUS
V8 CAYLER
73 CAYUGA
85 CECIL
22 CEDAR
QP CERRITOS
B9 CHAMPLAIN
PP CHARLEMONT
09 CHARLES
HV CHARLESTON
HR CHARLOTTE
08 CHARLOTTEVILLE
DO CHASE
OH CHATTANOOGA
CO CHAUTAUQUA
CV CHAVES
MG CHEMUNG
K9 CHENANGO
F6 CHEROKEE
KA CHESAPEAKE
V8 CHESHIRE
HB CHESLER
FB CHESTERFIELD
SC CHEVY CHASE
05 CHEYENNE
18 CHICAGO
UB CHICKAMAUGA
IC CHICO
GN CHICOPEE
4D CHILTON
BA CHIRICAHUA
CS CHISAGO
10 CHITTENDEN
TR CHOCTAW
CU CHOUTEAU
2Y CHOWAN
56 CINCINNATI
R9 CLACKAMAS
01 CLALLAM
V3 CLARION
08 CLARK
CE CLARKE
35 CLAY
CP CLAYTON
XR CLEAR SPRING

YD	CLEARWATER	XH	EL CAMPO	YG	GULFPORT	78	KENTON	MB	MARLBORO
YE	CLEARWATER BEACH	ER	EL DORADO	OG	GWINNETT	36	KERN	6P	MARSHALL
75	CLERMONT	X2	EL PASO	XP	MAGERSTOWN	K3	KERSHAW	CG	MARTHA'S VINEYARD
31	CLEVELAND	9M	ELIZABETH	HL	HAILEY	K1	KEWEENAW	6M	MARTIN
P7	CLINTON	EK	ELK	HF	HALIFAX	RW	KEY BISCAYNE	I2	MARTINEZ
DO	CLOSTER	AN	ELK RIVER	G5	HAMILTON	3X	KING	9P	MARTINSVILLE
OU	CLOUD	T1	ELKHART	73	HAMPDEN	KQ	KING AND QUEEN	M1	MASON
8E	COBB	E4	ELKO	2F	HAMPSHIRE	KG	KING GEORGE	J3	MASPEH
OC	COCHISE	20	ELLIS	HP	HAMPTON	VF	KINGHAM	TS	MAYPORT
ID	COCKE	30	ELLSWORTH	UX	HAMPTON ROADS REGION	50	KINGMAN	CR	MCCORMICK
CX	COFFEE	BT	ELMIRA	HO	HANCOCK	KN	KINGS	1H	MCCURTAIN
6Q	COFFEY	F1	EMERY	7H	HANSON	UT	KINGSVILLE	85	MCDOWELL
ZC	COLE	3F	ENFIELD	VJ	HARDY	K2	KIOWA	OZ	MCHEERY
OC	COLES	EA	ENTERPRISE	Y9	HARFORD	8K	KISKI	11	MCINTOSH
W6	COLLEGE STATION	II	EPHRAATA	EJ	HARNEY	KP	KITSAP	UO	MCKEAN
EO	COLLETON AREA	E0	ERATH	SI	HARPER	EI	KLAMATH	ME	MCLEAN
23	COLLIN	P8	ERIE	3D	HARRIS	SM	KLEBERG	5Y	MCPHERSON
PH	COLONIAL HEIGHTS	27	ESCAMBIA	HA	HARRISBURG	K6	KNOTT	5Z	MEADE
K3	COLORADO SPRINGS	U4	ESSEX	2A	HARRISON	45	KNOX	MX	MECKLENBURG
IS	COLUMBIA	32	ETOWAH	HS	HARRISONBURG	BI	KOOCHCHING	UH	MEDINA
CW	COLUMBIANA	EC	EUREKA	68	HARTFORD	KK	KOSCIUSKO	MP	MEMPHIS
A2	COLUMBUS	XK	EVERETT	SJ	HARVEY	SV	LABETTE	MC	MERCER
71	COMANCHE	87	FAIRFAX	H8	HASKELL	BE	LACKAWANNA	BW	MERRIMACK
3P	COMMERCE	U8	FAIRFIELD	XC	HATTIESBURG	OL	LAFAYETTE	MF	METCALFE
OO	COMPTON	OF	FALL RIVER	9C	HAVENSVILLE COMMUNITY	LF	LAFOURCHE	95	MIAMI
EN	CONCORD	FC	FALLS CHURCH	HE	HAVILAND	BP	LAGRANGE	XY	MIAMI LAKES
51	CONECUH	FM	FALMOUTH	OT	HAWAIIAN GARDENS	19	LAKE	XZ	MIAMI SPRINGS
RA	CONTRA COSTA	AW	FANNIN	O2	HAWLEY	CT	LAKE CRYSTAL	P4	MIDDLESEX
PV	CONWAY	6A	FARMINGTON	4S	HAYWOOD	L8	LAKE VIEW AREA	A1	MIDLETON
48	COOK	5Q	FAUQUIER	OH	HEARD	TQ	LAKEWOOD	S9	MIDLAND
UW	COOKEVILLE	6C	FAYETTE	PO	HEATH	OO	LAMAR	FO	MIDLOTHIAN
US	COOPERSTOWN	A4	FAYETTEVILLE	SS	HENDERSON	IX	LA MOILLE	CL	MIFFLIN
OO	COOS	9U	FENTON	OI	HENDRY	V6	LANCASTER	MY	MILLS
O3	CORINTH	J8	FENTRESS	G3	HENNEPIN	XE	LANDISVILLE	Z8	MILWAUKEE
BH	COTTONWOOD	F3	FINNEY	1Q	HENRY	5W	LANE	MM	MINERAL
VC	COVINGTON	F1	FITCHBURG	HK	HERKIMER	LG	LANSING	4M	MINGO
OU	COWLEY	FH	FLATHEAD	MD	HERNDON	YH	LARGO	G2	MINNEAPOLIS
IJ	CRANBERRY	41	FLINT	ZM	HERO	80	LARNED	8X	MINNETONKA
CF	CRAWFORD	FL	FLORENCE	2V	HERTFORD	LN	LAS ANIMA	SS	MITCHELL
R8	CROOK	F0	FLOYD	XW	HIALEAH	NC	LAS CRUCES	M2	MOBILE
C2	CUBA	4D	FORD	9D	HIAWATHA	LV	LAS VEGAS	MD	MODOC
70	CULPEPPER	8H	FOREST	OM	HIDALGO	SE	LASSEN	NM	MOJAVE
CI	CUMBERLAND	AF	FORESTVILLE	XD	HIGGINSVILLE	1D	LATIMER	FF	MONMOUTH
RC	CURRY	E8	FORREST	J6	HIGHLANDS	LL	LAUREL	43	MONRO
HC	CUYAHOGA	S8	FORSYTH	OP	HIGH POINT	LR	LAURENS	LO	MONONGOLIA
9Z	CYPRESS	OJ	FORT BEND	HT	HIGHTSTOWN	H1	LAWRENCE	U9	MONROE
K3	DADE	FA	FORT COLLINS	3G	HILL	AO	LE CENTER	X3	MONROEVILLE
8C	DAKOTA	FE	FORT DODGE	HH	HILLSBOROUGH	1G	LE FLORE	PK	MONTAGUE
DJ	DALE	XG	FORT EDWARD	HI	HILLSDALE	BU	LE SUEUR	UM	MONTICELLO
VD	DALEVILLE	FK	FORT KENT	5R	HOBBS	Z3	LEA	MT	MONTICELLO
W7	DALLAS	FD	FORT LAUDERDALE	5K	HODGEMAN	TS	LEAVENWORTH	18	MONTGOMERY
4X	DAMASCUS	Z8	FORT MILL	9H	HOISINGTON	LE	LEBANON	BP	MONTICELLO
6D	DANE	84	FORT THOMAS	QG	HOLLIS	LE	LEE	MI	MONTPELIER
FQ	DANVILLE	5A	FORT WAYNE	FY	HOLYOKE	UG	LEHIGH	IB	MONTROSE
DR	DARLINGTON	XI	FORTH WORTH	WH	HOMEDALE	L8	LEON	7F	MORRIS
OD	DARTMOUTH	IS	FRANKENMUTH	IM	MOOD	Y1	LESLIE	M7	MORTON
CJ	DAUPHIN	91	FRANKLIN	EM	MOOD RIVER	YO	LETCHER	MO	MOULTRIE
RM	DAYTONA BEACH	11	FREDERICK	L1	MOPEDALE	L1	LEWIS	OF	MOUNT CARMEL
DV	DAVENPORT	W3	FREDERICKSBURG	OY	HOPEWELL	LX	LEXINGTON	MV	MOUNT VERNON
F8	DAVIDSON	AH	FREEDSON	HN	HORNELL	PR	LEYDEN	AM	MOWER
EX	DAVIE	FT	FREMONT	3H	HORRY	L2	LIBERAL	AW	MUHLBERG
UY	DAVIS	D3	FRESHMO	AS	HOT SPRINGS	LK	LICKING	RL	MULTONOMAH
DT	DAYTON	F8	FROSTBURG	HO	HOUGHTON	2P	ULLINGTON	96	MUSCOGEE
H8	DE KALB	90	FT SCOTT	W1	HOUSTON	LM	LIMESTONE	O4	MUSKEGON
D5	DE SOTA	H7	FULTON	14	HOWARD	LC	LINCOLN	MN	MYRTLE BEACH
3L	DECATUR	W8	GALVESTON	7M	HUDSON	LI	LINN	NA	NARA VISA
GJ	DECORAH	GJ	GARDEN CITY	4Z	HUDSON FALLS	L4	LITCHFIELD	32	NASH
2D	DEEP RIVER	TG	GARRETT	HG	HUGHESVILLE	W9	LIVINGSTON	NJ	NASHUA
DO	DEERFIELD	R2	GARY	9E	HUMBOLDT	L8	LODI	G8	NASSAU
NO	DEL NORTE	OH	GASCONADE	8M	HUNTERDON	93	LOGAN	N2	NATCHITOCHES
O7	DELANO	NY	GASTON	HU	HUNTINGDON	QX	LONG BEACH	DN	NAUGATUCK
CO	DELAWARE	2W	GATES	E1	HUSTON	5F	LONG ISLAND	88	NEHAMA
DL	DELHIA	SG	GEARY	ND	ILWACO CITY	QX	LONG MEADOW	6D	NEOSHO
OE	DENMARK	IG	GEAUGA	46	IMPERIAL	8U	LOUPE	TV	NEPTUNE BEACH
XU	DENTON	GD	GENESEE	9I	INDEPENDENCE	LH	LORIS	6E	NESS
DE	DENVER	GO	GENEVA	F4	INDIANA	41	LOS ANGELES	NE	NEVADA
OM	DESMOINES	GE	GEORGE	1F	INDIANAPOLIS	Y4	LOS MOLINOS	NT	NEVADA CITY
EL	DESCHUTES	3I	GEORGETOWN	V9	IMMAN	LD	LOUDOUN	BV	NEW BEDFORD
9F	DESOTO	T0	GIG HARBOR	42	INYO	IO	LOUISVILLE	K8	NEW CASTLE
HT	DETROIT	PT	GILL	UL	IONIA	4V	LOWELL	7A	NEW DURHAM
DG	DICKINSON	GC	GLACIER	0I	IOWA	9L	LOWER MERION	VE	NEW HAVEN
DL	DILLON	GL	GLENN	8M	ISANTI	FV	LUDINGTON	NL	NEW LONDON
6F	DINWIDDIE	7E	GLOUCESTER	2E	ISLE OF WRIGHT	GS	LUDLOW	N1	NEW ORLEANS
4K	DIXON	FJ	GOLDEN PLAINS	G1	ITASCA	L3	LUZERNE	H5	NEW SHARON
DA	DODGE	OB	GOLDSBORO	6S	JACKSON	LY	LYNCHBURG	AG	NEW ULM
DC	DODGE CITY	LB	GOOCHLAND	JV	JACKSONVILLE	89	LYONS	H5	NEW YORK
DM	DOMINGUEZ MANOR	AL	GOODHUE	TP	JACKSONVILLE BEACH	88	MABANK	H4	NEWARK
DN	DONA ANA	GH	GORHAM	Z3	JANESVILLE	MJ	MACOMB	N8	NEWBERRY
0Y	DONIPHAN	SH	GOVE	4Q	JASPER	7S	MACON	NN	NEWPORT NEWS
DW	DOOR	CC	GRAFTON	55	JEFFERSON	YJ	MADEIRA BEACH	64	NEWTON
18	DORCHESTER	S3	GRAMHAM	SL	JEWELL	E5	MADERA	83	NIAGARA
8Q	DOUGLAS	I4	GRAND ISLE	9T	JOHNSON	94	MADISON	HY	NICHOLAS
XO	DOVER	4N	GRAND RAPIDS	JH	JOHNSTON	MW	MAGOFFIN	S7	NILES
QM	DOWNEY	GK	GRAND STRAND AREA	JT	JOHNSTOWN	7K	MAHONING	NX	NITRO
DK	DRAHESVILLE	AZ	GRANT	ZI	JOHNSVILLE	8C	MAKOFF	M4	NORLE
4R	DULUTH	GV	GRANVILLE	3N	JONES	MA	MANASSAS	PU	NORTHFIELD
HW	DUNBAR	GI	GRAY	8Y	JUNCTION CITY	NK	MANASSAS PARK	FW	NORFOLK
DU	DUNCAN	UD	GRAYS HARBOR	CK	JUNIATA	MQ	MANATEE	MJ	NORTH MYRTLE BEACH
YF	DUNEDIN	GF	GREAT FALLS	A8	KALAMAZOO	P2	MANCHESTER	YK	NORTH REDINGTON BEACH
OU	DUPAGE	HJ	GREATER HAVERVILLE AREA	U2	KANABEC	AE	MANCOS	NV	NORTH VOLUSIA
2H	DUPLIN	L7	GREATER LAWRENCE AREA	HX	KANAWHA	TR	MANDARIN	NH	NORTHAMPTON
XX	DUTCHESS	GY	GREELEY	K0	KANE	M4	MANHATTAN	AJ	NORTHEASTERN MINNESOTA
C8	DUAL	VP	GREEN	H9	KANSAS CITY	DY	MANITOWOC	NB	NORTHUMBERLAND
EY	EAST BRADY	B2	GREENE	UU	KAUFER	BR	MANKATO	8G	NORTON
ZQ	EAST LONGMEADOW	GR	GREENSBORO	8A	KAUFMAN	8G	MAPLEWOOD	OV	NORWALK
3R	EATON	10	GREENSBURG	K3	KEARNEY	ZH	MARBLEHEAD	XM	NOVA SCOTIA
ZA	EAU CLAIRE	FS	GREENVILLE	8V	KEMP	M9	MARIANNA	09	OAKLAND
ED	EDDY	GW	GREENWOOD	OY	KENDALL	ET	MARIN	E8	OCEAN
33	EDGEcombe	GG	GREGG	KE	KENNEBEC	XL	MARINETTE	3E	OCONEE
NR	EDMONDS	GB	GRUNDY	KO	KENOSHA	2G	MARION	EE	OCONTO
0Z	EDWARDS	8L	GUILFORD	15	KENT	D8	MARIPOSA	5N	OHIO

UI OIL CITY 29 OKALOOSA OK OKEECHOBEE YL OLDSMAR BN OLMSTED 4L OMAHA IH ONEIDA Q6 ONEONTA LI ONONDAGA ON ONSLOW OA ONTARIO O1 ONTAGON 47 ORANGE TX ORANGE BEACH OB ORANGEBURG OL ORLEANS HQ OSAGE 81 OSBORNE O2 OSCEOLA 28 OSHKOSH IU OSWEGO OR OTERO OT OTSEGO 6J OTTAWA DX OUTAGAMIE JC OVERTON OW OWEN OX OXFORD T6 OZARK B2 OZARKIEE ZZ PACIFIC GP PAGE 3J PALM BEACH YO PALM HARBOR FR PALM SPRINGS IE PALO ALTO PN PANOLA B2 PAOLA QL PARAMOUNT BS PARK RAPIDS IL PARKER 2V PARKERSBURG IA PASADENA P3 PASSAIC PO PATAWATTAMIE NY PAWNEE PO PAYETTE IF PEARL RIVER K8 PEMBROKE 2M PENDER ES PENINSULA JK PENSACOLA AREA U2 PEORIA CM PERRY PE PETERSBOROUGH CA PETERSBURG P9 PETTIS PX PHEONIX CITY 61 PHILADELPHIA 53 PHILIPS R4 PHILMATH A3 PHOENIX PC PICKENS D7 PICKETT FU PIERCE G9 PIKE D9 PIMA U1 PINE PG PINEGROVE PF PINELLAS YP PINELLAS PARK B8 PIPESTONE 1J PITTSBURGH H6 PITTSBURGH V4 PITTSFORD FG PITTSYLVANIA PL PLACER 9V PLATTEVILLE IY PLEASANT HILL WU PLEASANTON M6 PLUMAS TJ PLYMOUTH 1T POLK D2 POMONA VALLEY D2 PONTE VEDRA BEACH 8A POPE 7P PORTAGE P6 PORTER K4 PORTERVILLE R3 PORTLAND P1 PORTSMOUTH 62 PORTSMOUTH PS POTTAWATOMIE G8 POTTER ZT POTTSTOWN 4U POWDER RIVER 6L PRATT P5 PREQUEISLE OZ PRINCE GEORGE 17 PRINCE GEORGES PM PRINCE WILLIAM IR PRINCETON U7 PRINCETON GP PROUDENCE 87 PUEBLO X9 PULMAN 7L PUSI-MATAHA 3V PUTNAM QU QUAY 18 QUEEN ANNES ON QUEENS	QS QUEENSBURY SU RACINE DF RADFORD G4 RAMSEY RP RANDOLPH RG RANGELEY R6 RAPID CITY 60 RAWLINS RH READING AV RED WING YO REDINGTON BEACH WR REDINGTON SHORES NR REDMOND 66 REDWOOD R0 REED CITY Y1 REMER GU RENO RN RENSSELAER 6V REPUBLIC RT RESTON 6W RICE 3O RICHLAND I7 RICHMOND QJ RIDLEY 6X RILEY RV RIVERDALE 44 RIVERSIDE RR RIVERTON RS ROACHDALE RK ROANOKE P3 ROCHESTER RO ROCK RB ROCKBRIDGE RF ROCKFORD RI ROCKINGHAM RJ ROCKLAND ZO ROCKPORT VK ROCKVILLE 34 ROCKY MOUNT X8 ROGERS 4J ROME 6Y ROOKS 3U ROSEBUD RE ROSEVILLE Q3 ROWE RL RUNNELS 6Z RUSH QI RUSK RU RUSSELL ZT RUTHERFORD RD RUTLAND JF SAGO C2 SACRAMENTO Y5 SAFETY HARBOR SD SAGADAMOC OS SAGINAW 7G SALEM 8N SALINA IV SALINE SL SALUDA SO SAMSON XJ SAN ANTONIO T1 SAN BENITO JA SAN BERNARDINO 68 SAN DIEGO C5 SAN FERNANDO 7D SAN FRANCISCO 86 SAN GABRIEL C9 SAN JOAQUIN 4A SAN JOSE 37 SAN LUIS OBISPO C3 SAN MATEO NORTH C4 SAN MATEO SOUTH SS SANDERS 68 SANDWICH IA SANFORD GM SANGAMON Q8 SANGERVILLE 38 SANTA BARBARA C1 SANTA CLARA 52 SANTA CRUZ SF SANTA FE Y3 SANTA MARIA 28 SANTA ROSA 77 SARASOTA SA SARATOGA IT SARPY 58 SCARBOROUGH 70 SCHENECTADY IV SCHOMARIE 2R SCHUYLER 08 SCHUYLKILL GB SCIOTO AQ SCOTT QW SEAL BEACH X7 SEATTLE 70 SEDGWICK YT SEMINOLE E7 SENECA J8 SEQUATCHIE WW SEWARD S2 SEYMOUR UC SHASTA EF SHAWANO M5 SHAWMUT 7V SHAWNEE 9N SHAWNEE MISSION Z7 SHEBOYGAN P1 SHELburne 97 SHELBY DH SHENANDOAH	AS SHERBURNE 1U SHERIDAN 7W SHERMAN OC SHIRLEY SH SHREVEPORT SR SIERRA D1 SIGNAL HILL 81 SINSBURY F9 SIOUX FALLS 4W SISKIYOU ZY SISTERVILLE XN SLIPPERY ROCK ST SMITH XS SMITHSBURG FS SNOHOMISH SO SOCORRO 19 SOMERSET EU SONOMA 2H SOUTH BEND FZ SOUTH HADLEY 58 SOUTH HAMPTON ROADS YV SOUTH PASADENA SP SOUTH PORTLAND 1E SOUTHAMPTON A7 SOUTHEASTERN T8 SOUTHERN T9 SOUTHWESTERN TF SPARTA F7 SPARTANBURG SY SPRING CITY IP SPRINGDALE M5 SPRINGFIELD Q4 ST ALBANS RO ST AUGUSTINE AX ST CHARLES T3 ST CLAIR SJ ST JOHNS SP ST JOSEPH LS ST LAWRENCE 74 ST LOUIS S1 ST LUCI 20 ST MARYS 58 ST PAUL YW ST PETERSBURG YX ST PETERSBURG BEACH 7X STAFFORD D4 STANISLAUS 1Y STANLY 7Y STANTON UE STANWOOD 7N STARK 9X STARR SI STATEN ISLAND SU STAUNTON AT STEARNS S4 STEPHENVILLE SJ STERLING S0 STEUBEN SV STEUBENVILLE SK STEVENS SZ STOCKTON Z8 STOKES SH STONE X1 STONE MOUNTAIN AY STORY C8 STRAFFORD 20 SUDBURY 4F SUFFIELD G7 SUFFOLK S6 SULLIVAN 71 SUMMIT 60 SUMNER EV SURRY DO SUSQUEHANNA SX SUSSEX 3T SWAIN ZP SWAMPSCOTT CD SWIFT FN SYRACUSE X8 TACOMA 21 TALBOT 4G TALLADEGA TA TAMPA TK TANGERINE Y2 TARPON SPRINGS IK TARRANT T4 TAYLOR TH TENAMA 3W TERRELL TT TETON 72 THOMAS HZ THURSTON X5 TIDEWATER Z9 TIERRA VERDE OO TIFFIN XF TINTON FALLS V5 TIOGA MO TIPTON UN TITUSVILLE TE TOLEDO 8W TORONTO ZA TREASURE ISLAND 8F TREGO OT TRENTON 4P TREVORTON OK TRINIDAD L3 TROUP UA TROUTDALE TY TROY 7J TRUMBULL	ZW TUCKER 39 TULARE 7T TULSA TU TUOLUMNE V5 TWIN FALLS US ULSTER EG UMATILLA 96 UNION UP UNIVERSITY PARK J7 UPPER CUMBERLAND DISTRICT UR UPSHUR 8D UTICA J3 VALLEJO VA VALPARAISO 88 VAN BUREN B4 VAN WERT GO VERMANGO 40 VENTURA QV VERNON V1 VIGO VG VIRGINIA VH VIRGINIA BEACH RX VOLUNIA 8G WABAUNSEE 2J WADESBORO WK WAKE WD WALDO J1 WALKER Y8 WALKERSVILLE Z1 WALLA WALLA 8M WALLACE VO WALNUT J1 WALNUT CREEK 30 WALTON 5D WALWORTH ZM WAPELLO U3 WARREN M3 WARSAW 4Y WASHINGTON E3 WASHOE WV WASHTENAW COUNTY 5T WATAUGA OW WATERBURY RS WATERLOO F2 WATERTOWN BX WATERVILLE WN WATHENA AU WATONWAN WS WATSONVILLE WJ WAUKESHA 5M WAYNE WY WAYNESBORO WD WEBB 38 WEBSTER IN WEEHAWKEN BJ WELCOME WQ WELD W4 WELLS V2 WELLSVILLE Y7 WEST COLUMBIA 9G WEST PALM BEACH ZR WEST SPRINGFIELD SW WESTBROOK WR WESTCHESTER 4C WESTMORELAND IO WESTON IN WESTPORT Q8 WHATCOM WE WHEATON JO WHITE WT WHITE PINE PW WHITE PLAINS GZ WHITINSVILLE WP WICHITA OS WICOMICO GU WILBRAHAM ZL WILKES WA WILL 9Y WILLACY WM WILLIAMS WL WILLIAMSBURG XT WILLIAMSPORT 1R WILMINGTON 81 WILSON WC WINCHESTER X4 WINDHAM I2 WINDSOR WZ WINNEBAGO WB WINNSBORO XA WINSLOW I2 WINSTON-SALEM WU WINYAH BAY ZU WIRT WI WISE WX WOOD WG WOODBRIDGE BY WOODBURY LP WOODSBORO 8J WOODSON Z4 WORCESTER QK WORCESTER 8K WYANDOTTE WF WYOMING EW YADKIN EH YAMHILL 6T YANCY D6 YAVAPAI CN YORK YN YOUNGSTOWN YU YUBA YM YUMA	R1 ZANESVILLE RY ZELLWOOD 19 RACE 0 NOT SPECIFIED 4 AMERICAN INDIAN 3 ASIATIC 2 BLACK 1 CAUCASIAN 5 HISPANIC 6 MINORITY 7 VIETNAMESE 20 HERITAGE 00 NOT SPECIFIED 05 AFRO-AMERICAN 01 ALBANIAN 02 AMER INDIAN 30 AMERICAN 03 ARAB 04 ARMENIAN 51 ARJUNAHAN 33 BLACKFEET TRIBE 06 CANADIAN 48 CHICANO 07 CHINESE 08 CUBAN 42 CZECH 09 DANISH 10 DUTCH 11 ENGLISH 12 FILIPINO 13 FINNISH 14 FRENCH 15 GERMAN 38 GUAMANIAN 37 HAWAIIAN 44 HEBREW 34 HISPANIC 16 HUNGARIAN 40 INDIAN 46 IRANIAN 17 IRISH 18 ITALIAN 19 JAPANESE 35 KOREAN 20 LATIN AMERICAN 21 LATVIAN 22 LEBANESE 23 MEXICAN 24 NORWEGIAN 41 OTHER 25 POLISH 26 PORTUGUESE 53 PUEBLO OF ACOMA TRIBE 27 PUERTO RICAN 28 RUSSIAN 36 SAMOAN 39 SCOTTISH 45 SERBIAN 30 SPANISH 31 SWEDISH 47 SWISS 49 TAIWANESE 43 UKRAINIAN 50 WELSH 52 ZUNI TRIBE 22 RELIGION 24 AMERICAN BAPTIST 01 BAPTIST 31 BUDDHIST 02 CHRISTIAN SCIENCE 20 CHURCH OF BRETHREN 18 CHURCH OF CHRIST 35 CHURCH OF GOD 03 CONGREGATIONAL 04 DISCIPLES OF CHRIST 36 EASTERN ORTHODOX 05 EPISCOPAL 32 EVANGELICAL REFORMED 06 GREEK ORTHODOX 09 ISLAM 07 JEHOVAH'S WITNESS 08 JEWISH 10 LUTHERAN 25 MENNONITE 11 METHODIST 13 MORAVIAN 12 MORMAN 28 NAZARENE 00 NOT SPECIFIED 34 OTHER 21 PENTECOSTAL 19 PRESBYTERIAN 19 PROTESTANT 15 QUAKER 23 REFORMED CHURCH 16 ROMAN CATHOLIC 17 SEVENTH DAY ADVENTIST 33 SIKH 22 UNITARIAN 29 UNITED CHURCH OF CHRIST 30 UNITED METHODIST
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23 HANDICAP

- 3 EMOTIONALLY
2 HEARING
4 LEARNING DISABILITY
0 NO HANDICAP
6 NOT SPECIFIC
5 PHYSICAL
7 RESPIRATORY
1 VISUAL

24 CAREER

- 02 AGRICULTURE
03 ARCHITECTURE
49 ATHLETIC CAREER
29 AUTOMOTIVE INDUSTRIES
16 AVIATION
05 BUSINESSMANAGEMENT
32 CAL. INDUSTRY
45 COMMERCE
01 CONSTRUCTION
08 DISTRICT
44 EDUCATION
39 ELECTRICITY/INDUS
00 ENGINEERING
34 FASHION/DESIGN
38 FINE ARTS
04 FOOD/BEV
06 FOOD SERVICE
03 GOVERNMENT SERV
01 HEALTHCARE
26 HIGHER EDUC STUDY
43 HISTORIC PRESERVAT
02 HOSPITALITY
33 INSURANCE ADMIN
00 JOURNALISM/COMMUN
05 LAW
11 LEGAL SECRETARY
24 LIBRARY SCIENCE
03 MATERIALS/INDUSTRI
13 MENTAL HEALTH
05 MILITARY
15 MUSEUM
02 MUSIC
00 NOT SPECIFIC
06 OUTDOOR COMMUNIT
13 POLICE
19 PRINTING/PUBLISHIN
05 PUBLIC SERVICE
04 RADIO
02 REAL ESTATE
23 RESEARCH
07 SOCIAL
05 SOCIAL WORK
08 TEACHING/EDUCATIO
06 TECHNOLOGY
05 TRANSPORTATION I
10 VOCATIONAL/TECHNI
01 WAREHOUSES

25 STUDENT ACTIVITIES

- | CLUBS/ORGANIZATIONS | |
|---------------------|---------------------------|
| 037 | 4-H CLUB |
| 050 | AGRONOMY-SOILS |
| 062 | AMER COUNCIL OF |
| 062 | AMER SOCIETY OF |
| 216 | AMERICAN LEAGUE AUXILIARY |
| 034 | ASTA MEMBER |
| 034 | ASTA BOARD OF REGENTS |
| 279 | STUDENT MEMBER |
| 031 | BOYS LIFE OF AMERICA |
| 381 | BOY SCOUTS OF THE ARMY |
| 032 | BOY SCOUTS OF THE ARMY |
| 109 | BOY SCOUTS, EXPLORERS |
| 053 | BOYS BASEBALL FPL |
| 053 | BOYS CLUB |
| 053 | BOYS CLUB |
| 462 | BOYS & GIRLS CLUB |
| 053 | BOYS & GIRLS CLUB |
| 053 | EMPLOYEE |
| 034 | BOYS LIFE OF AMERICA |
| 005 | BUSINESS CLUB |
| 436 | CENTRAL FLORIDA |
| 172 | CHICAGO BOYS CLUB |
| 166 | CHRISTIAN ATHLETIC |
| 053 | CIVIL PATROL |
| 462 | DEMOLAY |
| 357 | DEBATE/FORENSIC |
| 008 | DETROIT URBAN LEAGUE |
| 202 | DISTRIBUTIVE EDUCATION |
| 008 | EDUCATIONAL CLUB |
| 008 | EDUCATIONAL CLUB |
| 205 | ELECTED CLASS OFFICERS |
| 281 | FARM CREDIT OF |
| 008 | FARMERS CLUB |
| 012 | FUTURE FARMERS OF AMERICA |
| 013 | FUTURE HOMEMAKERS |
| 008 | GIRL SCOUT FOUNDATION |
| 040 | GIRL SCOUT |
| 040 | GIRLS CLUB |
| 041 | GRANDE |
| 041 | HURPHY'S DEPT. |
| 291 | HOMECOMING KING |

- | | | | |
|-----|---|-----|----|
| 050 | INTER-COLLEGIATE SPORTS | 634 | AL |
| 169 | INTRAMURAL SPORTS | 293 | AL |
| 424 | JOB DAUGHTERS | 418 | AL |
| 103 | JR CATTLEMAN'S ASSN | 095 | BE |
| 232 | KEY CLUB | 105 | BE |
| 019 | LATIN CLUB | 166 | BE |
| 442 | LITTLE BROTHER/SISTER IN BIG BROTHER/SISTER PROGRAM | 087 | BE |
| 167 | MATH CLUB | 616 | CH |
| 024 | NEWSPAPER STAFF | 217 | DE |
| 044 | NEWSPEP BOYS & GIRLS | 015 | DE |

- | | | |
|-----|---------------------------------|-----|
| 396 | BOY SCOUTS OF AMERICA | 067 |
| 004 | RANCH | 209 |
| | PATRIOTIC ORDER-SONS OF AMERICA | 214 |
| 349 | POP WARNER FOOTBALL | 286 |
| 088 | RUDEO CLUB | 241 |
| 303 | RURITAN CLUB | 177 |
| 136 | SADD | 617 |
| 027 | STUDENT COUNCIL/GOVT | 398 |
| 151 | TRAFFIC CLUBS | 101 |
| 415 | UPWARD BOUND PARTICIPANT | 066 |
| 429 | VIRGINIA CREDIT UNION | 358 |
| 029 | YEARBOOK STAFF | 115 |
| 077 | YWCA | |

ACADEMIC HONORS

- | | | | |
|-----|--|-----|---|
| 548 | GOLDEN KEY NAT'L HONOR SOCIETY | 395 | L |
| 346 | JR ACHIEVEMENT APPLIED ECONOMICS PROGRAM | 208 | N |
| 042 | JR ACHIEVEMENT | 290 | O |
| 011 | NAT'L ACHIEVEMENT FLUJIST-SEMINAL | 035 | O |
| 476 | NAT'L GOLD KEY WINNER | 446 | P |
| 021 | NAT'L HONOR SOCIETY | 064 | P |
| 600 | NAT'L MERIT COMMEDED | 421 | P |
| 092 | NAT'L MERIT FLUJIST-SEMINAL | 152 | P |
| 302 | PENNSYLVANIA GOVERNOR'S SCHOOL OF EXCELLENCE | 247 | P |
| 127 | RHODES SCHOLAR | 059 | P |
| 516 | RHODES SCHOLAR | 818 | P |
| 411 | SALUTATORIAN-HS CLASS | 420 | P |
| 410 | VICTORIAN-HS CLASS | 181 | P |
| | | 123 | P |
| | | 073 | P |

[illegible]

- | | | |
|-----|------------------------------|-----|
| 237 | ALUMNI OF AMIGOS | 270 |
| 407 | AMER COLLEGE/HEALTHCARE | 255 |
| 408 | EXECUTIVES | |
| 598 | AMER COLLEGES OF PHYSICAL | 090 |
| 096 | AND AMER SCHOOL OF CLASSICAL | 090 |
| 360 | AM SCHOL/SPRINTAL | 037 |
| 361 | ARCH | 037 |
| 413 | CALIFORNIA SCHOLASTIC | 497 |
| 414 | FEDERATION | 101 |
| 328 | CATHOLIC HS GRADUATE | 155 |
| 765 | CENTRAL VA COMM COL | 101 |
| 329 | COMMUNITY COLLEGE OF | 101 |
| 326 | COMMUNIST STATE GRAD | 614 |
| 325 | CONSUMER STATE GRAD | 076 |
| 165 | COLLEGE TRANSFER | 076 |
| 326 | COMMUNITY COLLEGE GRAD | 076 |
| 325 | CONSUMER STATE GRAD | 076 |
| 165 | FOUNDRY ED FOUNDATION | 092 |
| 326 | ED PROGRAM | 092 |
| 360 | HEAD START GRADUATE | 066 |
| 166 | INTERCOLLEGE STUDIES | 066 |
| 326 | INSTITUTE | 066 |
| 638 | JESUIT HS GRADUATE | 387 |
| 413 | LABORATORY | 055 |
| 413 | MONTGOMERY CITY PUBLIC | 239 |
| 239 | NON-TRADITIONAL STUDENT | 239 |
| 320 | ORIENTATION LEADER | 464 |
| 320 | ORIENTAL CATHOLIC | 464 |
| 464 | SCIENCE WRITING | 464 |
| 464 | SCHOL/SPRINTAL GRAD | 464 |

W STATE A.D.

- | PROGRAM | FINE ARTS | 444 |
|---------|-----------------------------------|-----|
| | 119 ASSN MALE CHORUS OF AMERICA | 637 |
| | 003 BAND/ORCHESTRA | 430 |
| | 009 C-HORUS/CLUB | 637 |
| | 123 COUNTY HONORS CHORUS | |
| | 133 COUNTY YOUTH ORCHESTRA | MED |
| | 009 DRAMA/THEATRE | |
| | 520 HS CREATIVE/PERFORMING ARTS | 282 |
| | 115 MANASSAS CHORAL SOC | |
| | 081 NATL ART HONOR SOC | 347 |
| | 001 NATL FED MUSIC CLUBS | |
| | 100 NATL SOC OF STUDENT ORGANISTS | 250 |
| | 063 ORAL INTERPRETATION | |
| | 176 SCOTTISH DRUMMER | |
| | 184 SCOTTISH HIGHLAND DANCER | 146 |
| | 202 SCOTTISH PIPER | |
| | 135 SLO BAGPIPER | 172 |
| | 036 STATE FED OF MUSIC CLUBS | 499 |

AMERICA GREEN

- | | | |
|----------|------------------------|-----|
| AMERICA | | 154 |
| WARD | 246 ALPHA ETA RHO | |
| | 678 ALPHA GAMMA SIGMA | 093 |
| | 079 ALPHA KAPPA ALPHA | 203 |
| | 677 ALPHA KAPPA PSI | 301 |
| CLUB | 070 ALPHA LAMBDA DELTA | |
| IN/COURT | 107 ALPHA MU GAMMA | |

- A OMICRON PI
 A PHI SORORITY
 A TAU OMEGA
 A ALPHA PSI
 A PHI MU
 A SIGMA PHI
 A THETA PI
 A OMEGA
 A STATE
 A DELTA DELTA
 A GAMMATHETA PI GAMMA
 A KAPPA GAMMA
 A PHI KAPPA
 A PSI DELTA
 A SIGMA PI
 A SIGMA THETA
 A TAU DELTA
 A PHI BETA
 A SIGMA PI
 A ALPHA THETA
 A DELTA
 A DELTA Epsilon

- PA DELTA PI
PA EPSILON
PA KAPPA GAMMA
PA OMICRON NU
PA OMICRON PSI
PDA CHI ALPHA
PHI EPSILON
PHI KAPPA
EGA PSI PHI
CRON NU
CRON THETA EPSILON
ALPHA THETA
DELTA KAPPA
ETA SIGMA
GAMMA DELTA
KAPPA PHI
KAPPA THETA
THETA KAPPA
THETA PHI
DEUTRON CHAPTER
KAPPA PHI
O PI PHI
ALPHA ALPHA IOTA
ALPHA EPSILON
ALPHA PHI EPSILON
Y BETA PI

ATIONS

- ER ASSN OF ADVERTISING
EXECUTIVES
ER CULINARY FED
ER HOME ECONOMICS
SOCIATION
ER INST OF ARCHITECTS
SN OF AMER
OGRAPHERS
LIFORNIA MEDIA AND
RRARY EDUC ASSN
LIFORNIA TEACHERS
SOCIATION
CONNECTICUT LIBRARY
SOCIATION
ITA PROCESSING MGMT
SOCIATION
ODERN WOMEN OF AMER
ITL ASSN OF BLACK

ATL ASSN OF BROADCASTERS

- ATL ASSN OF EDUCATION
PERSONNEL
ATL ASSN OF EXECUTIVE
SECRETARIES
ATL CAMPERS/HIKERS
ASSOCIATION
ATL EDUC ASSN
ATL EXECUTIVE
HOUSEKEEPERS
SHEET METAL WORKERS
ASSOCIATION
SPECIAL LIBRARIES ASSN
WOODMEN OF THE WORLD

UNDER ASSN CRITICAL COURSES

- MER ASSN NURSE
 MER ANAESTHESIAST
 MER CHIROPRACTORS
 MER ASSOCIATION
 MER DENTAL ASSISTANT
 MER ASSOCIATION
 MER DENTAL HYGIENIST
 MER ASSOCIATION
 MER DIETETIC ASSN
 MER HEALTH INFO MGMT ASSN
 MER HOLISTIC NURSES ASSN
 MER MEDICAL WOMEN'S
 MER ASSOCIATION
 MER OCCUPATIONAL
 MER THERAPY ASSN
 MER OPTOMETRIC ASSN
 MER OSTEOPATHIC ASSN
 MER PHYSICAL THERAPY
 MER ASSOCIATION

- AMER SOCIETY FOR
MICROBIOLOGY
ASSOCIATION OF OPERA
ROOM NURSES
CANADIAN NURSES FED
INFECTIOUS DISEASES
SOCIETY
INT'L CHIROPRACTORS AS
INT'L SOCIETY OF CLINICAL
LAB TECHNICIANS
JR FELLOW OB & GYN
MEDICAL LIBRARY ASSN
NAT'L UNION
HOSPITAL/HEALTH
NAT'L BLACK NURSES
ASSOCIATION
REGISTERED NURSES AS
OF ONTARIO
STATE LEVEL MEDICAL
ASSOCIATION

SOCIETIES

- AMER FISHERIES SOCIETY
AMER NUCLEAR SOCIETY
AMER SOC FOR PERSON
ADMIN
AMER SOC OF
PHOTOGRAMMETRY
AMER SOC/18TH CENTUR
STUDIES
CAROLINAS SOCIETY FO
TRAINING/DEVELOPME
INTL THESPIAN SOCIETY
NATL FRATERNAL SOC O
THE DEAF
SOC OF ARCHITECTURAL
HISTORIANS
SOCIETY OF FARASARO
SOIL CONSERVATION SO
OF AMERICA
STUDENT SOCIETY OF
LANDSCAPE ARCHITECT

ENGINEERING ASSOCIATIONS

- 06 AMER SOCIETY OF CIVIL
ENGINEERS
04 AMER SOCIETY OF
MECHANICAL ENGINEERS
02 AMER SOCIETY OF SAFE
ENGINEERS
04 ASHRAE STUDENT MEM
01 HS ENGINEERING/SCIEN
29 INST OF
ELECTRICAL/ELECTRON
ENGINEERS
08 INTL ASSN
MACHINISTS/AEROSPACE
09 MICHIGAN SOCIETY OF
PROFESSIONAL ENGINE
233 NATL SOCIETY OF
PROFESSIONAL ENGINE
274 SOCIETY OF MINING
ENGINEERS
061 SOC OF MANUFACTUR
ENGINEERS
412 SOC OF AMERICAN MIL

- | WOMEN'S ASSOCIATIONS | |
|----------------------|---------------------------------------|
| 069 | AMER ASSN OF UNIVER
WOMEN |
| 145 | AUSTRALIAN FED OF
UNIVERSITY WOMEN |
| 078 | INT'L FED OF UNIVER
WOMEN |
| 229 | NATL ASSN OF BANK W |
| 144 | NATL FED OF PRESS W |
| 468 | NEW YORK WOMEN IN
COMMUNICATIONS |
| 210 | PANHHELLENIC SOROR |
| 060 | SOCIETY OF WOMEN
ENGINEERS |
| 076 | WOMEN IN COMMUNIC |

- | MILITARY AFFILIATIONS | |
|-----------------------|----------------------|
| 071 | ACTIVE MILITARY PER |
| 451 | AIR FORCE SERGEANT |
| | ASSOCIATION |
| 406 | AIR FORCE, CAREER |
| 406 | AIR FORCE, RESERVE |
| 385 | AIR FORCE SERGEANT |
| | AUXILIARY |
| 414 | AIR FORCE, SPOUSE |
| 636 | ARMY AVIATION ASSN O |
| 201 | DESC FROM VET, CIVI |
| 441 | DESC FROM VET, DES |
| | SHIELD/STORM |
| 439 | DESC FROM VET, GRA |
| 238 | DESC FROM VET, KOR |
| 440 | DESC FROM VET, PAN |
| 202 | DESC FROM VET, VIE |
| 225 | DESC FROM VET, WW |

- 200 DESC FROM VET. 1
253 DESC US. SUB VET. 1
256 DESC/WORTHY CO. 1
261 152ND AIRBORN 1
370 FLORIDA NATL GU 1
054 JR ARMY/NAVY GU 1
371 MAYPORT NAVAL 1
163 152ND AIRBORN 1
663 OPERATION DESER 1
256 STORM 1
670 ORDER OF THE PU 1
PART 1
615 POW/MIA 1
204 RESERVE 1
118 IKTIC 1
390 ROTC. AIR FORCE 1
393 ROTC. ARMY 1
392 ROTC. MARINES 1
371 ROTC. NAVY 1
394 SPOUSE OF MCO 1
466 SPOUSE OF MCO 1
463 SPOUSE. ACTIVE 1
263 US. WARRANT OF 1
DESCENDANT 1
389 US. DISCHOW 1
DEPENDENT 1
223 VETERAN, AIR FOR 1
225 VETERAN, ARMY 1
224 VETERAN, MARIN 1
221 VETERAN, NAVY 1
242 VETERAN, VETNE 1
675 WIDOW OF VETNE 1

1. 本報社址：台北市中正區重慶南路一段一號

- | LANGUAGES | |
|-----------|---------------------------------------|
| 185 | ARABIC LANGUAGE |
| 187 | CHINESE/JAPANESE |
| 189 | CROLE |
| 190 | CZECH/SLOVAK |
| 191 | DANISH |
| 192 | DUTCH |
| 016 | FLUENT IN FOREIGN |
| 193 | FRENCH |
| 194 | GERMAN |
| 195 | HEBREW |
| 196 | ITALIAN |
| 461 | LATIN |
| 197 | NORWEGIAN |
| 211 | POLISH |
| 213 | PORTUGUESE |
| 217 | ROMANIAN |
| 218 | RUSSIAN |
| 219 | SOMALI |
| 111 | SOUTH CENTRAL
LANGUAGE ASSOCIATION |
| 235 | SPANISH |
| 226 | SWEDISH |
| 227 | TURKISH |

1. *Journal of Management Studies*, 1996, 33, 1, 1-14.

- | | EMPLOYERS-AFFILIATION |
|-----|-----------------------|
| 001 | ABACUS TRUST |
| 022 | AF-IO UNION |
| 039 | ALLIED BROS |
| 045 | AMERICAN FED TRUST |
| 044 | AMN ASSN |
| 051 | ANN HOSCHOL |
| 261 | BAKERY/CONFECTION |
| 267 | BAY STATE MFG |
| 358 | BELLEVILLE |
| 368 | CALIF-MIL & ENR |
| 020 | COMMUNICATING |
| 048 | COOPER UNION |
| 164 | DAS & LOCKE |
| 175 | DEAN'S RESTAURANT |
| 178 | FARIBAUT C&A |
| 051 | FEDERAL ASSN |
| 373 | FINANCIAL INDEN |
| 241 | FOOD MOTOR |
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| 668 | HUMANA EMPLOY |
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| 035 | LAUREN'S MARINE |
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| 246 | MAG MGMT CO |
| 039 | MILWAUKEE |
| 039 | PERSONNEL |
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40 PARENT(S) HANDICAP			
0 NO HANDICAP 3 EMOTIONALLY 2 HEARING 4 LEARNING DISABILITY 6 NOT SPECIFIC PHYSICAL 7 RESPIRATORY 1 VISUAL			

APPENDIX D

**COVER LETTER, FOLLOW-UP LETTER, QUESTIONNAIRE,
AND COMMENTS**

MICHIGAN HIGHER EDUCATION ASSISTANCE AUTHORITY/STUDENT LOAN AUTHORITY

Box 30008, Lansing, Michigan 48909
Phone: (517) 373-3399

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THOMAS A. ROACH

MICHAEL J. TAYLOR

CHRISTA L. WALCK

HOWARD WEAVER

FRED R. WHIMS

ROBERT E. SCHILLER
Ex-Officio

DATE

NAME
ADDRESS
ADDRESS

Dear _____

MI-CASHE, Michigan - College Aid Sources for Higher Education, began in November 1993. Now that the program has been operational for one year, the MI-CASHE office is undertaking an evaluation of the program. Evaluating the effectiveness of MI-CASHE includes contacting students and parents who have used it, as well as high school counselors and college financial aid officers who assisted students in using MI-CASHE. This letter is sent to introduce you to the evaluation process.

Within approximately seven (7) days I will be contacting you by telephone to ask you to participate in the evaluation study. I would like to schedule a time to conduct a telephone interview to discuss your general perceptions of MI-CASHE as a supplemental source of financial aid information. The interview will take approximately fifteen (15) minutes. Your input is needed and would be greatly appreciated.

Your participation in the evaluation study is voluntary. All information gathered for the study will be kept confidential. For the purposes of this study, all responses will be compiled so that no individual responses will be identifiable. Only I, as evaluation consultant, will have access to the identification numbers and individual responses. Copies of the completed study are expected to be available in late spring of 1995. Please note that I will also use the data collected as part of my research for a doctoral degree at Michigan State University.

If you have any questions regarding the evaluation study, I will be happy to answer them when I contact you, or feel free to contact me at the MI-CASHE office at (517) 335-1802.

Sincerely,

Peggy LaFleur
MI-CASHE Evaluation Consultant

DATE

ADDRESS
ADDRESS
ADDRESS

About three weeks ago we wrote to you seeking your results of your scholarship search using the MI-CASHE program. As of today, we have not received your completed questionnaire.

To aid us in gathering this information, we have enclosed the following questionnaire for you to complete and return to use in the self-addressed, postage paid envelope. We would be most appreciative of your time and effort in assisting us to make the MI-CASHE program more effective for those who use it.

As mentioned in our last letter, participation is voluntary. You indicate your agreement to participate by completing and returning this questionnaire. Participants may refuse to answer certain questions or may discontinue participation at any time. Please return the questionnaire as soon as possible.

You may be assured of complete confidentiality. The questionnaire has an identification number for mailing purposes only. This is so we can check your name off the mailing list when your questionnaire is returned. All of the information we receive will be combined so that no individual responses could be identified.

Your response is important to the success of this study. If you would like a summary of the results, please print your name and address on the back of the return envelope (NOT on the questionnaire). The results should be available in late Spring 1995.

If you have any questions please contact me at MI-CASHE (517) 335-1802. Thank you for your participation.

Sincerely,

Peggy LaFleur
MI-CASHE Evaluation Consultant

THE MI-CASHE PROGRAM

MI-CASHE is an information service. It is a computerized system for locating sources of scholarships, grants, internships, fellowships, work study and a variety of loan programs. MI-CASHE service provides individual listings of programs from private sponsors according to student characteristics, e.g., academic standing, enrollment plans, prospective colleges, major areas of study, career goals, etc. The user is responsible for contacting the sponsors and applying for the specific awards. MI-CASHE does not guarantee a certain number of matches nor does it award any of the funds. The purpose of MI-CASHE is to help the user save time in locating potential sources of aid.

You have been randomly chosen from among the users of MI-CASHE. Your responses to this questionnaire are very important in determining the effectiveness of MI-CASHE. Your assistance will help us to improve the product and our services to the public.

DIRECTIONS: Select the most appropriate choice (or choices) from the alternatives given by circling the number to the right of the response category. Please write in the space provided for those questions where written information is required.

1. How did you hear about the MI-CASHE program? (Please circle the number to the right. Circle as many responses that apply.)

Attended a financial aid night _____	1
Read in newspaper or other media _____	1
From a friend who used it _____	1
From a high school counselor _____	1
While in college when inquiring about financial aid _____	1
At a public library _____	1
At an adult education center _____	1
Using employer education assistance (i.e., a union or other source) _____	1
Other source (please specify) _____	1

2. Have you ever used any other computerized financial aid locator system?

YES	_____	1
NO	_____	5
(If "YES") Which ones? _____ _____		

3. Did you find the MI-CASHE instructions understandable? (Circle only one.)

Not at all understandable _____	1
Somewhat understandable _____	2
Reasonably understandable _____	3
Extremely understandable _____	4

4. If you called the MI-CASHE office, how helpful was the staff? (Circle only one.)

Not at all helpful _____ 1
 Somewhat helpful _____ 2
 Helpful _____ 3
 Very helpful _____ 4
 I did not call the MI-CASHE office. _____ 0

5. How satisfied were you with the results of the search report? (Circle only one.)

Very dissatisfied _____ 1
 Somewhat dissatisfied _____ 2
 Neither satisfied nor dissatisfied _____ 3
 Somewhat satisfied _____ 4
 Very satisfied _____ 5

6. Did you contact any sponsoring agencies to apply for specific scholarships, grants, etc.?

YES _____ 1

↳ (If "YES") How many did you contact? _____

NO _____ 5

↳ (If "NO") Why not? (Circle as many responses as apply. Then go to question #12 on page 3.)

The match list did not apply to my situation. _____ 1

The deadline dates had passed. _____ 1

I decided not to go on to school. _____ 1

I lost the match list. _____ 1

I forgot to. _____ 1

I didn't think it was worth my time. _____ 1

I did not need the financial aid. _____ 1

(GO TO QUESTION #12 ON PAGE 3.)

7. About how much time did you spend on contacting sponsors? (Circle only one.)

Two hours or less _____ 1

More than two hours but less than five _____ 2

Five to ten hours _____ 3

More than ten hours _____ 4

8. If you did contact any sponsoring agency(cies):

How many sponsors did you contact? _____

Of those you contacted, how many responses did you receive? _____

Comments _____ 0

9. To how many sponsoring agencies did you return applications? (If "NONE", put zero.)

How many did you return? _____

(If zero) Why didn't you return any applications? _____

10. If you did apply to any sponsoring agency (ies), did any of them require an application fee?

YES _____ 1

NO FEES REQUIRED _____ 5

→ (If "YES") How many sponsoring agencies required a fee? _____

How much was the lowest fee? \$ _____

How much was the highest fee? \$ _____

11. If you did complete the applications from sponsoring agencies, were you awarded funds?

YES _____ 1

NO _____ 5

→ (If you were awarded funds) How many awards did you receive? _____

What was the total amount of the awards? \$ _____

12. Would you use MI-CASHE again?

YES _____ 1

NO _____ 5

13. How satisfied were you in using MI-CASHE? (Circle only one.)

Very dissatisfied _____ 1

Somewhat dissatisfied _____ 2

Neither satisfied nor dissatisfied _____ 3

Somewhat satisfied _____ 4

Very satisfied _____ 5

Comments _____

14. Would you recommend MI-CASHE to someone else?

YES _____ 1

NO _____ 5

Comments _____

15. Are you attending college during the 1994-95 school year?

YES, Full time _____ 1

YES, Part time _____ 2

NO _____ 5

16. Were you enrolled in college when you initially applied to MI-CASHE?

YES, Full time _____ 1
 YES, Part time _____ 2
 NO _____ 5

17. How do you plan to pay for your college educational costs? (e.g., tuition, room, board, etc.)
Indicate the approximate percentage of your total college costs for the first academic year contributed by each of the following sources.

Family funds _____ %
 Personal funds _____
 Scholarship(s) _____
 Grant(s) _____
 Loan(s) _____
 Internship _____
 Fellowship _____
 Work-study _____
 Non work-study job (off campus) _____
 Employer-sponsored funds _____
 Other (please specify) _____
 Have decided not to attend now. _____

18. Which of the following best describes the area where you live -- rural/farm, small city/town, urban or suburban?

Rural/farm _____ 1
 Small city/town _____ 2
 Suburban _____ 3
 Urban _____ 4

19. At the time you graduated from high school, which description below best describes the composition of the household where you resided?

With one parent -- mother _____ 1
 With one parent -- father _____ 2
 With both parents -- mother and father _____ 3
 With two parents -- mother and stepfather or father and stepmother _____ 4
 Other (specify) _____ 0

20. If you live with one or both parents, list their occupation (title or brief description).

Mother _____
 Father _____
 Legal guardian _____
 Other (specify) _____



THANK YOU FOR YOUR PARTICIPATION.

Please return the completed questionnaire in the self-addressed, postage-paid envelope.

MI-CASHE Questionnaire - Comments

Q. 1. How did you hear about the MI-CASHE program?

Father
 Parent
 My coordinator
 College tour that stated that MI-CASHE could be part of the financial aid package.
 A talent search program.
 A college student of my mom's.
 My stepfather told me about it.
 From a friend's mother who knew about it.
 A co-worker of my mother's who was applying.
 A friend who heard about it.
 Word of mouth
 High school office
 Announcement in high school
 Mother got information from somewhere
 Mother is a librarian
 My father is Director of Admissions & Financial Aid at Schoolcraft College.
 Scholarship book
 From my mother who is a counselor.
 The information was sent to me through the mail.
 Mother's friend
 College speaker
 College newsletter
 Congressman that was in office at that time.
 Parent
 University of Michigan Financial Aid office
 MTP Program Manufacturing Technology Partnership
 Radio station
 My father who works for the State of Michigan
 Mother
 Bank
 My dad
 A financial aid booklet from a college night
 Asked information from financial aid office. Was inquiring about other source.
 Parents
 I called a college. The financial aid director told me about MI-CASHE.
 Call other places for scholarships.
 Called Michigan Department of Education

Q.2. Have you ever used any other computerized financial aid locator system?

Pepsi search
 MMB Service
 I don't remember exactly, American Legion, Rosa Parks, others.
 Federal Financial Aid
 Two: C.A.P. and (???)

A talent search program
 S.A.R. - Student Aid Reports
 Yes, can't remember name
 Yes, can't recall at this particular time
 Data Processing Center (New Jersey), Financial Resource Service (California),
 and College Financial Planning Service (Washington, DC)
 Western Michigan
 DECO
 WMU-CASHE
 Yes, I can't remember the name. Big package in a blue folder.
 Yes, private company in Texas
 Yes, Can't remember exactly, it was an educational assoc. through my high
 school.
 Vector Group, Ltd.
 Yes, I do not remember the name of the locator.
 Yes, Nestle.
 S101
 Yes, College Fund Finder
 Yes, unable to recall
 Yes, Scholarship Search
 Yes, U of M Office of Financial Aid, Office of Undergraduate Admissions, Office
 of Academic and Multicultural Initiatives and Comprehensive Studies Program
 Scholarship List.
 Yes, don't remember.
 Yes, Dollars for Scholars
 Not sure of name, some company in Kalamazoo
 The computer program at my high school - I don't know what it was called.
 American Educational Assistance Council, Burbank, California
 Pepsi Tuition Funding

Q.8. If you did contact any sponsoring agency(ies): comments

Some deadlines were wrong on our information. Some had already passed by the
 time we got the list.
 Awards were ones already offered through state and school financial resources.
 many dates were past when we got the MI-CASHE material arrived.
 The MI-CASHE materials arrived after many deadlines were past. We ordered the
 MI-CASHE as soon as it was announced.
 They were unresponsive.
 If I sent SASE (?) (#150)
 Many addresses weren't valid.
 I didn't receive any responses!
 Did not match my situation.
 In some way or other didn't qualify.
 Most I had either heard from already or were passed, two of them were due after I
 received the list so I couldn't possibly send for an application.
 I did not receive any money but will give it one more try.
 Did not qualify.
 Several did not respond and several also had deadline dates which passed.
 Most were for minorities.

Between the time of agency response and application deadline, the time to complete the application was very limited/tight.
 I did not receive any financial aid from them at the time.
 Didn't know where to look for responses.
 Several had already expired.
 Most sponsors required financial need, for which I did not qualify.
 This list was not helpful!
 Several contact letters were returned listing no such address or organization.
 Most of numbers and information were outdated.
 Many scholarships did not apply or by the time I got MI-CASHE, sent out letters and received a response it was past the deadline.
 No qualifications fit me.
 Perhaps I'm not qualify. (qualified)
 Available through counseling office
 Some sources have been canceled
 I all ____ me I did not meet the dead-line.
 It seemed the deadline had passed on everything.
 The paper or application didn't reach ____ before the deadline
 Its only been a short time since contact.

I am in the difficult position of my parents making too much to qualify for aid but not enough (with 12 children and a business) to pay for my ed. with cash. I was in the top ten of class, but not high enough for academic scholarships.

Did not qualify after getting response from sponsor.
 They couldn't help me because I wasn't a member or didn't know a member.
 Sponsor claims received no responses.
 Missed deadlines for most.
 No one wanted to give me aid.
 Deadlines passed, did not apply to me, etc.
 Many agencies were not up to date; they were listed on the MI-CASHE, but did not exist anymore.
 Their requirements do not match my situation.
 Details of scholarship were not clear prior to calling sponsors, therefore I was not qualified for any of the programs I called upon discussion with them.
 Most of the scholarships were due Dec or by Jan and I received it (MI-CASHE) late. Also my grade average was low for most scholarships.
 I had already contacted most of the agencies before I received information so MI-CASHE was not very helpful to me, but I may try the program again one day.
 They were not very helpful.
 Very few responded.
 (1 response received) that is all so far
 Some no longer exist
 The responses were prompt and very understanding.
 Most had expired or my son wasn't qualified.
 I didn't qualify for any, or I got the information in after their deadline period.
 Always talked to (a) computer, never a person
 Some came back return to sender. I didn't receive any scholarships through the agencies.
 Most of the sponsors require a high grade average plus information. I could not get in time to apply. (For example, since I'm Indian, a reservation number. This took me 8 mon. to get for a \$200 grant that I was not awarded anyway.)

Most of the deadlines for application had already passed.
Most matches were either expired or only had a week to apply.

Q.9. If zero, why didn't you return any applications?

Awards not applicable or already had them.
Deadlines were past before the MI-CASHE material arrived although we ordered it as soon as it was announced.
Did not qualify.
Already knew about scholarships and had applied.
I sent to them for info. They said it was too late so I never sent anything back in.
They didn't apply to my major or were outdated.
Deadlines had passed.
Don't really know
Did not match my situation
No application received or required, just documents
Didn't apply to situation
No scholarships applied
Fees were required
Contacted many by phone, letters sent didn't receive one
The agencies on my list wanted responses from either high school seniors or college freshmen. Because I had been out of school for a year to have a baby, I did not qualify.
I didn't receive any
Ask for money or did not receive any
Zero, because I was not able to get any because none of the sponsoring agencies applied to me.
Deadlines passed
Past deadline
Too many limitations - didn't think we would qualify I had a scholarship.
Deadline passed. Minor detail - disqualify
When the application came back it was too late
The applications did not apply to me.
Your list didn't give me anything I needed, or deadlines passed.
Too expensive, and too competitive = not promising
Deadline date was past or not enough time to gather data needed before deadline.
(and) Program generally started too late for 1994 graduating seniors.
None received due to outdated information provided by MI-CASHE
Not applicable
Either they weren't appropriate, i.e., NAACP for a white male or they required elaborate screening for a small stipend.
Do not meet their criteria
Deadline was over
I haven't got any yet
Because I did not want to belong to their organizations or I did not have the time to because I study most of my extra time.
Past deadline dates
It was past the deadlines, didn't apply to me
Information was received too late

Most are sending applications
 Did not qualify
 Deadline passed
 They couldn't help me for various reasons
 Forgot (to apply)
 Just never did
 Too late
 None gave me any indication ____ to return
 Past due date
 Because one I was already applied to and other didn't seen (send) me a app. (an application)
 Deadline passed
 Match list did not apply to my situation
 Criteria/requirement conflict
 I only received 4 responses and they stated "unable to assist at this time"
 There were none I received through MI-CASHE
 Match list did not apply for me
 Never received any
 Because they are all asking for a fee, and also I didn't need ____
 Passed deadlines
 I didn't return any because I found out about MI-CASHE too late and by then the deadlines were almost up.
 No time
 Not eligible
 I did not receive any
 Not enough information given to me by phone
 No applications were mailed
 Did not have enough time and did not need extra financial aid at the time
 Because I lost interest through the whole mass process - plus I had to write back to most of them just for an application.
 Deadlines passed/didn't qualify
 The ones that I qualified for the deadline was past.
 I wrote each agency requesting an application. However, I received the applications after the deadline date. I did allow 6 - 12 weeks before the deadline date.
 I found that I was not eligible for their scholarships in 2 cases.
 Even out of the few that I chose to contact, none of them applied to me.
 I didn't send any information about any because did not match my need.

Q. 13. How satisfied were you in using MI-CASHE?

Your service was excellent but the sponsors were not.
 Nothing really applied
 My information was too late to receive quite a few of the scholarships.
 Changed my major. I would like to use MI-CASHE again for the 1995-96 school year.
 Dates of deadline for applications incomplete - no year or date due
 I had more leads through my own research. Also, most scholarships had changed
 I no longer qualified. Something you did not know but should have!
 None of the scholarships applied to me.

I found that the Free Press listed the same scholarship that MI-CASHE listed at no cost to me.

Many of the scholarships did not apply to me even when I answered the MI-CASHE questions correctly.

Would have been satisfied if dates weren't expired and sponsoring agencies applied to me.

This time I'm going to use MI-CASHE for sure and hopefully receive some scholarships or grant rewards.

I did not receive any help from MI-CASHE

I would like more info so I know when to apply again.

I received no financial awards. It was a waste of valuable time and money!!

Had requested only current application dates - most referrals were already past application deadlines.

Like I stated before, most of the sponsors required financial need.

I need the help - but this was a big waste of funds! I'd like to, need to - but won't because the answers were useless.

I was sent information that didn't apply.

It was a waste of time and money.

No hurt in trying again, but probably wouldn't help

Help me so I can get reward please!

In the question or match need to be more defined.

Wanted the "left-handed" scholarship - no name given back.

It didn't apply to me

Good ideas but no \$ came my way

May use it later

I never received a response for any financial funding.

Because it helps you find agencies for you.

You didn't send information on scholarships I circled.

I filled out the paperwork and did not qualify for any grants.

I did not need to use and I'll not use at all because I have scholarship for 4 years from college.

Information arrived too late to be useful.

I wasted my time using MI-CASHE

Found it easy to use but applied too late

Although the scholarships listed didn't apply to my situation or they just weren't scholarships I could use, there was a variety of possible sources and I was thankful for so many options.

We were late to MI-CASHE

I'm a lazy person

Many companies did not apply to my area of concentration

Which (wish?) there was more scholarships for auto diesel avail(able).

None of the above. Does not apply.

I'm going to school in Texas - I don't think MI-CASHE will help me.

It was very helpful to find the money available for me.

I found same or better info at Public Library. There must be other sources for aid?

Either the scholarships didn't apply or the deadline had already passed.

Q. 14. Would you recommend MI-CASHE to someone else?

No. I think you could do as well on your own at the library.

Came too late - is it still in existence? Didn't hear anything about it this year.

Took too long to receive the materials.

If they were applying to MI schools

Maybe they have more specific needs

Your program did not have information for a fine arts major. Another problem is you are not considered for many scholarships if you are not in the top of your class. Most of your information did not match our need. Some had the wrong info and some scholarships were not being offered this year. I would recommend any of these services because they are a good starting point.

Waste of time and money

Unless MI-CASHE made info more accurate

Waste of \$!

If low-income

It might benefit them somehow

Cheapest one I used

Only if the deadline problem was worked out.

With improvements to the program

I'm a 3.89 GPA student and could not get help

MI-CASHE did not help me in any way - instead of receiving money, I gave it to a useless program.

Its a waste of money. It didn't help me since dates were expired and sponsors didn't apply to me. Also I asked for no expired dates and got them anyway.

It didn't seem to help me!!

I really can't comment on that because I didn't go any further than looking at the deadlines (which had passed)

It would not hurt for anyone to try.

But apply ASAP or you will miss deadlines

Depends on their need

They need not waste their time!

Your information was wrong. The one sponsor (approx. 10 different scholarships) was listed with a winter '94 deadline that was actually a mid-fall '93 deadline. A lot of wasted time and effort!

Its a great source if you can fit the requirements.

It was confusing.

(No) I've recommended others!

To young people without an earned degree, I would recommend it.

(No) due to false information data systems and useless information.

(Yes) Especially if they have unusual situations.

(Yes) If it improved a little.

(Yes) if they are need base

I really can't say until I am successful with the program.

(Yes) Have a number of times.

(Yes) It might turn out better next time

It was extremely helpful

(No) Because they want someone to join their organizations when you are as poor as us students you do not have time or the money to participate in these organizations.

It might help them

If I received adequate information

For those who qualify

Maybe

Waste of time and money

Good ideas but no \$ came my way

No, until I receive financial funding first.

(No) A lot of work I hope - for nothing.

I did recommend it to many people.

Library more helpful for my case.

But people should know Juniors need this form not Seniors.

Yes if they have not already looked for scholarships.

I received four scholarships doing my own research. Hopefully your better in your second year. (your refers to MI-CASHE)

(Yes) It could be helpful to someone else.

Nothing applied to my situation.

It helped a lot.

Maybe

Unless someone is desperate for funds, its not worth all the time, money and hassle.

Because I didn't receive any accurate info.

They would need to send for information very early. Took a very long time to receive information.

I think this should be offered FREE in the public schools for students in their senior year. (Sept. or Oct. of Senior Year)

Some of the scholarship deadlines had already passed by the time I received the information.

(Yes) Perhaps they wouldn't have spent the hours in the library I did.

(Yes) Send information before deadlines.

Miscellaneous Comments (written at end or in margins; not attached directly to any question)

G. attends college in Ohio so a lot of MI-CASHE didn't apply. Also deadline dates had passed by the time we received information. Our 2nd son will use it more.

Some addresses were inaccurate. Deadline dates had passed. Not indicated on MI-CASHE - only when applications arrived.

I think my money should be refunded. I have never been so dissatisfied in my whole entire life.

I'm white. I was told to apply for the UNCF (United Negro College Fund) to find funding! Wake up! Some help!

Why do you ask almost one year later. I can't remember all these things. This was not helpful. 1) The government grants - I did not need your help with. 2) The race was sometimes wrong. 3) There was only one that fit.

We used your program for two sons. Would like a refund as it was not at all helpful.

Because of parents occupation I didn't or couldn't receive any help.

APPENDIX E

**COVER LETTER FOR TELEPHONE INTERVIEWS AND INTERVIEW
PROTOCOLS: FINANCIAL AID OFFICERS, HIGH SCHOOL
GUIDANCE COUNSELORS, AND PARENTS**

DATE

NAME
ADDRESS
ADDRESS

Dear _____

MI-CASHE, Michigan - College Aid Sources for Higher Education, began in November 1993. Now that the program has been operational for one year, the MI-CASHE office is undertaking an evaluation of the program. Evaluating the effectiveness of MI-CASHE includes contacting students and parents who have used it, as well as high school counselors and college financial aid officers who assisted students in using MI-CASHE. This letter is sent to introduce you to the evaluation process.

Within approximately seven (7) days I will be contacting you by telephone to ask you to participate in the evaluation study. I would like to schedule a time to conduct a telephone interview to discuss your general perceptions of MI-CASHE as a supplemental source of financial aid information. The interview will take approximately fifteen (15) minutes. Your input is needed and would be greatly appreciated.

Your participation in the evaluation study is voluntary. All information gathered for the study will be kept confidential. For the purposes of this study, all responses will be compiled so that no individual responses will be identifiable. Only I, as evaluation consultant, will have access to the identification numbers and individual responses. Copies of the completed study are expected to be available in late spring of 1995. Please note that I will also use the data collected as part of my research for a doctoral degree at Michigan State University.

If you have any questions regarding the evaluation study, I will be happy to answer them when I contact you, or feel free to contact me at the MI-CASHE office at (517) 335-1802.

Sincerely,

Peggy LaFleur
MI-CASHE Evaluation Consultant

Individual Interview Protocol (telephone survey)
 Michigan Postsecondary Education Financial Aid Officers
 MI-CASHE: Michigan - College Aid Sources for Higher Education

My name is Peggy LaFleur. I am a graduate student at Michigan State University and I am also working as a coordinator of the MI-CASHE program (Michigan - College Aid Sources for Higher Education). Approximately one week ago you should have received a letter informing you that I would be contacting you to request your participation in an evaluation study of the MI-CASHE program. Do you recall receiving such a letter? (If no, explain the study and find out if they are willing to participate in the interview now, or reschedule for a time suitable to their schedule, but soon. Offer to send a copy of the introductory letter.) (If yes,...) Is this a suitable time for an interview or is there another time that would suit your schedule better? (Make a telephone appointment for the very near future.)

Purpose of the study: The purpose of my study focuses on the costs and benefits of a computerized search service. To accomplish this, I would like to discuss your perceptions of the MI-CASHE program. As a result of this study, I hope to gain insights into the larger issues affecting access to postsecondary education including higher education policy and use of public funds.

Participation in the study is voluntary. Your agreement to participate in the interview is your consent for me to use the information for the results of my study. You may refuse to answer questions or stop the interview at any time. All information will be kept confidential. No one other than I will have direct access to your responses. Also, all responses will be compiled in aggregate form so no one will be able to select out any individual's responses. The interview will take about 20 minutes.

Do you have any questions before we start? (Begin the interview.)

1. To get started, I'd like us to talk about MI-CASHE in general. As we know from reading the description, MI-CASHE is a locator service that assists students in their searching for alternative sources to fund their college education. Would you describe your initial impressions of MI-CASHE?
2. Were you aware of the existence of other computerized financial aid locator systems such as this one? If so, how did you become aware of it/them? Are you familiar with any other search services? If yes, could compare MI-CASHE to another service? (If no, go on.)
3. One part of evaluating MI-CASHE as a product and as a service involves determining whether or not it is effective. Effectiveness can be viewed in different ways.
 - 1) It is effective if it increases people's awareness of searching for funds beyond the traditional state and federal financial aid programs.
 - 2) It is effective if it increases people's knowledge of financial aid, the process and the system.
 - 3) It is effective if people are actually awarded funds.

Based on the descriptions of effectiveness that I just stated, to what extent do you consider MI-CASHE effective? If so, could you describe your perceptions of its effectiveness in terms of the descriptions I gave you?

4. In your view, to what extent could a program like, MI-CASHE, increase access to college?
5. In your view, to what extent could a program like, MI-CASHE, increase equity of funding distribution?
6. In your view, to what extent could a program like MI-CASHE have any effect on a student's choice of institutions?
Why or why not?
7. Now let's talk about student persistence. I will define persistence in two ways. 1) persistence is retention from year to year.
2) persistence is retention through degree completion.

In your view, to what extent do you think MI-CASHE could encourage student persistence? Why or why not?
8. Would you be inclined to recommend MI-CASHE to some students to use but not others? If you were going to make a distinction between them, what criteria would you use?
9. If you know of students who have used this program, did they share their reactions to the program with you? If so, do you recall their comments? Consider their level of satisfaction with user friendliness, the process, the search report results, etc.
10. From your perspective, as a financial aid officer, do you think MI-CASHE is worthwhile? If so, how? If not, why not?
11. Is it worth someone's time to complete the application process? Why or why not?
12. Have you seen a search report? (Student's or a sample copy?)
If yes, do you think there are enough sources listed?
If yes, do you think there are enough useable sources?
13. Do you think the \$15 processing fee is too high, adequate, low for the type of service it offers and the time it takes to complete the application process? Why or why not?
14. Does your financial aid office have a particular policy or philosophy about programs such as MI-CASHE, programs that are outside the realm of traditional state and federal financial aid programs?

15. From your view, do you think this is the most worthwhile expenditure for the state's financial aid funds? Would you prefer to see the money used in a different way? If so, how?

A few background questions:

Approximately what percentage of students at your institution receive some type of financial aid funding? (include both full and part time students)

Approximately what percentage of the students are receiving need based aid?

How long have you worked as a college/university financial aid officer?

What is your position/title? _____

Individual Interview Protocol (telephone survey)
MI-CASHE: Michigan - College Aid Sources for Higher Education

Michigan High School Guidance Counselors

My name is Peggy LaFleur. I am a graduate student at Michigan State University and I am also working as a coordinator of the MI-CASHE program. Are you familiar with the MI-CASHE program? (If not, explain. If yes, go on.) Approximately one week ago you should have received a letter informing you that I would be contacting you to request your participation in an evaluation study of the MI-CASHE program. Do you recall receiving that introductory letter? (If no, explain the study and find out if they are willing to participate now or at a later date. Offer to send a copy of the first mailing.) (If yes,...) is this a suitable time for an interview or is there another time that would suit you schedule better? (Make a telephone appointment if necessary.)

Purpose of the study: The purpose of the study is to focus on the costs and benefits of a computerized search service. To accomplish this, I would like to discuss your perceptions of the MI-CASHE program. Your perceptions will help us improve the MI-CASHE product and service, and consider how MI-CASHE impacts on student financial aid.

Participation in the interview is voluntary. Your participation in the study is your consent. You may refuse to answer questions or stop the interview at any time. All information will be kept confidential. No one other than I will have direct access to your responses. Also, all responses will be compiled in aggregate form so no one will be able to select out any individual's responses. The interview will take about 20 minutes.

Do you have any questions before we start?

1. Are you aware of computerized financial aid locator systems such as MI-CASHE? Would you tell me what you know about them or what your experience has been?
2. Would you tell me about your initial reactions to the MI-CASHE program? Have your impressions changed any? If so, how? or why?
3. Let's talk about the potential effectiveness of a program such as this. What would this program have to provide in order for you to consider it to be effective?
4. In your view, to what extent could a program such as MI-CASHE could effectively increase access to postsecondary education opportunities? Why or why not? How?
5. In your view, to what extent could a program such as MI-CASHE could promote a more equitable distribution of scholarship dollars? Why or why not? How?
6. In your view, to what extent could a program such as MI-CASHE have any effect on a student's choice of college/university to attend? Why or why not? How?
7. Do you think financial aid programs encourage persistence? (Persistence is defined as retention from year to year and as degree completion). Please explain why or why not.

8. Why might you encourage a student to use a program such as MI-CASHE? Why might you discourage a student from using one?
9. In your view, how useful is MI-CASHE in comparison to other financial aid search tools?
10. If you know of students who have used this program, did they share their reactions to the program with you? (Consider their level of satisfaction as to user friendliness, the process, the search report results, etc.)
11. Have any parents asked your opinion on using computerized programs such as MI-CASHE? If so, what is your typical response?
12. Do you think it is worth the student's time to complete the MI-CASHE application process? Why or why not?
13. Do you think the \$15 processing fee is high, adequate, low? Why or why not?
14. Do you think that offering the MI-CASHE program is the most worthwhile expenditure of state's financial aid funds? Would you prefer to see the money used in a different way?
15. Wrap up. Regarding MI-CASHE and/or computerized locator systems in general, is there anything you would like to add to the discussion?

Background questions

16. Approximately what percentage of your time do you spend counseling students regarding financial aid?
17. Approximately what percentage of your time do you spend counseling students regarding college choice?
18. How long have you been a high school guidance counselor?

Interview Protocol for Parents' (telephone)
MI-CASHE

I want to ask you some questions regarding the MI-CASHE scholarship search service that your student participated in. Your participation is voluntary. All of the information is strictly confidential. All of the information will be combined so no individual responses will be recognizable. You may refuse to answer questions or stop the interview at any time. The interview will take about 15 minutes. Are you willing to participate in this interview?

After each question I am going to read to you a list of possible answers. Please say yes or no to each answer that best describes your perceptions of MI-CASHE. Feel free to ask me to repeat any questions that are not clear. Do you have any questions before we start?

1. How did you become aware of MI-CASHE?

your student heard about it at school	1
read in newspaper or other media	1
from a friend who used it	1
from a high school counselor	1
attended a financial aid presentation	1
at a public library	1
at an adult education center	1
using employer assistance	1
other source (please specify)	1

2. Have you used any other computerized financial aid locator system?

yes	1
no	5

If yes, which ones? _____

3. Who completed the MI-CASHE application form?

parent	1
student	2
student and parent together	3
student and school counselor	4
other	0

comments _____

4. Did you find the MI-CASHE instructions understandable?

yes	1
no	5

If not, why not? _____

-
-
5. If you called the MI-CASHE office, was the staff helpful?

very helpful 1
 helpful 2
 somewhat helpful 3
 not at all helpful 4
 I did not call the office 5
 comments- _____

6. Were you satisfied with the results of the search report?

very satisfied 1
 somewhat satisfied 2
 neither satisfied nor dissatisfied 3
 somewhat dissatisfied 4
 very dissatisfied 5
 comments _____

7. Did you contact the sponsoring agency to request specific scholarship applications?

yes 1
 no 5
 If not, why
 not? _____

8. If contact was made with the sponsoring agency, were applications or any response received from them?

yes 1
 no 5
 comments _____

9. Did your student follow through with the application process?

yes 1
 no 5
 If not, would you explain why
 not? _____

10. Did your student receive any awards?
- yes 1
 If yes, how many? _____
 If yes, total amount? _____
 no 5
 comments _____

11. Would you use MI-CASHE again?
- yes 1
 no 5
 If not, why not?

12. Would you recommend MI-CASHE to someone else?
- yes 1
 no 5
 If not, why not?

13. Did you think the \$15.00 processing fee was:
- too high in price 1
 about right 2
 too low in price? 3
 comments _____

14. In addition to the \$15 fee, did you incur any other costs pertaining to your search process?
- yes 1
 If yes, about how much? _____
 no 5
 comments _____

15. About how much time have you invested in seeking out sources of financial aid?
- less than five hours 1
 more than five hours 2
 more than ten hours 3
 twenty hours or more 4
 other 5

comments _____

16. Have you used any other means to seek financial aid sources?

yes, 1
 If yes, what were
 they? _____

no 5
 If not, why not?

17. Based on the results of your student's match list, do you think it was worth your time to fill out?

yes, it was worth my time 1
 it was somewhat worth my time 2
 it was not worth my time 3
 it was not at all worth my time 4
 comments _____

18. Do you think it was worth your time and costs incurred to participate in the MI-CASHE search service?

yes, it was worth my time and money 1
 it was somewhat worth my time and money 2
 it was not worth my time and money 3
 it was not at all worth my time and money 4
 comments _____

Background Information

19. What is your primary relationship to the student?

mother 1
 father 2
 legal guardian 3
 informally responsible 4
 relative (please specify) 5
 other 0

20. What is your age range?
- less than 25 years old 1
 - 25 to 35 years old 2
 - 36 to 45 years old 3
 - 46 to 55 years old 4
 - 56 to 65 years old 5
 - 66 or older 6
21. What is your approximate household income?
- under 25,000 yearly 1
 - between \$25,000 and \$35,000 2
 - over \$35,000 up to \$45,000 3
 - over \$45,000 up to \$55,000 4
 - over \$55,000 up to \$65,000 5
 - over \$65,000 up to \$75,000 6
 - over \$75,000 up to \$85,000 7
 - over \$85,000 up to \$95,000 8
 - over \$95,000 up to \$105,000 9
 - over \$105,000 10
22. How many family members are supported on the approximate household income?
- one to three 1
 - four to six 2
 - seven to nine 3
 - ten or more 4
 - other 0
23. How would you describe your household? Is it...
- one parent - mother 1
 - one parent - father 2
 - both - mother and father 3
 - other specify 0
-
24. What is the highest educational level you have completed?
- high school 1
 - certificate or technical degree 2
 - associate 3
 - bachelor 4
 - masters 5
 - specialist 6
 - doctorate 7
 - other 0
-
-

25. How many of the student's immediate family members have attended college?
(community or four-year college)

none	1
one to three	2
four to six	3
seven to nine	4
ten or more	5

26. Referring to question 25, of those who attended college, how many completed a degree?

none	1
one to three	2
four to six	3
seven to nine	4
ten or more	5

27. Which of the following best describes the area where you live?

rural/farm	1
small city/town	2
urban	3
suburban	4

28. Please feel free to comment on any other aspect of the MI-CASHE search service that the questions have not covered.

Protocol: Follow up interview with students who filled out and returned the questionnaire.

My name is Peggy LaFleur. I work with the MI-CASHE scholarship search service that you applied to and I am also a graduate student at Michigan State University. I am conducting this study for the Michigan Higher Education Assistance Authority and to complete my degree at Michigan State University. Do you recall recently filling out a questionnaire pertaining to your MI-CASHE search results? (If yes, go on. If no, refresh their memory.) I would like to ask you a few more questions about MI-CASHE. It will take about ten minutes. Do you have some time right now? Or, is there another time when I can call you back?

Your participation is voluntary. Your agreement to participate in the interview is your consent to let me write down what you say about MI-CASHE. All the information is strictly confidential. All the information will be combined so no individual responses will be recognizable. You may refuse to answer any questions or stop the interview at any time. Are you willing to participate in this interview? Do you have any questions before we begin the interview?

1. Why did you decide to apply to the MI-CASHE program?
2. Let's talk about the application process. Could you tell me how you went about the process; from filling out the application to as far as you went with the entire process? (Did you contact scholarship sponsoring agencies?)
3. What other avenues of financial aid have you checked into?
4. Did you apply for any scholarships besides those in your MI-CASHE search results? If so, which ones? How did you find out about them?
5. Did you talk with your high school counselor about financial aid? If yes, was she/he helpful/ In what ways?
6. If you did not talk with your counselor, why not? Did you talk with anyone else? (outside of family members)
7. Did you consider paying for college on your own, without help from your parents or family? Would you have considered it if your parents weren't able to help you? Would you have considered loans or working?
8. How important is it, to you, to go to college? Why do you want to go?
9. Do you think the reasons you just listed will keep you in college until you complete your degree? Why or why not?
10. Are you attending college now?

11. Are you attending the college you most wanted to attend? Was it your first choice? If not, why not? Please explain.
12. Referring to question 11, if it was your first choice college, are you satisfied being at that college? Why or why not?
13. Do you think the cost of college is too high, about right, or too low? Please explain why you think that.
14. Do you have any additional comments or any questions?

Thank you for your participation.

Interview Protocol for Student Financial Assistance Personnel:

- 1) Executive Director, Student Financial Assistance
- 2) Program Director, Support Services Programs

(These two interviews will be conducted in person. The interviews will not be taped. No introductions are necessary as the researcher and the interviewees are already acquainted through working for the Office of Student Financial Assistance.)

Your participation is voluntary. Your agreement to participate in the interview is your consent to let me record, in writing, the information we discuss. All the information is strictly confidential. All the information will be combined so no individual responses will be recognizable. You may refuse to answer questions or stop the interview at any time. Are you willing to participate in the interview? Do you have any questions before we begin?

1. Let's begin by reviewing the MI-CASHE program. Why did you decide to offer MI-CASHE initially?
2. What are your general impressions of how it is perceived by college and university financial aid officers?
By high school counselors?
By parents and students who use it?
By the general public? (If different from parents and students.)
3. Do you think the \$15 processing fee is too high, adequate, or too low? Would you explain your answer?
4. Have you considered raising the processing fee? If yes, to what price? Why?
5. What, do you believe, are the costs and benefits of offering MI-CASHE to residents of Michigan? Why do you believe this?
6. To what extent do you believe it is worthwhile for the Office of Student Financial Assistance to offer MI-CASHE?
7. Would you recommend evaluating MI-CASHE on a regular periodic basis? Why or why not?
8. Do you think that funding the MI-CASHE program is an appropriate, beneficial and effective way for the state of Michigan to support access to higher education?
9. Are there other uses of state monies allocated to support access to higher education that you believe would be more beneficial and effective?
10. Do you have any questions or final comments?

APPENDIX F

**PROGRAM DESCRIPTION OF MI-CASHE: MICHIGAN-COLLEGE AID
SOURCES FOR HIGHER EDUCATION**

**SUPPORTIVE MEMORANDA REGARDING PILOT STUDY, RATIONALE FOR
OPERATING MI-CASHE AND PROPOSED BOILERPLATE AMENDMENT,
MI-CASHE FEE STRUCTURE, AND JUSTIFICATION FOR
SOLE SOURCE CONTRACT**

**MI-CASHE: Michigan - College Aid Sources for Higher Education
Program Description**

The Michigan Higher Education Student Loan Authority (MHESLA) together with the Michigan Higher Education Assistance Authority (MHEAA) introduced a comprehensive financial assistance information program as a service for Michigan students on November 11, 1993. The Authorities acquired, on a lease basis, a database consisting of 14,000 resources with over 150,000 individual awards sponsored by more than 4,100 public and private organizations nationwide. The computerized system locates sources of scholarships, grants, internships, fellowships, work study and a variety of loan programs for both undergraduate and graduate students. The database, called CASHE (College Aid Sources for Higher Education), is updated twice a year by its parent company, National College Services, Ltd. (NSCL).

The Authorities promote this service under the trade name MI-CASHE; Michigan - College Aid Sources for Higher Education. This trademark connotes a partnership between the Michigan Authorities and NSCL. The MI-CASHE service provides individual listings of programs from private sponsors according to student characteristics, eg., academic standing, enrollment plans, prospective colleges, major areas of study, career goals, etc.

MI-CASHE applicants complete a one page form and submit it with a processing fee of \$15. Staff enter the student profile information from the form into the MI-CASHE system. The system conducts a matching process with the student's characteristics and sponsoring agencies' qualifying criteria. The result of a search report, ie., a matched list of potential sources of aid, is mailed to the applicant along with a description of how to read the report, a sample form letter to use when contacting sponsors, and helpful suggestions to assist users' quests for additive financial aid sources.

The Authorities adopted MI-CASHE as an alternative to commercial outlets of which many, unfortunately, mislead unsuspecting parents and students with outdated or irrelevant information while charging exorbitant fees. The MI-CASHE \$15 user fee is expected to provide the necessary funds to cover operating expenses allowing MI-CASHE to be a self-supporting service.

AUG 03 1993

MEMORANDUM
MICHIGAN DEPARTMENT OF EDUCATION
OFFICE OF STUDENT FINANCIAL ASSISTANCE

TO: Program Directors

DATE: July 28, 1993

FROM: Antonio Flores 

SUBJECT: Free Pilot Study of MI-CASHE System offered to staff

The MDE/MHEAA is pleased to announce the addition of a new service for students to be launched in the fall of 1993. The OFSA/Support Services Programs will offer a comprehensive financial aid resource system designed to assist students in searching for scholarships and other financial aid. The Michigan College Aid Sources for Higher Education Program, "MI-CASHE," contains unduplicated information on over 14,000 resources from over 4,100 sponsoring agencies leading to a resource distribution of over 200,000 awards, i.e., scholarships, grants, fellowships, specialized loans, etc. This data is updated on a daily basis at National College Services, Ltd., and validated, in total, annually. This national database system has been endorsed by educational institutions as a credible system with professional goals. (Additional detail about the database is attached.)

To gain experience with this new system, the SSP staff is running a pilot study before offering it to the general public. **THE STAFF IS ASKING FOR VOLUNTEERS WHO HAVE A COLLEGE-BOUND SON OR DAUGHTER WHO WOULD BE INTERESTED IN FILLING OUT A MI-CASHE APPLICATION FREE OF CHARGE AS A PARTICIPANT IN THE PILOT STUDY.** The SSP staff will maintain confidentiality and anonymity for all participants. Names will be blocked out and a number will be assigned to each application output. The initial information obtained in the application process is not financial data but, instead, a student profile.

Attached to this memo you will find a copy of the application and a code book to assist the participant in filling out the form. As Program Director, we are asking you to have copies made for any staff in your area who would like to take advantage of this free search. Please ask them to return the completed application form to the SSP office by August 10, 1993. Any questions are to be directed to the SSP office, specifically, Walt Appel (3-7121) or Peggy LaFleur (3-0457).

Thank you.

AF:sn
Attachments
c: Gary Hawks
H. Jack Nelson

Database Product Description

The student aid product will print out a summary of all award information found in the detailed reports (i.e., name of sponsor, application deadline, numbers of awards per year and the average amount of each award.) This information is followed by a complete detail of the award including: name of sponsor, address, type of award (scholarship, grant, fellowship, work, loan, etc.) telephone number, number of awards, average award, deadline, and any special additional criteria, (i.e., must be an entering freshman, majoring in Accounting and have a 3.0 GPA). The agency has the capability to delete any award or type from the database. In addition, the agency can print the report by selectivity of types of awards (i.e., scholarships, loans, etc.) or any combination of choice.

The intent is to have MI-CASHE applications available at most high school counseling offices or college financial aid offices, or by writing to MDE/SSP. It is important to note that there is no guarantee of award consideration. It is the student's prompt and persistent action, together with the program sponsor's selection pattern, that will determine whether consideration for an award will be forthcoming.

MEMORANDUM
MICHIGAN DEPARTMENT OF EDUCATION
OFFICE OF STUDENT FINANCIAL ASSISTANCE

TO: C. Danford Austin

DATE: August 25, 1993

FROM: Gary Hawks

SUBJECT: MI-CASHE 

Enclosed is a brief description of the MI-CASHE[®] system and the rationale to operate it as a self-supporting entity. Also enclosed is a proposed amendment for the 1993-94 appropriations bill of the Michigan Department of Education (Section 210). Could you please assist us in submitting this amendment for the 1993-94 fiscal year?

There is an existing deduct, account number 110-31-2125 relating to Section 210 of the Department of Education Appropriation Act. If the Section 210 proposed amendment is acceptable, we anticipate utilizing this deduct to account for the revenues generated from the application fee for MI-CASHE[®] users.

If you have any questions on this matter, please feel free to contact H. Jack Nelson or Antonio Flores of my staff. Thank you for your assistance in processing the proposed amendment.



MI-CASHE[®] SYSTEM

MI-CASHE[®] is a comprehensive computer system for locating sources of scholarships and other student financial aid programs from a database of over 200,000 awards sponsored by more than 4,000 organizations nationwide. Users will complete a form with basic personal and career information which will be processed by MI-CASHE[®] to match users with potential sources of financial aid. The list of prospective sources of aid for each user will include a variety of data, including selection criteria and timelines, for each potential award. A modest fee of \$15 per application will allow MI-CASHE[®] to operate on a self-supported basis. The system is scheduled for initiation in early October 1993.

The need for MI-CASHE[®] is amply documented. While the availability of state and federal student aid resources has leveled off and even decreased in some years, the costs for college attendance have escalated at a much faster rate than the consumer price index. The demand for greater post-high school education as a prerequisite to enter the labor market is further exacerbating the need for student financial aid. Unscrupulous commercial outlets frequently exploit this greater need for information on student financial aid resources and charge exorbitant fees to unsuspecting parents and students for often outdated or irrelevant information. The need for MI-CASHE[®] is therefore urgent and growing.

While developing MI-CASHE[®] as a state-operated system, staff involved in this process have been working quite diligently in cooperation with the leasing company and has been able to advance the initiation phase earlier than anticipated. Also, state legislators, including Representative Jessie Dalman, have recently expressed special interest in having MI-CASHE[®] become operational as soon as possible for public use. Thus, it is urgent that appropriate legislative action be taken so that MI-CASHE[®] can be established as a self-supportive student financial aid information system in fiscal year 1993-94.

PROPOSED BOILERPLATE AMENDMENT

Sec. 210. The department may receive and expend funds in addition to those authorized in section 101 for **providing information on sources of financial aid to citizens and for** conducting training and orientation workshops and seminars that are consistent with the programmatic mission of the individual unit sponsoring or coordinating the program. Not later than January 2, 1994, the department shall provide the senate and house appropriations subcommittees responsible for the department's budget and the senate and house fiscal agencies with a report indicating the program, number of participants, costs incurred, and income received for the immediately preceding fiscal year.

MEMORANDUM
MICHIGAN DEPARTMENT OF EDUCATION
OFFICE OF STUDENT FINANCIAL ASSISTANCE

TO: Anne

DATE: April 21, 1994

FROM: Walt

SUBJECT: MI-CASHE⁹ Fees

It would be advantageous to develop an official position on program fees for those reportedly unable and really unable to pay the current \$15 fee. The inquiry from the Midland County JTPA staffer requires a final response. Also, I believe it was either Jack, Antonio or Dan Schooley who raised the issue of special fee arrangements at a meeting involving the Jobs Commission. That, and the usual probing by external agency staffers, dictates we generate some official position and publicize it. Moreover, a consistent position for program users and advisers promotes clarity and credibility.

There are several issue subsets involved in the general policy development including:

1. What is affordable or, more specifically, how much "substitute" (compensating) revenues will the authorities provide? In short, what amount can we allow to be subtracted from fee income?
2. What groups should be covered: the disadvantaged, minorities, the under-represented in postsecondary education, the unemployed (i.e., displaced workers)?
3. What means test, if any, would be acceptable? Current eligibility for other programs for the needy, the unemployed, welfare recipients?
4. What documentation would be acceptable? Statements by agency people, high school counselors, proof of unemployed status by relevant copies?
5. What administrative effort could and/or should be devoted to the process (#4)?
6. If limits are to be set regarding forgone income, is a voucher distribution system the way to handle such limits?

The choices for proceeding on this topic appear to include:

- A) The fee is modest enough that no further position is needed. That is, originally establishing the low fee is our verdict in the matter.
- B) Come up with a specific set of criteria; a distinct, workable policy and go public.
- C) Use the case-by-case approach, perhaps by an "internal committee" with broad, general guidelines.

It would be useful for you, me and Peggy to meet and discuss the issue subsets and then write up a rationale and recommendation for Antonio (or perhaps Jack?).

WA:sn

c. Peggy LaFleur

MEMORANDUM
MICHIGAN HIGHER EDUCATION ASSISTANCE AUTHORITY
MICHIGAN HIGHER EDUCATION STUDENT LOAN AUTHORITY

TO: C. Danford Austin

DATE: 4-5-94

FROM: H. Jack Nelson *JSN*

SUBJECT: Justification of sole source contract

As a service to Michigan residents, the Michigan Higher Education Assistance Authority (MHEAA) and the Michigan Higher Education Student Loan Authority (MHESLA) established a service to help families locate additional sources of funding for educational expenses.

Over the past ten years, computer search services have become a popular franchise business. Unfortunately, many of these out-of-the-home franchises overcharge students (as much as \$75, \$80, or \$300) for information. Some may offer fraudulent guarantees. The Department of Education received numerous calls from parents, counselors and students about the legitimacy of these various companies. Users were looking for reassurances from us. Staff could only refer students to the Better Business Bureau of the state in which the service was operating. As an alternative to these companies, the authorities set up their own comprehensive, non-profit service to keep Michigan dollars in the state and to provide families with a complete and creditable service.

Last year the Department of Management and Budget issued a Request for Proposal (RFP) to receive bids on database systems. As a result of the competitive bid process, it was decided that the best service was the College Aid Sources for Higher Education (CASHE[®]) by National College Services Limited (NCSL). Two universities in Michigan were using this system (CMU and WMU). Both found it to be a reliable, creditable service. When the state leased this system in November of 1993, both schools canceled their services in support of the state service. The clientele they had for CASHE[®] was referred to the Department.

The CASHE[®] database is still the best database available with 14,000 resources and 150,000 awards from 4,100 different sponsors. The state's service is known as MI-CASHE[®] for the Michigan version of the CASHE[®] system. This link to the credibility of the CASHE[®] system has been used with high school counselors, college financial aid and admissions officers, parents, students, etc. Since November of 1993, the state, via the MI-CASHE[®] system, has processed over 2,881 student applications and has collected \$43,185.00 in processing fees. This system has already acquired a reputation as a creditable service. All of our in-house hardware and software are working well with the CASHE[®] system.

Dr. C. Danford Austin
Page Two
April 5, 1994

In addition, staff has created an extensive packet of information for the program using the MI-CASHE[®] logo. These materials are designed as counseling tools and are well received by users. These items have gained recognition and identification with the MI-CASHE[®] logo.

It would be a great disadvantage to change vendors for this program. The equipment/system is working well. Credibility has been established and a reputation has been developed based on this system. Based on the history of this system, it is expedient to enter into a sole source contract with NCSL to lease the CASHE[®] system.

Your assistance in obtaining the necessary authorizations for this sole source contract will be most appreciated.

HJN:sn
c: Antonio Flores
Anne Barnard

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