Factors Related to Enrollment Decisions of Accepted Traditional-age Students At Milligan College

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FACTORS RELATED TO ENROLLMENT DECISIONS OF ACCEPTED
TRADITIONAL-AGE STUDENTS AT MILLIGAN COLLEGE

A Dissertation
Presented to the Faculty of the
Department of Educational Leadership and Policy Analysis
East Tennessee State University

In Partial Fulfillment
of the Requirements for the Degree
Doctor of Education

by
John L. Derry
May 1996
APPROVAL

This is to certify that the Graduate Committee of

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Eighth day of March, 1996.

The committee read and examined his dissertation, supervised his defense
of it in an oral examination, and decided to recommend that his study be submitted
to the Graduate Council, in partial fulfillment of the requirements for the degree of
Doctorate of Education in Educational Leadership and Policy Analysis.

[Signatures]

Signed on behalf of the Graduate Council

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Interim Dean, School of Graduate Studies
ABSTRACT

FACTORS RELATED TO ENROLLMENT DECISIONS OF ACCEPTED TRADITIONAL-AGE STUDENTS AT MILLIGAN COLLEGE

by

John L. Derry

This study examined an aspect of enrollment management at a private liberal arts college. Factors related to enrollment decisions of students accepted for admission to Milligan College were analyzed by comparing two groups: matriculants and nonmatriculants. The population consisted of 438 traditional-age applicants for the 1995 fall semester. Data were collected from the application for admission, financial aid application, and a survey instrument designed to obtain information relative to influences on the enrollment decision. The purposes of the research were to determine if significant differences existed between the two groups and to identify the characteristics of the students most likely to enroll at the college.

Analyses were conducted by calculating measures of central tendency, the chi-square test of significance, the independent t-test for equality of means, and multiple linear regression. Among the variables considered were financial aid resources, academic achievement, distance from the campus, church affiliation, attendance by relatives, and campus visit. Subjects were also asked an open-ended question on the survey regarding the primary reasons for their decisions.

Major findings revealed significant differences between matriculants and nonmatriculants with respect to completion of the financial aid award process, church affiliation, scholarships and grants received, ACT scores, and campus visit. The survey respondents identified as primary reasons for a decision to enroll, the Christian atmosphere, programs of study available, and quality academics. Primary reasons for a decision not to enroll included, distance from the college, high cost, and the desired program of study was not available.

Based on the results of the research the following recommendations were made. Steps should be taken to ensure completion of the financial aid award process is a high priority for all applicants. Scholarships and grants should be awarded at the optimum level for each qualified applicant. Recruiting efforts should focus on those areas, geographically and demographically, in which the prospects who are most likely to enroll can be identified, based on selected characteristics.
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CHAPTER 1

Introduction

Enrollment management is one of the many challenges confronting higher education today. In light of the demographic changes of the past three decades, recruiting and retaining students is of particular interest to college administrators who want to understand better the dynamics of stable enrollments (Baldridge, Kemerer, & Green, 1982). Those colleges and universities that focus primarily on 18-year-old to 22-year-old students are familiar with the impact the baby boom generation had on student enrollment during the decades of the sixties and seventies. The increase in high school graduates resulted in a growing college student enrollment and the expansion of campus facilities. However, from that point to the present, the number of high school graduates in the United States has decreased due to a "demographic bust" that reached a low point in 1994. In 1982-83, Tennessee had 46,888 highschool graduates. The number decreased to 41,863 in 1993-94. In Indiana, another of Milligan College's leading enrollment states, the number of highschool graduates decreased from 72,560 in 1982-83 to 57,188 in 1993-94 (Western Interstate Commission for Higher Education, 1993).
Not until 1999 will the number of traditional college-age students return to 1988 levels (Dehne, 1991). Stated in terms of the 18-year-old population, changes have varied by region of the country. The greatest decline is in the Northeast, where the 1998 population will be only 71% of that in 1979. The next largest decline has been in the South, followed by the North Central region (Levine, 1989).

Increased or stabilized levels of enrollment at many institutions have been the result of enhanced recruitment efforts directed towards older students, part-time attenders, women, minorities, and foreign students, combined with expanded financial aid programs. Some colleges and universities have also added new programs to attract a more diverse student population (Paulsen, 1990; Baldridge et al., 1982). In this competitive "buyer's market" environment, efforts to enroll students have led institutions of higher education to invest substantial time, money, and personnel in recruitment programs.

Particularly among small colleges, the importance of enrollment management is critical to survival, for tuition revenue generally accounts for the largest portion of those institution's income resources. A 1990-91 survey of the colleges in the Council of Independent Colleges indicated an average of 67% of their funds were derived from tuition. It was not uncommon for over 75% of the budget at many private colleges to be derived from tuition revenue (Willmer, 1993). Failure to maintain an adequate level of enrollment was one factor that led to the demise of over 170 private colleges (87% of which were small and "less
selective" institutions) between 1965 and 1986. Regardless of whether this drop in enrollment is controllable, it is cited in a survey of 133 colleges as a warning sign of institutional decline (Sellars, 1994). Other indicators of problems include the perception of declining academic quality, the increasing percentage of the budget allocated to student aid, and the decreasing percentage of the annual revenue from gift and endowment income. If colleges are to operate at their optimum levels of effectiveness, they must manage enrollment in a manner that makes the best use of available resources.

Students who ultimately enroll in college have progressed through a selection process that has been described as a funnel, moving from a large pool of prospects to inquirers, applicants, and matriculants, with fewer numbers observed at each stage. Enrolling students who are capable of succeeding and who have the desired characteristics to "fit" what the institution has to offer is the primary concern of persons responsible for recruitment and retention. The major question confronting those who are concerned with enrollment management is how best to ascertain the most significant factors in the selection process. Macro-level studies investigate the impact of environmental or institutional changes on groups of students' enrollment behavior and are helpful in developing policy or forecasting trends. Micro-level studies consider the enrollment behavior of individual students and various environmental, institutional, and student characteristics (Paulsen, 1990). One particular value of the first approach is the development of institution-
specific data that can be used to predict aggregate enrollment and improve recruitment. This macro-level study investigated selected factors related to the enrollment decisions of a specific population at one college.

**Statement of the Problem**

Critical to the success of recruiting efforts is an understanding of what contributes to the student's decision in choosing one college from among the many possibilities. Previous studies have solicited responses to surveys constructed to ascertain the degree of importance of specific institutional characteristics on the enrollment decision (Enrollment Management Consultants, 1986; Paulson, 1990; Carlson, 1992; Dagradi, 1992). However, open-ended questions have not been included in these surveys and most studies have focused on those who enrolled rather than those who did not enroll at a particular institution. Information is needed that considers open responses, as well as objective data from both groups, to better understand why students do or do not decide to enroll at a given college.

**Purpose of the Study**

The purpose of this research was to collect data and to identify the factors related to traditional-age students' college choices from the stage of accepted applicant to matriculant in the admissions process. Decision-making is a complex activity and is impacted by many subtle forces. Selected descriptive statistics were
collected on each subject as well as responses to specific questions regarding the reasons for the enrollment decision. Comparisons were made between two groups: those who enrolled at Milligan and those who did not enroll at Milligan but chose to enroll elsewhere. The data collected were also used to compile a profile of the student most likely to enroll. The purpose of collecting and analyzing this information was to determine if there were enrollment patterns to which Milligan College might respond in the development of a new recruitment paradigm. It is critical to the long-term stability of colleges to identify potential students whose characteristics are consistent with the missions and programs of the institutions. Failure to do so results in a higher rate of student attrition.

Research Questions

To determine if there were identifiable factors that were related to enrollment behavior, the following research questions were investigated.

1. Are there differences between the groups of students who matriculate and those who do not matriculate based on church affiliation, distance of permanent residence from campus, academic achievement, amount of financial aid, or other key variables?

2. What are the characteristics of the student most likely to enroll?

3. What are the primary reasons students choose to attend Milligan College?
4. What are the primary reasons students who have applied and been accepted choose not to attend Milligan College?

Hypotheses

From the research questions, the following directional hypotheses were posed.

**Hypothesis 1.** Applicants who matriculate at Milligan College have proportionately greater church affiliation with the Christian Church than do nonmatriculants.

**Hypothesis 2.** Applicants who matriculate at Milligan College have permanent residence closer to the campus than do nonmatriculants.

**Hypothesis 3.** Applicants who matriculate at Milligan College are more likely to have made application for financial aid than are nonmatriculants.

**Hypothesis 4.** Applicants who matriculate at Milligan College are more likely to have received government financial aid than nonmatriculants.

**Hypothesis 5.** Applicants who matriculate at Milligan College are more likely to have received institutional grant and scholarship assistance than nonmatriculants.

**Hypothesis 6.** Among students who apply for financial aid, those who matriculate are more likely to have received larger total financial aid awards, including government and institutional assistance, than nonmatriculants.
Hypothesis 7. Among students who apply for financial aid, those who matriculate are more likely to have greater estimated family contributions than nonmatriculants.

Hypothesis 8. Among students who apply for financial aid, those who matriculate are more likely to have greater family adjusted gross incomes than nonmatriculants.

Hypothesis 9. Women are more likely than men to enroll at Milligan College.

Hypothesis 10. Applicants who matriculate at Milligan College were accepted earlier than nonmatriculants.

Hypothesis 11. Applicants who matriculate at Milligan College are more likely than nonmatriculants to have relatives who previously attended Milligan.

Hypothesis 12. Applicants who matriculate at Milligan College are more likely than nonmatriculants to have visited campus.

Hypothesis 13. Applicants who matriculate at Milligan College have greater academic achievement than do nonmatriculants.

Hypothesis 14. A primary reason students choose to attend Milligan College is its Christian atmosphere.

Hypothesis 15. A primary reason students choose not to attend Milligan College is high cost.
Significance of the Problem

The situation today in higher education could be described as a buyer's market. As Paulsen (1990) observed:

In the past, having a high number of student applicants indicated healthy admissions. But more students are now sending out a greater number of applications as they shop around for the best academic and student aid opportunity. Consequently, more institutions are having to accept a greater number of applicants in order to ensure that they will have an adequate number of new students. (p. xvii)

Like many colleges, Milligan has experienced this trend of increased applications as well as the impact of the decline in high school graduates. Responses to this challenge have included increases in financial aid, the addition of new programs, and more aggressive recruiting efforts. Total enrollment has increased 40% from 585 students in 1985 to 866 students in 1995. However, as reported by the 1995 Milligan College Fact Book, during that time the number of traditional-age students has remained relatively stable. The growth has occurred among nontraditional-age students enrolling in three new programs: a bachelor of nursing program, an adult degree completion program, and a master of education degree program. Over 60% of the budget income at Milligan is generated from tuition revenue, which is comparable to other colleges that responded to a survey by the Council of Independent Colleges (Willmer, 1993).
Aggressive marketing and recruiting practices at Milligan have produced increases in prospects, inquirers, and applicants. The number of applications for 1995 was nearly double that received in 1991, increasing 97.3%. However, the number of new students enrolled only increased by 24.5%, and this occurred largely due to a new program that admitted 40 students per year. One reason for the growth in number of applications is the trend among prospective students to apply to more than one college, leading some institutions to report increases of as much as 27% (Collison, 1993) yet not notice any difference in enrollment. The importance of the problem can be best observed in Figure 1. While the number of applications and accepted students have increased greatly, the number of students enrolled has not shown a comparable increase. The resultant yield rates of converting accepted applicants to matriculants has decreased from 60% in 1991 to 48% in 1995.
Assumptions

The following assumptions were made in this study.

1. The data collected from the Application for Admission and the Application for Financial Aid are accurate.

2. The responses to the mailed surveys and telephone interview of nonmatriculants, and the survey of matriculants, generated self-reported data that accurately reflect the perceptions of the respondents relative to their college choice decisions.
Limitations

The following limitations are applicable to this study.

1. The population consists of traditional-age persons who applied to attend Milligan College for the 1995-96 fall semester and were accepted for admission.

2. Persons applying to Adult Education, Evening College, or Master of Education programs were not included.

3. Generalizations regarding the findings of this study may not be applicable or appropriate to other institutions or populations.

Definitions of Terms

*Academic Achievement*: the measure of the individual student's scholarly accomplishments as indicated by ACT or SAT scores.

*Applicant*: the prospective student who has completed the Milligan College application process, including necessary forms, references, transcripts, and test scores, and has been accepted by the Admissions Committee to enroll.

*Christian Atmosphere*: an environment in which the institution has a mission, policies, and programs based on Biblical principles.

*Church Affiliation*: the religious denomination or fellowship to which the student indicates he or she belongs.
**College Choice**: the decision-making process and behavior of desired students with regard to the selection of the institution of higher education at which the student will enroll.

**Enrollment Management**: an institutional effort to influence the size and character of enrolled student bodies by coordinating the activities of those offices that can directly or indirectly impact the desired outcome.

**Financial Aid**: data collected from the Milligan College Financial Aid Application, completed by the student and/or parents, and the official Award Letter prepared by the Financial Aid Office, that states the various forms of monetary assistance the student is eligible to receive, including loans, grants, scholarships, and work study.

**Major**: the academic field of study selected by the student, including those who have no preference at the time of application, in which case they are classified as undecided.

**Matriculant**: the student who has registered for classes and has attended at least one official class session at Milligan College during the fall semester of 1995.

**Nonmatriculant**: the student who has applied to attend Milligan College and has been accepted for admission but has elected not to enroll at Milligan and has chosen to attend another institution of higher education.

**Residence Status**: the state that the student declares as his or her legal residence and the distance from Milligan College.
Traditional-age student: the person who falls between the ages of 17 and 22, inclusive, and is eligible to attend an institution of higher education.

Overview of the Study

Chapter 1 includes the statement of the problem, purpose of the study, research questions, directional hypotheses, significance of the problem, assumptions, limitations, definition of terms, and an overview of the study.

Chapter 2 contains a review of the related literature in two primary areas: enrollment management issues in student recruitment and influences on the student's enrollment decision.

Chapter 3 describes the methods and procedures used in the study, including a description of the population, the research design, instruments used in data collection, and how the data were analyzed.

Chapter 4 presents the findings of the research and analysis of the data.

Chapter 5 includes a summary of the study with conclusions and recommendations.
CHAPTER 2
Review of Related Literature

The purpose of this chapter is to present an overview of literature and research regarding student recruitment and the factors related to the student's enrollment decision at a selected college. Consideration will be given to demographics, costs, and other influences on the decision making process.

Introduction

The concept of managing enrollment implies a planned concerted effort on the part of an individual or group within the institution to achieve a desired outcome with respect to the number and type of students recruited and retained. Enrollment management is a part of the strategic planning process and is supported by institutional research and activities concerning student college choice, transition to college, student attrition, and retention. Such an undertaking requires the cooperation of many areas of the campus community. Admissions, financial aid, orientation, academic advising, campus activities, residence life, career development, institutional research, faculty development, public relations, alumni
offices, and administration all have a role in addressing the factors that affect recruitment and retention (Hossler, Bean, & Associates, 1990; Galsky, 1991; Moss, 1995). It is important for each of these areas of the college to understand the environmental trends confronting higher education, and then respond appropriately through the creation of enrollment management models that reflect the full range of student needs relating to academic, social, recreational, cultural, and professional opportunities (Galsky, 1991).

The decision-making process is complex from the perspective of the student and parents, generating a high level of stress and anxiety in this transitional time of their lives (Johnson, 1994). The interaction among institutional recruiting practices, cost comparisons, financial aid packages, admissions standards, and student needs make it difficult to determine exactly how many of those who are accepted will enroll (Breland et al., 1995). This point in the enrollment process is considered the third stage of the recruitment funnel. The first stage occurs when the student initially considers a large number of colleges and acquires an abundance of information on which ones may meet broad criteria such as location, majors and size of institution. Students enter the second stage as they reduce the number of colleges considered by considering specific benefits and outcomes. In the third or final stage, the student has applied to and been accepted by one or more selected institutions (Sevier, 1992). Using this analogy, the point at which
the student passes through the funnel is when he or she actually enrolls at the specific college.

Admissions professionals calculate yield rates at each stage in the admissions process. Findings vary slightly among studies done in this area. One study of 602 institutions found the conversion rate for private colleges was 13% from inquiry to application and 62% from applicant to acceptance, with a yield of 40% from accepted student to matriculant (Williams, 1992). Henderson (1993) surveyed 327 baccalaureate degree granting institutions and found 15.1% from inquiry to application and 51.7% from accepted student to matriculant. According to records maintained in the Milligan College Admissions Office, the rates for Milligan in the fall of 1995 were 11.2% from inquiry to applicant, 52.7% from applicant to acceptance, and 48.3% from accepted student to matriculant.

**Demographics**

There was a time when enrollment growth was considered a way of life in higher education. Nationally, college and university attendance grew by 26% from 1970 to 1981 (American Council on Education, 1987). The enrollment increase was largely the result of a high birthrate during the postwar baby-boom period of 1946-1964. In addition, the United States practiced military conscription until 1973 and some young men elected to attend college to obtain student deferments. Following the period of enrollment increase among traditional-age students, the
exact opposite occurred due primarily to a much lower birthrate after 1964 and in part to the end of the draft. The percentage of men age 18 to 21 enrolled as undergraduates dropped from 45% in 1969 to 35% in 1977 (Balderidge, Kemerer, & Green, 1982). As the population of 18-year-olds began to decline from 4.3 million in 1979 to 3.3 million in 1992 (Breland et al., 1995), many institutions responded with programs to attract older students to help stabilize and avoid a corresponding decrease in enrollment. These adult learners were attracted by the prospect of technological advances and changes in the workplace and the need to remain competitive in the job market (Balderidge, Kemerer, & Green, 1982). The proportion of adult students in college has grown from 30% in 1970 to 45% today ("Adult Student Enrollment," 1995). In addition, a higher percentage of students opted to attend college following high school and greater proportions of the smaller graduating classes were admitted to offset the decline (Levine, 1989; Stewart, 1992). Although the population of high school graduates decreased by 500,000 from 1980 to 1985, the population of first-time college students shrank less than 300,000 due to an increase from 50% to 58% of the proportion of the graduates going on to college. There was an additional increase of two percent between 1985 and 1990 (Breland et al., 1995).

In some areas of the United States, colleges and universities have recently experienced record levels of enrollment. According to an informal survey conducted by The Chronicle of Higher Education, many colleges in the Southeast
grew by as much as seven percent from 1993 to 1994. Eight of the nine institutions in the State University System of Florida had record enrollments (Gose, 1994). However, this is not the case in the East and Midwest, where recruiting students continues to be a major challenge. In 1994 the American Council of Education reported college enrollment declined for the second straight year across the United States, as 65% of the states surveyed recorded decreases ranging from 0.3% to 2.5%. The smaller pool of high school graduates, an improved economy that has led to job opportunities for former part-time students, and reductions in federal and state student aid has precipitated the decline ("Survey Shows Decline," 1995). Private colleges, especially, are feeling the pressure of higher tuition and fewer students.

The number of high school graduates peaked in 1979 and did not begin to increase again until 1994. Effective with 1995, future projections are more optimistic. The number of graduates will begin to increase and reach a level in the first decade of the 21st century comparable to the peak of the "baby boom generation," with some projections (Western Interstate Commission for Higher Education, 1993) predicting seven percent more in 2009 than in 1979 (Figure 2).
Figure 2. United States Public High School Graduates, 1979-2009 projections

A note of caution is pertinent in the midst of these estimates. The fastest growing groups in the United States (blacks and Hispanics) have the lowest rates of educational attainment, meaning future populations may be less likely to attend college. Five years from now, the make-up of the college pool is anticipated to be 2/3 white, 1/6 black, 1/9 Hispanic, and 1/25 Asian. Nationally, the number of public and nonpublic high school graduates is anticipated to increase approximately 32% between 1992 and 2009 (Levine, 1989). During that time period in the South/South Central region, Florida is expected to have the largest increase (73%) while Tennessee should experience an increase of 15%. In the fall
of 1995, Milligan College attracted 40% of its student population from Tennessee and 30% from the North Central region. The latter area is projected to experience an increase in high school graduates of up to 20% in the next 15 years. Other states from which Milligan has students enrolled will also note changes: Kentucky up 15%, Virginia, North Carolina, and South Carolina up 25%, and West Virginia down 21% (Western Interstate Commission for Higher Education, 1993).

College Costs

For the past two years, tuition at private four-year colleges increased 6% each year, more than double the rate of general inflation, to an average of $12,432. According to the College Board, an association of 2,800 colleges, the 1995 average total cost of a year at a private four year college, including room, board, tuition, fees and miscellaneous expenses, was $17,631 in 1995. As has been the case nearly every year, costs for these items at public colleges and universities is less than half that amount, at an average of $6,823. ("College Tuition Jumps," 1995; Evangelauf, 1993;). The most recent survey of tuition and fees of 81 institutions (including Milligan College) in the Coalition of Christian Colleges and Universities reported the mean tuition/fees to be $9,801 and the median to be $9,925 (Clark, 1995). This compares to a mean of $12,432 for all colleges and a 1995-96 tuition/fee cost at Milligan of $9,100. Over a ten-year period from 1982 to 1992, federal statistics indicate charges at private colleges increased 127%,
while the consumer price index rose 47% during the same time (Lubman, 1994) and the median income of families most likely to send children to college (those headed by people aged 45-54) rose 73% (Ganzel, 1993). During the decade of the 1980s, when the enrollment of traditional-age students was declining, tuition increased an average of 9.3% per year, twice the rise in the consumer price index (Deutschman, 1990). Consequently, most private colleges anticipate attempting to hold future increases to 5% per year or less (Gose, 1995). Deutschman (1990) calculated the four-year cost of an education at Harvard University in the year 2010 based on the total 1990 tuition, room and board of $67,000, assuming varying rates of increases. At 5%, the 2010 cost would be $184,000, and at 10% it would be $417,000. The more selective private colleges with "diploma recognition" do not appear to experience an impact from the increase or decline in the number of high school graduates, and admissions officials at these institutions anticipate people are willing to pay for quality (Collison, March 18, 1992). However, others observed that a stagnant economy makes students and their parents more price-conscious and prompts the more expensive private colleges to offer larger scholarships (Collison, January 22, 1992). As the gap between the cost of private and public higher education narrows, students tend to choose private institutions (Hossler, 1994).

In some states, students are eligible for grants or tuition reductions at public colleges and universities that are not applicable to private institutions. In Georgia,
for example, a new scholarship program funded from lottery revenues awarded an additional $10 million at the University of Georgia, increasing the freshman class in the fall of 1994 by 7% (Gose, 1994). The student who is able to pay full or close to full tuition has become an important resource to colleges that do not have large endowments to subsidize tuition revenue by offering substantial scholarship assistance.

Students are relying heavily on loans to pay for college and the number indicating they are not sure they will have enough funds to complete college was higher than ever, at 18.9% in 1994 compared to 8.4% in 1968 (Astin, 1994). During the past 15 years, loans increased from 17% of financial aid to more than 50%, causing some students to graduate more than $30,000 in debt (Brooks, 1992). Rising costs at private colleges and fewer prospects mean increased competition to attract quality students. Aware of this situation, students tend to apply to more colleges because of the uncertainty of financial aid, occasionally prompting a bidding war between institutions to lure the prospective student. Consequently, among colleges the student perceives comparable in value, the choice is often for the institution with the lower net cost (Steward, 1992; Collison, 1993; Willmer, 1993; Gose, 1994; Cost is determining factor, Spring, 1995; Breland et al., 1995). While the amount of aid may influence the student's decision to enroll, it apparently is not a factor in whether the institution will offer admission. Breland (1995) found only 5% of all institutions indicated the amount
of financial aid to be offered might influence the admission decision on the part of the college or university. Merely 3% of the 2,024 institutions surveyed denied admission to students for whom they were unable to meet the full need for aid. Persons in the college admission profession consider this to be an ethical issue and avoid allowing the ability to pay to be a factor in admission decisions (Jump, 1995).

Over the past several years, the cost of recruiting students has risen dramatically. For colleges in the 751 to 1000 enrollment range, the average admissions administrative staff size has increased over 20% since 1983 (Willmer, 1993). The Noel-Levitz Center for Enrollment Management conducts regular surveys of recruitment costs and for private four-year institutions found an increase from $1,180 per new student in 1992, to $1,505 in 1993 (Study reveals, 1994). Milligan College belongs to the Coalition of Christian Colleges and Universities and participates in a budget survey (Fuller, 1995) comparing admissions offices' budgets with the number of students enrolled. The average cost at 41 member schools to recruit a new student in the fall of 1994 was $1,546. Milligan's cost for that year was $1,429. These figures represent salaries, travel, postage, printing, telephone, advertising, and all related expenses.

The pressure to maintain or increase levels of enrollment has had a major impact on marketing efforts. Through in-depth marketing studies some institutions, such as Bradley University in Illinois, have identified existing
geographic areas where they are most effective and have expanded into others to develop new prospects. Whereas most institutions are concentrating on improving the conversion rate from inquiry to applicant or from accepted student to matriculant, such focused programs expand the top of the admissions funnel and provide a larger pool of prospects. Success in prospecting does not guarantee more students in the end, but failure in prospecting does guarantee a difficult time in achieving the desired enrollment mix (Willmer, 1993; Galsky, 1991). A 1992 survey of four-year higher education institutions revealed that only 38% of those accepted for admission by private colleges and 44% of those in public colleges actually enrolled (Breland et al., 1995).

One study of 56 private liberal arts colleges in the United States considered whether admissions directors were Marketers, Traditionalists, Promotionalists, or Laggards. The findings revealed Traditionalists, who rely on the name and image of the institution, do very little marketing, and yet achieve 90% or higher of their enrollment goals. The majority of directors (64%) considered themselves Marketers and they achieved 80% of their new student goals (Cerny, 1992). However, a survey of college and university publications reveals an effort to project a refined image designed to communicate a secure, forward-looking college with youthful-robustness (Neustadt, 1994). The most common methods employed to recruit students are campus visits by prospective students, high school visits by admissions counselors, and direct mailings to prospective students
(Breland et al., 1995). Some enrollment managers have adopted a "quality point system" of qualifying prospects and applicants by identifying the characteristics of students most likely to enroll and assigning a value to each characteristic. The results are used to determine the manner in which the recruitment process will proceed with each student. In some cases minimal effort is required, and in others substantial resources are expended (Sevier, 1994).

Related Influences

Church-related colleges have a unique appeal to prospective students, and consequently they have "carved out" a niche in the marketplace for these schools. One model identifies the local church congregation's culture as being a factor in influencing the student's choice of colleges. Both extreme localism (an attachment to the immediate locale or group as the focal point for behavioral expectations) and extreme cosmopolitanism (an openness to others who do not share the norms of one's primary culture) may be aligned with an attitude within the congregation that lacks support for the denominational college (Wiese & Townsend, 1991).

Sixty-five church-related colleges and universities participating in a Resource Development Survey (Willmer, 1990) offered reasons why students chose to attend or not to attend their institutions. The percentages listed in Table 1 and Table 2 are the percentages of the 65 colleges that identified the particular item as a factor.
TABLE 1

REASONS WHY STUDENTS DID NOT SELECT COLLEGE

<table>
<thead>
<tr>
<th>Reason</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Institution costs too much</td>
<td>97</td>
</tr>
<tr>
<td>Didn't like location</td>
<td>64</td>
</tr>
<tr>
<td>Major not offered</td>
<td>62</td>
</tr>
<tr>
<td>Preferred another college</td>
<td>17</td>
</tr>
<tr>
<td>More attractive financial aid elsewhere</td>
<td>17</td>
</tr>
</tbody>
</table>

TABLE 2

REASONS WHY STUDENTS SELECTED COLLEGE

<table>
<thead>
<tr>
<th>Reason</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Academic quality</td>
<td>71</td>
</tr>
<tr>
<td>Christian emphasis</td>
<td>69</td>
</tr>
<tr>
<td>Location of institution</td>
<td>47</td>
</tr>
<tr>
<td>Social climate/caring atmosphere</td>
<td>37</td>
</tr>
<tr>
<td>Size of institution</td>
<td>22</td>
</tr>
</tbody>
</table>

As is evident in Table 1, financial aid is a key factor in students' decisions. Over one-third of freshmen entering college today identify low tuition as a very
important reason to select a particular college (Astin, 1994). Considering the cost factor in enrollment decisions, St. John (1990) found only a small impact from financial aid. In a study of 6,644 accepted applicants, Somers (1994) discovered negative coefficients for certain types of aid, that may be interpreted that the amount of aid was insufficient to enable the student to enroll. Furthermore, students respond more positively to grants than to work study and loans, the latter two of which are perceived by applicants and parents to be forms of self-help rather than direct subsidies.

One of the most comprehensive studies on the characteristics of American college students is conducted annually by the Higher Education Research Institute (HERI) at the University of California, Los Angeles. In 1994 it included 237,777 freshman students at 461 colleges, one of which was Milligan College. The data are reported by control (public, private-non sectarian, Roman Catholic, Protestant), type (university, four-year college, two-year college), and selectivity level (low, medium, high, very high). Table 3 gives the 1994 national norms for Protestant colleges with medium selectivity and the 1994 averages for Milligan College with respect to "Reasons Noted as Very Important in Selecting This College" (Astin, 1994). Among the most significant differences observed in this comparison are "size of college" and "religious affiliation."
<table>
<thead>
<tr>
<th>Reason</th>
<th>National %</th>
<th>Milligan %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Relatives wanted me to come</td>
<td>8.0</td>
<td>11.1</td>
</tr>
<tr>
<td>Teacher advised me</td>
<td>4.4</td>
<td>3.2</td>
</tr>
<tr>
<td>Good academic reputation</td>
<td>66.9</td>
<td>66.4</td>
</tr>
<tr>
<td>Good social reputation</td>
<td>24.5</td>
<td>28.2</td>
</tr>
<tr>
<td>Offered financial assistance</td>
<td>55.0</td>
<td>59.4</td>
</tr>
<tr>
<td>Offers special programs</td>
<td>20.9</td>
<td>25.2</td>
</tr>
<tr>
<td>Low tuition</td>
<td>7.6</td>
<td>12.1</td>
</tr>
<tr>
<td>HS guidance counselor advised</td>
<td>4.8</td>
<td>2.4</td>
</tr>
<tr>
<td>Priv. college counselor advised</td>
<td>4.3</td>
<td>6.0</td>
</tr>
<tr>
<td>Wanted to live near home</td>
<td>14.2</td>
<td>14.7</td>
</tr>
<tr>
<td>Friend suggested attending</td>
<td>7.7</td>
<td>15.2</td>
</tr>
<tr>
<td>Recruited by college rep.</td>
<td>11.3</td>
<td>10.9</td>
</tr>
<tr>
<td>Recruited by athletic dept.</td>
<td>14.5</td>
<td>12.5</td>
</tr>
<tr>
<td>Graduates go to top grad schools</td>
<td>36.3</td>
<td>32.8</td>
</tr>
<tr>
<td>Graduates get good jobs</td>
<td>54.3</td>
<td>52.6</td>
</tr>
<tr>
<td>Religious affil./orientation</td>
<td>15.8</td>
<td>76.2</td>
</tr>
<tr>
<td>Size of college</td>
<td>58.7</td>
<td>69.4</td>
</tr>
</tbody>
</table>
Based on a survey of 5,000 students, research indicates those who are undecided on a major or career will elect to attend a public institution with more options and lower prices. Larger institutions are perceived as more challenging and stronger in science, social science, and business, whereas smaller ones are considered better if a student needs individual assistance or is more interested in the humanities and arts (Dehne, 1991).

Among students attending small private liberal arts colleges in Illinois, Carlson (1992) identified variables that were ranked high or low in importance of influence on the students' college choice. Those items considered high were: academic reputation, faculty access, faculty/student ratio, graduate school/job placement, size of institution, college visit, financial aid, scholarships, and campus appearance. Seven variables were ranked by the students as low in importance of influence: high school teacher, high school counselor, friend's attendance, family ties, parent's attendance, athletics, and audio/visual presentations. These results were also confirmed by a more limited study that found academic quality issues to be among the most important to students in the choice process. These included quality of faculty, reputation, majors, and academic facilities. Over one-half of the students surveyed in this research also ranked cost of attendance, social life, and campus housing as very important. In contrast, the latter study found athletic programs to be very important to over half of the respondents, whereas athletics was among the lowest influences in the Illinois study (Dagradi, 1992).
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Boyer (1987) investigated influences within specific areas. For example, when students were asked what individual most influenced their decisions, parents were first, followed by friends, counselors, and teachers. When on a campus visit, prospective students are most influenced not by the size of library or classroom instruction, but by the friendliness of the campus and the appearance of the buildings and grounds.
Paulsen's (1990) summary of aggregate studies of enrollment determination incorporated eight general topics to consider for colleges seeking to manage enrollment. They were: demographic picture, job market benefits of college, opportunity cost of college, size of armed services, direct costs of college, competition from other institutions, location, and curriculum. Among the institutional characteristics identified in his review of research, Paulsen found students were more likely to choose a particular college over another when:

1. tuition is lower
2. financial aid is greater
3. room and board costs are lower
4. the distance from home to college is less
5. admission selectivity is higher
6. curriculum offerings are greater (p. 27).

In 1986, the Christian College Coalition contracted a consulting firm to conduct a marketing study for member colleges (Enrollment Management Consultants, 1986). The purpose was to determine perceptions of high school students regarding these institutions. Researchers contacted 1,626 students who were prospects, inquirers, nonmatriculants, or matriculants, for in-depth telephone interviews of approximately 25 minutes in length. Five distinctive characteristics including Christian atmosphere, Christian fellowship, integration of faith and learning, spiritual growth, and church affiliation surfaced among those who had
applied. In this study, church affiliation was the least influential "Christian factor."

The results indicated seven additional issues that were significant in a student's
decision to move from the point of applicant to matriculant. They were: quality
of faculty, school spirit, contact with faculty, small student body, preparation for
graduate school, financial aid, and close to home.

Although the question of college choice has received much attention over
the past 20 years, the literature is inconclusive. Donald Stewart (1992, p.19),
President of the College Board in 1992 stated, "It is virtually impossible to come
to definitive conclusions about how and why students (and their families) arrive at
their choices." Each study on this topic reveals different facets of the decision
making process.
CHAPTER 3

Methods and Procedures

The purpose of this chapter is to describe the population studied, research design, instruments used in data collection, and methods employed in analyzing the data. It provides background information pertaining to the institution in which the study was completed and an overview of the methodology.

Population

Founded in 1866, Milligan College is a private church-related liberal arts college affiliated with the Christian Churches and Churches of Christ. It is located in Northeast Tennessee and offers baccalaureate degrees in 27 major areas of study and the master of arts degree in education. A record enrollment for the 130-year history of the institution was attained in the fall semester of 1995 with 866 students enrolled. Students attend from 37 different states and five foreign countries. Thirty-nine percent are from the state of Tennessee and 62% live on campus. The total pool of applicants to Milligan College for the 1995 fall semester was 1,016. The population for this study was drawn from that applicant
pool and consisted of the first-time, traditional-age students, who completed the undergraduate application process and were accepted for admission to Milligan College. The balance of the applicant pool included students who either did not complete the application process, were not accepted for admission, or had previously attended an institution of higher education and were considered transfer students.

Milligan College practices selective admissions and follows established guidelines to determine which applicants will be offered admission. The admissions process includes the following procedures. The prospective student completes the Application for Admission to Milligan College and submits it along with a $25 non-refundable application fee to the Office of Admissions. An official transcript listing courses taken and grades received must be provided from each high school or college attended to the College's Office of the Registrar. The applicant must complete either the ACT or SAT test and have the scores submitted to Milligan College. In addition, two references are required, one from a school official and one from a church leader. Once these items are received, the applicant's file is considered complete and is presented to the College's Admissions Committee for disposition within two weeks.

The Admissions Committee is composed of eight members, including six faculty and two administrators. An applicant may be accepted by any one member of the committee if the student has an ACT score of 20 or above or an SAT of 800.
or above, has no grade below a C in a major academic course, is in the top third of the class, and has satisfactory references. Applicants who do not meet these criteria must be approved for admission by at least three members of the Admissions Committee. An interview may be requested for applicants who have a grade point average of less than 2.5 on a 4.0 scale and an ACT of 18 or below or an SAT of 700 or below. Applicants fall into one of the following categories after being reviewed by the Admissions Committee: accepted, accepted on limited load, or rejected. The goal of the committee is to select academically qualified students of good character who have the potential to graduate from Milligan College. The applicant is subsequently informed by the Admissions Office of the decision of the Admissions Committee. The subjects of this study were first-time traditional-age college students who had been screened through this process by the Admissions Committee and were offered admission for the 1995 fall semester.

Nearly every college and university offers institutional assistance in the forms of scholarships and grants. The criteria for receiving these awards vary. At Milligan, some awards are based on merit, others on subject interest, and others on a combination of need and character. The purposes of offering scholarships, that range from $1000 to $8200, are to recruit students who demonstrate the qualities necessary for success in a particular field and to build enrollment in programs that can accommodate a larger number of students. Within the athletic area, students are recruited who can contribute to the respective sport in intercollegiate
competition. Some assistance is also available that is not based solely on academic achievement, subject major, or athletic ability. Identified as Presidential Awards, these grants range from $500 to $2500 and are based on financial need and character reference, with a minimum grade point average requirement of 2.0 for consideration.

Applicants with larger family incomes generally do not qualify for federal grants such as the Pell Grants or Supplemental Educational Opportunity Grants. State grants are also only available to in-state residents with lower family incomes. With the majority of the applicants coming from outside Tennessee, the residency requirement prohibits them from receiving Tennessee Student Assistance Corporation grants. In some cases students with Tennessee residency and from low income families receive substantial amounts of assistance. A typical award package for a student with an estimated family contribution of $0 would include, $2340 in Federal Pell Grant, $1000 in Federal Supplemental Educational Opportunity Grant, $2682 in Tennessee Student Assistance, $1086 in the form of a federally subsidized work study, and $3500 in federally subsidized student loans with interest deferred until graduation. These sources of assistance total $10,608, which would still leave approximately $3000 in annual need to pay for an education at Milligan College including tuition, room, board, fees, and books.
Research Design

This quantitative research was designed to test hypotheses regarding factors related to students' college choice and to develop a profile of the student most likely to attend Milligan College. This approach was selected on the assumption that it would yield objective observations of relevant phenomena, and that it would provide for the assessment of attitudes or opinions toward organizations or procedures (Borg & Gall, 1989; Gay, 1992).

Each subject in the population of accepted first-time college students ($N = 430$) was classified, based on the subject's enrollment decision, into one of two groups: those who enrolled ($N = 190$) and those who did not enroll at Milligan but elected to attend another college ($N = 240$). The methods of collecting data included selecting information from the subject's Application for Admission and the Financial Aid Application, conducting a survey by mail and by telephone, and administering a survey on campus.

The Admissions Office, Financial Aid Office, and Registrar's Office cooperated in providing information necessary for this study. The subjects were identified by name for the initial acquisition of data, then coded for the purpose of research to prevent disclosure of confidential information.

For those students who enrolled, a survey was conducted on campus requesting information pertaining to the factors that led to their choice of Milligan College. This survey was administered during a course required of all first-time
college students entitled "Introduction to College and Careers." A similar survey was mailed to the home address of each student who did not enroll. It was accompanied by a letter from the Vice President for Student Development explaining the information would be used in the evaluation of the College's admissions program. After two weeks, non-responders were contacted by a telephone survey requesting the same information. The only difference between the survey of enrolled and the survey of non-enrolled students was a question in the latter asking which college the student had chosen to attend over Milligan.

The dependent variable in this study was the decision to attend Milligan College. The independent variables to be considered were: church affiliation, distance from Milligan, amount of financial aid, scholarship assistance, estimated family contribution, unmet need, gender, date of acceptance, academic achievement, previous attendance of relatives, and campus visit. In addition, an open-ended question was asked to determine the primary reasons, in order of importance, for the decision to attend or not to attend Milligan.

In consideration of internal accuracy, the researcher relied upon institutional and governmental controls to ensure the accuracy of the data submitted. The Financial Aid Application is subject to verification through individual income tax returns as reported to the federal government. The academic credentials for each student are sent directly to the college, with transcripts coming from the high school attended and ACT or SAT scores from the respective testing
service. The survey requested a response to an open ended question allowing the student to identify his or her personal reasons for the college choice decision. This was selected as the method to acquire this information rather than giving a list of reasons from which to choose to prevent any leading by the instrument.

Data Collection

Three main sources of information provided the data necessary for this study. First, each student had a completed applicant file that included an Application for Admission (see appendix A), an official high school transcript, letters of reference, and college entrance test scores.

Approximately 90% of students attending Milligan receive financial aid in some form. The students who applied for financial assistance completed a Milligan College Financial Aid Application (see appendix B) and a Free Application for Federal Student Aid (FAFSA, see Appendix C). These applications were the second source of information. The FAFSA is used by the government to generate an Estimated Student Aid Report that enables the institution to determine the financial need of the individual student. From these financial aid documents, an official award letter is prepared indicating the various types and amounts of financial assistance the student is eligible to receive. Several facets of the financial aid component of enrollment factors were considered, the first of which was the application itself. Knowing that most students who attend
Milligan College receive some form of financial assistance, the investigation focused on the completion of the financial aid application process. Therefore, this investigation compared matriculants and nonmatriculants on the variable of completion of the financial aid award process. Before an applicant can make an informed decision regarding the cost benefit of an education at a selected institution, it is necessary to have a realistic appraisal of the net cost after considering scholarships, loans, and grants. Without a completed FAFSA or an Estimated Student Aid Report, it is not possible for the Financial Aid Office to make an accurate assessment of the resources available to the student.

From the above sources, demographic, academic achievement, and financial assistance data were recorded by the researcher on the Data Collection Instrument (see Appendix D). For purposes of comparison, high school transcript grade-point averages were based on a scale of "A" equals four points, "B" equals three points, "C" equals two points, "D" equals one point and "F" equals zero points. Scores on the SAT were converted to an ACT equivalent (see Appendix E).

The third sources of data were the survey of matriculants (see Appendix F) and the survey of nonmatriculants (see Appendix G) that included a list of three primary reasons for each subject's decision. The written survey was reviewed for validity by a Director of Admissions with seven years of experience, a director of financial aid with 10 years of experience, a professional enrollment management consultant who has worked with over 250 colleges and universities, and five
admissions counselors who have regular contact with prospective students. Prior
to administration, it was pilot-tested for clarity and understanding with a group of
sophomore students enrolled at Milligan College. The persons conducting the
telephone interviews received training and instruction to avoid bias and to afford
consistency. They were instructed to introduce the survey with a prepared
statement indicating the purpose for gathering the data. Guidelines recommended
for accepted applicant surveys indicate that an attractive, interesting, and well-
timed survey with an easy-to-use response format will bring the highest return rate
of 50% or higher (Caren, 1992). The response rates for the survey were 47.8% for
the mailed instrument with an additional 13.7% responding to the telephone
survey. The survey administered on campus was completed by 96.8% of the first-
time traditional-age students. Anonymity may have increased the response rate but
would have limited the extent to which the data could be linked to the other
variables under consideration.

The data recorded on the Data Collection Instrument include:

1. Student Identification Number
2. State of Residence
3. Date of Birth
4. Gender
5. Marital Status
The data were collected with the intent of determining responses to three related concerns: differences between students who enrolled and those who did not enroll, a profile of enrolled students, and reasons for the college choice decision. The research questions were: 1. Are there differences between the groups of students who matriculate and those who do not matriculate based on church affiliation, distance of permanent residence from campus, academic
achievement, amount of financial aid, or other key variables? 2. What are the characteristics of the student most likely to enroll? 3. What are the primary reasons students choose to attend Milligan College? 4. What are the primary reasons students who have applied and been accepted choose not to attend Milligan College?

For question one, hypotheses were tested using a nonparametric test that can be applied to nominal or categorical data, the Chi Square test of independence, or, in cases of comparisons of means, the independent t-test. In comparing the two groups, the null hypothesis was stated for each of the independent variables and the .05 level of significance was used as the alpha level to test the hypotheses.

**Hypothesis 1.** There is no difference between accepted students who matriculated and those who did not matriculate at Milligan College for the 1995 fall semester with respect to church affiliation.

**Hypothesis 2.** There is no difference between accepted students who matriculated and those who did not matriculate at Milligan College for the 1995 fall semester with respect to distance of permanent residence from campus.

**Hypothesis 3.** There is no difference between accepted students who matriculated and those who did not matriculate at Milligan College for the 1995 fall semester with respect to application for financial assistance.
Hypothesis 4. There is no difference between accepted students who matriculated and those who did not matriculate at Milligan College for the 1995 fall semester with respect to federal and state grants received.

Hypothesis 5. There is no difference between accepted students who matriculated and those who did not matriculate at Milligan College for the 1995 fall semester with respect to institutional grants and scholarships received.

Hypothesis 6. There is no difference between accepted students who matriculated and those who did not matriculate at Milligan College for the 1995 fall semester with respect to the total amount of financial aid received.

Hypothesis 7. There is no difference between accepted students who matriculated and those who did not matriculate at Milligan College for the 1995 fall semester with respect to the estimated family contribution.

Hypothesis 8. There is no difference between accepted students who matriculated and those who did not matriculate at Milligan College for the 1995 fall semester with respect to the adjusted gross income.

Hypothesis 9. There is no difference between accepted students who matriculated and those who did not matriculate at Milligan College for the 1995 fall semester with respect to gender.

Hypothesis 10. There is no difference between accepted students who matriculated and those who did not matriculate at Milligan College for the 1995 fall semester with respect to date of acceptance.
Hypothesis 11. There is no difference between accepted students who matriculated and those who did not matriculate at Milligan College for the 1995 fall semester with respect to previous attendance at Milligan by relative attendance.

Hypothesis 12. There is no difference between accepted students who matriculated and those who did not matriculate at Milligan College for the 1995 fall semester with respect to campus visits.

Hypothesis 13. There is no difference between accepted students who matriculated and those who did not matriculate at Milligan College for the 1995 fall semester with respect to academic achievement.

Research question two, regarding the characteristics of the student most likely to attend Milligan College, was analyzed by the use of basic descriptive and multiple regression statistics. This application allowed for the selection of predictor variables that were correlated with the criterion variable of enrollment decision.

The third and fourth research questions asked the primary reasons the student chose to enroll or not to enroll at Milligan College. The responses to this inquiry as obtained from the surveys were coded and analyzed. A master list of all reasons was compiled for each group and numbered. A response pattern frequency distribution was prepared indicating the number of times each reason was mentioned and the priority assigned to the reason by the subjects in the study.
The data collected were analyzed by using the computer software Statistical Package for the Social Sciences (SPSS) for Windows. Included in the analyses were frequency distributions, mean, median, mode, percentages, and cross tabulations. Some of the independent variables were discrete or categorical, such as church affiliation or state of residence. Continuous variables were recorded as frequencies in ranges, such as the amount of financial aid received and distance from campus.

The stated reasons for the students' college choices were summarized by the researcher using a frequency table that listed each reason identified and the order of importance assigned to that reason by the respondents. Three reasons were requested from each student, but in many cases only one or two were given. If fewer than three reasons were given, the responses were not weighted to indicate greater significance. It is to be noted the answers to the survey questions reflect the student's perceptions of what influenced the decision and not necessarily the actual rational process by which he or she arrived at that decision. Summary tables and graphs were prepared as appropriate to assist in interpretation of the data.
CHAPTER 4
Results and Analysis of Data

The purpose of this chapter is to report the results of the study as they relate to the specific research questions and hypotheses. First, is a demographic summary of the population studied to establish the context in which the data may be interpreted. Included with the demographic profile section are a comparison of survey respondents by type of survey among nonmatriculants and a comparison of all survey respondents with the total population. Second, the differences between those students who enrolled and those who did not enroll are examined through the testing of the stated hypotheses. Third, a profile of enrolled student characteristics is presented, as well as an assessment of those variables that may serve as predictors of enrollment. Fourth, the subjects' responses to reasons for the enrollment decision are summarized.

Demographic Profile

For the 1995 fall semester, 536 students were accepted for admission to Milligan College. Of that group, 438 were traditional-age, first-time college
students. The remaining 98 were either students transferring from another college or were of nontraditional-age and therefore not included in the study. For each subject, data were collected from the applicant's admission file, the financial aid application, and a survey conducted to secure additional information.

Among the 438 accepted applicants, the ages ranged from 17 to 21 as of September 1, 1995, with a mean age of 17.95. As reported in Table 4, most were 18 years of age at the time they entered college. None of the subjects in the study was married. The analysis revealed 31% were male and 69% were female. Race or ethnicity is not an item on the Application for Admission: therefore, no data were available to determine this characteristic within the accepted applicant pool.

The geographic distribution of the total population included 35 states and 1 foreign country. The states having the highest number of applicants were Tennessee (N = 118), followed by Indiana (N = 67). The number of applicants and matriculants from the eight states with the highest numbers are illustrated in Figure 3. Only one first-time college student from outside the United States applied and was accepted for admission, and that student did enroll. Table 5 gives the frequency of applications by state. The yield rate from applicants to matriculants was calculated at 43.4% (190/438).
### TABLE 4

AGE DISTRIBUTION OF SUBJECTS IN STUDY

<table>
<thead>
<tr>
<th>Age on 9/1/95</th>
<th>n</th>
<th>% of Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>17</td>
<td>68</td>
<td>15.5</td>
</tr>
<tr>
<td>18</td>
<td>336</td>
<td>76.7</td>
</tr>
<tr>
<td>19</td>
<td>26</td>
<td>5.9</td>
</tr>
<tr>
<td>20</td>
<td>6</td>
<td>1.4</td>
</tr>
<tr>
<td>21</td>
<td>2</td>
<td>.5</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>438</strong></td>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>

---

**Figure 3.** Top Eight States by Applicant and Matriculant
## TABLE 5
### ACCEPTED APPLICANTS BY STATE

<table>
<thead>
<tr>
<th>State</th>
<th>Applicants</th>
<th>% of Total Applicants</th>
<th>Matriculants</th>
</tr>
</thead>
<tbody>
<tr>
<td>AL</td>
<td>1</td>
<td>.2</td>
<td>1</td>
</tr>
<tr>
<td>AR</td>
<td>1</td>
<td>.2</td>
<td>0</td>
</tr>
<tr>
<td>AZ</td>
<td>3</td>
<td>.7</td>
<td>0</td>
</tr>
<tr>
<td>CA</td>
<td>2</td>
<td>.5</td>
<td>1</td>
</tr>
<tr>
<td>CO</td>
<td>3</td>
<td>.7</td>
<td>1</td>
</tr>
<tr>
<td>CT</td>
<td>1</td>
<td>.2</td>
<td>1</td>
</tr>
<tr>
<td>FL</td>
<td>35</td>
<td>8.0</td>
<td>15</td>
</tr>
<tr>
<td>GA</td>
<td>11</td>
<td>2.5</td>
<td>3</td>
</tr>
<tr>
<td>IA</td>
<td>2</td>
<td>.5</td>
<td>2</td>
</tr>
<tr>
<td>ID</td>
<td>1</td>
<td>.2</td>
<td>0</td>
</tr>
<tr>
<td>IL</td>
<td>21</td>
<td>4.8</td>
<td>3</td>
</tr>
<tr>
<td>IN</td>
<td>67</td>
<td>15.3</td>
<td>32</td>
</tr>
<tr>
<td>KS</td>
<td>3</td>
<td>.7</td>
<td>1</td>
</tr>
<tr>
<td>KY</td>
<td>30</td>
<td>6.8</td>
<td>11</td>
</tr>
<tr>
<td>MA</td>
<td>1</td>
<td>.2</td>
<td>0</td>
</tr>
<tr>
<td>MD</td>
<td>9</td>
<td>2.1</td>
<td>5</td>
</tr>
<tr>
<td>MI</td>
<td>4</td>
<td>.9</td>
<td>3</td>
</tr>
<tr>
<td>MN</td>
<td>1</td>
<td>.2</td>
<td>0</td>
</tr>
<tr>
<td>MO</td>
<td>6</td>
<td>1.4</td>
<td>4</td>
</tr>
<tr>
<td>NC</td>
<td>19</td>
<td>4.3</td>
<td>6</td>
</tr>
<tr>
<td>NE</td>
<td>3</td>
<td>.7</td>
<td>2</td>
</tr>
<tr>
<td>NJ</td>
<td>1</td>
<td>.2</td>
<td>0</td>
</tr>
<tr>
<td>NY</td>
<td>3</td>
<td>.7</td>
<td>2</td>
</tr>
<tr>
<td>OH</td>
<td>32</td>
<td>7.3</td>
<td>9</td>
</tr>
<tr>
<td>OK</td>
<td>3</td>
<td>.7</td>
<td>3</td>
</tr>
<tr>
<td>OR</td>
<td>6</td>
<td>1.4</td>
<td>4</td>
</tr>
<tr>
<td>PA</td>
<td>8</td>
<td>1.8</td>
<td>4</td>
</tr>
<tr>
<td>SC</td>
<td>6</td>
<td>1.4</td>
<td>4</td>
</tr>
<tr>
<td>TN</td>
<td>118</td>
<td>26.9</td>
<td>53</td>
</tr>
<tr>
<td>TX</td>
<td>6</td>
<td>1.4</td>
<td>2</td>
</tr>
<tr>
<td>VA</td>
<td>26</td>
<td>5.9</td>
<td>13</td>
</tr>
<tr>
<td>WI</td>
<td>1</td>
<td>.2</td>
<td>1</td>
</tr>
<tr>
<td>WV</td>
<td>2</td>
<td>.5</td>
<td>2</td>
</tr>
<tr>
<td>WY</td>
<td>1</td>
<td>.2</td>
<td>1</td>
</tr>
<tr>
<td>OTH</td>
<td>1</td>
<td>.2</td>
<td>1</td>
</tr>
<tr>
<td>Total</td>
<td>438</td>
<td>100.0</td>
<td>190</td>
</tr>
</tbody>
</table>
An academic profile of the population studied was obtained by considering ACT score, high school grade point average, and class rank. These data were available from the student's application for admission, high school transcript, and college entrance test results. The statistics reported are for all 438 subjects.

Seventeen of the accepted applicants were valedictorians of their high school class and four of those students enrolled at Milligan. The mean ACT score of the subjects \( N = 434 \) was 23 \( (SD = 4.04) \). The distribution of ACT scores is illustrated in Figure 4. Four ACT scores were unavailable and some high schools did not report the class rank or the grade point average on the transcript submitted. The mean GPA for accepted applicants \( (N = 401) \) was 3.3 \( (SD = .52) \). The GPA distribution is illustrated in Figure 5. The histograms indicate a somewhat normal distribution of ACT scores. However, the GPA's are negatively skewed. This is primarily due to the admissions process that seldom admits a student with a cumulative high school GPA less than 2.0. Class rank was reported for 323 subjects and indicated 39% were in the top 10% of their graduating classes. The fourth quartile of the graduating classes contained 63% of the accepted applicants and the first quartile contained 12.4% .
Figure 4. ACT Scores of Accepted Applicants

Figure 5. Grade Point Averages of Accepted Applicants
With respect to religious affiliation, the subjects in the study came primarily from the Christian Church. The second largest number of accepted applicants were from Baptist affiliated churches. The remaining denominational representations are listed in Table 6. Church membership is generally an admission requirement and only two applicants were accepted for admission who did not indicate a church preference. Grouped in the category “other” were those denominations that were represented by only one or two subjects.

TABLE 6

<table>
<thead>
<tr>
<th>Denomination</th>
<th>n</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Christian Church</td>
<td>257</td>
<td>58.7</td>
</tr>
<tr>
<td>Baptist Affiliated</td>
<td>82</td>
<td>18.7</td>
</tr>
<tr>
<td>Assembly of God</td>
<td>18</td>
<td>4.1</td>
</tr>
<tr>
<td>Methodist</td>
<td>17</td>
<td>3.9</td>
</tr>
<tr>
<td>Presbyterian</td>
<td>16</td>
<td>3.7</td>
</tr>
<tr>
<td>Catholic</td>
<td>7</td>
<td>1.6</td>
</tr>
<tr>
<td>Other</td>
<td>39</td>
<td>8.9</td>
</tr>
<tr>
<td>None</td>
<td>2</td>
<td>.5</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>438</td>
<td>100.0</td>
</tr>
</tbody>
</table>
Survey Response Rates

The on-campus written survey obtained an extremely high response rate, as it was conducted during a course in which all first-time students were enrolled. A total of 186 persons completed the survey but two were not properly identified and consequently not included in the data base. Useable surveys from this group totaled 184, which represents 96.8% of the matriculants. Among the nonmatriculants, the initial mailed survey was returned by 47.6% of the students. To obtain as much data for the study as possible, an effort was made to contact the nonrespondents by telephone to solicit verbal answers to the questions on the survey. This resulted in an additional 13.7% completed surveys that were then incorporated into the data base. An overview of the response rates for the 438 subjects surveyed is presented in Table 7. A total of 336 surveys (76.7%) was included in the study.
<table>
<thead>
<tr>
<th></th>
<th>Nonmatriculants</th>
<th>Matriculants</th>
</tr>
</thead>
<tbody>
<tr>
<td>No survey returned</td>
<td><em>n = 96</em></td>
<td><em>n = 6</em></td>
</tr>
<tr>
<td>Percent of Column</td>
<td>38.7%</td>
<td>3.2%</td>
</tr>
<tr>
<td>Percent of Total</td>
<td>21.9%</td>
<td>1.4%</td>
</tr>
<tr>
<td>Written Survey</td>
<td><em>n = 118</em></td>
<td><em>n = 184</em></td>
</tr>
<tr>
<td>Percent of Column</td>
<td>47.6%</td>
<td>96.8%</td>
</tr>
<tr>
<td>Percent of Total</td>
<td>26.9%</td>
<td>42.0%</td>
</tr>
<tr>
<td>Telephone Survey</td>
<td><em>n = 34</em></td>
<td></td>
</tr>
<tr>
<td>Percent of Column</td>
<td>13.7%</td>
<td></td>
</tr>
<tr>
<td>Percent of Total</td>
<td>7.8%</td>
<td></td>
</tr>
</tbody>
</table>

**Comparison of Written Survey Respondents and Telephone Survey Respondents Among Nonmatriculants.**

Because the method of acquiring the information for the survey instrument differed among the nonmatriculants, with most completing a written survey and others responding to a telephone inquiry, a comparison was made between the
groups to check for consistency. The variables compared between the written survey nonmatriculants ($N = 118$) and the telephone survey nonmatriculants ($N = 34$) were distance from campus, campus visit, adjusted gross income, estimated family contribution, ACT scores, and gender.

The percent of telephone and written survey respondents in each category of distance from campus was relatively the same, with the exception of the over 600 mile range, which as noted in Table 8, is over twice as high for the written survey respondents. This may be explained, in part, by the results of the comparison of response rates with campus visits. Of the variables considered, campus visit was the only one that was significantly different between the two types of survey responses. For this comparison, the chi square value was 16.53 which exceeds the critical value (3.84) at the .05 level of significance with one degree of freedom. Those who visited the campus were more likely to complete and return the written survey than those who had not visited the campus.
TABLE 8
NONMATRICULANTS DISTANCE FROM CAMPUS BY SURVEY

<table>
<thead>
<tr>
<th>Distance</th>
<th>Written Survey</th>
<th></th>
<th>Phone Survey</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>n</td>
<td>%</td>
<td>n</td>
<td>%</td>
</tr>
<tr>
<td>1-50 miles</td>
<td>23</td>
<td>19.5</td>
<td>6</td>
<td>17.6</td>
</tr>
<tr>
<td>51-150 miles</td>
<td>8</td>
<td>6.8</td>
<td>6</td>
<td>17.6</td>
</tr>
<tr>
<td>151-300 miles</td>
<td>8</td>
<td>6.8</td>
<td>3</td>
<td>8.8</td>
</tr>
<tr>
<td>301-450 miles</td>
<td>18</td>
<td>15.3</td>
<td>6</td>
<td>17.6</td>
</tr>
<tr>
<td>451-600 miles</td>
<td>25</td>
<td>21.2</td>
<td>8</td>
<td>23.5</td>
</tr>
<tr>
<td>601+ miles</td>
<td>36</td>
<td>30.5</td>
<td>5</td>
<td>14.7</td>
</tr>
</tbody>
</table>

Further comparison was made to determine if significant differences existed between the two groups of survey respondents with respect to socioeconomic status, using the adjusted gross income (AGI) variable. The AGI of each family for which this information was available was included in the calculation of a mean AGI for each group. The number of cases included 90 families and resulted in a mean AGI for written survey respondents of $52,091, and telephone survey respondents of $62,500. The \( t \)-test for equality of means indicated no significant difference exists between the two groups with respect to AGI (\( t = 1.42, p = .17 \)).
Another variable of group comparison was estimated family contribution (EFC), that measures the amount calculated by the government from the Free Application for Federal Student Aid, indicating the amount the individual family should be capable of contributing per year to the student’s college education. Differing from AGI, the EFC takes into account the number of dependents, the number of children in college, debt, savings, and family assets. It better reflects the financial picture of the family preparing for a child to attend college. The mean EFC was calculated for both groups and then compared using the independent $t$-test. The mean EFC for written survey respondents was $6,242 and for telephone survey respondents was $6,733. There was no significant difference between the two groups with respect to EFC ($t = .32, p = .75$).

Comparison was made between the two groups to determine if there were differences with respect to academic achievement using the ACT score of each subject. The mean ACT score of written survey respondents was 24.2 and the mean ACT score of telephone survey respondents was 23.9. The independent $t$-test revealed no significant difference between the two groups with respect to ACT score ($t = .28, p = .78$).

With respect to gender, women appeared somewhat more likely than men to return the written survey as summarized in Table 9. However, in this
comparison, the chi square test revealed no significant difference between the frequency of response by gender ($\chi^2 = 2.47, p = .12$).

**TABLE 9**

**NONMATRICULANTS GENDER BY SURVEY**

<table>
<thead>
<tr>
<th>Type of Survey</th>
<th>Male</th>
<th>Female</th>
</tr>
</thead>
<tbody>
<tr>
<td>Written Survey</td>
<td>$n = 26$</td>
<td>$n = 92$</td>
</tr>
<tr>
<td>Percent of Column</td>
<td>68.4%</td>
<td>80.7%</td>
</tr>
<tr>
<td>Percent of Total</td>
<td>17.1%</td>
<td>60.5%</td>
</tr>
<tr>
<td>Telephone Survey</td>
<td>$n = 12$</td>
<td>$n = 22$</td>
</tr>
<tr>
<td>Percent of Column</td>
<td>31.6%</td>
<td>19.3%</td>
</tr>
<tr>
<td>Percent of Total</td>
<td>7.9%</td>
<td>14.5%</td>
</tr>
<tr>
<td>Total Count</td>
<td>$n = 38$</td>
<td>$n = 114$</td>
</tr>
<tr>
<td>Percent of Column</td>
<td>100.0%</td>
<td>100.0%</td>
</tr>
<tr>
<td>Percent of Total</td>
<td>25.0%</td>
<td>75.0%</td>
</tr>
</tbody>
</table>
In summarizing the comparison of written survey respondents with telephone survey respondents, the only variable on which significant differences existed was campus visit. The groups were similar with respect to distance from campus, estimated family income, adjusted gross income, ACT scores, and gender. Therefore, the two groups were pooled in the study for the purpose of consideration as one group of nonmatriculant survey respondents.

Comparison of Survey Respondents with Total Population

In this study, some variable data were available on all subjects \((N = 438)\), while others were available only on those who responded to the survey \((N = 336)\). The four variables selected for comparison between these two groups were ACT, state of residence, church affiliation, and estimated family contribution. The purpose of making this comparison was to determine if the two groups were similar, in order to allow the findings of the survey results to be generalized to the total population.

The mean ACT score for survey respondents was 23.3 and the mean ACT score for nonrespondents was 23.3. There is no significant difference between the two groups with respect to ACT score.

The geographic distribution of the respondents reflected the total population. This analysis was made by selecting the states with over 15 applicants
and listing the percentage of the total applicant pool from that state and comparing it with the percentage of the total survey respondents from that state. Among these states, the percentage of respondents from the state is within 1% of that state’s percentage of the total applicant pool (see Table 10). This would indicate the survey respondents are an accurate reflection of the population.

**TABLE 10**

**STATE RESIDENCE OF APPLICANTS AND RESPONDENTS**

<table>
<thead>
<tr>
<th>State</th>
<th>Applicants</th>
<th></th>
<th>Respondents</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>n</td>
<td>%</td>
<td>n</td>
<td>%</td>
</tr>
<tr>
<td>Florida</td>
<td>35</td>
<td>8.0</td>
<td>29</td>
<td>8.6</td>
</tr>
<tr>
<td>Illinois</td>
<td>21</td>
<td>4.8</td>
<td>17</td>
<td>5.1</td>
</tr>
<tr>
<td>Indiana</td>
<td>67</td>
<td>15.3</td>
<td>50</td>
<td>14.9</td>
</tr>
<tr>
<td>Kentucky</td>
<td>30</td>
<td>6.8</td>
<td>21</td>
<td>6.3</td>
</tr>
<tr>
<td>North Carolina</td>
<td>19</td>
<td>4.3</td>
<td>15</td>
<td>4.5</td>
</tr>
<tr>
<td>Ohio</td>
<td>32</td>
<td>7.3</td>
<td>25</td>
<td>7.4</td>
</tr>
<tr>
<td>Tennessee</td>
<td>118</td>
<td>26.9</td>
<td>88</td>
<td>26.2</td>
</tr>
<tr>
<td>Virginia</td>
<td>26</td>
<td>5.9</td>
<td>21</td>
<td>6.3</td>
</tr>
</tbody>
</table>
Consideration was also given to the church affiliation of the survey respondents in comparison with that of the total population. The analysis of the seven categories was drawn from the denomination identified on the students' applications. The data is summarized in Table 11.

<table>
<thead>
<tr>
<th>CHURCH AFFILIATION OF APPLICANTS AND RESPONDENTS</th>
</tr>
</thead>
<tbody>
<tr>
<td>State</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td>Assembly of God</td>
</tr>
<tr>
<td>Baptist Affiliated</td>
</tr>
<tr>
<td>Catholic</td>
</tr>
<tr>
<td>Christian Church</td>
</tr>
<tr>
<td>Methodist</td>
</tr>
<tr>
<td>Presbyterian</td>
</tr>
<tr>
<td>Other</td>
</tr>
</tbody>
</table>
The percentages of the groups per denomination compare favorably and are less than ±5% in each category, indicating the survey respondents are an acceptable representation of the applicant pool.

The estimated family contribution was available for 55 (53%) of the 102 nonrespondents and for 242 (72%) of the respondents to the survey. The mean EFC was calculated for each group and compared using the independent *t*-test for equality of means. The mean EFC for nonrespondents was $5,909, and for respondents was $6,460. The *t*-value (*t* = .73, *p* = .47) is not significant at the .05 level.

Among all accepted applicants 31% were male and 69% were female. The group of survey respondents was 29.2% male and 70.8% female, which closely approximates the pool of accepted applicants.

Based on the analysis of the variables of ACT score, state, church affiliation, estimated family contribution, and gender, no significant differences were observed. Therefore, it was concluded the respondents were representative of the total population and the results of the research could be generalized to the larger group of accepted applicants.
Differences Between Matriculants and Nonmatriculants

Data for the analysis in this segment of the study were obtained from the 336 survey respondents, consisting of 152 nonmatriculants and 184 matriculants.

Research Question One

Are there differences between the groups of students who matriculate and those who do not matriculate at Milligan College based on church affiliation, distance of permanent residence from campus, academic achievement, amount of financial aid, or other key variables?

Thirteen null hypotheses were analyzed in response to the first research question. When appropriate, the chi-square statistic was selected to test the hypothesis because it is free from the assumption of a normal distribution, that is, nonparametric. It may be used when data are expressed in terms of frequencies, or percentages or proportions that can be reduced to frequencies. It may also be used with discrete data or continuous data that have been reduced to categories (Downie, 1974, p. 188). For those hypotheses that required the comparison of means, the t-test for independent samples was used. The t distributions are symmetrical and centered on the mean, thus changing as the sample size changes (Hinkle, 1988). The larger the number of cases (N > 30), the more closely the distribution represents the normal distribution. In all hypotheses, the .05 level of
significance was used to determine significant differences. The analysis was conducted using the survey respondent group \( (N = 336) \).

**Hypothesis 1.** There is no difference between accepted students who matriculated and those who did not matriculate at Milligan College for the 1995 fall semester with respect to church affiliation.

Not only did more students apply for admission to Milligan from the Christian Church than any other denomination, but a higher percentage of that group enrolled than from any other denomination. The yield rate (percent of accepted applicants who actually enrolled) from the Christian Church was 63.1% from a total of 212 accepted applicants. The next closest was from the Assembly of God with 54.5%, however, this yield rate was from a total of only 11 accepted applicants. The yield rate calculated for “other” denominations was relatively high, but it was a composite of over 10 denominations with fewer than three applicants each. The frequency and percent yield is noted in Table 12 for each of the denominations.
### TABLE 12

**ENROLLMENT YIELD RATES BY DENOMINATION**

<table>
<thead>
<tr>
<th>Denomination</th>
<th>Nonmatriculant</th>
<th>Matriculant</th>
<th>Yield Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>n</td>
<td>n</td>
<td></td>
</tr>
<tr>
<td>Christian Church</td>
<td>82</td>
<td>130</td>
<td>61.3</td>
</tr>
<tr>
<td>Baptist Affiliated</td>
<td>38</td>
<td>19</td>
<td>33.3</td>
</tr>
<tr>
<td>Assem. of God</td>
<td>5</td>
<td>6</td>
<td>54.5</td>
</tr>
<tr>
<td>Methodist</td>
<td>6</td>
<td>7</td>
<td>53.8</td>
</tr>
<tr>
<td>Presbyterian</td>
<td>8</td>
<td>4</td>
<td>33.3</td>
</tr>
<tr>
<td>Catholic</td>
<td>1</td>
<td>1</td>
<td>50.0</td>
</tr>
<tr>
<td>None</td>
<td>1</td>
<td>0</td>
<td>00.0</td>
</tr>
<tr>
<td>Other</td>
<td>11</td>
<td>17</td>
<td>60.7</td>
</tr>
<tr>
<td>Total</td>
<td>152</td>
<td>184</td>
<td>54.7</td>
</tr>
</tbody>
</table>

| All denom. comb.   | 70              | 54          | 43.5       |

The enrollment decision was analyzed first by Christian Church with all other denominations combined and second by Christian Church with other denominations listed separately. The statistical analyses are shown in Tables 13.
TABLE 13

ANALYSIS OF ENROLLMENT AND CHURCH AFFILITATION

<table>
<thead>
<tr>
<th>Variables</th>
<th>$\chi^2$</th>
<th>$\alpha$</th>
<th>$DF$</th>
<th>Sig</th>
<th>$N$</th>
</tr>
</thead>
<tbody>
<tr>
<td>Enrollment by Combined Church Affiliation</td>
<td>9.975</td>
<td>3.841</td>
<td>1</td>
<td>.00159</td>
<td>336</td>
</tr>
<tr>
<td>Enrollment by Separated Church Affiliation</td>
<td>18.014</td>
<td>14.067</td>
<td>7</td>
<td>.01151</td>
<td>336</td>
</tr>
</tbody>
</table>

The chi square for the combined data, and the chi square for the separated data both exceed the critical values and the null hypothesis is rejected. The results indicate there is a significant difference between students who matriculated and those who did not matriculate at Milligan for the 1995 fall semester with respect to church affiliation. Students not affiliated with the Christian Church are less likely to enroll. The degree to which this variable was noted as significant (.00159) when comparing Christian Church with all other denominations combined, leads to the conclusion this factor should be considered among the most influential in the college choice decision.

Hypothesis 2. There is no difference between accepted student who matriculated and those who did not matriculate at Milligan College for the 1995 fall semester with respect to distance of permanent residence from campus.
The survey respondents indicated the distance they lived from Milligan College by selecting from a series of mileage ranges. It was assumed the student completing the survey reported accurate data, as no systematic method was employed to check the actual distance in miles of the student’s permanent residence from Milligan College. Table 14 summarizes the frequency of mileage ranges by matriculant and nonmatriculant.

**TABLE 14**

**ENROLLMENT YIELD RATES BY DISTANCE**

<table>
<thead>
<tr>
<th>Distance in miles</th>
<th>Nonmatriculant</th>
<th>Matriculant</th>
<th>Yield Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>1-50</td>
<td>29</td>
<td>40</td>
<td>58.0</td>
</tr>
<tr>
<td>51-150</td>
<td>14</td>
<td>10</td>
<td>41.7</td>
</tr>
<tr>
<td>151-300</td>
<td>11</td>
<td>17</td>
<td>60.7</td>
</tr>
<tr>
<td>301-450</td>
<td>24</td>
<td>31</td>
<td>56.4</td>
</tr>
<tr>
<td>451-600</td>
<td>33</td>
<td>40</td>
<td>54.8</td>
</tr>
<tr>
<td>601 and over</td>
<td>41</td>
<td>46</td>
<td>52.9</td>
</tr>
<tr>
<td>Total</td>
<td>152</td>
<td>184</td>
<td>54.8</td>
</tr>
</tbody>
</table>
All distance ranges had yield rates between 50% and 60% with the exception of one of the closer ranges (51-150 miles). Based on the chi square results ($\chi^2 = 2.531, p = .77$), the null hypothesis is retained. Distance from campus is not a statistically significant factor in the comparison of matriculants and nonmatriculants with respect to college choice.

**Hypothesis 3.** There is no difference between accepted students who matriculated and those who did not matriculate at Milligan College for the 1995 fall semester with respect to application for financial assistance.

The analysis revealed a difference between matriculants and nonmatriculants as summarized in Table 15. Of those who completed the application process, 65.9% enrolled, compared with 6.3% of those who did not complete the application process. The chi square for the financial aid application data ($\chi^2 = 73.36, p = .00001$) exceeds the critical value (3.841) at the .05 level of significance with 1 degree of freedom, and the null hypothesis is rejected. The findings indicate a significant difference between the two groups, with those who complete the financial aid award process more likely to enroll.
TABLE 15
ENROLLMENT YIELD RATES BY FINANCIAL AID APPLICATION

<table>
<thead>
<tr>
<th>Application Status</th>
<th>Nonmatriculants</th>
<th>Matriculants</th>
<th>Yield Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>n</td>
<td>% clmn</td>
<td>n</td>
</tr>
<tr>
<td>Application not completed</td>
<td>59</td>
<td>38.8</td>
<td>4</td>
</tr>
<tr>
<td>Application completed</td>
<td>93</td>
<td>61.2</td>
<td>180</td>
</tr>
<tr>
<td>Total</td>
<td>152</td>
<td>100.0</td>
<td>184</td>
</tr>
</tbody>
</table>

Hypothesis 4. There is no difference between accepted students who matriculated and those who did not matriculate at Milligan College for the 1995 fall semester with respect to federal and state grants received.

Among the 336 survey respondents, 66 received at least one form of federally or state funded grants. The awards ranged from $400 to $6000 ($M = $2640, $SD = $1630). Of the 66 students receiving government grants, 49 (74.2%) enrolled at Milligan College in the fall semester. The mean award for the 49 students who enrolled was $2649 and the mean award for the 17 students who did not enroll was almost the same at $2612. The different amounts of government grants received were analyzed with the chi square test of independence ($X^2 = 2.663, p = .75$) and no significant difference was found with respect to the
effectiveness of any particular amount of grant. In each grant range, the percent of students who enrolled was between 60% and 80%. The percent of each group that enrolled is identified in Table 16. This finding leads to a conclusion regarding the appropriateness of the government calculated formula for determining the amount of grants. Awards are made based on the estimated family contribution. Therefore, those who have lower incomes receive larger grants.

**TABLE 16**

**ENROLLMENT YIELD RATES BY AMOUNT OF GRANT**

<table>
<thead>
<tr>
<th>Federal &amp; State Grants</th>
<th>Nonmatriculant</th>
<th>Matriculant</th>
<th>Yield Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>$400 - $999</td>
<td>2</td>
<td>11</td>
<td>84.6</td>
</tr>
<tr>
<td>$1001 - $1999</td>
<td>3</td>
<td>9</td>
<td>75.0</td>
</tr>
<tr>
<td>$2000 - $2999</td>
<td>6</td>
<td>9</td>
<td>60.0</td>
</tr>
<tr>
<td>$3000 - $3999</td>
<td>3</td>
<td>10</td>
<td>76.9</td>
</tr>
<tr>
<td>$4000 - $4999</td>
<td>2</td>
<td>5</td>
<td>71.4</td>
</tr>
<tr>
<td>$5000 - $6000</td>
<td>1</td>
<td>5</td>
<td>83.3</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>17</strong></td>
<td><strong>49</strong></td>
<td><strong>74.2</strong></td>
</tr>
</tbody>
</table>
When Hypothesis 4 was tested to determine differences between those who enrolled and those who did not enroll with respect to the receipt of federal and state grants, a significant difference was found. The frequencies are summarized in Table 17. The chi square value ($\chi^2 = 12.5, \ p = .00039$) exceeds the critical value (3.841) at the .05 level of significance with 1 degree of freedom, and the null hypothesis is rejected. There is a significant difference in enrollment decisions between those who do receive federal grants and those who do not receive such assistance. Among the survey respondents, 66 students received government grants, which means 270 did not. Of the larger group of non-grant recipients, exactly half (50%) did not enroll. However, of the grant recipients, only 25.8% did not enroll.

<table>
<thead>
<tr>
<th>TABLE 17</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>ENROLLMENT YIELD RATES BY GRANT RECEIVED</strong></td>
</tr>
<tr>
<td>Federal &amp; State Grants</td>
</tr>
<tr>
<td>-------------------------</td>
</tr>
<tr>
<td>Received no grant</td>
</tr>
<tr>
<td>Received grant</td>
</tr>
</tbody>
</table>
Hypothesis 5. There is no difference between accepted students who matriculated and those who did not matriculate at Milligan College for the 1995 fall semester with respect to the amount of institutional grants and scholarships received.

Within the group of 336 survey respondents, 258 received offers of institutional scholarships and/or grants. The total of the individual awards ranged from $500 to $11,800 ($M = $3228, $SD = $1738). The institutional awards were analyzed in the same manner as were government grants with similar findings.

Among the 258 who received offers of scholarship assistance, 178 enrolled with a mean award of $3288, and 80 did not enroll with a mean award of $3094. Because of the difference in the awards, a $t$-test for equality of means was calculated. The result was a $t$ value of .83 with 256 degrees of freedom which is not significant at the .05 level. The different amounts of awards were analyzed with the chi square test for independence. Based on the chi square results ($\chi^2 = 12.06, p = .148$), the null hypothesis is retained and no significant differences noted with respect to any particular amount of institutional award. In each award range, between 55% and 88% of the financial aid recipients enrolled.

The research revealed great disparity between receiving an award and not receiving any award. A similar result to the government grants was found when
comparing the enrollment decision of those who had received institutional awards with those who had not. The summary of the awards compared is presented in Table 18. The chi square value ($\chi^2 = 90.85, \ p = .00001$) exceeds the critical value (3.84) at the .05 level of significance with 1 degree of freedom, and the null hypothesis is rejected. There is a significant difference between the groups with respect to awards. Students who receive Milligan awards are more likely to enroll than those who do not.

<table>
<thead>
<tr>
<th>Milligan Scholarship/Grants</th>
<th>Nonmatriculant</th>
<th>Matriculant</th>
<th>Yield Rate %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Received no award</td>
<td>72</td>
<td>6</td>
<td>7.5</td>
</tr>
<tr>
<td>Received award</td>
<td>80</td>
<td>178</td>
<td>68.9</td>
</tr>
</tbody>
</table>

Merit scholarships offered to outstanding students with the highest ACT scores (31 to 36) ranged from $4000 to $6000. In that group ($N = 20$), 55% of the offers were accepted. Lesser scholarships were also offered to students with lower
ACT scores (21 to 30) and ranged from $2500 to $3500. In that group ($N = 128$), 63% of the offers were accepted.

**Hypothesis 6.** There is no difference between accepted students who matriculated and those who did not matriculate at Milligan College for the 1995 fall semester with respect to the total amount of financial aid received.

To test this hypothesis, all grants and other aid were totaled for each student who responded to the survey and had received an offer of either government or institutional assistance. Included were all forms of grants and scholarships. The mean award was calculated for matriculants at $3988 (SD = $2406), and nonmatriculants at $3606 (SD = $1721). The mean difference was $382 but the large standard deviation indicates a wide range of awards were made. The independent $t$-test for equality of means was calculated ($t = 1.28$) and was less than the critical value (1.96) at the .05 level of significance with 258 degrees of freedom. Therefore, the null hypothesis is retained indicating no significant difference with respect to the mean award between matriculants and nonmatriculants.

**Hypothesis 7.** There is no difference between accepted students who matriculated and those who did not matriculate at Milligan College for the 1995 fall semester with respect to the estimated family contribution.
For some students the EFC was not available due to the fact they had received scholarship assistance but had elected not to apply for any other form of financial aid. The mean EFC was calculated for matriculants at $6430 (SD = $5029), and nonmatriculants at $6517 (SD = $5171). The mean difference was very small at $87, but the large standard deviation indicates the families estimated ability to pay for college ranged from almost no resources to more that the total cost of tuition, room and board ($12,500). The independent $t$-test for equality of means was calculated, resulting in a $t$ value of .13, which is less than the critical value (1.96) at the .05 level of significance with 240 degrees of freedom. Therefore, the null hypothesis is retained, indicating no significant difference with respect to the mean EFC between matriculants and nonmatriculants.

Hypothesis 8. There is no difference between accepted students who matriculated and those who did not matriculate at Milligan College for the 1995 fall semester with respect to adjusted gross income.

Among all survey respondents, the mean AGI for nonmatriculants was $52,344 (SD = $32,773), and the mean AGI for matriculants was $48,452 (SD = $30,070). Such large standard deviations indicate a wide range of socioeconomic status for matriculants and nonmatriculants. The median income for matriculants was $44,000 and for nonmatriculants was $47,000. The independent $t$-test for equality of means resulted in a $t$ value of .93, which is less than the critical value
(1.96) at the .05 level of significance with 173 degrees of freedom. Therefore, the null hypothesis is retained leading to the conclusion of no significant difference between matriculants and nonmatriculants with respect to the mean adjusted gross income.

The estimated family contribution may be a better measure of preparation for college financial obligations than adjusted gross income (AGI). However, AGI is often used to determine socioeconomic status and, since those with substantial AGI often do not apply for financial aid and thus have no EFC calculation, consideration of this variable is helpful in understanding the decision making influences. In the case of matriculants compared with nonmatriculants at Milligan College, the mean and median AGI were larger for the families of students who did not enroll.

An analysis of those with an AGI over $65,000, in which case the EFC was sufficient to pay for the total tuition cost or more, revealed 28 who did not enroll and 37 who did enroll. Of the 28 nonmatriculants, 8 students with a mean ACT of 23.3 did not receive institutional scholarships or grants. Of the 37 matriculants, only 1 did not receive any institutional scholarships or grants and that student had an ACT of 18 and was admitted provisionally on a limited load. The mean amount for those who received awards ($N = 20$) but did not enroll was $3062. The mean amount for those who received awards ($N = 36$) and did enroll was $3770. The $t$-
test for equality of means indicated a $t$ value of 1.48, which is less than the critical value (2.02) at the .05 level of significance with 53 degrees of freedom. Therefore, the null hypothesis is retained regarding differences in amount of award for families with an AGI over $70,000. It is important to note the difference in the numbers of enrollment decisions. However, virtually all persons who qualified for institutional scholarships or grants and enrolled, had received some form of assistance, ranging from $750 to full tuition.

**Hypothesis 9.** There is no difference between accepted students who matriculated and those who did not matriculate at Milligan College for the 1995 fall semester with respect to gender.

With regard to gender, the survey respondent group accurately reflected the total population studied in that both contained twice as many women as men. The question considered pertained to the greater possibility of men or women to decide to enroll. Table 19 reports the yield rate by gender. The chi-square calculation ($\chi^2 = 2.33, p = .127$) does not exceed the critical value (3.84) at the .05 level of significance with 1 degree of freedom. Therefore, the null hypothesis is retained indicating women are no more likely to enroll than men.
TABLE 19

ENROLLMENT YIELD RATES BY GENDER

<table>
<thead>
<tr>
<th>Gender</th>
<th>Nonmatriculant</th>
<th>Matriculant</th>
<th>Yield Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$n$</td>
<td>$n$</td>
<td>%</td>
</tr>
<tr>
<td>Male ($N=98$)</td>
<td>38</td>
<td>60</td>
<td>61.2</td>
</tr>
<tr>
<td>Female ($N=238$)</td>
<td>114</td>
<td>124</td>
<td>52.1</td>
</tr>
<tr>
<td>Total</td>
<td>152</td>
<td>184</td>
<td>54.8</td>
</tr>
</tbody>
</table>

Hypothesis 10. There is no difference between accepted students who matriculated and those who did not matriculate at Milligan College for the 1995 fall semester with respect to date of acceptance.

Some institutions practice early admission in which a student agrees to enroll at that particular college and not accept admission to any other school if accepted by a specific date, usually in October or November prior to the start of the upcoming school year. This method of enrollment decision making is not used at Milligan College, and students who are admitted early may cancel and receive a refund of any deposit until May 1. Instead, the college practices rolling admissions and student files are reviewed by the Admissions Committee on a weekly basis beginning in September and continuing throughout the year. Figure 6
reveals the months in which the most students are accepted and the amount that enrolled from each group. Table 20 gives the specific data. More students were accepted for admission during the month of November than any other month. However, the month with a substantial number of applications, which had the highest yield rate of matriculants from applicants, was January. Very few students applied during July and August, but nearly all enrolled.

Figure 6. Acceptance and Enrollment by Month
<table>
<thead>
<tr>
<th>Month</th>
<th>Nonmatriculant</th>
<th>Matriculant</th>
<th>Yield Rate %</th>
</tr>
</thead>
<tbody>
<tr>
<td>September</td>
<td>7</td>
<td>9</td>
<td>56.3</td>
</tr>
<tr>
<td>October</td>
<td>11</td>
<td>15</td>
<td>57.7</td>
</tr>
<tr>
<td>November</td>
<td>36</td>
<td>32</td>
<td>47.1</td>
</tr>
<tr>
<td>December</td>
<td>29</td>
<td>23</td>
<td>44.2</td>
</tr>
<tr>
<td>January</td>
<td>14</td>
<td>38</td>
<td>73.1</td>
</tr>
<tr>
<td>February</td>
<td>17</td>
<td>21</td>
<td>55.3</td>
</tr>
<tr>
<td>March</td>
<td>22</td>
<td>19</td>
<td>46.3</td>
</tr>
<tr>
<td>April</td>
<td>6</td>
<td>7</td>
<td>53.8</td>
</tr>
<tr>
<td>May</td>
<td>5</td>
<td>9</td>
<td>64.3</td>
</tr>
<tr>
<td>June</td>
<td>4</td>
<td>4</td>
<td>50.0</td>
</tr>
<tr>
<td>July</td>
<td>0</td>
<td>3</td>
<td>100.0</td>
</tr>
<tr>
<td>August</td>
<td>1</td>
<td>4</td>
<td>80.0</td>
</tr>
<tr>
<td>Total</td>
<td>152</td>
<td>184</td>
<td>54.8</td>
</tr>
</tbody>
</table>
The Scholarship Committee of the College made awards to those who had been accepted for admission and had completed their Financial Aid Application by the end of February. Nearly all of the substantial Academic Merit scholarship awards were made at that time. However, as noted in Table 21 below, the yield rate for both groups was exactly the same. The null hypothesis is retained indicating no significant difference in enrollment rates with respect to time of acceptance.

TABLE 21

ENROLLMENT YIELD RATES AND SUMMARY OF ACCEPTANCE

<table>
<thead>
<tr>
<th>Acceptance Period</th>
<th>Total N</th>
<th>ACT M</th>
<th>Nonmatric. n</th>
<th>Matric. n</th>
<th>Yield Rate %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sept - Feb</td>
<td>251</td>
<td>23.59</td>
<td>114</td>
<td>138</td>
<td>54.8</td>
</tr>
<tr>
<td>Mar - Aug</td>
<td>38</td>
<td>22.39</td>
<td>38</td>
<td>46</td>
<td>54.8</td>
</tr>
<tr>
<td>Total</td>
<td>336</td>
<td>23.29</td>
<td>152</td>
<td>184</td>
<td>54.8</td>
</tr>
</tbody>
</table>

The early applicants, September through February, had a mean ACT score of 23.59. Later applicants had a mean ACT score of 22.39. It is important to note this difference in ACT means. A t-test for equality of means was calculated to
compare early and late matriculants resulting in a $t$ value of 2.40, which exceeds the critical value (1.96) at the .05 level of significance with 139 degrees of freedom. A null hypothesis, of no difference between early and late acceptance with respect to ACT score, is rejected. Students with higher levels of academic achievement apply and are accepted earlier than students with lower levels of achievement.

**Hypothesis 11.** There is no difference between accepted students who matriculated and those who did not matriculate at Milligan College with respect to attendance at Milligan by a relative.

The survey revealed 79 of the 336 respondents had at least one relative who had attended Milligan College. The frequency of the various relationships is listed in Table 22. It should be noted the total number of relatives cited is 93, which is because some students had more than one relative who had previously attended Milligan. When comparing the relationship between relatives and enrollment decision, the chi-square results ($\chi^2 = 1.50, p = .22$) indicated the null hypothesis is to be retained. There is no significant difference between matriculants and nonmatriculants with respect to relatives in attendance.
TABLE 22

RELATIVES ATTENDED RESPONSES

<table>
<thead>
<tr>
<th>Relative Attended</th>
<th>Nonmatriculant</th>
<th>Matriculant</th>
</tr>
</thead>
<tbody>
<tr>
<td>Parents</td>
<td>5</td>
<td>16</td>
</tr>
<tr>
<td>Grandparents</td>
<td>2</td>
<td>5</td>
</tr>
<tr>
<td>Brother/Sister</td>
<td>9</td>
<td>19</td>
</tr>
<tr>
<td>Other</td>
<td>16</td>
<td>21</td>
</tr>
<tr>
<td>Total</td>
<td>32</td>
<td>61</td>
</tr>
</tbody>
</table>

Hypothesis 12. There is no difference between accepted students who matriculated and those who did not matriculate at Milligan College for the 1995 fall semester with respect to campus visit.

The chi-square calculation ($\chi^2 = 21.67, \ p = .00001$) between the two groups exceeded the critical value (3.84) at the .05 level of significance with one degree of freedom. The null hypothesis of no difference between the groups regarding campus visit influence on the enrollment decision is rejected. Students who visit campus are more likely to enroll. Summaries of the results of the survey responses are listed in Table 23.
TABLE 23

ENROLLMENT YIELD RATES BY CAMPUS VISIT

<table>
<thead>
<tr>
<th>Campus Visit</th>
<th>Nonmatriculant n</th>
<th>Matriculant n</th>
<th>Yield Rate %</th>
</tr>
</thead>
<tbody>
<tr>
<td>No</td>
<td>50</td>
<td>22</td>
<td>30.6</td>
</tr>
<tr>
<td>Yes</td>
<td>102</td>
<td>162</td>
<td>61.4</td>
</tr>
<tr>
<td>Total</td>
<td>152</td>
<td>184</td>
<td>54.8</td>
</tr>
</tbody>
</table>

Of the 102 nonmatriculants who visited the campus, 32 (31%) did so during an “open house” visitation program. Of the 162 matriculants who visited the campus, 80 (49%) did so during an “open house” visitation. This difference in occasion for campus visit should be noted as a factor indicating the type of visit may make a more or less favorable impression on a prospective student.

**Hypothesis 13.** There is no difference between accepted students who matriculated and those who did not matriculate at Milligan College for the 1995 fall semester with respect to academic achievement.

The mean ACT score was selected to test this hypothesis, rather than grade point average (GPA), due to the earlier finding of a negatively skewed distribution of GPAs. Furthermore, grading systems and standards vary from one high school
to another, but college entrance tests are the same nationwide. The independent \( t \)-test for equality of means revealed interesting results. The mean ACT score for nonmatriculants was 24.15 and the mean ACT score for matriculants was 22.60. When the two groups were compared for differences, a \( t \) value of 3.59 was calculated, which is greater than the critical value (1.96) at the .05 level of significance with 308 degrees of freedom. Therefore, the null hypothesis is rejected. There does exist a significant difference between the lower scores of those who enroll and the higher scores of those who do not enroll with regard to academic achievement. Students with higher ACT scores are less likely to enroll.

**Characteristics of Enrolled Students**

Data for the enrolled student profile was based on information collected on the 184 students who completed the written survey following registration at Milligan College. In addition, a multiple regression analysis was conducted using information on all 336 survey respondents to identify predictor variables for the criterion variable of enrollment.

**Research Question Two**

What are the characteristics of the student most likely to enroll at Milligan College?
The goal of this investigation was to be as comprehensive as possible in identifying the profile of the enrolled class of traditional-age students for the 1995 fall semester. The variables were grouped into three areas: general (including residence, church affiliation, gender), academic (including ACT score, grade point average, major), and financial (including EFC, AGI, grants, scholarships, loans).

**General Characteristics.** The Southern states of Tennessee, North Carolina, Kentucky, and Virginia were represented with a total of 80 (43.4%) of the enrolled students. Florida added an additional 15 students. The Midwestern states of Illinois, Indiana, Ohio, and Missouri had 48 (26.1%) students. Milligan's primary areas of recruitment are Tennessee and adjacent states, the Midwest, and Florida.

Milligan's housing policy requires all undergraduates to live on campus unless living with a member of their immediate family or they meet special guidelines for exception. Out of the 184 enrolled students 164 (89%) lived in college residence halls and 20 (11%) students commuted to campus. The church affiliation was primarily Christian Church (130 or 70%) followed by Baptist (19 or 10%). Among the enrolled students, 60 (32.6%) were male and 124 (67.4%) were female.

**Academic Characteristics.** The ACT scores and grade point averages are summarized in Table 24. High school class rank data indicated 37 students were in the top 10% of their class and 66 students were in the top quartile.
Recognizing that many students will change their majors from their first choices at some point during their college years, it is helpful to identify those areas that students have indicated as their initial preferences. The majors most frequently named as first choice on the student's application are listed in Table 25. The most popular areas are medically related (medicine, nursing, physical therapy) and social service oriented careers (education, ministry).
TABLE 25

PREFERENCES OF MAJOR FIELD OF STUDY

<table>
<thead>
<tr>
<th>Academic Major</th>
<th>f</th>
</tr>
</thead>
<tbody>
<tr>
<td>Business</td>
<td>10</td>
</tr>
<tr>
<td>Communication</td>
<td>16</td>
</tr>
<tr>
<td>Education</td>
<td>29</td>
</tr>
<tr>
<td>Medicine</td>
<td>16</td>
</tr>
<tr>
<td>Ministry</td>
<td>22</td>
</tr>
<tr>
<td>Nursing</td>
<td>26</td>
</tr>
<tr>
<td>Other</td>
<td>23</td>
</tr>
<tr>
<td>Physical Therapy</td>
<td>6</td>
</tr>
<tr>
<td>Psychology</td>
<td>8</td>
</tr>
<tr>
<td>Science</td>
<td>8</td>
</tr>
<tr>
<td>Undecided</td>
<td>20</td>
</tr>
</tbody>
</table>

Financial Characteristics. With cost being a major factor in the college choice decision, the effective use of limited financial resources is essential. Table 26 presents a summary of the adjusted gross income and estimated family contribution of the enrolled students for the subjects on whom this information
was available. A wide range of incomes is apparent, indicating much diversity in socioeconomic status. However, the modal \((N = 21)\) EFC was $15,000, which would cover all educational expenses at Milligan College.

### Table 26

**SUMMARY OF EFC AND AGI OF ENROLLED STUDENTS**

<table>
<thead>
<tr>
<th>Variable</th>
<th>N</th>
<th>Mean</th>
<th>SD</th>
<th>Median</th>
<th>Mode</th>
<th>Range</th>
</tr>
</thead>
<tbody>
<tr>
<td>AGI</td>
<td>157</td>
<td>$48,452</td>
<td>$30,070</td>
<td>$43,000</td>
<td>$40,000</td>
<td>$1000-200,000</td>
</tr>
<tr>
<td>EFC</td>
<td>157</td>
<td>$6,429</td>
<td>$5,029</td>
<td>$5,000</td>
<td>$15,000</td>
<td>$500-$15,000</td>
</tr>
</tbody>
</table>

Out of 184 enrolled students, only 5 did not receive any form of financial assistance, either governmental or institutional. Three of those cases involved students with very low ACT scores and 4 of the 5 had not applied for any financial aid. Because so many students receive assistance from the college, a summary (see Table 27) was compiled regarding scholarships and grants. Some students received both merit-based scholarships and need-based grants while others only received one or the other. The amount of aid awarded by the college to the 184 enrolled students included $335,250 in scholarships and $249,950 in grants for a total of $585,200 and an average per student of $3180. When calculated as a
percent of the tuition revenue generated by 184 students at $8800 per year ($1,619,200), the total awards amount to 36.14% of the income received from tuition.

TABLE 27

SUMMARY OF SCHOLARSHIPS, GRANTS, AND LOANS

<table>
<thead>
<tr>
<th>Variable</th>
<th>$N</th>
<th>Mean</th>
<th>$SD</th>
<th>Median</th>
<th>Mode</th>
</tr>
</thead>
<tbody>
<tr>
<td>Merit Scholarships</td>
<td>110</td>
<td>$3082</td>
<td>$1290</td>
<td>$3000</td>
<td>$3000</td>
</tr>
<tr>
<td>College Grants</td>
<td>152</td>
<td>$1730</td>
<td>$1803</td>
<td>$1000</td>
<td>$1000</td>
</tr>
<tr>
<td>Loans</td>
<td>152</td>
<td>$3481</td>
<td>$2334</td>
<td>$2625</td>
<td>$2625</td>
</tr>
<tr>
<td>Government Grants</td>
<td>49</td>
<td>$2648</td>
<td>$1704</td>
<td>$2300</td>
<td>$2300</td>
</tr>
</tbody>
</table>

Adding each type of financial resource, and calculating the average over all 184 enrolled students, reveals the percentages of the total $12,500 tuition, room, and board cost per student. An average of 68% of the total amount comes in the form of self help or loans. All forms of scholarships and grants account for 32% of the tuition, room, and board per student. Figure 7 illustrates the various percentages.
Figure 7. Average Amount of Student Financial Resources

From the population of all accepted applicants, the survey respondent group (N = 336) was studied regarding key variable combinations by using stepwise multiple linear regression, that provided data on those variables that indicated a significant relationship to the dependent (criterion) variable of enrollment decision.

All available variables were considered, with specific focus on those that were identified in the hypothesis testing as significantly different between matriculants and nonmatriculants. After testing numerous combinations of 13 variables, those determined to give the highest $R^2$ value were church affiliation,
financial aid application, campus visit, government grant, Milligan scholarship or grant, and ACT. These six were selected as predictor variables. Figure 8 illustrates the plot of the 336 observed cases in relation to the expected regression line and indicates the variance approximates a normal curve.

Figure 8. Plot of Enrollment Regression Line
Table 28 lists the variables considered to obtain a multiple $R$ value of 0.59078 and the $R^2$ value of 0.34902 indicating approximately 35% of the variation in enrollment decision could be explained by the combination of the selected variables. The significance of the variance was evaluated by the $F$ test, which resulted in a value of 29.13 and which exceeds the critical value (1.87) at .05 level of significance with 6 degrees of freedom for the between mean-square and 326 degrees of freedom for the within mean-square.

**TABLE 28**

MULTIPLE REGRESSION ANALYSIS OF ENROLLMENT

<table>
<thead>
<tr>
<th>Variable</th>
<th>$B$</th>
<th>Beta</th>
<th>$t$</th>
<th>Sig $t$</th>
</tr>
</thead>
<tbody>
<tr>
<td>Church Affiliation</td>
<td>-.110</td>
<td>-.106</td>
<td>-2.35*</td>
<td>.019</td>
</tr>
<tr>
<td>Financial Aid Award</td>
<td>.150</td>
<td>.117</td>
<td>1.51</td>
<td>.133</td>
</tr>
<tr>
<td>Campus Visit</td>
<td>.119</td>
<td>.098</td>
<td>2.06*</td>
<td>.039</td>
</tr>
<tr>
<td>Received Gov't Grant</td>
<td>.074</td>
<td>.059</td>
<td>1.26</td>
<td>.206</td>
</tr>
<tr>
<td>Received Milligan Award</td>
<td>.451</td>
<td>.380</td>
<td>4.75*</td>
<td>.000</td>
</tr>
<tr>
<td>ACT Score</td>
<td>-.028</td>
<td>-.226</td>
<td>-5.00*</td>
<td>.000</td>
</tr>
</tbody>
</table>

$R^2=.35, F = 29.13$

*p < .05
The beta weights indicate the relative contributions of the variables to the prediction of enrollment. From Table 28 it is evident the greatest influences are receiving a scholarship or grant from Milligan College, followed by ACT scores, completion of financial aid award process, church affiliation, campus visit, and receiving a government grant. The interpretation of the negative value assigned to the ACT score predictor variable reflects the significant difference that was found between matriculants and nonmatriculants, where students with higher ACT scores were less likely to enroll. A similar interpretation is true of the church affiliation, as those who did not enroll had less affiliation with the Christian Church than those who did.

From the data obtained in the multiple regression calculation, a prediction formula was developed into which the values for each variable may be inserted resulting in a numerical score for each subject. The values assigned for the study were 1 = no, and 2 = yes, and are listed in Table 29. The resultant score for each subject in the prediction formula is between 1 and 2, and gives an estimation of the likelihood of that subject's decision to enroll or not to enroll at Milligan College. A score closer to 1 indicates enrollment is unlikely. A score closer to 2 indicates enrollment is likely. Using the constant and the coefficients for the predictor variables from the multiple regression gives the following formula.
Enrollment Decision = .99 - (.11) church affiliation + (.15) financial aid award + 
(.12) campus visit + (.07) government grant + 
(.45) Milligan scholarship/grant - (.03) ACT score

TABLE 29

PREDICTION FORMULA VARIABLE VALUES

<table>
<thead>
<tr>
<th>Variable</th>
<th>Value = 1</th>
<th>Value = 2</th>
</tr>
</thead>
<tbody>
<tr>
<td>Church Affiliation</td>
<td>Non-Christian Church</td>
<td>Christian Church</td>
</tr>
<tr>
<td>Financial Aid Award</td>
<td>did not complete process</td>
<td>completed process</td>
</tr>
<tr>
<td>Campus Visit</td>
<td>no campus visit</td>
<td>visited campus</td>
</tr>
<tr>
<td>Received Gov’t Grant</td>
<td>no gov’t grant</td>
<td>received gov’t grant</td>
</tr>
<tr>
<td>Received Milligan Award</td>
<td>no Milligan award</td>
<td>received Milligan award</td>
</tr>
<tr>
<td>ACT Score</td>
<td>Value = per applicant’s individual ACT test results</td>
<td></td>
</tr>
</tbody>
</table>
Reasons for Enrollment Decisions

Research Questions Three and Four

What are the primary reasons students choose to attend Milligan College?
What are the primary reasons students who have applied and been accepted choose not to attend Milligan College?

The Survey of Matriculants and the Survey of Nonmatriculants solicited rank-ordered responses from the subjects asking the three primary reasons for the decision to enroll or not to enroll. No list of possible choices was given, allowing the student the opportunity to answer the question based on his or her own criteria. In many instances, the survey contained comments from the respondents on such topics as the difficulty of the decision, appreciation to the admissions staff, and observations about the college in general.

Fewer than 10 of the surveys contained critical statements and those pertained to disappointment over not receiving a larger academic merit scholarship to attend Milligan or not being more actively recruited by a coach in a particular sport. The tone of these comments alluded to the perceived lack of interest in the student on the part of the college as evidenced by failure to recognize the student’s achievements either academically or athletically.

The response frequency distributions for each group area reported in Tables 30 and 31.
<table>
<thead>
<tr>
<th>Reason</th>
<th>Ranked 1</th>
<th>Ranked 2</th>
<th>Ranked 3</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Christian Atmosphere</td>
<td>114</td>
<td>31</td>
<td>12</td>
<td>157</td>
</tr>
<tr>
<td>Special Program/Major</td>
<td>20</td>
<td>36</td>
<td>24</td>
<td>80</td>
</tr>
<tr>
<td>Quality Academics</td>
<td>20</td>
<td>45</td>
<td>11</td>
<td>76</td>
</tr>
<tr>
<td>Small Size</td>
<td>2</td>
<td>24</td>
<td>20</td>
<td>46</td>
</tr>
<tr>
<td>Friendly Campus</td>
<td>3</td>
<td>7</td>
<td>35</td>
<td>45</td>
</tr>
<tr>
<td>Location</td>
<td>2</td>
<td>9</td>
<td>28</td>
<td>39</td>
</tr>
<tr>
<td>Scholarships</td>
<td>5</td>
<td>5</td>
<td>9</td>
<td>19</td>
</tr>
<tr>
<td>Family Influence</td>
<td>6</td>
<td>5</td>
<td>7</td>
<td>18</td>
</tr>
<tr>
<td>Close to Home</td>
<td>1</td>
<td>8</td>
<td>9</td>
<td>18</td>
</tr>
<tr>
<td>Athletics</td>
<td>6</td>
<td>4</td>
<td>2</td>
<td>12</td>
</tr>
<tr>
<td>Other</td>
<td>5</td>
<td>5</td>
<td>16</td>
<td>26</td>
</tr>
</tbody>
</table>
TABLE 31
RESPONSES TO REASONS FOR NOT CHOOSING MILLIGAN

<table>
<thead>
<tr>
<th>Reason</th>
<th>Ranked 1</th>
<th>Ranked 2</th>
<th>Ranked 3</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Distance - too far</td>
<td>41</td>
<td>36</td>
<td>8</td>
<td>85</td>
</tr>
<tr>
<td>Cost</td>
<td>53</td>
<td>17</td>
<td>9</td>
<td>79</td>
</tr>
<tr>
<td>Major Not Offered</td>
<td>16</td>
<td>16</td>
<td>8</td>
<td>40</td>
</tr>
<tr>
<td>Preferred other College</td>
<td>11</td>
<td>2</td>
<td>6</td>
<td>19</td>
</tr>
<tr>
<td>Larger Scholarship Offer</td>
<td>10</td>
<td>4</td>
<td>3</td>
<td>17</td>
</tr>
<tr>
<td>Size - too small</td>
<td>5</td>
<td>8</td>
<td>2</td>
<td>15</td>
</tr>
<tr>
<td>Athletic - other College</td>
<td>7</td>
<td>5</td>
<td>2</td>
<td>14</td>
</tr>
<tr>
<td>Inadequate Follow-up</td>
<td>1</td>
<td>5</td>
<td>2</td>
<td>8</td>
</tr>
<tr>
<td>Family Influence</td>
<td>1</td>
<td>1</td>
<td>5</td>
<td>7</td>
</tr>
<tr>
<td>Too Liberal</td>
<td>0</td>
<td>5</td>
<td>1</td>
<td>6</td>
</tr>
<tr>
<td>Other</td>
<td>8</td>
<td>1</td>
<td>3</td>
<td>12</td>
</tr>
</tbody>
</table>

The questionnaire asked students who did not enroll at Milligan College what institution they had chosen to attend for the 1995 fall semester. The results of the summary of responses to this inquiry revealed Milligan is reaching students
who are definitely interested in a Christian liberal arts college. Of the 152 nonmatriculants, 70 identified a liberal arts college, 48 a state university, 14 a Bible college, and 16 a community college as their choice. Four did not respond to this section.

Three factors were overwhelmingly identified as the reasons for choosing Milligan College. The Christian atmosphere, programs offered, and quality academics were the most frequent responses. The manner in which these reasons were stated was remarkably alike among the respondents, with many using almost exactly the same phrases or terminology. This may be a reflection of the recruitment material and marketing approach to project the nature of the College to prospective students.

In a similar manner, three responses stood out among the reasons for not choosing Milligan College and included distance, cost, and lack of the desired academic program. Although the distance and cost were not identified as significantly different between matriculants and nonmatriculants, those who did not enroll cited these two issues as crucial to their decisions.
CHAPTER 5

Summary, Findings, and Recommendations

Introduction

Research on what influences the decisions people make can become very complex. Attempting to understand human nature and the subtle impressions that prompt a positive or negative reaction to given alternatives, requires investigation of psychological, physical, social, and environmental concerns. This study focused on factors impacting the student’s college choice decision that could be identified through collection of quantitative data. The population studied included all traditional-age first-time college students who applied and were accepted to Milligan College for the 1995 fall semester. This segment of the total applicant pool was selected because it most closely resembles the largest portion of the current student body. Each year, approximately 75% of all new students enrolling at Milligan fall within the parameters of 18 to 22 years of age.

It is vital to future enrollment stability, to understand the dynamics of what leads to an affirmative decision by a prospective student to select Milligan
College. The research identified a yield rate, from 438 traditional-age accepted applicants to 190 matriculants, or 43.4%. This compares favorably with a previous study of 602 institutions that found a private college yield rate from accepted students to matriculants of 40% (Williams, 1992). The College has experienced the same trend reported in the literature with respect to an increased number of applications, and has encountered prospective students who are applying to as many as three or four institutions at once. The record number of applicants for the 1995 fall semester did not result in a record number of students in the new class. This situation pointed out the need for in depth analysis of variables related to the enrollment decisions of students and their families.

To obtain the necessary data for the study, information was collected from the students' applications for admission, high school transcripts, and financial aid applications. Additional data were obtained through a brief survey instrument that solicited subjective responses about the reasons for their decisions. A thorough investigation of this information would assist in developing strategies to enhance the recruitment program of the College with the intent of using available resources effectively and efficiently.

The purpose of this chapter is to present a summary of the study with reference to existing research and theory, to identify the findings, to make
recommendations for further research, and to suggest implications for professional practice at Milligan College.

Summary of the Study

The first research question posed pertained to differences between the group of students who enrolled for the fall semester and the group of students who did not enroll. Thirteen variables were selected for testing, six of which were financially related. The reason for the preponderance of financial variables was the emphasis in the literature on the impact of rising costs and the future of private higher education. Aggregate research by Paulsen (1990), listed six institutional characteristics that improved enrollment prospects, and three of these were monetary in nature. Those studies found that for all income classes combined, students’ college attendance was considerably more sensitive to financial aid than to tuition (p. 30). The analysis at Milligan also concluded that the prospect of receiving financial aid significantly improved the likelihood a student would enroll. Those who completed the financial aid award process, and ultimately received an institutional scholarship or grant, had a yield rate 60% greater than those who did not. These results are in contrast to St. John’s (1990) that reported only a small impact from financial aid on enrollment decision.
The amount of government aid received did not differ significantly between matriculants and nonmatriculants, either by the average award received in each group or in the yield rate in each award range. The reason for this consistency may be attributed to the award formula used by the federal government to determine need. This enables the institution to proceed with confidence the calculation is equitable and may be used as criteria to determine additional need-based aid that may be offered to the student by the college. The amount of the award did not appear to have a significant impact on the enrollment decision. However, the fact that the student had received a government grant did appear to be significant when comparing matriculants with nonmatriculants, although not as much of a difference as having received an institutional grant or scholarship.

No significant differences were found between matriculants and nonmatriculants in the areas of estimated family contribution or adjusted gross income. Even though the mean estimated family contribution was almost the same for both groups (less than 1% difference) the matriculants received total awards, including government and institution, an average of $400 larger (a difference of almost 10%) than nonmatriculants. It is apparent the amount of financial aid does have some influence on the decision.

In summarizing the results of the investigation into the amounts and types of financial assistance, it was found the completion of the financial aid award
process is crucial in the enrollment decision. Following that initial step, institutional grants and scholarships have a greater impact on enrollment yield rates than government grants, but both are of major importance.

Milligan College maintains strong ties to the Christian Church in terms of financial support, public relations, and faculty/staff/administrators/trustees. It was assumed this association would be reflected in enrollment trends. A definite difference was noted in the enrollment decision between students affiliated with the Christian Church and those not affiliated with the Christian Church. However, it may be interpreted in the following manner. Students who are members of the Christian Church are as likely to enroll as those who are not members of the Christian Church are likely to not enroll. In other words, if the prospective student is from the Christian Church there is approximately a 60% chance the student will enroll and if the student is not from the Christian Church, that chance is reduced to approximately 40%. The nationwide studies by Astin (1994) found only 15.8% of students identify religious affiliation as a reason for college selection. The response rate by Milligan students in previous years to that question has been 75%, or greater, and the results of this study are consistent with past institutional experience and are markedly different from national trends.

No significant difference was found between matriculant and nonmatriculant yield rates with regard to distance of residence from campus.
Among the six mileage ranges, all yield rates were within 10%, with the exception of the 51-150 range. When analyzing the colleges selected as alternatives to Milligan, it was found that those living closer to Milligan chose to attend a regional state university or other area liberal arts colleges. Well over half of the nonmatriculants lived further than 300 miles from campus. This group identified distance as one of the three main reasons for their decision not to attend, and in these cases the alternative college choice was often an institution, either state university or liberal arts college, that was closer to home. Therefore, the yield rates could be relatively the same and distance still cited as a factor in choosing not to enroll for those living furthest away from Milligan. These responses are consistent with the 1986 study by Enrollment Management Consultants that found being close to home was one of the top seven issues considered by students looking for a Christian liberal arts college.

Because the male to female ratio at Milligan is almost 1:2, analysis was made of the yield rates by gender. The results revealed a higher percentage of men chose to enroll than women. Although a 9% greater yield rate among men for the survey respondents was not sufficient to note significant difference between male and female rates, it did indicate the reason for the ratio is not a matter of a situation where men are less likely to enroll. Rather, the reason for the difference is in the variation between the two genders in numbers of accepted applicants at
136 male as compared to 302 female. Had the yield rate not been higher for men, the male:female ratio would have been even more disproportionate.

The date of acceptance did not have a significant impact on enrollment yield rates between matriculants and nonmatriculants. The only month that had a higher than average enrollment rate from accepted students was January, but that may be attributed to an added emphasis by the admissions office to get completed files from students who were waiting until the end of their first semester, or after the winter holidays, to finalize their enrollment decision.

Previous studies have reported varying results on the influence of family members on the student's enrollment decision. Astin (1994) only found 8% of students citing this as a reason for the college choice. Carlson (1992) found that persons at the institution such as admissions representatives and faculty were more influential than the ties of family and friends, and while parents are involved in the decision, their previous attendance is not a key factor. The results of this study at Milligan had similar results. While those who enrolled had a slightly higher percentage of relatives who previously attended Milligan, it was not identified in the list of reasons as a primary factor in the college choice.

One of the variables that had an extremely high relationship with the decision to enroll was the campus visit. Boyer (1987) indicated this was one of the most crucial times in the selection process, and the research at Milligan
revealed those who visited the campus were significantly more likely to enroll. One intervening factor that may distort this interpretation is the decision of electing not to attend the college at some point after the acceptance, and therefore determining a campus visit would be a waste of time. A campus visit can be one of the most effective recruiting tools if used properly to familiarize the student with the institution. Milligan College has made a concerted effort to implement a series of "open house" opportunities for prospective students and their families to visit the campus, including workshops about financial aid, student life, support services, and a time to meet faculty. The survey responses indicated a major difference in the enrollment decisions between those who had visited campus and those who had not. This is, perhaps, the point at which a student can best make a decision based on tangible evidence. Prior to this time, impressions are based on search pieces, viewbooks, videos, telephone conversations, and testimony of others who have attended the college. After having met with professors, visited a class, toured campus, attended a campus activity, and eaten a meal in the cafeteria, the prospective student can visualize what it would be like to be at that particular college.

A most revealing difference between matriculants and nonmatriculants was found when comparing academic achievement. Those who did not enroll had significantly higher ACT scores than those who did. This data warranted further
investigation and led to an analysis of scholarship acceptance or rejection on the part of the applicant. Offers made to many high achievement level students were rejected and were insufficient to influence the student to attend Milligan College. Seventeen of the survey respondents cited a better scholarship offer as one of the top three reasons for their decision to attend another college.

The second research question led to a study of the characteristics of those students who chose to attend Milligan College for the 1995 fall semester. The academic qualifications of the enrolled students were favorable, having average ACT scores two points higher than the national average, good high school grades, and class ranks in the upper quartiles of their high school classes. The majority of the students came from nine states within two regions of the United States, the south and the midwest. The families were primarily middle class and relied heavily on scholarships, loans, and grants to finance their students' education. The research indicated students who had completed the financial aid award process, received institutional scholarships or grants, and had visited the campus were most likely to enroll. Those with higher ACT scores and not affiliated with the Christian Church were less likely to enroll.

Research questions three and four addressed actual reasons stated by the students for their college choice decision. Willmer's 1990 study of 65 church-related colleges reported findings similar to those revealed in this research. In fact
all the top five positive and negative items identified in the earlier work were noted in this analysis as well, even though no list of possible reasons were provided to the survey respondents. The interesting difference in the two studies is that Willmer compiled the list of reasons by surveying admissions professionals at the 65 colleges rather than directly asking the students. Location did not enter into the reasons to choose Milligan as strongly as it did in the survey of other colleges. The top five reasons for not selecting Milligan were in almost the exact rank order as those reported by the admissions professionals. Among the reasons for choosing a particular college, Christian atmosphere was much higher in the Milligan study than the larger survey.

Students who preferred Milligan did so because they believe it affords a Christian atmosphere with the desired program of study while offering quality academics. Those who elected not to attend Milligan indicated the distance and cost were the two major factors that led to their decision. Over one half of the alternative colleges of choice for nonmatriculants were institutions at which the total cost of tuition, room, and board would be much less than Milligan. The remainder of the alternative choices were primarily church-related liberal arts colleges.
Significant Findings

1. Financial Aid awards are a key factor in students' decisions to enroll. Those who have completed the award process, and received institutional scholarships and grants, are more likely to enroll at Milligan College than those who did not.

2. Church Affiliation is a strong influence on students' decision to enroll at Milligan College. Those not affiliated with the Christian Church are less likely to enroll than those who are affiliated with the Christian Church.

3. The campus visit is a critical point in the college choice process. Students who have visited Milligan College are more likely to enroll than those who have not visited the campus.

4. Students with higher levels of academic achievement and from families with larger incomes are choosing other higher education institutions over Milligan College.

5. Students choose Milligan College because they desire a Christian atmosphere, quality academics, and the specific programs offered.

6. Students do not choose Milligan College because they perceive the high cost is prohibitive, it is too far from their home, and specific programs of interest are not available at the institution.
Recommendations for Further Research

The research generated questions that may warrant additional study in the area of enrollment management and the student’s college selection process as it relates to Milligan College. Outside the scope of this analysis were nontraditional-age students, transfer students, and ethnically diverse populations. Among these groups, the reasons for selecting a college may differ from those of the 18 to 22 year old student who was the focus of this study. The College may benefit from a similar analysis in these areas.

When comparing yield rates by gender, it was apparent Milligan attracts a much larger pool of female applicants than male applicants. Only one program at the college is composed predominantly of women and that is the nursing program. Investigation into recruiting practices such as the purchased lists of prospective student names, high school visits, promotional literature, etc. may reveal a relationship between marketing approaches and appeal to women. A study of academic programs may also indicate trends in gender that are contributing factors.

The financial aid application process involves the completion of several forms and submission of those forms to various agencies or offices by specific deadlines. The yield rate among those who did not receive awards was extremely
low indicating the need for greater understanding of the reasons for the low completion rate of the financial aid award process.

The issue of distance from campus warrants further study. The results indicated no significant difference in yield rates by distance ranges from campus, while distance was cited as a major reason for the decision not to attend by those over 300 miles from campus. Although this may be understood as the reason for the decision by those who did not enroll, there may be other intervening variables. The assumption was there would be a lower yield rate further from the campus.

Those who did not enroll had a significantly higher ACT score than those who did. The institution has a long range goal to raise the mean ACT score of enrolled students, and this may be accomplished by either admitting fewer students with low scores or more students with high scores. The indication was that those who had high levels of academic achievement did not receive scholarship awards sufficient to convince them to enroll at Milligan. An in depth study of the population of students with ACT scores of 25 and above who were accepted but did not enroll may reveal additional insight.

One area of further study would reveal additional insight into the college choice process from a psychological perspective. Each survey respondent listed reasons for the enrollment decision. These reasons could be identified as “satisfiers” and “dissatisfiers.” The question to be addressed relates to the
weighted responses when a positive feature of the institution is of greater
importance than a negative aspect of the decision. For example, when does a
student decide that the Christian atmosphere is of greater enough value that it is
worth disregarding the distance from home or the cost to ultimately decide to
enroll.

Implications for Professional Practice

Extensive data has been collected at Milligan College over the past several
years in the area of enrollment management. Recent advancements in technology
have given access to information that was not easily tracked in the past. Research
such as this will contribute to a better understanding of the recruitment process and
enable the college to respond to those areas where strengths and weaknesses are
identified. Some of the findings have implication for professional practice that
may improve the yield rates from applicant to matriculant.

The financial aid award process should be made as "user friendly" as
possible. The Milligan College Financial Aid Application contains 4 pages and
the Free Application for Federal Student Aid has 16 pages. All of the information
contained in these forms is necessary to be considered either for institutional or
government assistance. The average family may be intimidated by the apparent
complexity of these forms and consequently reluctant to follow through with the
process. The Financial Aid Office receives a massive amount of data on each applicant and then is faced with making judgments on how to allocate limited financial resources. During the course of this application process, families who do not understand the reasons for delays, or who are requested to submit additional or corrected information, may become frustrated and find fault with the institution. Literature that explains the financial aid application and award process would be helpful in assisting families. It should be simple, factual, and brief, containing a checklist of steps to complete leading to the final award.

The college should consider implementing a program to make early estimates, that would include a financial aid package of institutional scholarships and grants, government loans and grants, and work study jobs on campus. Such an estimate would be accompanied by appropriate disclaimers, indicating final awards are dependent on information from income tax returns and government determined aid. As revealed in the study, the average family applying to Milligan has an income of $52,000, and in most cases the estimated family contribution was $6500. In reality, even though the government calculation indicates the family should be able to contribute that much per year toward the education, few families are in a position to do so. Reflecting on a total cost of $12,500 per year for four years, plus anticipated tuition increases, a family quickly calculates the ultimate investment is over $50,000. Even though the impression with the school
may be extremely favorable, the cost may make further consideration impractical. A financial aid estimate early in the recruiting process could give the family encouragement to proceed with application for grants, scholarships, and loans. A student cannot make an informed decision on whether to attend a particular college without an accurate cost assessment.

A sufficient amount of institutional funds should be allocated to recruit the desired number of students. From the students who were academically qualified but received no scholarships because funds were no longer available, the college may have been able to enroll several more if attractive financial aid offers have been made. Special attention should be given to assisting students with high levels of academic achievement, perhaps creating a special scholarship for the top accepted applicants. As was noted in the study, many of those who received scholarship offers did not accept the offer and chose to enroll elsewhere. This may be explained in part by the competitive nature of institutions to recruit the best students and the highly qualified student’s inclination to “shop” for the best scholarship offer. If it can be determined what the optimum award is, given the family’s financial picture and the student’s academic ability and character, it is wiser to make a legitimate offer of scholarships and grants than to have the student choose to go elsewhere. However, such a practice must be done within limitations and strict guidelines. Private colleges will not be able to “discount” tuition to the
level of state universities, and those colleges that attempt to do so will find themselves with an ever increasing portion of the budget spent on tuition reduction.

Attention should be turned toward those states where the demographic information indicates an increasing pool of highschool graduates. In the case of Milligan College, the state that will experience significant growth in the future, and where a solid recruiting base already exists, is Florida. The College draws heavily from the Christian Church and should be prepared to track those areas of the country where the Christian Church is growing or where pockets exist that have been "untapped."

The recruitment effort of the College should implement a means of qualifying prospects and applicants based on selected variables. A system of rating the likelihood of a student to enroll will guide the strategy on how to best approach that student. Because the campus visit and completion of financial aid award process are so highly correlated with enrollment decision, these two elements should be a goal for every applicant.

The future holds some cause for optimism with the projected growth in the number of traditional-age students over the next decade. More prospects does not, necessarily, mean more enrolled students. Adequate understanding of the variables that influence the decisions of those students is the key to successful
enrollment management. Each college must isolate those characteristics of the institution and student that make for a good match leading not just to a matriculant, but to a graduate.
REFERENCES
REFERENCES


Breland, H.M., Maxey, J., McLure, G. T., Valiga, M. J., Boatwright, M. A.,


Caren, W. L. (1992). Accepted applicant surveys answer vital marketing questions. The Admission Strategist, 17(Fall), 5-8.


Enrollment Management Consultants, Inc. (1986, November). Christian college


Appendix A

MILLIGAN COLLEGE APPLICATION FOR ADMISSION
Application for Admission to Milligan College

Please follow these instructions carefully.

☐ 1. Read the mission statement and lifestyle expectations on page 2.

☐ 2. Complete this application form and mail it with your $25 non-refundable application fee.

☐ 3. Fill out the attached transcript request form and give it to your high school counselor. If you're transferring from another college, be sure to request transcripts from all the colleges you've attended.

☐ 4. Give the attached reference forms to a school official and a church leader. Ask them to return the forms to us as soon as possible; we must have these references before we can begin processing your application. As a courtesy, provide stamped envelopes pre-addressed to the Milligan College Office of Admissions to help speed their responses to us.

☐ 5. Have your official ACT or SAT scores sent to us directly from the testing company. Milligan College's code for the ACT is 3996 and for the SAT it is 1469.

Be sure to send these materials as soon as possible so we can process your application promptly and work with you on a financial aid package.

Milligan College

Post Office Box 210
Milligan College, TN 37682

We believe in you.
Milligan College

Mission Statement

Milligan College provides opportunities for education in Bible, arts, and sciences which are shaped by a Christian worldview in order to (1) create an environment dedicated to intellectual, spiritual, social, and physical development, (2) lead to selected professional and career possibilities, and (3) establish a community of inquiry, responsibility, and caring.

Programs lead to associate, undergraduate, or graduate degrees, as well as provide for personal enrichment; they prepare men and women to participate in the necessary endeavors which will result in the accomplishment of the following objectives:

A Positive, Personal Christian Faith
That Jesus is Lord and Savior

The expression “Jesus is Lord and Savior” is to be understood in the historical Biblical significance. Jesus, the Man of Nazareth, is God’s Son; therefore, He is both Savior and Lord of life. The attainment of positive, personal Christian faith means the commitment of one’s life to Jesus.

An Insight into the Impact of the Christian Scripture on Personal and Social Ethics

This involves a recognition of the norms of human conduct that derive their sanction from the Christian faith.

The Capacity to Recognize and Assume Responsibility in Society

The main functions of education are to arouse within the individual an awareness of indebtedness to one’s fellow human beings, to foster in each a desire to assume personal responsibility, and to prepare the individual to fulfill his or her obligation to society.

The Knowledge, Meaning, and Application of Sound Scholarship

The student is led to develop a respect and enthusiasm for sound scholarship, such as will inspire each person to seek it with diligence and perseverance.

Preparation for Securing for Self and Family a Comfortable Standard of Living

This may be accomplished through training in personal and public health, courses of study designed to develop the quality of aesthetic appreciation and a field of interest which will provide an adequate livelihood.

Participation in Wholesome Recreational Activities

Participation in wholesome recreational activities is a worthwhile experience to the individual who participates. This may be accomplished through intramural sports, intercollegiate sports, dormitory living, student union fellowship, and student-initiated recreational activities.

Expectations and Responsibilities for Student Lifestyles at Milligan College

We at Milligan adopt specific rules on the basis of our belief that God’s Word, as the final rule of faith and practice, speaks on many matters pertaining to personal conduct. Therefore, behavior that conflicts with Scripture is unacceptable. Historically, communities have also developed guidelines that help put into practice basic moral and social principles. Such standards serve as a guide toward worthwhile goals relevant to one’s academic, spiritual, social, and physical well-being.

Specifically, the student agrees to abide by a lifestyle commitment in which he or she refrains from the use or possession of alcoholic beverages, or illegal drugs. The student also agrees to refrain from pornography, profanity, dishonesty, sexual immorality, unethical conduct, vandalism, and immodest dress. Students are expected to observe the Lord’s Day in worship and to seek to serve Christ in an atmosphere of trust, encouragement and respect for one another.
Application for Admission

Date __________________________ 19

Application for:
☐ Spring 19
☐ Summer 19
☐ Fall 19

Section I

Name ____________________________________________

Permanent Address ____________________________________________

Current college phone number (___) ____________ (Your apartment or residence hall phone)

Housing Desired:
☐ Commuting Student
☐ Residence Hall
☐ Married Student Apartment

Section II

Father's name in full ____________________________________________ Living ☐ Yes ☐ No

Mother's name in full ____________________________________________ Living ☐ Yes ☐ No

Address of parents (if different from above) __________________________

Section III

Name of church ____________________________________________

Address of church ____________________________________________

Name of minister ____________________________________________ Church phone (___) ____________

Section IV

Name of high school ____________________________________________

Address of high school ____________________________________________

High school phone number (___) ____________ Date of graduation: ____________

Section V

Have you taken the A.C.T. or S.A.T. test? ☐ Yes ☐ No

Are you planning to enroll as a ☐ Full-time student ☐ Part-time student

Are you financially dependent on your parents/guardian? ☐ Yes ☐ No

Are you planning to apply for financial aid? ☐ Yes ☐ No

Are you planning to apply for scholarships? ☐ Yes ☐ No

Are you a U.S. citizen? ☐ Yes ☐ No

Place of birth __________________________

Have you attended any other colleges? ☐ Yes ☐ No

Colleges attended ____________________________________________ Date of attendance ____________

No. of hours ______________________
Section VI
List activities in which you have participated:

Church: ____________________________________________________________
Clubs: _____________________________________________________________
Music: _____________________________________________________________
Sports: _____________________________________________________________
Special Recognition: ________________________________________________

Who of your friends and relatives have been or are students at Milligan College?

Section VII
What is your intended major? _________________________________________

In a paragraph briefly state why you have chosen Milligan College

Section VIII
Please describe your current lifestyle as it relates to the expectations and responsibilities described on page 2.

I am willing to abide by the standards and stated guidelines of Milligan College.
I affirm all the information on this application to be correct and true.

Applicant’s Signature ___________________________ Date __________
Instructions: Complete Section I, then have a minister or church leader complete Section II.

I. TO BE COMPLETED BY THE APPLICANT (PLEASE PRINT)

Applicant's name ___________________________ Phone (_____) ___________________
Street address __________________________________________________________________________
City ___________________________ State ____________ Zip ____________
I have waived my right of access to information included on this reference form. It is therefore confidential and will be seen only by the Admissions Committee.
Applicant's signature __________________________________ Date ____________

II. TO BE COMPLETED BY MINISTER OR CHURCH LEADER

As an applicant for admission, the student named above is required to submit a church reference. Your comments are important; please carefully complete the evaluation and return the form promptly to: Director of Admissions, Milligan College, P.O. Box 210, Milligan College, TN 37682.

How well do you know the applicant: □ Close personal relationship □ Fairly well □ Casually □ By name only
Does the applicant profess to be a Christian? □ Yes □ No □ I don’t know
Is the applicant's reputation consistent with the lifestyle described above? □ Yes □ No

<table>
<thead>
<tr>
<th>Involvement in Church Activities</th>
<th>Excellent</th>
<th>Good</th>
<th>Average</th>
<th>Poor</th>
<th>Unknown</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ability to relate to peers</td>
<td></td>
<td></td>
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<tr>
<td>Motivation</td>
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<tr>
<td>Reputation</td>
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<tr>
<td>Dependability</td>
<td></td>
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<tr>
<td>Cooperativeness</td>
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<tr>
<td>Spiritual Maturity</td>
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<tr>
<td>Home Background</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Use back of page for additional comments concerning the applicant’s spirituality, cooperativeness, honesty, tactfulness, and good judgment.

RECOMMENDATION CONCERNING ACCEPTANCE:

On the basis of what the applicant can contribute to the spiritual climate of the College, I:
□ Highly Recommend □ Recommend □ Recommend With Reservations □ Prefer Not to Recommend
On the basis of what the College can contribute to this applicant's spiritual development, I:
□ Highly Recommend □ Recommend □ Recommend With Reservations □ Prefer Not To Recommend
□ I would like to discuss this recommendation by phone.

Print Name ___________________________ Title ___________________________
Church __________________________________ Denomination/Affiliation ______
Address _____________________________ City, State, ZIP ___________________
Phone _____________________________ Signature ________________________ Date ____________

Are You a Milligan College alumnus? □ Yes □ No
# School Reference Form

**Milligan College**  
P.O. Box 210, Milligan College, 37682  
(423) 461-6730  1-800-262-8227

**Instructions:** Complete Section I; then have a high school guidance counselor or teacher complete Section II.

## I. TO BE COMPLETED BY THE APPLICANT (PLEASE PRINT)

<table>
<thead>
<tr>
<th>Applicant’s name</th>
<th>Phone (___)</th>
<th>Street address</th>
<th>City</th>
<th>State</th>
<th>Zip</th>
</tr>
</thead>
</table>

I have waived my right of access to information included on this reference form. It is therefore confidential and will be seen only by the Admissions Committee.

Applicant’s signature __________________________ Date ______________

## II. TO BE COMPLETED BY GUIDANCE COUNSELOR, TEACHER OR PROFESSOR

As an applicant for admission, the student named above is required to submit a school reference. Your comments are important; please carefully complete the evaluation and return the form promptly to: Director of Admissions, Milligan College, P.O. Box 210, Milligan College, TN 37682.

<table>
<thead>
<tr>
<th>Academic ability</th>
<th>Excellent</th>
<th>Good</th>
<th>Average</th>
<th>Poor</th>
<th>Unknown</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ability to relate to peers</td>
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<tr>
<td>Motivation</td>
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<tr>
<td>Reputation</td>
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<tr>
<td>Dependability</td>
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<td>Cooperativeness</td>
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<tr>
<td>Emotional Maturity</td>
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<tr>
<td>Leadership Ability</td>
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<td></td>
<td></td>
</tr>
</tbody>
</table>

Recommendation For Acceptance  □ Highly Recommend □ Recommend □ Prefer Not to Recommend

Additional Comments

Name of Educator __________________________ Title __________________________

Street __________________________ Phone (___) __________________________

City, State __________________________ Zip __________________________

Would you nominate this student for scholarship consideration? □ Yes □ No  
If yes, would you suggest the scholarship be based on: □ Need □ Academic Merit □ Character
# Request for High School Transcript

Please send* a transcript of my record to: Admissions Office, Box 210, Milligan College, TN 37682

<table>
<thead>
<tr>
<th>Name</th>
<th>Last</th>
<th>First</th>
<th>(Maiden Name)</th>
</tr>
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</table>

<table>
<thead>
<tr>
<th>Address</th>
<th>Street</th>
<th>City</th>
<th>State</th>
<th>Zip</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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<td></td>
<td></td>
</tr>
</tbody>
</table>

Attended from ___________ 19_________ to ___________ 19_________

Date of birth ________________ Social Security # ________________

________________________________________
Student's Signature

*Please mail my transcript promptly. It must be received by the Admissions Committee BEFORE they can consider me for admission.
Request for College Transcript

Please send* a transcript of my record to: Admissions Office, Box 210, Milligan College, TN 37682

Name________________________________________ ____________________________________________

Last                        First                        ( Maiden Name)

Address:________________________________________

Street

City                        State                        Zip

Attended from __________ 19___________ to __________ 19___________

Date of birth________________________ Social Security # __________________________

________________________________________ Student’s Signature

* Please mail my transcript promptly. It must be received by the Admissions Committee BEFORE they can consider me for admission.
Appendix B

MILLIGAN COLLEGE FINANCIAL AID APPLICATION
WORK STUDY — If you are applying for work study, please complete the section below:

Name ________________________________________________________________

Summer Address ________________________________________________________

Major ________________________________________ Full-time □ Part-time □ Commuter □ Dorm □

I will be a Freshman □ Sophomore □ Junior □ Senior □ Dorm Assignment ____________

1. I would like to work no more than □ 5 □ 7.5 □ 10 □ 15 hours per week.

2. My work background, interests and skills include:

□ Library □ Lifeguarding Date Certified ____________________________
□ Photography □ Typing WPM ____________________________
□ Retail Sales □ Filing ____________________________
□ Food Service □ Bookkeeping / Accounting ____________________________
□ Mail Room □ Computer List Experience ____________________________
□ Housekeeping ____________________________
□ Grounds □ Other ____________________________

3. Please indicate other obligations that may require schedule alterations for your work/study job.

Team sports □ Baseball □ Basketball □ Soccer □ Volleyball □ Tennis

Intramurals ____________________________

Outside jobs ____________________________

4. Work study job last year, if any ____________________________

TRANSFER STUDENTS AND GRADUATE STUDENTS

Please list the names and addresses of all colleges previously attended. You must request a Financial Aid Transcript from each of these schools be mailed to: Milligan College

P.O. Box 250
Milligan College, TN 37682

(You need to arrange for these to be sent even if you did not receive any aid from the college when you were there.)

Degree Received ____________________________ □ Yes □ No

Overall GPA __________, Estimated Current Semester GPA __________, ACT or SAT __________, Present Classification __________

TRANSFER STUDENTS AND INCOMING FRESHMEN — HIGH SCHOOL INFORMATION

School Name and Address ____________________________

Graduation Date __________ Class Rank __________, # in Graduating Class __________

Cummulative GPA __________, SAT Score __________, ACT Score __________, Month & Year Taken __________

FAMILY FINANCIAL RESOURCES (Confidential)

Student and/or Spouse Parent

Adjusted Gross Income as reported on your 1994 tax return $ ___________ $ ___________

Estimated Family Income for the 1995/96 school year $ ___________ $ ___________

We expect to contribute $ ___________ toward the expenses of the 1995-96 academic year at Milligan.

(If there are any special circumstances that may affect your ability to contribute, please describe on the back of this form.)
ESSAY - REQUIRED FOR INCOMING FRESHMEN AND TRANSFER STUDENTS

An Essay on a SEPARATE SHEET(s) of paper explaining why you think a Christian Education will best prepare you for your career MUST be submitted with this application.

EXTRACURRICULAR ACTIVITIES

Extracurricular Activities in High School or College in which you were extensively involved (give dates):

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

Activities in Church and Community:

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

Offices and Honors:

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

APPLICANT'S STATEMENT OF AGREEMENT AND UNDERSTANDING

Your signature indicates that you have read and understand the following:

1. I certify that all information on this form is true and complete to the best of my knowledge.

2. Financial aid is offered for one academic year only and disbursed on a term by term basis. I must reapply to receive funds for future years.

3. If I reduce my course load to less than twelve hours per term, it may affect my eligibility for some aid programs.

4. If I change my living arrangements during the school year, I must contact the Financial Aid Office. (Changing your living arrangements may affect the amount of aid you are receiving.)

5. If I obtain financial resources such as an inheritance, private grants, scholarships, etc., I must notify the Financial Aid Office. Failure to do so could jeopardize other aid I am receiving and future assistance.

Applicant Signature: ____________________________ Date ____________________________
SPECIAL CIRCUMSTANCES

If there are any special circumstances that may affect your ability to contribute toward the expenses of the 1995-96 academic year, please describe below.

Return this form to: Financial Aid Office
Milligan College
P.O. Box 250
Milligan College, TN 37682

(615) 461-8949 or 8920  Call toll free: 1-800-447-4880  Fax No. (615) 461-8755
Appendix C

FREE APPLICATION FOR FEDERAL STUDENT AID
Free Application for Federal Student Aid
1995-96 School Year

WARNING: If you purposely give false or misleading information on this form, you may be fined $10,000, sent to prison, or both.
"You" and "your" on this form always mean the student who wants aid.

Section A: You (the student)

1-3. Your name

Your title (optional)

1. Last

2. First

3. Ml.

4-7. Your permanent mailing address

(All mail will be sent to this address. See Instructions, page 2 for state/country abbreviations.)

4. Number and street (include apt. no.)

5. City

6. State

7. ZIP code

8. Your social security number

(Don't leave blank. See Instructions, page 2.)

9. Your date of birth

Month Day Year

10. Your permanent home telephone number

Area code

11. Your state of legal residence

State

12. Date you became a legal resident of the state in question 11

(See Instructions, page 2.)

Month Day Year

13-14. Your driver's license number (Include the state abbreviation. If you don't have a license, write "None.")

State


Yes, I am a U.S. citizen.

No, but I am an eligible noncitizen.

No, neither of the above.

17. As of today, are you married? (Check only one box.)

I am not married. (I am single, widowed, or divorced.)

I am married.

I am separated from my spouse.

18. Date you were married, separated, divorced, or widowed. If divorced, use date of divorce or separation, whichever is earlier.

Month Year

19. Will you have your first bachelor's degree before July 1, 1997?

Yes √ No

Section B: Education Background

20-21. Date that you (the student) received, or will receive, your high school diploma, either—

• by graduating from high school

Month Year

OR

• by earning a GED

Month Year

(Enter one date. Leave blank if the question does not apply to you.)

22-23. Highest educational level or grade level completed by your father and your mother (Check one box for each parent. See Instructions, page 3.)

22. Father

23. Mother

elementary school (K-8)

high school (9-12)

college or beyond

unknown
Section C: Your Plans
Answer these questions about your college plans.

24-28. Your expected enrollment status for the 1995-96 school year
(See Instructions, page 3.)

<table>
<thead>
<tr>
<th>School term</th>
<th>Full time</th>
<th>3/4 time</th>
<th>1/2 time</th>
<th>Less than 1/2 time</th>
<th>Not enrolled</th>
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<tr>
<td>24. Summer term '95</td>
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<tr>
<td>25. Fall semester '95</td>
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<td>26. Winter quarter '95-'96</td>
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<tr>
<td>27. Spring semester '96</td>
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<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>28. Summer term '96</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
</tbody>
</table>

29. Your course of study (See Instructions, page 3.)

30-31. College degree/certificate you expect to receive and the date you expect to receive it
(See Instructions, page 3.)

32. Your grade level during the 1995-96 school year (Check only one)

1st yr. (never attended college) ☐ 5th yr. (other undergrad) ☐
1st yr. (attended college before) ☐ 1st yr. (graduate/professional) ☐
2nd year sophomore ☐ 2nd yr. (graduate/professional) ☐
3rd year junior ☐ 3rd yr. (graduate/professional) ☐
4th year senior ☐ Beyond 3rd yr. (graduate/professional) ☐

33-35. In addition to grants, what other types of financial aid are you (and your parents) interested in?
(See Instructions, page 3.)

33. Student employment ☐ ☐
34. Student loans ☐ ☐
35. Parent loans for students ☐ ☐

36. If you are (or were) in college, do you plan to attend the same college in 1995-96?

Section D: Student Status

40. Were you born before January 1, 1972? ☐ ☐
41. Are you a veteran of the U.S. Armed Forces? ☐ ☐
42. Will you be enrolled in a graduate or professional program (beyond a bachelor's degree) in 1995-96? ☐ ☐
43. Are you married? ☐ ☐
44. Are you an orphan or a ward of the court, or were you a ward of the court until age 18? ☐ ☐
45. Do you have legal dependents (other than a spouse) that fit the definition in Instructions, page 3? ☐ ☐

37. For how many dependents will you pay child care or elder care expenses in 1995-96? ☐ ☐

38-39. Veterans education benefits you expect to receive from July 1, 1995 through June 30, 1996

38. Amount per month ☐ ☐
39. Number of months ☐ ☐

Section E: Household Information

46-47. Number of college students in your household in 1995-96

50. Date your parent(s) became legal resident(s) of the state in question 49
(See Instructions, page 3.)

48. Your parents' current marital status:

single ☐ ☐ separated ☐ ☐ widowed ☐ ☐
married ☐ ☐ divorced ☐ ☐

49. Your parents' state of legal residence ☐ ☐

51. Number in your parents' household in 1995-96
(Include yourself and your parents. Do not include your parents' other children and other people unless they meet the definition in Instructions, page 3.)

52. Number of college students in household in 1995-96
(Of the number in 46, how many will be in college at least half-time in at least one term? Include yourself. See Instructions, page 4.)
### Section F: 1994 Income, Earnings, and Benefits

Everyone must fill out the Student (& Spouse) column. You must see Instructions, page 5, for information about tax forms and tax filing status. The Instructions will tell you what income and benefits should be reported in this section.

#### STUDENT (& SPOUSE)

53. The following 1994 U.S. income tax figures are from:

<p>| | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>a completed 1994 IRS Form 1040A or 1040EZ</td>
<td></td>
</tr>
<tr>
<td>B</td>
<td>a completed 1994 IRS Form 1040</td>
<td></td>
</tr>
<tr>
<td>C</td>
<td>an estimated 1994 IRS Form 1040A or 1040EZ</td>
<td></td>
</tr>
<tr>
<td>D</td>
<td>an estimated 1994 IRS Form 1040</td>
<td></td>
</tr>
<tr>
<td>E</td>
<td>will not file a 1994 U.S. income tax return</td>
<td></td>
</tr>
</tbody>
</table>

54. 1994 Total number of exemptions (Form 1040-line 6c, or 1040A-line 6c; 1040EZ filers—see Instructions, page 6.)

55. $0.00

56. $0.00

#### PARENT(S)

64. The following 1994 U.S. income tax figures are from:

<p>| | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>a completed 1994 IRS Form 1040A or 1040EZ</td>
<td></td>
</tr>
<tr>
<td>B</td>
<td>a completed 1994 IRS Form 1040</td>
<td></td>
</tr>
<tr>
<td>C</td>
<td>an estimated 1994 IRS Form 1040A or 1040EZ</td>
<td></td>
</tr>
<tr>
<td>D</td>
<td>an estimated 1994 IRS Form 1040</td>
<td></td>
</tr>
<tr>
<td>E</td>
<td>will not file a 1994 U.S. income tax return</td>
<td></td>
</tr>
</tbody>
</table>

65. $0.00

66. $0.00

67. $0.00

#### TAX FILERS ONLY

68. $0.00

69. $0.00

70. $0.00

### Section G: Asset Information

Be sure that you completed Worksheet A or Worksheet B in Instructions, page 7. If you meet certain tax filing and income conditions, you do not have to complete Section G to apply for Federal Student aid. However, some states and colleges may require you to complete Section G.

#### STUDENT (& SPOUSE)

82. Age of your older parent

<table>
<thead>
<tr>
<th>Cash, savings, and checking accounts</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>75. $0.00</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Other real estate and investments value (Don't include the home.)</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>76. $0.00</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Other real estate and investments debt (Don't include the home.)</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>77. $0.00</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Business value</th>
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</tr>
</thead>
<tbody>
<tr>
<td>78. $0.00</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Business debt</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>79. $0.00</td>
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</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Farm value (See Instructions, page 8.)</th>
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</tr>
</thead>
<tbody>
<tr>
<td>80. $0.00</td>
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</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Farm debt (See Instructions, page 8.)</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>81. $0.00</td>
<td></td>
</tr>
</tbody>
</table>

#### PARENT(S)

83. $0.00

84. $0.00

85. $0.00

86. $0.00

87. $0.00

88. $0.00

89. $0.00
Section II: Releases and Signatures

90-101. What college(s) do you plan to attend in 1995-96?
(Note: The colleges you list below will receive your application information. See Instructions, page 8.)

<table>
<thead>
<tr>
<th>Title IV Code</th>
<th>College Name</th>
<th>College Address</th>
<th>City</th>
<th>State</th>
<th>Housing Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>90.</td>
<td>Example University</td>
<td>14930 N. Something Ave.</td>
<td>Anywhere</td>
<td></td>
<td></td>
</tr>
<tr>
<td>92.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>94.</td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>96.</td>
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<td></td>
<td></td>
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<tr>
<td>98.</td>
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<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>100.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

102. The U.S. Department of Education will send information from this form to your state agency and the state agencies of the colleges listed above so they can consider you for state aid. Check "No" if you don’t want information released to the state. If you check "No," any state student aid may be delayed or denied.
(See "Deadlines for State Student Aid" in Instructions, page 10.)

103. If you give Selective Service permission to register you, check "Yes." (See Instructions, page 9.)

104-105. Read, Sign, and Date

Certification: All of the information provided by me or any other person on this form is true and complete to the best of my knowledge. I understand that this application is being filed jointly by all signatories. If asked by an authorized official, I agree to give proof of the information that I have given on this form. I realize that this proof may include a copy of my U.S. or state income tax return. I also realize that if I do not give proof when asked, the student may be denied aid.

Everyone whose information is given on this form should sign below. The student (and at least one parent, if parental information is given), must sign below or this form will be returned unprocessed.

1. Student
2. Student’s Spouse
3. Father/Stepfather
4. Mother/Stepmother

105. Date completed Date 1995
Month Day Year

Section I: Preparer’s Use Only

For preparers other than student, spouse, and parent(s). Student, spouse, and parent(s), sign above.

Preparer’s last name First name M.I.

Firm name

Firm or preparer’s address City State ZIP

106. Employer Identification number (EIN)

OR

107. Preparer’s social security number

Certification: All of the information on this form is true and complete to the best of my knowledge.

108. Preparer’s signature Date

MAKE SURE THAT YOU HAVE COMPLETED, DATED, AND SIGNED THIS APPLICATION.
Mall the application to: Federal Student Aid Programs, P.O. Box 4032, Iowa City, IA 52243-4032.
Appendix D

DATA COLLECTION INSTRUMENT
Factors Which Influence College Choice
Data Collection Instrument

Student Record Number

State of Residence Distance from Milligan Resident or Commuter

Date of Birth Gender Marital Status Class Rank

ACT Score SAT Score High School Grade Point Average

Relatives previously attended Milligan

Church Affiliation Major

Date of application Date of acceptance Enrolled yes no

Financial Aid Information
Completed MCFA form yes no. If yes, date received
Date award letter mailed
Adjusted Gross Income
Estimated Family Contribution
Need to attend Milligan
Unmet need

Financial Aid Award Package
Milligan Aid
Academic Merit Scholarship in
Athletic Merit Scholarship in
Faculty Staff Scholarship
Other Milligan Scholarship
Presidential Award
Milligan Work Study
Other Milligan assistance

Non Milligan Aid
Non-Milligan Scholarship
Federal Work Study
Pell Grant
SEOG
TSAC
Other Grant
Perkins Loan
Stafford Loan
Other Loan
Appendix E

SAT-ACT CONCORDANCE TABLE

<table>
<thead>
<tr>
<th>SAT Section</th>
<th>ACT Section</th>
</tr>
</thead>
<tbody>
<tr>
<td>Verbal</td>
<td>English</td>
</tr>
<tr>
<td>Mathematics</td>
<td>Science</td>
</tr>
<tr>
<td>Writing</td>
<td>Reading</td>
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</tbody>
</table>
## SAT-ACT CONCORDANCE TABLE

<table>
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<th>SAT V &amp; M Score</th>
<th>ACT Composite Score</th>
</tr>
</thead>
<tbody>
<tr>
<td>1550-1600</td>
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<tr>
<td>1490-1540</td>
<td>35</td>
</tr>
<tr>
<td>1440-1480</td>
<td>34</td>
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<tr>
<td>1380-1430</td>
<td>33</td>
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<td>1330-1370</td>
<td>32</td>
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<td>1290-1320</td>
<td>31</td>
</tr>
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<td>1240-1280</td>
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<td>1160-1190</td>
<td>28</td>
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<td>27</td>
</tr>
<tr>
<td>1070-1100</td>
<td>26</td>
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<td>990-1020</td>
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<td>950-980</td>
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<td>770-810</td>
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<td>720-760</td>
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<tr>
<td>410-420</td>
<td>10</td>
</tr>
<tr>
<td>390-400</td>
<td>9</td>
</tr>
</tbody>
</table>
Appendix F

SURVEY OF MATRICULANTS
Factors Which Influence College Choice
Survey of Matriculants

Name ________________________________

1. Before making your decision about which college to attend, did you visit Milligan?
   ____ yes    ____ no

   If no, please state reason _____________________________________________

   If yes, was it during a college Open House weekend? ____ yes    ____ no

2. Do you have any relatives who have attended Milligan College?
   ____ yes    ____ no    If yes, what relatives?
   ____ parents, ____ grandparents, ____ brother or sister, ____ other _______

3. How did you first hear about Milligan?
   ____ family member, ____ mailing, ____ friend, ____ minister,
   ____ church, ____ high school visit, ____ alumni, ____ recruiter
   ____ college fair, ____ current student ____ other _______________________

4. How many miles do you live from Milligan?
   ____ under 50     ____ 151-300     ____ 451-600
   ____ 51-150     ____ 301-450     ____ over 600

5. With the most important listed first, what are the three primary reasons you chose to enroll at Milligan?
   1. ________________________________________________________________

   2. ________________________________________________________________

   3. ________________________________________________________________

6. Please list the other colleges to which you applied.

7. What suggestions do you have for improving the Admissions process? (use back page)
"We are pleased to welcome you to Milligan College and wish you the very best this year. We are collecting information which will help us evaluate our admissions programs as we begin talking to other students about attending Milligan next year. Please take a few moments to complete this questionnaire. Your answers will remain confidential. If there are any questions you would rather not answer, please leave them blank. Thank you for your help."

Introduction to Survey of Matriculants
Appendix G

SURVEY OF NONMATRICULANTS
Factors Which Influence College Choice
Survey of Non-matriculants

Name ________________________________

1. Before making your decision about which college to attend, did you visit Milligan?
   ______ yes ______ no

   If no, please state reason ______________________________________________________

   If yes, was it during a college Open House weekend? ______ yes ______ no

2. Do you have any relatives who have attended Milligan College?
   ______ yes ______ no

   If yes, what relatives?

   ______ parents, ______ grandparents, ______ brother or sister, ______ other ______

3. How did you first hear about Milligan?

   ______ family member, ______ mailing, ______ friend, ______ minister,
   ______ church, ______ high school visit, ______ alumni, ______ recruiter
   ______ college fair, ______ current student ______ other ______________________

4. How many miles do you live from Milligan?

   ______ under 50 ______ 151-300 ______ 451-600
   ______ 51-150 ______ 301-450 ______ over 600

5. With the most important listed first, what are the three primary reasons you chose not to
   enroll at Milligan?

   1. __________________________________________________________
   2. __________________________________________________________
   3. __________________________________________________________

6. What college will you be attending in 1995-96? _________________________________
Dear (Name of Student),

Our records indicate you have decided not to attend Milligan College this fall. Whether you plan to pursue your education at another institution, or to attend Milligan at some time in the future, we want to wish you the very best of success. To assist us in the evaluation of our admissions program we would appreciate your help by completing the enclosed survey and mailing it to us in the postage paid envelope. If you return the survey to us within the next two weeks, we will send you a complimentary gift in appreciation for your assistance. The information will remain confidential, but if there are questions you would rather not answer, please leave them blank.

Thank you for your time and have a good year.

Sincerely,

John Derry
Vice President for Student Development
Dear Student,

We hope the new school year is going well for you. Adjusting to college and keeping up with all the work can be quite a challenge, but the end result makes it all worth the effort.

We are pleased you considered Milligan College as one of the choices to further your education. A few weeks ago, you completed a brief survey for us and we appreciate your assistance. If at any time in the future you have additional comments which would be helpful to our admissions department, please let us know. Milligan has the largest enrollment in the 129 year history of the College and we are excited about the opportunities this presents.

Again, thank you for returning the survey.

Sincerely,

John Deny
Vice President for Student Development
Introduction to Telephone Interview of Non-matriculants

“Hello ___________. My name is __________ and I am an admissions counselor at Milligan College. We are collecting information from students who applied to Milligan for the 1995-96 school year and would like to ask you a few questions which will only take three or four minutes of your time.

I understand you have decided to attend another college, and I want to wish you the very best of success. Your answers to these questions will help us evaluate our admissions program as we begin talking to other students about attending Milligan next year. Your answers will remain confidential. If there are any questions you would rather not answer, please let me know. Thank you for your help.”
VITA
VITA

JOHN L. DERRY

EDUCATION:


Western Illinois University, Macomb, Illinois. Post-graduate (1983-85), major: Educational Administration

Western Illinois University, Macomb, Illinois. Master of Science (1983), major: Educational Foundations

Lincoln Christian Seminary, Lincoln, Illinois. Master of Arts (1978), major: Theology and Philosophy

Lincoln Christian College, Lincoln, Illinois. Bachelor of Arts (1972), major: Christian Ministry

PROFESSIONAL EXPERIENCE:

Milligan College, Milligan College, Tennessee. 1985 to present, Dean of Students and Vice President for Student Development and Enrollment Management.

Western Illinois Campus Evangelism Association, Macomb, Illinois. 1973-85, Campus Minister

Lincoln Christian College, Lincoln, Illinois. 1973-85, Extension Course Instructor

Western Illinois University, Macomb, Illinois. 1981-85, Graduate Assistant, Department of Educational Foundations and Department of Educational Administration

Vermont Christian Church, Vermont, Illinois. 1971-76, Senior Minister

Isabel Christian Church, Lewistown, Illinois. 1969-71, Student Minister
PROFESSIONAL ACTIVITIES:

Taught college level courses in Theology, Psychology, and Student Orientation

Presented workshops and lectures at local, state, and national conferences on topics including social concerns, personal growth, preparing for higher education, and student retention

Articles published in: Christian Standard, Lookout, Horizons, Spotlight; Journal of Western Illinois Student Personnel Association

Ordained minister in Christian Church

COMMUNITY ACTIVITIES AND RECOGNITIONS:

Outstanding Young Men of America
Who's Who in America in Religion
Community Leaders and Noteworthy Americans
Men of Achievement
International Who's Who in Community Service
Who's Who in the Midwest
Phi Kappa Phi Honor Society
Board member, First Christian Church, Johnson City, TN
Board member, Christian Student Fellowship, ETSU
President, Lincoln Christian College Alumni Association
Board of Directors, Northeast Tennessee Consortium for Service Learning
Board of Directors, Communities in Schools, Johnson City