Discovering and Assessing Desired Student Financial Services at East Tennessee State University.

Lois K. Sams
East Tennessee State University

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Discovering and Assessing Desired Student Financial Services at East Tennessee State University

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presented to
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East Tennessee State University

In partial fulfillment
of the requirements for the degree
Doctor of Education in Educational Leadership and Policy Analysis

by
Lois K. Sams
May 2007

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ABSTRACT

Discovering and Assessing Desired Student Financial Services at East Tennessee State University

by

Lois K. Sams

The purpose of this study was to discover and assess student financial services delivered to students enrolled at East Tennessee State University. The research was undertaken for institutional self-improvement. The research explored changes that have occurred in student financial services in the dynamic higher education market. The research revealed universities pursued best practices for the delivery of student financial services through expanded employee knowledge, restructured organizations, and integrated information technologies.

The research was conducted during October and November, 2006. The data were gathered from an online student survey of student financial services. The areas researched included: the Bursar office, the Financial Aid office, and online services. The results of the data analysis revealed problems with the students’ perceived quality of existing financial services and the additional services students desire.

The research focused on student perceptions of the quality of financial services by age and gender classifications and response categories. Although no statistically significant difference was found between the age-gender classifications on the perception of the quality of the financial
services studied, the research adds to our understanding of student financial services at East Tennessee State University. Recommendation for continued research included annual surveys of segmented student populations that include ethnicity, age, gender, and educational level. The research would be used for continuous improvement efforts and student relationship management. Also additional research was recommended for employee learning in relation to the institution’s mission, goals, and values.
DEDICATION

To my husband, Don Sams, your support and continued belief in me is the reason I was able to finish this study. You are and always will be my partner and best friend.
ACKNOWLEDGEMENTS

I thank the faculty of the Department of Educational Leadership and my committee members for their guidance throughout the doctoral program. Thanks to Dr. Terrence Tollefson, you provided valuable guidance and support; and stepped into my committee chairmanship when I needed you.

Thanks to the ETSU cohort for your support and friendship, we traveled this journey together.
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CHAPTER 1
INTRODUCTION

East Tennessee State University is a regional university serving the higher education needs of an underserved population. East Tennessee State University enrolled over 12,000 students in the fall semester 2006. Chartered in 1909 as East Tennessee State Normal School, the institution experienced name changes before achieving university status in 1963. East Tennessee State Normal School, which opened in 1911, became East Tennessee State Teachers College in 1925. Beginning in 1943, the institution was known as East Tennessee State College, achieving university status in 1963 (East Tennessee State University Office of Institutional Effectiveness and Planning, 2003).

East Tennessee State University has a rich tradition of providing education throughout the region. The university serves the region through expanded graduate and professional program offerings. The programs offered include two-year, four-year, and graduate programs of study through eight colleges and schools: College of Arts and Sciences; College of Business and Technology; College of Education, College of Medicine; College of Nursing; College of Public and Allied Health; School of Continuing Studies; and School of Graduate Studies (East Tennessee State University Office of Institutional Effectiveness and Planning, 2003).

East Tennessee State University’s vision, mission, and values include the statement that “all people will be treated with dignity and respect” (East Tennessee State University Office of Institutional Effectiveness and Planning, 2003). The vision of the university was to become the best regional university in the country. The mission included: educating students to become responsible, enlightened, and productive citizens; conducting scholarship that improves
the human condition; serving business, education, government, health care systems, and community; and enhancing the cultural environment of the region. The university core values in part are: people come first, are treated with dignity and respect, and are encouraged to achieve their full potential; relationships are built on honesty, integrity, and trust; and efficiency is achieved through wise use of human and financial resources. The first strategic goal of East Tennessee State University was a commitment to a student-centered environment (East Tennessee State University Office of Institutional Effectiveness and Planning, 2003).

The rising cost of higher education and the complexity of obtaining financial resources to fund that cost dictates a fuller understanding of the financial services needs of students. With the increased costs of education and changing demographics of the student body, customer service needs have changed. According to the National Association of States Budget Officers (2000) the share of funding to higher education in state budgets declined from 12.1% to 10.1% from 1990 to 2000. Nationally, the reduction in state funding for higher education has shifted a greater burden of those costs to students. Student confusion about financial assistance resources, rising accounts receivable, and a fixed federal student loan amount that fails to match rising tuition contribute to the complexities of the study. Cost containment in service delivery, administrative functions, and pressure for expanded information systems on campus are factors that further contribute to student misinformation.

The National Center for Postsecondary Improvement (2000) studied institutions to find if steps had been taken to become more responsive to their customers in the increasingly competitive higher education market. The National Center for Postsecondary Improvement (2000) worked with the Institute for Research on Higher Education to interview 163 chief academic officers of the Knight Higher Education Collaborative using a computer-assisted
telephone instrument. The interview focused on why institutions were becoming more accountable to their constituencies as well as the market forces driving that change. Seventy-five percent of the respondents from both the public and private higher education institutions replied that they had taken action to increase accountability to both students and government regulatory agencies. By increasing accountability to students, the institutions were responding to market forces. Higher education institutions face the same cost pressures of any business enterprise. Cost drivers include: increased health insurance premiums for employees, increased fuel costs, increased regulatory costs, technology upgrades, and infrastructure maintenance. While cost drivers often result in budget cuts for administrative functions and programs, they lead additionally to increased tuition and fees for students.

According to Hignite (2006), higher education institutions were coming together with their contemporaries to envision the campus of the future,

Participants at the conference “selected rising student expectations as the top driving force for change. (When combined with the related driving force of rising consumer expectations, the general notion of “rising expectations” was a clear concern.) Across all types of institutions, driving forces consistently picked as top shapers of the future included increased competition, technological change, and population changes (Hignite 2006, 18).

In envisioning futures, higher education leaders could actually shape that path for their institutions by engaging in activities that bring the future to reality.

The National Center for Education Statistics (2006) compiles data reported from public and private higher education institutions across the country. From that collection, the National Center for Education Statistics projected a significant change in the numbers of students attending higher education institutions by the year 2015. These projections included an increase in overall enrollment nationwide to 19.9 million by 2015, which represented an increase of 15%
over the 2004 to 2015 period. The student population of 18-24 year olds is projected to grow by 13% to 11.6 million by the year 2015. The over 35 age student was expected to increase by 7% to 3.3 million by 2015. The American Council on Education (2004) studied changing student attendance patterns during the 1990s. The findings of this study reflected the number of undergraduate students had increased by 9% between 1989 and 1999 (p. 6).

Shifts toward a more traditional student enrollment will pressure student services offices to be faster and more effective because traditional students arriving on campuses for the first time know other for-profit educational sources are competing for their educational dollars in the higher education market. To be competitive, universities need to live up to student expectations for student services occurring electronically and in campus offices. Traditional students have grown up in the Internet age and are comfortable with the Web and conducting business transactions online.

In light of the predicted change in student demographics and a greater share of the cost of education being born by students, it was expected that a collateral increase in demand for quality financial services delivered by campus offices will occur (The National Center for Education Statistics, 2006). Student expectations for improved services continue to grow with the cost of education. The predicted change in the demographic makeup of the student body will impact their desired financial services. As educational costs grow and demographics shift, so do student expectations for improved services.

In most higher education institutions separate offices, often called the financial aid and business offices, serve the financial services needs of students and their parents. To improve efficiencies, those proffered financial services should be closely aligned with the needs of the customers, allowing them to garner needed information in one location rather than racing from
office to office in search of answers. Some institutions that reportedly have implemented best practices to improve student financial service delivery include the University of Pennsylvania, the University of Washington, the University of Minnesota, and Belmont University in Nashville, Tennessee. Those institutions created a student financial services center concept that integrated sources of information with trained staff in one central location. Unfortunately, however, there was little published information or actual research studies documenting the need for combining financial services on campuses.

Statement of the Problem

Enrollment at East Tennessee State University in fall 2006 was comprised of 12,156 students at the undergraduate and graduate levels. Additionally, the university enrolled 234 professional students through the Quillen College of Medicine. The student population at East Tennessee State University for fall 2006 included: 8,000 students aged 24 and below, a traditional aged group, and 4,156 students age 25 and older, a nontraditional group. Women constituted 7,189 (59.1%) of the student body at East Tennessee State University for the fall 2006 semester; whereas, men composed 4,967 (40.3%) of the population. Full-time students made up 79.2% of the enrolled students, and part-time students comprised, 20.8% of those enrolled. Overall, 9,629 were full-time students determined by taking at least 12 undergraduate or at least 9 graduate credit hours for the fall 2006 term; whereas part-time students, taking less than 12 credit hours undergraduate or less than 9 credit hours graduate, made up 2,527 members of the student population. For the purpose of this study, traditional students were defined as those who were 18 to 24 years of age, and nontraditional students as those who were 25 years of age and older. Traditional aged students made up 65.8% of the East Tennessee State University enrollment and
nontraditional students represented 34.2% of the enrollment (East Tennessee State University, Office of Institutional Effectiveness and Planning, 2006).

East Tennessee State University and the other Tennessee Board of Regents institutions have faced flat state appropriations that have led to significant tuition and fee increases for students. In the fall term of 2006, students paid an additional 3.3%; in fall 2005, students paid an additional 10.5% in tuition and fees, which followed a 5.7% increase in the fall of 2004 and a 15.9% increase in the fall, 2003. In fact, tuition has increased 40% in the past 5 years. State appropriations accounted for 35.8% of the total education and general revenues for the fiscal year 2005-06, down from 39.3% in the fiscal year 2001-02. During the same period student tuition and fees as a portion of the total educational and general revenues increased from 21.3% in fiscal year 2001-02 to 26.8% in fiscal year 2005-06. The data reflected the changing mix of operational funding at East Tennessee State University (East Tennessee State University Office of Institutional Effectiveness and Planning, 2006). Figure 6 graphically displays student in-state resident tuition and fees for the academic years 2000-01 through 2006-07.

Student accounts receivable grew in proportion to the total cost of education during each year state appropriation funding remained constant. For the fiscal year ending June 30, 2001, student accounts receivable were $1.8 million; however, for the fiscal year ending June 30, 2006, the amount had risen to $2.5 million, which cannot be totally explained by the rising cost of tuition and fees and limited growth in federal aid programs. Figure 5 graphically shows the actual fiscal year-end student accounts receivable.

The prevailing attitudes of state legislatures toward higher education funding indicated another change facing postsecondary education. Traditional funding provided by states remained constant and new funding proposals, often connected to lottery earnings, offered funding directly
to students and not to institutions. Another force driving change was the push by students, parents, political leaders, and other groups for more transparency and greater accountability.

According to Aaron (2002), higher education institutions were adopting the same strategies used by businesses. Many businesses used a centralized call center approach to improve their customer service. Aaron further demonstrated that the introduction of a student services center on campus could improve services to students and parents, as well as cutting costs by eliminating duplication of effort in multiple offices. Postsecondary education was in the midst of a paradigm shift, a quasi-scientific revolution taking higher education in a new direction, evidenced by the rise of for-profit institutions and virtual universities. According to Bailey, Badway, and Gumport (2002),

The for-profit sector is certainly not the only source of new competition in higher education. Growing competition for research funding and the fierce battles for US News and World Report rankings are indications of competition among the public and traditional non-profit private institutions. New technologies are also expected to play a pivotal role. Nevertheless, the highly publicized growth of some for-profit institutions has been an integral part of the discussions of the new educational environment and indeed has generated growing anxiety among both private non-profit and public colleges and universities. The University of Phoenix, which grew from under 10,000 undergraduate students in 1990 to about 45,000 in 2000, has also been the subject of widespread media attention. (p.6).

In addition, the growth of the Tennessee Board of Regents Online Degree Program to 6,898 enrolled students in 7 years reflects that students have embraced this change in pedagogy (Melton, 2007). Owens (2004) proposed that the paradigm shift in education centered on understanding the nature of human intelligence. In other words, the accepted philosophy of human intelligence drove how humans organize education, the curriculum content, and the methods used in instruction.
At East Tennessee State University, financial services are offered through the financial aid office and the bursar office. New or prospective students who visit campus are frequently shuttled through multiple offices in order to complete admission, advisement, registration, financial aid application, and payment of tuition processes. Applegate, Austin, and McFarlan (2003) called these communication gaps in networked organizations “network holes” (p. 267). According to Applegate et al., economists of the 1990s defined these “network holes” as “unconnected spaces in an organization, market, or industry” (p. 267).

Financial services delivered by campus offices were important to students in understanding how best to fund the cost of their education. The import of this understanding grew exponentially with the share of the cost of attendance shouldered by the student. A familiarity with technology increased student expectations for flexible, rapid, and quality financial services delivered through the Internet and campus offices. East Tennessee State University was concerned with delivering quality services in the competitive higher education market, where the university’s stated values include the statement that, “People come first, are treated with dignity and respect, and are encouraged to achieve their full potential” (East Tennessee State University Office of Institutional Effectiveness and Planning, 2003). Therefore, the purpose of this study was to potentially discover the best financial services model to fulfill student needs at East Tennessee State University while adding to the literature on best practices. In light of the climate of change in higher education arising from competition for student enrollment, increased pressure for improved services, rapidly changing technology, continued level funding from year to year, and increased student accounts receivable, the services delivered through financial services offices should be based on a thorough understanding of desired student services and a thorough understanding of customer needs.
Research Questions and Hypotheses

To comprehend the desired financial services for students that would lead to institutional self-improvement, the following research questions guided the study:

**Question 1:** What are the financial assistance needs identified by the students?

**Question 2:** How do students perceive the quality of financial services delivered by the Bursar and Financial Aid offices at ETSU?

**Question 3:** What are the students’ perceptions of the quality of online financial services?

**Question 4:** Are there differences in traditional and nontraditional male and female students’ perceptions of the quality of financial services delivered by the Bursar and Financial Aid offices?

**Question 5:** Are there differences in traditional and nontraditional male and female students’ perceptions of the quality of online services?

From the research questions the following hypotheses were tested:

**Ho1:** There are no differences among traditional and nontraditional female and male students regarding their perceptions of the Bursar office staff’s knowledge in answering questions.

**Ho2:** There are no differences among traditional and nontraditional female and male students regarding their perceptions that the Bursar office staff asked clear and direct questions to determine service needs.

**Ho3:** There are no differences among traditional and nontraditional female and male students regarding their perceptions that the Bursar office staff provided clear and concise information regarding student requests.
Ho4: There are no differences among traditional and nontraditional female and male students regarding their perceptions that the Bursar office was friendly and approachable.

Ho5: There are no differences among traditional and nontraditional female and male students regarding their overall assessment of the Bursar office services.

Ho6: There are no differences among traditional and nontraditional female and male students regarding their perceptions of the Financial Aid office staff’s knowledge to assist with answering students’ questions.

Ho7: There are no differences among traditional and nontraditional female and male students regarding their perceptions that the Financial Aid office staff asked clear and direct questions to determine service needs.

Ho8: There are no differences among traditional and nontraditional female and male students regarding their perceptions that the Financial Aid office staff provided clear and concise information regarding student requests.

Ho9: There are no differences among traditional and nontraditional female and male students regarding their perceptions that the Financial Aid office was friendly and approachable.

Ho10: There are no differences among traditional and nontraditional male and female students regarding their overall assessment of the Financial Aid office services.

Ho11: There are no differences among traditional and nontraditional male and female students regarding their perceptions of the ease with which GoldLink is easy to understand and navigate.
Ho12: There are no differences among traditional and nontraditional male and female students regarding their perceptions of the usefulness of the financial services information provided through GoldLink.

Significance of Study

Hignite (2002) reported that financial assistance and financial payment were historically treated as opposite ends of a spectrum with separate reporting functions. The separate reporting functions of student services created segmented growth on campuses. Hignite (2002) stated that newer ways of paying for the cost of higher education led many campuses to rethink the organizational structure of their financial services offices. The bursar office administered newer methods of paying for students’ education, which included prepayment plans, installment payments, credit card payments, and electronic checks. Students often used a combination of payment methods to cover their cost of education. The combined talents of both the financial aid and bursar personnel were needed to provide quality customer service. The goal in the student services center concept was to provide improved and integrated services to meet growing demand by students. In a services center concept, the financial services offered to students and their parents include expanded options for paying for educational expenses delivered by knowledgeable counselors with customer service skills. According to Hignite (2003), Barry McCarty, dean of enrollment services at Lafayette College, stated “we have to treat prospective and current students in an efficient yet sensitive way” (p. 17). Students’ financial services were integrated at higher education institutions in a variety of ways from financial service centers to call centers, self-service kiosks, or 24-hour Web portals. Hignite (2003) stated that the level of customer service attainable since the Internet was not achievable in the past because of the limitations of technology.
This research was undertaken to gain information that was expected to lead to improvements in the efficiency, effectiveness, and quality of financial services delivered to students. It was important that student services offices provided quality services to students pursuing their education. Improvements in services using Internet technology included: registration, online forms, online payment, loan counseling, and email helpdesks. The passing of students from campus office to campus office should be reduced or eliminated. Although efforts had been made to improve services at East Tennessee State University, limited information was gathered on the success of these efforts. Technology improved financial services for students, but additional improvements in service delivery should be guided by a thorough understanding of students’ actual perceptions of the financial services available and services they desire.

As noted previously, a goal of East Tennessee State University was “to become the best regional university in the country” (Fact Book, East Tennessee State University Office of Institutional Effectiveness and Planning, 2003). In order to achieve this goal, the university must consider the needs of its stakeholders, including students, parents, alumni, and the surrounding constituents it serves. According to Ayuso, Rodriguez, and Ricart (2006), sustainable development will not happen without innovation. The challenge was to develop innovative strategies that responded to increasing environmental and social pressures and to consider the needs and expectations of a wide array of stakeholders. Stakeholder dialog provided an opportunity for facilitating innovation – stakeholders had a legitimate interest in the institutions’ processes. The stakeholder relationships that should be considered for institutional response to changing environmental conditions were: the organizational capabilities to integrate stakeholder insights leading to service innovations, and the ability to build and reconfigure internal and external competences to address rapidly changing environments.
In 2005, the total cost of attendance per student at East Tennessee State University was over $14,000 annually. The gap between the number of financial aid resources and the cost of attendance grew, contributing to rising student accounts receivable at East Tennessee State University. The changing climate of higher education including: competition for students, increased pressure for quality student services, level or decreased fiscal year-to-year appropriation funding, and increased student accounts receivable requires that the financial services provided should be based upon a thorough understanding the needs of stakeholders.

**Delimitations and Limitations**

The research was limited to collecting responses from East Tennessee State University students. The mixed methods survey instrument included questions with a Likert-type scale as well as open-ended, narrative questions to elicit more details. Voluntary student respondents from an online survey instrument made up the sample. All students enrolled in the fall term 2006 received email notification of the survey and the location of the survey tool for participation. Responses from students were used to determine students’ perceptions of existing financial services and to ascertain any desired services. The information from the survey sample was not generalizable to other higher education institutions.

The research for this study was action-oriented as defined by Patton (2002). According to Patton, “the final category along the theory-to-action continuum is action research. Action research aims at solving specific problems within a program, organization, or community” (p.221). According to Creswell (1999) a researcher who combines quantitative and qualitative methods sought to gain a greater understanding of the research questions and looked for a convergence of the data between the quantitative and qualitative responses. The study was limited to students enrolled at East Tennessee State University for the fall 2006 term and
students who chose to voluntarily respond to the online survey. Though all students were given an opportunity to respond, the respondents included 840 students which may reflect some differences in the individuals who respond to surveys. The respondents were more female than male, more traditional age than nontraditional, more undergraduate than graduate, and received less financial aid when compared to the total population.

When one is directly involved in the research and vested in the outcome thereof it can lead to bias. Thus the data collected for the study were analyzed by an individual not associated with student financial services or employed by East Tennessee State University. An auditor was also employed to verify that the results and interpretations were presented fairly.

Definition of terms

The following terms were used in the study; the definitions were taken from the literature review or are used in financial operations within higher education.

Cost Drivers: “Operational and personnel costs that are subject to market increases; these included utilities, health insurance, technology, regulatory compliance and infrastructure maintenance” (Hignite, 2004, p.19).

Traditional students: Students under age 25 attending full-time at a higher education institution with parental financial support. Choy (2002) defined a traditional student as “an individual who enrolls after high school, attends full-time and is dependent upon parental financial support” (p. 1).

Nontraditional students: Students age 25 and older attending part to full time with adult financial responsibilities. According to Choy (2002), the term “nontraditional student” was not a precise one, although age and part-time status are common defining characteristics (p. 2). Choy (2002) further defined the nontraditional student as one who had financial independence, delayed
enrollment after high school, was employed full-time, had dependents or was a single parent, and did not use a traditional route for a high school diploma. The data reported by Choy for the 1999-2000 academic year reflected that “73% of students had one or more of these characteristics” (p.3). East Tennessee State University, Financial Aid Office classifies students who are age 24 or older as an independent student for federal Title IV aid eligibility.

**State appropriations:** The basic funding scheme for public higher education, with states funding a portion of institutional operating expenses. This funding arrangement had been in place since the first state-supported college was founded in the eighteenth century (Archibald & Feldman, 2004).

**Annual cost of attendance:** The total cost for a student to attend a higher education institution, including tuition, fees, books, meals, transportation, and living expenses for one academic year as defined by the United States Department of Education (ifap.ed.gov/sfahandbooks/attachments/Vol3Ch2Sept29.pdf, 2005, p.3-17).

**Web portal:** “A web portal is a single sign-on gateway with integration platform creating a user-centric environment” (Steinbrenner, 2004, p. 15).

**Segmented growth:** “Specialized skills and abilities within departments making communications between departments disjointed” (Applegate et al. 2003, p.249).

**Throwing the Student over the Wall:** Organizational structure built upon proprietary capabilities and administrative systems (Quarles, 2003, p. 50).

**Tuition and fees:** The direct required enrollment cost to the student.

**Paradigm shift:** “A series of peaceful interludes punctuated by intellectually violent revolutions”, and in those revolutions “one world view is replaced by another” (Kuhn, 1962, p. 10).
Third-party sponsor or payer: An organization or agency that pays a student’s tuition, fees and other education-related expenses.

University payment plan: Payment of tuition, fees, and housing in installments.

GoldLink: An East Tennessee State University website for student services.

Confirmation of Registration: A process of fee payment with financial aid.

**Organization of the Study**

This study is organized in five chapters. Chapter 1 included an introduction, statement of the problem, research questions and hypotheses, significance of the study, limitations and delimitations, definition of terms, and an overview of the study. Chapter 2 presents the review of the literature with sections that include: technology and competition, funding and regulation, organizational change and student services in higher education, and administrative technology and student processes at East Tennessee State University. Chapter 3 details the research methodology, including information on the research design, population, and instrumentation. Chapter 4 presents the data, data analysis, and interpretation. Chapter 5 features the summaries of the findings, conclusions, recommendations, and recommendations for future study.
CHAPTER 2

REVIEW OF RELATED LITERATURE

The higher education environment has been impacted by many factors in the past 20 years; these factors include advances in technology, increased competition, changing funding sources, increased regulation, organizational change, and increased demand for services by students and parents. According to Green (1997), forces for change impacting higher education institutions included “changing political winds, unprecedented expectations of student and families, straitened national economies and the dizzying pace of technological advancement” (p. 6). Green discussed seven forces driving change in higher education institutions, which were access, funding, economic and social development, accountability, autonomy, technology, and internationalization. Student access, funding, accountability, and technology are all related to the organizational structure of student services delivered by institutions. Green maintained that “access to higher education was “de facto” regulated by the amount of support provided by the state and the expected contribution of students” (p.7). Green stated that funding has been impacted by the country’s willingness to “maintain their previous levels of expenditure on higher education” (p.8). In the United States, federal, state, and local government appropriations amounted to about half of public institutions revenues with the remaining revenue collected from student tuition and fees. Green further stated that the “call for higher education to be publicly accountable is becoming increasingly strident, even in countries like the United States and the United Kingdom, in which colleges and universities historically have enjoyed relatively little oversight” (p.13). Expanding on the concept of accountability in higher education, Green added, “Nongovernmental groups -- student, faculty, staff, parents, citizens groups, businesses, donors, and professional associations -- are increasingly demanding accountability” (p.14).
Rapidly changing technology and technology enabled competition have impacted educational delivery and funding in higher education. Addressing the impact of technology on higher education, Green (1997) stated,

It is abundantly clear already that technology requires considerable investment, which even the richer nations will find difficult. Will higher education, unable to make sufficient investment in technology, become a secondary provider of teaching and research, yielding primacy to for-profit educational institutions, to industries with greater technological capacity to conduct research, or to other providers in both arenas? Technology may shape higher education in ways that it cannot control or anticipate (p.16).

The advent of the personal computer altered the learning environment for all levels of education, which has caused argument among educators and legislators over the adequacy of the current education system to meet the needs of young people. According to Pulliam and Van Patton (2003),

The Pew Internet and American Life project, which tracks Internet usage, found that over half (56 percent) of the U.S. population and three-quarters of children ages twelve to seventeen were using the Internet while only 38 percent of the poorest Americans (earning less than $38,000) and 15 percent of sixty-five and older groups were online in 2001 (p. 195).

Further, Pulliam and Van Patten added:

Higher education institutions are facing a new form of competitiveness in alternate degree programs. Distance learning through accredited degree programs—such as offered via e-mail by Phoenix University—is leading traditional colleges and universities to explore Saturday, weekend, compressed video and other forms of flexible delivery systems, as well as other options (p.201).

Hughey (2000) contended higher education was beginning to feel the effects of competition. “History has demonstrated repeatedly that if consumers find their needs can be met with a higher degree of service and/or at a lower expense, then they will invariably change to an
alternative provider” (p.41). Hughey proposed that higher education had been much more dependent on the student for success than it admitted. “In the new millennium, the perpetual enhancement of customer satisfaction will constitute the primary consideration in every decision made. The ability to make this paradigm shift successfully is essential to the survival of higher education” (Hughey, p.41). Bailey et al. (2002) studied the potential competition in the higher education market and they found that the for profits provided integrated student services,

Admissions, financial aid, assessment, advisement and registration are closely linked at TECH COLLEGE, so that students remain under the same set of administrative practices for the first several terms. Students work with financial aid advisors to complete registration and financial aid forms online which smoothes the student entry experience. Academic advisors help students schedule classes, complete registration procedures and monitor their academic achievement for the first two terms, after which the student is assigned to a program area (major) advisor. By smoothing the entry experience for students, college officials hope to improve persistence and achievement (p.33).

Bailey et al. (2002) also found a startling difference for student services offered at the public colleges they reviewed,

In most colleges, students usually have to go to different offices or people for financial aid, credit transfer, course selection, and career planning. Overall counseling at community colleges is notoriously uneven, with very low counselor to student ratios. At one of our comparison colleges, a student interested in discussing the possibility of studying in an information technology program had to wait a week to meet with a counselor. The college relied heavily on its website to answer student questions. At another comparison college, an exasperated faculty member stated:

“All of our students might not be willing to jump through all the hoops to get into the College and go through the student services processes. They have to fill out the application form without any help, make an appointment to go through advising where the counselors try to talk you into taking general education courses, get scheduled so they can sit through orientation, schedule a time to take an assessment test, go to another office to pay their fees… we make it kind of difficult for students” (p.34).

According to Mitroff (1987), the American automobile industry suffered from “the glacier effect” in the early 1980s. “The glacier effect is knowing that the glacier is moving but at any moment it appears to be sitting still” (p. 2). American automobile manufacturing companies
did not recognize the changing industry dynamics led by Japanese competitors. Higher education institutions could not afford to suffer from the glacier effect. Appearances could be deceiving; although change occurring in higher education might seem imperceptible, it was happening.

Competition in the higher education market increased with the entrance of for-profit and online providers. Mitroff suggested that changing market and economic conditions force management consideration of far-reaching changes within the organization. “Management planning for the changing market and economic conditions include an analysis of: competitive conditions, workforce skills, regulatory environment, resources, social trends, and technology” (Mitroff, p. 5).

Information technology systems and infrastructure became an embedded part of the education process. Online courses were offered as an option to students pursuing higher education through both East Tennessee State University Blackboard and the Tennessee Board of Regents Online Degree Program. Instructors at East Tennessee State University, teaching a traditional course, used technology to assist students with assignments and supplemental course materials. Email became a standard tool for student communications with instructors, administrators, and each other. Traditional-aged students enrolling at East Tennessee State University grew up with Internet technology. Hoffman (2002), quoting Bob Moul, Chief Executive Officer of SCT, said, “University constituencies and their needs have become very complex” (p. 39). According to Hoffman, Moul elaborated, “A student was overheard to say, I have more computing capability in my dorm room than you have in the entire university” (p. 39).

According to Barnes, Hinton, and Mieczjowska (2005), “[T]he Internet and the associated information and communications technologies (ICTs) of e-business can provide
almost limitless connectivity, between both organizations and individuals” (p.18). Barnes et al. emphasized that Internet and communications technologies were “becoming ubiquitous and the challenge for all organizations is how to best utilize in the organization’s operational strategy” (p.18). Improvements for student services should consider web page design and supporting technology focused on student ease for user-friendly operations. Steinbrenner (2004) defined “a web portal as a single sign-on gateway with integration platform creating a user-centric environment” (p. 15). A web portal provided online content that explained problems and remedies to students with complete financial information. According to Johnson (2002), the Internet should be used to complement existing customer relationship channels. The University of North Carolina at Charlotte used a newly designed web portal to integrate student services virtually according to Karin Steinbrenner, Associate Provost for Information Technology and Chief Information Officer. Steinbrenner stated that:

Our students had long been subjected to traversing from one building to another to tend to administrative processes like registering and paying for courses. Initially, the university thought the answer to providing better service and addressing increasing enrollment was construction of a multimillion-dollar administrative building that would house all student services. However we concluded that a virtual one-stop portal could provide the same services at considerably less cost (p.15).

Further expanding on the portal concept, Steinbrenner (2004) added that “a portal is an integration platform and information technology layer which allows integration of disparate technologies to a portal environment; the portal creates a user-centric environment by sharing a common user interface and navigational elements” (p.14). Steinbrenner stated,

the single integrated platform enabled by the software is methodically moving us away from various stand alone systems and eradicating the barriers among departments—services such as housing and financial aid are no longer separate
entities controlled by departments. As a result our university processes are optimized for users not departments (p. 16).

According to Quarles (2003), “higher education leaders are beginning to provide web-based delivery systems to enable continuous access for students who gravitate to self-service features. Web-based information delivery allows staff greater time for counseling in face-to-face situations” (p. 49). West (2004) offered four stages through which e-government development progresses, including:

1. the billboard stage, 2. the partial-service-delivery stage, 3. the portal stage, with fully executable and integrated service delivery, and 4. interactive democracy with public outreach- and accountability-enhancing features stage. In the billboard stage of development the web page serves as an informational page with no user services delivered online. The partial-service-delivery stage was defined by the functionality of the website. Individuals can execute a handful of services and enter information to the system, they can find information they want to see, but online service possibilities are scarce and limited to a few areas. The portal stage of development provided users with fully executable and integrated online services. The portal offered convenience to users, it is a single location for access to services and information, departmental sites are integrated with one another, privacy and security procedures are posted, it is customizable, and translation options are available for users with hearing or visual impairment. The final stage of development, interactive democracy, was not yet achieved (p. 18).

Electronic correspondence with students improved communications and information delivery as well as providing a permanent record of the discussion. Students could access email communications anywhere. According to Hamid, Raihan, and Kassim (2004), “organizations that used technology for communications were viewed as delivering value-added services to customers” (p. 104). Hamid et al. found that Internet technology assisted organizations in understanding customer behavior, providing personalized services and acquiring customer loyalty. Barnes, Hinton, and Mieczkowska (2005) conducted research in eight companies using e-business to enhance their customer service operations. Barnes et al. found that, “e-business
can provide opportunities to improve customer service by enabling them to get closer to the consumer and enhance the organization-to-consumer contact experience” (p.17).

Funding and Regulation in Higher Education

Federal funding and regulation in higher education increased overtime. Many institutions could not survive without participation in the Title IV funding offered students through federal programs. According to the National Center for Educational Statistics (2005), in a 2003-04 National Postsecondary Student Aid Study conducted in 2005,

sixty-three percent of all undergraduates enrolled in the academic year 2003-04 received some type of financial aid. The average amount of aid awarded was $7,300. Seventy-six percent of undergraduate students who were enrolled full-time for the full year received some type of financial aid; the average amount of aid received by full-time full-year undergraduates was $9,900 (p. 5).

Further the National Center for Education Statistics (2005), in a 2003-04 National Postsecondary Student Aid Study conducted in 2005, 73% of all graduate and first-year professional students enrolled in the 2003-04 academic year received some type of financial aid; the average amount of aid received was $15,100” (p.7).

Kaplan and Lee (1995) stated, “Most student aid programs were created by the Higher Education Act of 1965” (p. 426). However, in the years following 1965, there were several amendments and reauthorizations of the Act. In 2006, the programs through which the federal government made funds available included:

1. Programs in which the federal government provides funds to institutions to establish revolving loans funds—as in the Perkins Loan program (20 U.S.C. 1098aa-1087hh, 34 C.F.R. Part 674) and Health Professions Student Loan program (42 U.S.C. 294m et seq., 42 C.F.R. Part 57, subpart C).

2. Programs in which the government grants funds to institutions, which, in turn, grant them to students—as in the Supplemental Educational Opportunity Grant (SEOG) programs (20 U.S.C. 1070b-1070b-3, 34 C.F.R.
Part 676) and Federal Work Study (FWS) program (42 U.S.C. 2751-2756(a), 34 C.F.R., Part 675).

3. Programs in which students receive funds from the federal government—as in the GI Bill program (38 U.S.C. 3451-4393, 38 C.F.R. 21.1020) and the Pell Grant program (20 U.S.C. 1070a-1070a-6, 34 C.F.R., Part 690).

4. Programs in which students receive funds from the federal government through the states -- as in the State Student Incentive Grant (SSIG) program (20 U.S.C. 1070e et seq., 34 C.F.R. Part 692).

5. Programs in which students receive funds from third party lenders - as in the Federal Family Educational Loan program (20 U.S.C 1071-1087-2, 34 C.F.R. Part 682). The Federal Family Educational Loan program includes three types of loans: Stafford Loans, Supplemental Loans for Students (SLS) and Parent Loans for Undergraduate Students (PLUS) (Kaplan & Lee, p. 426).

According to Archibald and Feldman (2004), the “basic funding scheme for public higher education - with states funding a portion of institutional operating expenses and part or all of capital projects - has been in place since the first state-supported college was founded in the 18th century” (p. 27). Gumport and Sporn (1999) added that although state appropriations still provided a significant portion of higher education funding, those funds remained steady since the mid-1990s, leading universities to diversify funding sources including increased tuition and fees for students. According to Selingo (2006), when the Democrats took control of the United States House of Representatives and Senate in 2007, the discussions on higher education were likely to change from cost containment to affordability with expected emphasis on increases to need-based aid and lowering student loan interest rates (p. A1).

According to Hignite and Larger (2004), public higher education experienced a shift in funding, for example, at the State University of West Georgia direct support from the state decreased by $4 million from 2002 to 2004. The direct funding decline reduced the overall percentage derived from state appropriations from 75% to 67% of the institution’s operating
budget. According to Hignite and Larger, “[at] the Community College of Philadelphia, state and local funding has dropped from providing 60 percent of the institution’s operating budget to 52 percent during the past 2 years” (p. 19).

Kaplan and Lee (1995) pronounced, “[as] tuition increases have outpaced the rate of inflation and tax law changes have depressed the incentives for savings, state policy makers have looked for other ways to help students with their college education” (p. 424). As a result, many states across the country have adopted direct student funding schemes, including lottery scholarships, prepaid tuition, and savings plans to assist students and parents with educational expenses. Underlying the assumption of prepaid tuition plans was the belief that earnings would grow at the same pace as tuition increased overtime. According to National Association of College and University Business Officers (2006) the Higher Education Reauthorization Act of 2006 included provisions for:

- Creation of college consumer profiles for individual institutions,
- Pell grant aid increases to high-achieving first and second-year students,
- Year-round Pell Grants to students attending school throughout the year,
- Creation of a new formula for distribution of campus-based aid,
- An increase in the income a student can earn without impacting financial aid eligibility,
- An increase in loan limits for first and second-year students and,
- Extension of the requirement that at least 10 percent of an institution’s revenue come from sources other than federal student aid. (National Association of College & University Business Officers, 2005, House approves reauthorization bill, Business Officer, July, Retrieved January 26, 2006 from http://www.nacubo.org/x6273.xml.)

students regardless of need, could explain a significant portion of the increased student debt.

Nationally, student loan volume increased 76% from 1993 to 2000.

The American Council on Education issued a report on *Missed Opportunities: Students Who Do Not Apply for Financial Aid* in October 2004. The report highlighted that 50%, or eight million undergraduate students, who were enrolled at eligible institutions, had failed to complete a Free Application for Federal Student Aid (FAFSA). The study found that one of every five dependent, low-income students and one of every four independent, low-income students had failed to take advantage of most governmental and institutional aid programs by failing to apply.

Nationally, higher education institutions sought ways to continue to serve students in the changing academic world despite constant appropriation funding, increased costs, calls for greater transparency and increased accountability to the taxpayer and student. Institutions were revamping business processes across campuses to become more efficient and effective in funding programs. According to Zielke (2004), the University of Missouri - Kansas City changed its budgeting process to become more transparent and to tie the process to the mission and goals of the institution. In response to a drop in permanent state funding, “core business processes are being scrutinized and revamped one at a time to achieve superior fiscal management and to renew customer confidence” (Zielke, p. 36). Further, Zielke highlighted the value of business process analyses:

> Throughout this endeavor, our divisional strategy has been to build five-star excellence into our business processes by making them user-friendly, value-added, efficient, timely and cost effective. We are doing so by identifying and quantifying the time and costs associated with non-value-added activities, identifying opportunities to simplify complex process steps by reducing activities, and estimating savings from eliminating steps. We believe that the key to the success of UMKC’s ongoing initiatives will be a continued focus on customer expectations and results-oriented goals (p.42).
Changing public attitudes toward higher education institutions have led to research into creation of quality measurement systems for higher education institutions. Welsh and Dey (2002) discussed a project at the University of Louisville to develop QMS2000, a technology-based enterprise-wide assessment model that included 313 satisfaction surveys linked to corresponding databases within the university (p.73). According to Welsh and Dey “the value of collecting and using data on program performance is to support organizational change and improvement” (p. 77).

Pulliam and Van Patten (2003) noted college attendance steadily increased throughout the twentieth century with the greatest growth following World War II. During that post-war period, colleges and universities added many practical programs to train workers with skills needed for the industrial expansion the United States experienced. Pulliam and Van Patten stated:

In the 2000s we face many new challenges in higher education. Among them are demand for more information, including graduate and retention rates especially for minorities, faculty workload, staff and administration evaluation, class size, and other measures of accountability. Higher education institution audits are being explored in many states, such as Oklahoma, to ensure maximum effectiveness in cost control (p.200).

Congressional members sought to regulate higher education because of continued increases in tuition and fees. Howard P. (Buck) McKeon, a Republican in the United States House of Representatives from California, proposed making institutional costs more transparent to the public and forcing higher education to monitor tuition increases through price controls. McKeon’s 2004 regulatory proposals included: increased federal reporting for institutions on costs and prices; creation of a college consumer profile for each institution; construction of a college affordability index; additional regulatory requirements when institutions increase tuition
and fees more than twice the inflation rate over three years; and authorization for the Department of Education Inspector General to audit institutions that failed to rein in price increases (National Association of College & University Business Officers, May, 2004).

In his opening statement to the Committee on Education and the Workforce (Education & the Workforce, 2004) McKeon discussed the proposed regulatory changes for higher education. The college consumer profile would make information available to the public in a readable, understandable, consistent, and clear format so students and families could make more informed choices in the college marketplace. The college affordability index would make information available to students and parents regarding relative cost increases in higher education tuition, in a format similar to the consumer price index.

Organization Change and Student Services in Higher Education

As previously stated, according to Hignite (2002), in most universities, “financial assistance and financial payment are treated as two opposite ends of a spectrum. Separate reporting structures and separate delivery infrastructures have grown up around these segmented functions, to the point where silos have become firmly entrenched” (p. 19). Applegate et al. (2003) defined segmented growth as “specialized skills and abilities within departments making communications between departments disjointed” (p.249). The hierarchical organization was developed to create internal order and control of functional units. According to Applegate et al. the emphasis in a hierarchical organization was on defining specific policies and responsibilities for each functional unit rather than adapting to a changing business environment.

According to Quarles (2003) “throwing the student over the wall” results from organizational structures built on proprietary capabilities and administrative systems that facilitate transaction processing, order and control within institution. Institutional hierarchical
organization could lead to silos of information and communications obstacles within the institution. Institutions effecting reorganization and integration of student services include the University of Washington, University of Pennsylvania, and Belmont University. These institutions found that a student services center provided solutions to customer service problems. In addition, cross-training of employees with integrated information and greater student self-service in the student services center improved the overall registration, financial aid packaging, and fee payment processes for students (National Association of College & University Business Officers, Financial Services Conference, 2004).

The financial aid, bursar offices, and office of information technology were separated in the hierarchical organizational structure at East Tennessee State University. The financial aid office was in the division of Academic Affairs, reporting to the Provost. The bursar office was in the Division of Business and Finance, reporting to the Vice President for Business and Finance. The Office of Information Technology reported to the Vice President for Administration and Chief Operating Officer. Information flowed from the bottom-up and top-down in the organization of the divisions. According to Weingartner (1996), changing the organizational structure of administrative offices might be more easily accomplished because it was limited in scope. These three offices were “entirely within the authority of administration to initiate it; the administrators affected are either won over to the change or are in no position to object, while faculty are indifferent” (Weingartner, p.109). However, Weingartner cautioned,

But judgment such as this is easily made too rashly: the administration may be wrong in believing that the organizational change is of no interest to the faculty and opposition among affected administrators can take the form of subtle undermining instead of overt opposition. Accordingly, making the desired change—such as having the graduate dean report to the vice president for research rather than directly to the provost—may bring less grief if it is
undertaken when the most affected position is unfilled, so that the next person is simply recruited into the new scheme (p.110).

Weingartner continued with four points of organizational change:

1. Change by a forward-looking administration should be undertaken with the advice and consent of the often-conservative faculty.
2. When reporting lines or functions are altered, there is no need to change hallowed titles; people can object to the language that expresses change.
3. Reformation minimalism, persons initiating change must keep their eyes on the ball, not talk themselves into turning the place upside down, and make only those changes needed.
4. If organizational change is needed, it is often better to hire a consultant because fellow employees will not believe that another within the organization has the requisite knowledge to come up with a plan (p. 111-112).

Figure 1 shows the organizational structure of East Tennessee State University Academic Affairs and Figure 2 reveals the organizational structure of East Tennessee State University Business and Finance. Figure 3 is the organizational structure of the Vice President of Administration and Chief Operating Officer (East Tennessee State University Office of Institutional Effectiveness and Planning, 2006). In institutions embracing the student services center concept, centers are reorganized as a flatter and more integrated structure. As an example, Figure 4 displays the organizational structure of the student financial services office at the University of Pennsylvania. The President, Provost, and Vice President for Business and Finance provided support for reorganization from the top, an element found in institutions with a student services center. According to Hughey (2000),

Most experts agree that in the future, organizational hierarchies will be much more horizontal than is currently the case at many colleges and universities. In short, there will be far fewer levels between upper administration and students. One logical result of this collapsing of the structure will be empowerment of those at the lowest levels, i.e. those closest to the students (p.42).
Integration of financial services at the University of Washington required top-level support of university administration and reorganization (National Association of College &University Business Officers, Financial Services Conference, 2004). Auditors found that separation of duties and internal control were achieved through the information technology systems security at the University of Washington. According to Hignite (2003), although employees were assigned to the financial services center, they kept their identity as either bursar or financial aid employees. Separation of duties was maintained by limiting employee access to those areas only for which they were authorized to input changes. In other words, employees whose expertise was financial aid continued awarding and disbursing aid, while bursar personnel continued to manage fee payment and refunding of excess aid. However, cross-training of personnel in the student financial services center allowed access to information (knowledge) to assist students at one location at one time. According to Hignite, “integrated databases and shared screens allow more staff to answer most questions that parents and students ask, dramatically reducing the number of times customers are passed to someone else” (p. 19).

Questions regarding how the new student financial services center and web portal will affect ways of working must be anticipated. According to Applegate et al. (2003), managers needed to address employee-related problems, including cultural change, adaptation of current employees, and needed skill sets. Applegate et al. suggested technology issues for managers to address, such as “new customer relationship software or legacy systems with new learning, finding common processes across offices, building learning on common processes, and defining new business rules for new processes” (p. 471).

Applegate et al. (2003) stated, “technology can be used to ensure precision execution and coordination of routine tasks while people use real time information generated by technology
enabled transaction systems to deal with unforeseen problems or opportunities” (p. 233). Chan
(2005) proposed that competitive advantage in knowledge-based businesses was derived from
value creation in the supply chain. Knowledge-based businesses should take an integrated view
of information and businesses processes. Chan (2005) further stated that “information strategies
need to be aligned with business strategies” (p.152).

Reorganization to a student services center requires the support of information
technology professionals. In information technology systems, separation of duties did not allow
the same employee to complete both the awarding and disbursing of financial aid or to mark a
student paid and issue a refund of the excess. The defined separation of duties are maintained
through technology security within a student financial services center, while improving the
quality of student services through integration of information and cross-training of employees.
According to Fountain (2001), expanded use of newer information technologies could
simultaneously support and replace traditional hierarchies.

According to Hignite (2003), cross-training of employees in the student financial services
center included development of shared beliefs, institutional values, and goals for the new center.
According to Burns and Stalker (1961), changing an organization from a hierarchical structure to
a flatter structure could lead to less definitive roles for staff. Communication among staff
members was driven by the tasks to be accomplished rather than by policy. The individual’s job
was no longer self-contained; the way in which his or her job can be done was by participating
continually with others in the solution of problems (Burns & Stalker, 1961). Employees working
in the student financial services center found that solving student financial assistance problems
required the combined knowledge of multiple staff within the office.
Lawrence, Dyck, Maitlis, and Mauws (2006) remarked that conventional models of change are too simplistic, most present change as an episodic event in response to alterations in the environment. Organizational change was actually more open-ended, fluid, and less closely tied to specific environmental events – organizational change was continuous. Lawrence et al. suggested that real and enduring change occurred through phases with each having a champion; the evangelist sold the change idea, the autocrat lead the change effort with formal and legitimate power, the architect embedded the change in systems, and the educator shifted employee perceptions and understanding.

Trahant (2006) studied public agencies and high performing for-profit companies and found that transformation was at the center of every initiative underway in the government. Trahant noted the connection between effective communication and business return on investment in for-profit organizations. The study revealed some intriguing ideas on how high-performing for-profit companies managed transformation, notably by forging close connections with employees. Trahant found that firms with highly effective communications were able to generate substantial returns on investment; the companies that communicated effectively had a 19.4% higher market premium than companies that did not. The differences were from increased productivity generated by effectively communicating business goals to employees, strategically linking rewards to job performance, and making employees feel connected to their organizations’ goals and values. Trahant found best practices at each level within high performing firms. Structural level best practices were: adherence to a formal communications processes, using employee feedback, and integrating employee rewards. Strategic level best practices included: facilitating change, focusing on continuous improvement and connecting communications efforts to business strategy. Behavior level best practices incorporated, encouraging managers to
communicate effectively, and creating clear lines of sight among all organizational levels with customers.

According to Burris (2003), Southwest Missouri State University (SMSU) filled the knowledge gaps for employees by providing them with additional training on the operations of the entire university. SMSU found four areas where employees needed information to fill knowledge gaps. The identified areas included university organization, which department were responsible for basic functions; professional development, foundational skills in customer service; communications and problem solving, exposure to the overall picture to understand the value their role contributed in support of the university mission; and employees incentives to improve cross-campus communications.

Koskan (NACUBO, Student Financial Services Conference, 2004) stated that employees in the financial services center needed extensive training in counseling students. Customarily, employees of financial aid and bursar offices used 30 to 40 screens of information to assist students; however, in the financial services center, they would use and view approximately 100 screens of information to assist students fully. According to Quarles (2003), staff training and buy-in were essential ingredients to transition to a student-centered financial services office successfully. At Yale University, for example, removing organizational barriers became a campus-wide initiative. Yale used cross-functional teams and an integrated student information system to achieve its goals. Koskan explained that employee training for the integrated student financial services center began with identifying knowledge gaps for employees of the center. Employees needed to understand the university’s vision, mission, values, and goals and how their role contributed to the organization. Senge (1990) highlighted the need for a shared vision in learning organizations in his book *The Fifth Discipline.*
Senge (1990) related that shared vision is necessary for the learning organization because it provides the focus and energy for learning, but that in most organizations “visions” were one person’s (or one group’s) vision imposed on the organization. A truly shared vision aligned a person’s vision with that of the institution. Senge (1990) elaborated on developing shared vision in an organization “the first step in mastering the discipline of building shared visions is to give up traditional notions that visions are always announced from “on high” or come from an organization’s institutionalized planning process” (p.213). The problem with a vision statement generated from the “top,” or a retreat by management to write its vision, was that it was often a “one-shot” vision, a single effort. A second problem was that the vision statement did not build on people’s personal visions. The third problem with institutional vision was that it does not address a problem. Senge (1990) stated “Building shared vision must be the daily work of leaders” (p.213-214). Senge, Kleiner, Roberts, Ross, Roth, and Smith (1999) expanded on organizational learning. Organizations were the products of the ways that people in them think and act. Organizational learning resulted from individuals participating in activities that embody new ways of thinking and acting and relating together. Senge et al. suggested that there were three major phases to change in organizations: initiating the change, sustaining momentum within the organization for the change effort, and actually redirecting the organization. To facilitate the change effort Senge et al. (1999) emphasized that there were at least three types of leaders needed for the change effort: imaginative local line leaders, mid-level community builder leaders, and executives who created an innovative environment for knowledge generation.

Herzberg (1987) discussed employee motivation in his Two-Factor Theory. He defined two types of factors affecting employee performance hygiene factors and motivational factors. Herzberg (1987) found that hygiene factors did not improve employee performance; these
factors only kept employees from being dissatisfied with their jobs. Hygiene factors were related to human basic needs and included safety, security, relationships with peers, salary, work conditions, company policy, and administration. On the other hand, motivational factors improved job satisfaction. Herzberg (1987) studied samples drawn from 1,685 employees working at all levels in organizations and in a broad range of industries. The results of the research showed that motivating factors were the primary cause of job satisfaction and hygiene factors were the primary cause of job unhappiness. Additional research by Herzberg using an affect and control group found that motivation factors given to the affect group increased both job satisfaction and productivity. The affect group’s increased job satisfaction and productivity was the result of motivation factors that included: responsibility, recognition, growth, learning, and achievement. Integrating student financial services into a student services center with expanded employee responsibilities could allow greater job roles, increased responsibilities, expanded employee learning, and greater recognition of achievement for all employees.

Higher education institutions sought ways to become more efficient and effective in the delivery of student services on campuses across the country. Models that integrated student services varied by institution and the number of services combined into a student services center. Some institutions chose to integrate student services virtually through use of a web portal that allowed students to complete core business processes without visiting multiple campus offices. Examples of reorganization of student services on campuses included: the University of Pennsylvania, Belmont University, Yale University, University of Washington, and University of Minnesota. According to Goeres, Mohammadi, and Myers (2004), reasons for student service integration included “putting the customer service first, transforming processes, and doing more with less” (p.30).
Reorganization of student services at several institutions reflected the diversity of campus constituencies and the structure that “fits” the campus culture. Claus, Gill, Johnston, and Koskan each presented best practices at the NACUBO Student Financial Services Conference in 2004. At the University of Pennsylvania, Frank Claus, Associate Vice President for Finance, outlined that the integration of services, which began in 1988, had occurred in phases over time. Claus related that the reorganization at the University of Pennsylvania used vacancies in administrative positions to facilitate the integration of student services offices. The University of Pennsylvania model began with integration of the financial aid, bursar, loan, and student employment functions. Retirement of the Provost at the institution allowed the University of Pennsylvania to add the registrar to the student services center.

Paula Gill (NACUBO Student Financial Services Conference, 2004), Director of Student Financial Services at Belmont University, highlighted that integration of student services was driven by growth of both student accounts receivable and customer dissatisfaction. Belmont integrated the services provided by admissions, registrar, financial aid, bursar, and resident life to a centralized location for students to complete administrative functions.

Additionally, Ernest Huff (NACUBO Student Financial Services Conference, 2004), Associate Vice President for Student Financial and Administrative Services at Yale University, discussed integrating document imaging and work flow to streamline processing for student services. Huff stated that increased employee job satisfaction was a result of student service integration. Quarles (2003) noted that Yale University took employees from six locations, moved into a newly renovated building - the student financial services center - and added Web technologies to streamline processes. These changes enabled Yale to provide better service with fewer full-time employees.
According to Johnston (NACUBO Student Financial Services Conference, 2004), integration efforts at the University of Washington began in 2000 and included reorganization of multiple offices to the student financial service center. The UW Student Financial Services Center billed and collected student tuition and loans, disbursed aid, coordinated loan origination, educated students in money management, and provided cash management services for the university.

Koskan (NACUBO Student Financial Services Conference, 2004), Director of the One Stop Center for the University of Minnesota, stated that reorganization, that had begun in 2002, included combining the services of the scholarship, financial aid, registrar, and accounts receivable. In addition to improved service delivery and reduced student accounts receivable, the reorganization of student services at higher education institutions recognized the need to move from transaction processing to knowledge workers in the network age.

The student financial services center with highly trained employees willing and able to assist students with all aspects of registration, financial aid packaging, fee payment, and refunding improved student relationship management. Involved and committed employees willing to solve any student problem that might be encountered staffed the student financial services offices discussed here. Hignite (2002) stated the driving reasons for combining student financial services at universities were: 1.) Complex payment methods needed both the skills in financial aid and bursar; 2.) Students were valued customers who deserved greater and better services; and 3.) Integration of services worked with the information technology available now (p. 49).

According to Quarles (2003), the business officers in the higher education community addressed student financial services. The business officers embraced the notion of student as
customer and reviewed case studies and best practices for student aid delivery. These universities were moving from the silo approach to more streamlined operations residing in a single student financial services center. The goals of a student financial services center were to create an information rich office to assure students they would receive the help they needed to finance their education. Hignite (2002) stated the goals for student financial services center at the University of Pennsylvania,

1. Eliminate the need for students to make office visits;
2. Give students the means to solve their own problems, self-service;
3. Ensure that students who need personalized attention receive it; and,
4. The first person a student sees can resolve the issue at hand (p. 49).

According to Goeres et al. (2004), West Virginia University adopted transformational leadership to deal with budget deficits and to reinvent student affairs business operations. The WVU changes were initiated through transformational leadership, which was a form of consensual or facilitative power that was manifested through other people. Transformational leadership had three elements: collaborative decision-making, an emphasis on professionalism, empowerment of employees, understanding change, and encouraging others to change. At West Virginia University the leadership team asked the business operation improvement team to focus on how to integrate operations with the best aspects of centralization and specialization. The improvement team members were also charged with retaining an emphasis on ownership and empowerment of each employee. In the new paradigm all the division’s employees were asked
to assume a much larger role for improving processes, streamlining operations, increasing responsibilities, and eliminating errors, redundancies, and bottlenecks.

According to Rashid, Sambasivan, and Rahman (2003), organizational culture influenced attitudes toward organizational change. Rashid et al. found “if an organization promotes single-minded dedication to an organization’s mission and goals, quick response to changes in the environment, and an unwillingness to accept poor performance, people are much more willing to accept change” (p.175). But Drucker (2001) asserted knowledge workers required new employee incentives and performance measurements. The manager and employee jointly established employee objectives. Employee objectives are derived from and build toward the mission, vision, and goals of the organization.

According to Johnson (2002) managers who excelled at customer relationship management were the best equipped to take advantage of opportunities derived from a new customer relationship initiative within the organization. According to Bauer, Grether, and Leach (2002), marketing emphasis had shifted toward relationship management. “The emphasis in marketing was no longer market share but rather share of customers in the market” (p. 155). Creating and retaining customers was the goal of relationship management. Bauer et al. stated that “studies have shown that winning new customers can be up to five times more expensive than maintaining existing customer relationships” (p. 155). Building trust in relationships was primary to a continuous relationship between a provider of services and the customer.

Gurau, Ranchhod, and Hackney (2003) stated “the implementation of an efficient customer relationship management strategy requires the introduction of a customer-focused organizational culture” (p.202). Gurau et al. asserted that adopting a customer-centric strategic plan should be done at very concrete and operational levels within the organization; therefore,
multi-functional teams who were intimately involved in day-to-day contacts with the customer should make up the membership of planning teams. Gurau et al. found that long-term relationships with customers were one of the most important assets of an organization and that new customer relationship management approaches reflected the need to create an integrated cross-functional focus on customers.

The move to a student financial services center had to begin with an analysis of students. Aaker’s (1988) questions regarding students as customers could be phrased,

1. Segmentation – Who are our students? Who are our largest group of students? Who are our potential students?

2. Student motivation – What motivates student to enroll? What attributes of financial assistance are important? What are student objectives? Are there changes in student motivation?

3. Unmet needs – Are students satisfied with services? Are they experiencing problems? What services would they prefer?

According to Peters and Waterman (1982), changing to an effective customer service orientation required an “intensive active involvement on the part of senior management, a remarkable people orientation and a high intensity of measurement and feedback” (p. 165).

Improving customer services and student relationship management was a business strategy that attempted to ensure every customer interaction was appropriate, relevant, and consistent—regardless of communication channel (Ragins & Greco, 2003). Further, Ragins and Greco stated that customer relationship management was a strategy for optimizing and managing all customer interactions across traditional and electronic interfaces. The East Tennessee State University student information system database has a wealth of information about students. The data within the financial aid and billing receivables modules reflected whether students had applied for financial assistance, their payment history, timeliness of payment, stage of financial aid
packaging, academic progress, use of online payments, and third party sponsorships. Ragins and Greco (2003) stated the challenge for multi-channel businesses in customer relationship management were consistency of response from different points of contact, and viewing customer relationship management holistically. Bauer, Grether, and Leach (2002) researched Internet usage characteristics and found that information on websites had to be maintained or customers might withdraw their trust. Customer relationship management viewed all processes, from admissions to collections, and shared information from all departments for the purpose of creating a relationship with the customer.

Yudelson (1999) updated relationship management strategy for the 21st century by amending McCarthy’s Four P’s (price, product, place, and promotion) of the 1960s. Yudelson promulgated that the new philosophy of relationship management should include nonprofit organizations. Relationship management concept included:

1. Performance replacing product, performance over time is the basis for lasting relationships and trust.

2. Price includes everything that the acquirer gives up to obtain the benefits.

3. Promotion should be redefined to include all the information that is conveyed between the parties to the transaction.

4. Place was redefined to process, which is everything that is done to facilitate or bring about the exchange transactions (p. 65).

The students’ price of education was significantly more than the tuition and fees they paid. Consideration of lost opportunity in the job market should be included in considering the sacrifice a student made to attend a higher education institution. Promotion included the information students needed about financing their education and the staff should endeavor to provide this information to encourage students to enroll. Student relationship management
expanded the idea of student tuition and fee payment to include all the activities needed to complete the exchange transaction. Information provided to students should be accurate and build enduring relationships based upon trust. Henry and Razzouk (2006) discussed the motivations for a paradigm shift in marketing strategy in for-profit organizations toward an increased sensitivity to customer services. Henry and Razzouk found that it was generally understood that it costs 5 times more to get a customer than to retain one; therefore, continuously improving customer satisfaction was the best way to achieve business success. Henry and Razzouk reviewed the satisfaction model proposed by Babich in 1992. The Babich model showed that organizations’ with a 95% customer satisfaction rate achieved two times the market share than those with a 90% customer satisfaction rate; and those with a 99% customer satisfaction rate achieved up to five times the market share as those with a 95% customer satisfaction rate. Henry and Razzouk found that continuously improving customer satisfaction was the best way to achieve business success and the longer a customer stayed with organization the more the customer was worth. The five pillars to build customer loyalty were: profiling customers, segmenting customers into natural groups, researching customer concerns, investing in technology for customer service, and managing customers through consistency of treatment.

The benefits of customer relationship management were significant to the organization. According to Ragins and Greco (2003), the benefits of customer relationship management included: “the committed customer has an emotional attachment to the organization; the committed customer is an asset for favorable word-of-mouth referrals and the committed customer has higher switching costs” (p. 25). A committed customer (student) might display loyalty to the institution long after graduation. The next section of this study discusses the
current state of administrative technology and offers a brief outline of student processes at East Tennessee State University.

*Administrative Technology and Student Processes at East Tennessee State University*

East Tennessee State University was in the beginning stages of replacing the administrative systems with SCT Sungard Banner Finance, Human Resources and Student. The project, which began in January 2005, was expected to be completed by fall semester 2008. The Banner systems were relational databases that should allow the university to improve student services delivered through the Internet. In 2006, East Tennessee State University used Sungard SCT Plus products for its student information system (SIS). The student information system (SIS) was based upon common oriented business object language programs that required batch update processing at night. Within SIS there were several modules, including: admissions, registration, financial aid, housing, and billing and receivables.

Each of the modules supplied student information to other modules within the student system. The modularity of processes within SIS, employee training, employee access security, and organizational structure of the registrar, financial aid, and bursar offices contributed to student run-around between offices. The university used various registration holds in the student information system to prevent a student from enrolling in courses for a variety of reasons. A student had to clear these holds in order to enroll in classes or receive financial aid. A student admitted to East Tennessee State University was required to attend a new student orientation program. Admitted students were referred to an academic department for advisement. Following advisement, a student with no other registration holds could enroll in classes. Upon enrolling in classes, the student account was billed for tuition and fees. If the student had applied for financial assistance or scholarships, he or she was required to accept the assistance by signing an
award letter and returning it to the financial aid office. If the student was receiving a loan to pay for education, he or she had to sign a promissory note and complete loan counseling before funds were requested from the lender (bank) and credited to the student account.

Students who applied for financial aid could not verify the status of their financial aid award through GoldLink online prior to completing their award document. Students were notified of problems regarding their financial aid through the mail. Financial aid problems students might encounter include: missing documents, random verification, or required loan counseling. Students completing the financial aid process had estimated aid reflected on their respective student accounts. Students then paid tuition and fees (confirmed their registration) with the bursar office or through GoldLink. Students paying fees in full with financial aid had estimated aid greater than or equal to the total of their institutional charges. Students with partial aid paid the balance due in the bursar office or through GoldLink with a credit card or electronic check. Problems regarding financial aid were not reflected on GoldLink; therefore, students often contact the bursar office when estimated aid did not appear on their GoldLink account. Bursar personnel referred students to the financial aid office to find they had not supplied information or completed a required document.

Improved services complied with the value of treating all people with dignity and respect. GoldLink online was a partial services web portal that allows students to select their courses, register for courses, confirm financial aid, and pay fees using electronic checks or credit cards. Providing greater student services through a redesigned Internet web portal that allows intuitive use enhances student independence. Navigation of East Tennessee State University financial services web portal should be consistent to allow students to find information they need for transaction processing. If East Tennessee State University desired to be the preferred provider of
higher education needs within its service region, students needed improved information regarding financial resources for their higher education.

Chapter 3 discusses the methods and procedures used in the student financial services research design, including the research design, research participants, data collection, data analysis, and verification.
CHAPTER 3

METHODS AND PROCEDURES

This research was conducted as a mixed-methods study of student financial services at East Tennessee State University. This chapter discusses the survey, the population, sample size, and validity. The chapter also presents information on the data analyses procedures used.

Research Design

According to Creswell (2003), all research methods have limitations. The participants in this study were limited to students enrolled at East Tennessee State University during the fall 2006 term. The students voluntarily participated in the study through their survey responses. The responses included students in traditional and non-traditional age groups and students from undergraduate and graduate levels.

The rationale for a mixed-methods survey was to reduce researcher bias in interpretation of the results. Each section provided an opportunity for respondent comments to collect useful insight into financial services through the narrative answers. The researcher anticipated that a pertinent survey of student financial services would best be developed after a preliminary exploration of the complexities students faced in obtaining financial assistance and fee payment. The responses included data collected over a 4-week period during the fall.

The survey instrument was piloted and refined in January 2006. At that time, the survey was administered to 12 students who evaluated the questions and time required for completion. The survey design was a combination of questions of interest for the Bursar and Financial Aid offices. The survey questions were based on questions often asked in customer service program evaluations. The duration for completion ranged from a low of 5 minutes to a high of 7 minutes.
The feedback from the pilot test on question clarity was incorporated into the final survey tool that allowed the respondents to answer any or all of the questions. Appendix A is the final version of the survey instrument.

According to Patton (2002), triangulation methods for qualitative responses often involved member checking, peer reviewing, and auditing. The data analysis focused on the degree of convergence between the Likert-type quantitative questions and the narrative responses. The convergence of survey responses provided additional understanding of student perceptions of the quality of financial services. The research for this study was an applied research project with the overall purpose of finding improvements in the financial services delivered to students at East Tennessee State University. The research focus included the financial services delivered by the financial aid office, bursar office, and online. The relevance of the findings was limited to the participants of the research and the researcher.

Research Participants and Data Collection

The student participants included students enrolled fall 2006 term with active ETSU email accounts. The student participants identified themselves by demographic groups, including age group, gender, and level of educational attainment. An email announcing the survey was sent to students. The initial email introduced the purpose of the survey, the impact the respondent could have through participation and confidentiality, and provided the location of the survey online. One week after the initial contact, a follow-up email was sent to students requesting a response. Three weeks after the initial contact, a third email was sent to students requesting participation from those who had not responded to the initial or second email.
contacts. Appendixes B and C contain the emails sent to students. It was expected that, at best, a 10% response rate would be achieved through three contacts.

Data Analysis

Data collection combined Likert-type scale and open-ended questions. The open-ended interview questions were coded to generate themes from the responses. The researcher used peer reviewing and an auditor to verify the validity of the themes derived from the open-ended questions. The Likert-type scale questions from the survey tool were collected and analyzed using Statistical Program for Social Sciences (SPSS). In order to identify the students’ demographic category, the survey tool requested the respondent self-identify. Students were asked to provide their age, gender, and education level. Descriptive statistics were used to profile the sample.

Statistical analyses of participants’ responses provided information on the research questions from Chapter 1 and led to a greater understanding of student financial services. Survey questions 1-4 through 1-8 addressed students’ perceptions of services provided by the bursar office. Survey questions 1-10 through 1-11 collected participants’ perceptions regarding online financial services. Survey questions 2-3 through 2-7 collected participants’ perceptions of financial aid office services. Both descriptive and inferential statistics were used to analyze the data.

Verification

An auditor verified the survey results and transcripts from the open-ended questions. The study explored student financial services in the dynamic higher education market. The financial services reviewed were those delivered to students enrolled at East Tennessee State University. The purpose for exploring higher education financial services was to gain an understanding of students’ needs based on the demographic makeup of the student body and to understand how
financial services and information technology impacted students’ expectations for financial services.

This mixed-methods research study sought to understand the financial services that students required to cover their cost of education. The research provided information on students’ perceptions about the quality of financial services currently delivered and to understand which financial services were perceived by students as having the highest quality. Further, the study found which financial services students desired and gained suggestions for service delivery improvements. The study resulted in a deeper understanding of student expectations for financial services that could lead to institutional self-improvement.

Chapter 4 presents the responses, the research questions, hypotheses, and analysis of data for the student financial services research.
CHAPTER 4  
PRESENTATION AND ANALYSIS OF DATA

Financial services delivered to students at East Tennessee State University were provided through the Bursar and Financial Aid offices. This study was undertaken to gain insight into students’ perceptions of the quality of these services and to garner information about future services the students desire. The research questions were:

**Question 1:** What were the financial assistance needs identified by the students? To answer this research question, content analysis of the following open-ended survey questions was conducted:

- Q1-9: Are there other services the Bursar office could provide?
- Q1-12: Are there other services that could be provided online?
- Q2-8: Are there other services the Financial Aid office could provide?

**Question 2:** How do students perceive the quality of financial services delivered by the Bursar and Financial Aid offices at ETSU?

This question was answered through survey questions Q1-4 through Q1-8 (questions related to the Bursar Office) and Q2-3 through Q2-7 (questions related to the Financial Aid Office).

Frequency counts and percentages were presented for each of the 10 survey questions. The analyses of questions related to the Bursar Office were limited to those students who indicated they had contact with the Bursar Office. The analyses of questions related to the Financial Aid Office were limited to students who had contact with the Financial Aid Office.

**Question 3:** What is the perception of the quality of online financial services? This question was answered using survey questions Q1-10 and Q1-11. Frequency counts and percentages were presented for each survey question.
**Question 4:** Are there differences in traditional and nontraditional male and female students’ perceptions of the quality of financial services delivered by the Bursar and Financial Aid offices? This research question was answered using ten 4 by 2 cross tabulated tables, one for each of the following survey questions: Q1-4 through Q1-8 (questions related to the Bursar Office) and Q2-3 through Q2-7 (questions related to the Financial Aid Office). The Chi Square test with an alpha of .05 was used to test the following null hypotheses:

- **Ho1:** There are no differences among traditional and nontraditional female and male students regarding their perceptions of the Bursar office staff’s knowledge in answering questions.
- **Ho2:** There are no differences among traditional and nontraditional female and male students regarding their perceptions that the Bursar office staff asked clear and direct questions to determine service needs.
- **Ho3:** There are no differences among traditional and nontraditional female and male students regarding their perceptions that the Bursar office staff provided clear and concise information regarding student requests.
- **Ho4:** There are no differences among traditional and nontraditional female and male students regarding their perceptions that the Bursar office was friendly and approachable.
- **Ho5:** There are no differences among traditional and nontraditional female and male students regarding their overall assessment of the Bursar office services.
- **Ho6:** There are no differences among traditional and nontraditional female and male students regarding their perceptions of the Financial Aid office staff’s knowledge to assist with answering students’ questions.
Ho7: There are no differences among traditional and nontraditional female and male students regarding their perceptions that the Financial Aid office staff asked clear and direct questions to determine service needs.

Ho8: There are no differences among traditional and nontraditional female and male students regarding their perceptions that the Financial Aid office staff provided clear and concise information regarding student requests.

Ho9: There are no differences among traditional and nontraditional female and male students regarding their perceptions that the Financial Aid office was friendly and approachable.

Ho10: There are no differences among traditional and nontraditional male and female students regarding their overall assessment of the Financial Aid office services.

Question 5: What is the perception of the quality of online financial services? To answer this research question, two 4 by 2 cross tabulated tables were created, one for each of the survey questions related to students’ perceptions regarding the ease of understanding and navigating GoldLink (Q1-10) and their perceptions of the usefulness of financial services information on GoldLink (Q1-11). The Chi Square test with an alpha of .05 was used to test the following null hypotheses:

Ho11: There are no differences among traditional and nontraditional male and female students regarding their perceptions of the ease with which GoldLink is easy to understand and navigate.

Ho12: There are no differences among traditional and nontraditional male and female students regarding their perceptions of the usefulness of the financial services information provided through GoldLink.

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For Research Questions 4 and 5, a variable reflecting age and gender classification was created. The four age and gender classifications were: traditional female, traditional male, nontraditional female, and nontraditional male. In addition, the responses to survey questions related to perceptions of the Bursar Office, Financial Aid Office, and GoldLink were collapsed into two response categories: 1) disagreement/dissatisfaction and 2) neutral or agreement/satisfaction. The response categories: 1) disagreement/dissatisfaction and 2) neutral or agreement/satisfaction provided the best presentation of the data to discover and assess areas for institutional self-improvement. The target areas for service improvement are easily identifiable through the response categories reflected in the 4-by-2 cross tabulations. As an action research study the services areas with the highest disagreement/dissatisfaction scores will be targeted for improvements. The analyses of questions related to the Bursar Office were limited to those students who indicated they had contact with the Bursar Office. The analyses of questions related to the Financial Aid Office were limited to students who had contact with the Financial Aid Office.
Analysis of Data

Following the data collection methods outlined in Chapter 3, the data were collected over a 4-week period. The emails requesting students’ responses to the online survey were sent to 12,156 students on October 23, October 31, and November 14, 2006. The final request for response resulted in 840 students completing the online survey. Students were allowed to complete questions of which they had knowledge and to omit those they did not. The 840 responses represented a student reply rate of 8% of the 10,363 total full-time equivalent students enrolled during fall 2006 term. The 840 respondents represent a 7% response rate of the total 12,156 emails to students requesting participation.

Respondents and Population

The respondents differed from the student population. The enrolled student population for the fall 2006 term was 4,967 male and 7,189 female; whereas, the survey respondents’ gender distribution was 236 males and 604 females. In order to compare respondents to the population, a Chi-square test for goodness of fit was performed using the data presented in Table 1. The data demonstrated that there was a significant difference between the respondents and the population regarding gender distribution, $\chi^2 (1) = 59.55, p = .00$.

Table 1

Comparison of respondents to students enrolled fall 2006 on gender

<table>
<thead>
<tr>
<th>Gender</th>
<th>Respondents</th>
<th>Population</th>
<th>Expected</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>n</td>
<td>%</td>
<td>N</td>
</tr>
<tr>
<td>Male</td>
<td>236</td>
<td>28.1</td>
<td>4967</td>
</tr>
<tr>
<td>Female</td>
<td>604</td>
<td>71.9</td>
<td>7189</td>
</tr>
</tbody>
</table>
The respondents had other differences from the student population. The enrolled student population for the term was 8,000 traditional students, aged 24 and younger and 4,156 nontraditional students, aged 25 years or older; whereas, the survey respondents’ age distribution was 605 traditional aged students and 235 nontraditional aged students. In order to compare respondents to the population, a Chi-square test for goodness of fit was performed using the data presented in Table 2. The data demonstrated that there was a significant difference between the respondents and the population regarding age distribution, \( \chi^2 (1) = 33.16, p = .00 \).

Table 2

Comparison of respondents to students enrolled fall 2006 on age

<table>
<thead>
<tr>
<th>Age</th>
<th>Respondents</th>
<th>Population</th>
<th>Expected</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>n</td>
<td>%</td>
<td>N</td>
</tr>
<tr>
<td>Traditional</td>
<td>605</td>
<td>72.0</td>
<td>8000</td>
</tr>
<tr>
<td>Nontraditional</td>
<td>235</td>
<td>28.0</td>
<td>4156</td>
</tr>
</tbody>
</table>

The survey asked respondents to provide age category breakdowns in greater detail than merely the traditional and nontraditional categories. Table 3 reflects additional frequencies from the self-reported age categories for respondents.
Table 3

Respondent reported age groups

<table>
<thead>
<tr>
<th>Age</th>
<th>Respondents</th>
<th>Population</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>n</td>
<td>%</td>
</tr>
<tr>
<td>18 – 24</td>
<td>605</td>
<td>72.0</td>
</tr>
<tr>
<td>25 – 34</td>
<td>128</td>
<td>15.2</td>
</tr>
<tr>
<td>35 and older</td>
<td>107</td>
<td>12.8</td>
</tr>
</tbody>
</table>

The respondents demonstrated differences from the general student population on reported levels of educational attainment. The enrolled student population for the fall 2006 term was 10,204 undergraduates and 1,952 graduate students; whereas, the survey respondents’ educational levels included 822 undergraduates and 18 graduate students. In order to compare respondents to the population, a Chi-square test for goodness of fit was performed using the data presented in Table 4. The data demonstrated that there was a significant difference in the respondents and the population on educational level, \( \chi^2 (1) = 141.92, p =.00. \)

Table 4

Comparison of respondents to students enrolled fall 2006 on educational level

<table>
<thead>
<tr>
<th>Educational Level</th>
<th>Respondents</th>
<th>Population</th>
<th>Expected</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>n</td>
<td>%</td>
<td>N</td>
</tr>
<tr>
<td>Undergraduate</td>
<td>822</td>
<td>97.9</td>
<td>10,204</td>
</tr>
<tr>
<td>Graduate</td>
<td>18</td>
<td>2.1</td>
<td>1,952</td>
</tr>
</tbody>
</table>
Students were asked in survey question 1-3 to identify their most common payment method used for payment of tuition and fees. The question allowed the respondent to select multiple payment methods if they used more than one. The options for recipients to select were: 1) In-person, cash, check, or credit card; 2) Either in full or by ETSU deferred payment plan; 3) Online, credit card or webcheck; 4) Third-party sponsor, VocRehab, Military Benefits; 5) State Education Prepaid program (BEST, Florida Prepaid); 6) Federal Student Financial Aid programs (Title IV, Pell Stafford, Perkins loans); 7) Scholarships (TELS, Academic, Athletic); 8) a combination of Federal Financial Aid, Scholarships, Third Party, Prepaid Program or personal resources; 9) Employee Educational benefits; and 10) other. Of the 736 students replying to the multiple responses, payment method question, overall they selected a total 1,440 combination of payment methods. The respondents chose two or more payment methods in greater frequency than they chose a single payment method. Table 5 details the respondents’ answers to the payment methods they used for tuition and fee payment.
Table 5

*Multiple responses table for the payment methods used*

<table>
<thead>
<tr>
<th>Payment Methods Used</th>
<th>n</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>In-person, cash, check, or credit card</td>
<td>200</td>
<td>27.2</td>
</tr>
<tr>
<td>Either in full or by ETSU deferred payment plan</td>
<td>138</td>
<td>18.8</td>
</tr>
<tr>
<td>Online, credit card, or webcheck</td>
<td>190</td>
<td>25.8</td>
</tr>
<tr>
<td>Third-party sponsor, VocRehab, Military Benefits</td>
<td>36</td>
<td>4.9</td>
</tr>
<tr>
<td>State Education Prepaid program (BEST, Florida Prepaid)</td>
<td>6</td>
<td>.8</td>
</tr>
<tr>
<td>Federal Student Financial Aid programs (Title IV, Pell, Stafford, Perkins loans)</td>
<td>342</td>
<td>46.5</td>
</tr>
<tr>
<td>Scholarships (TELS, Academic, Athletic)</td>
<td>260</td>
<td>35.3</td>
</tr>
<tr>
<td>A combination of Federal Financial Aid, Scholarships, Third-Party, Prepaid Program or personal resources</td>
<td>208</td>
<td>28.3</td>
</tr>
<tr>
<td>Employee Education Benefits</td>
<td>28</td>
<td>3.8</td>
</tr>
<tr>
<td>Other</td>
<td>32</td>
<td>4.3</td>
</tr>
</tbody>
</table>

Table 6 shows the different types of tuition and fee payment methods used by respondents to pay tuition, fees, and housing. Three hundred forty-two (46.5%) reported they used only one payment method and 208 (28.3%) used two payment methods to pay their institutional charges. The number of students reporting using more than one payment method for payment of tuition, fees, and housing supported the complexity of student financial services. There were three students who did not answer the method of payment question.
Table 6

*Number of payment methods used*

<table>
<thead>
<tr>
<th>Methods</th>
<th>Respondents</th>
<th>Valid</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>n</td>
<td>%</td>
</tr>
<tr>
<td>1</td>
<td>342</td>
<td>46.3</td>
</tr>
<tr>
<td>2</td>
<td>208</td>
<td>28.1</td>
</tr>
<tr>
<td>3</td>
<td>108</td>
<td>14.6</td>
</tr>
<tr>
<td>4</td>
<td>50</td>
<td>6.8</td>
</tr>
<tr>
<td>5</td>
<td>15</td>
<td>2.0</td>
</tr>
<tr>
<td>6</td>
<td>10</td>
<td>1.4</td>
</tr>
<tr>
<td>7</td>
<td>1</td>
<td>.1</td>
</tr>
<tr>
<td>8</td>
<td>2</td>
<td>.3</td>
</tr>
<tr>
<td>No Response</td>
<td>3</td>
<td>.4</td>
</tr>
</tbody>
</table>

The respondents differed from the enrolled student population on receiving financial aid.

The enrolled student population for the fall 2006 term was 12,156 with an unduplicated count of 10,531 of students receiving financial assistance from at least one source (East Tennessee State University, 2006). Table 7 shows that 637 respondents selected financial aid tuition and fee payment methods and 200 of the respondents selected one of the tuition and fee payments methods that did not include financial aid. Three respondents did not select any method for the fee payment question. In order to compare respondents to the population, a Chi-square test for goodness of fit was performed using the data presented in Table 7. The data demonstrated that there was a significant difference in the respondents and the population on receiving financial aid, $\chi^2 (1) = 40.94$, $p = .00$. 

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Each of the 15 survey questions was aimed at acquiring information to answer the five research questions. The survey allowed respondents to answer any or all of the questions they chose. The survey contained three sections targeted to areas of financial services. The areas were bursar, online, and financial aid services. Each target area contained an open-ended question to allow expanded comments by the student.

**Research Question 1: What were the financial assistance needs identified by the students?**

The complexity of obtaining financial aid resources for payment of student tuition, fees, and housing charges was expanded with the respondents’ answers to questions Q1-9, Q1-12 and Q2-8. Respondents answered these open-ended questions in their own words, allowing a fuller understanding of financial assistance needs identified by the students. Appendix D contains each of the student responses to the open-ended questions. Included below are some representative answers to those questions.

**Research Question 1: Bursar**

**Survey Question Q1-9:** Are there other services the Bursar office could provide?

<table>
<thead>
<tr>
<th>Receives Aid</th>
<th>Respondents</th>
<th>Population</th>
<th>Expected</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>n</td>
<td>%</td>
<td>N</td>
</tr>
<tr>
<td>No</td>
<td>200</td>
<td>23.8</td>
<td>1,625</td>
</tr>
<tr>
<td>Yes</td>
<td>637</td>
<td>75.8</td>
<td>10,531</td>
</tr>
<tr>
<td>Missing</td>
<td>3</td>
<td>.4</td>
<td></td>
</tr>
</tbody>
</table>
Students expanded on the services they desired from the Bursar office staff in their responses to this question. The comments students provided to this question were analyzed for common themes and then categorized based on the similarity of those themes. The responses fell into five themes related to services in the Bursar office. The themes were: employee knowledge, easier staff access and communication, more staff, friendlier staff, and improved financial aid refunding.

**Theme 1:** Respondents recommended more informed employees with knowledge to answer questions. Student comments related to theme 1 were:

> It would be nice if they could actually answer all your questions the first time!!!!!!!

> Instead of directing you somewhere else, they could take the time to gather knowledge and have that information ready to you when asked, or try to find the information when it is asked instead of directing you somewhere else.

> Offer more "staff" with knowledge of how the systems works.....NOT GRAD STUDENTS

**Theme 2:** Respondents recommended easier communication and access to staff through telephone or email contacts. Student responses for theme 2 were:

> I was on hold for about 20 minutes; they never did answer the phone. It would be extremely helpful if they would pick up the phone.

> Emails are never answered. I doubt that anyone even looks at an email. Email from students should be treated with the same regard as a phone call or letter or face-to-face contact.

> Answer the phones and not let them ring forever, if they were on them the automated system tells you, most of the time they are lazy and rude.

> I also have communicated with the Bursar office by phone and have always been treated in a professional manner.

**Theme 3:** Respondents suggested more staff to assist students in the Bursar office. Student responses included:
More people helping at the desk when there are "rush times" like the start of each semester in order to not be such a hassle for those who are pressed for time.

They need to have more people employed during peak business times like at the beginning of the year so the lines won’t be as long. Long lines means unhappy employees too!

I think any time you have long lines of people there must be some level of mismanagement going on. These types of waits are not acceptable in the open retail environment, why should we find them acceptable when they are within the realm of higher education?

Theme 4: Respondents recommended friendlier staff for the Bursar office.

Be more professional, not have such an attitude.

The entire ETSU administration has been a huge headache and disappointment. I'm surprised they can keep up with their own lunches, much less anything important. The entire administration should be replaced with competent, knowledgable, and friendly people. Students do not need to work in any important department.

I don't know that there are any other services they could provide, I would just prefer the staff to be more friendly. When you're a student, money is tight and extremely stressful. The last thing I want is to go in there and have them be unfriendly. This didn't happen all of the time, just some.

The people who work in the bursar office are not pleasant people.

Theme 5: Students recommended changes for financial aid refunding in the Bursar office.

The Bursar's Office should be able to print checks on the spot for financial aid. It is counterproductive to have students request that checks be printed and then come back in 24 hours. Plus, many students need that financial aid money at the very start of the semester to pay bills, buy food, and take care of their children.

Shorter wait times when balance of aid checks are distributed.

Same day reimbursement checks. Not having to wait a day after to call or go by and tell them you want to get it.

Research Question 1: Online services

Survey Question Q1-12: Are there other services that could be provided online?
Student response to the survey question on online services was divided into four discernible themes. These themes related to services provided online by the Financial Aid office, availability and responsiveness of GoldLink, registration and schedule services, and services provided online by the Bursar office (student accounts).

Theme 1: Respondents offered comments on the financial aid information available through GoldLink.

- Apply for financial aide online and accept/reject financial aide online. I had to make a bunch of trips to financial aide for scholarship money that could have just been done online.

- Processing status for FA applications needs to be online, or else the scheduled award letter dates for each semester. It is very frustrating to sit around and wait all summer for fall award letters to come, and not know when to expect the letter. Did I get all the required paperwork in? Am i missing something? Let me know online so that I can take action on the item.

- Better online accessibility to check status of papers needed/received. I had a long wait time (long distance I might add) to talk with a counselor.

- Information pertaining directly to your financial aid so that you know what is going on (e.g. red flags, etc.) amount of money approved, disbursed, yearly totals, etc.

- It would be helpful if award letters were available to students through Goldlink or some type of student portal.

Theme 2: Students offered information about GoldLink availability and responsiveness.

- Gold Link should be available in a longer range of hours. Not everyone checks their classes or fees before 9:00 p.m.

- The online registration goldlink needs to be up 24/7 for continuous access. Why commercial websites can be up for months at a time, but our ETSU gold link is down for days at a time is unacceptable.

- Goldlink needs to be made available at night, when most students have time to take care of things. I find it incredibly unbelievable that Goldlink undergoes that much maintenance and still sucks.
Goldlink overall is just a very difficult service to use. It's unpredictable and has bad "manners". I frequently have to log in repetitively in order to achieve my goal, one of which is to check my balance due.

I think GoldLink should be up all the time. Different people are on different schedules and opening and closing of GoldLink is sometimes a pain.

It would be better for students if there were higher compacity servers so system users were not delayed or kicked off the system at times of high usage.

Quit making the session end after 5 minutes. I cannot get anything done.

Theme 3: Respondents commented on GoldLink registration and schedule.

A back button on the course section.

Better course section search. Be able to search your whole schedule at one time.

Classes could be more searchable. Things like the instructor fields could be made searchable; if an instructor is teaching classes in different departments you have to know which ones.

I would like to be able to audit classes via GoldLink.

Theme 4: Students requested changes to GoldLink for student account information.

How much per credit hour, etc, not just total.

Maybe a worksheet to figure out how much more one additional course would cost, or the difference between part time and full time enrollment.

Detailed itemized lists of charges to my account.

It may not be a real service but I would like to see multiple semesters worth of information in one session without having to log out and more clear details as to what the money is going to.

The account summary is confusing as it relates to amount due, due date and the deferred payment due dates. There should be a due date for the amount currently due and this should be displayed with the mounts due using the deferred payment option.

Research Question 1: Financial Aid

Survey question Q2-8: Are there other services the Financial Aid office could provide?
Responses to the questions were analyzed for common themes. Four themes emerged from the analyses as areas the respondents would like to see service improvements or additions to the Financial Aid office services. The financial aid themes were customer service and staff knowledge, information and communications, and verification and processing. The responses for financial service improvement questions were not as discretely identifiable for individual themes; the student responses contained many overlapping themes in each comment offered.

**Theme 1:** Respondents offered comments on financial aid customer service and staff knowledge.

Faster service, more knowlegable staff who do not give you a run-around to go to twenty different places around campus, only to be told by someone about 10 people later that the bursar's office is the only place to take care of a matter, I wish there was a more negative answer to the satisfaction for the financial aid office b/c I am more dissatisfied that words can describe.

Correct and concise information be given to student workers that answer questions for students and the general public. When detailed information is required, the students should be referred to counselors. Financial Aid recipients should be told to inquire with the Comptrollers' Office about balances owed and release dates of checks. If this information isn't known by Financial Aid workers, they should inquire and be able to give correct dates to the students. This seems to be a lack of communication between the departments.

Knowledgeable temporary staff (not student workers) on the front desk at peak periods during each semester.

All in all, they should hire trained professionals to work in the financial aid office, and let students do other unskilled jobs around campus. I think they need a lesson in customer service.

More competent people to talk to. This is our lives they are dealing with. If we don't get our financial aid on time because they didn't know that we were supposed to fill out some piece of paper we could loose our chance to remain in college. This position is very important and should be held by able and responsible people.

Nobody knows how to do their job, and all they do is send you somewhere else when you have a problem, either because they're incompetent and don't understand their own job or they don't want to fool with you. They are often rude, and definitely unknowledgable about anything, and they do not take responsibility for what they tell you (which is often completely wrong). Financial aid is the WORST.
Overall, those that work there are hateful. I don't care if 300 people have asked them questions mine is just as important, so if they don't like talking to people all day then they need a new job.

Train the people as to what they are doing. I usually have to spend like 30 minutes waiting for someone because they are asking 5 other people what to do with the question I have. It just gets really annoying; I think that there has only been once that I have actually left with my entire question answered.

Yes, the Financial Aid office needs to re-evaluate the staff, because the personnel aren't friendly at all and they don't provide good service. Because, from my experience they are the worst financial aid advisors I have ever had to deal with. Also, this is my first semester here and with the way I have been treated in that office I don't want to remain a student here.

Theme 2: Students offered suggestions on the financial aid information and communications they received.

Actually respond to emails would be great.

A packet of "helpful things to know" when transferring in. I am a non-traditional student and had to figure out EVERYTHING on my own.

Empower them to actually do their jobs and not shuttle students back and forth to the Bursar's office unnecessarily and shift blame.

Also, I would like a better form of communication to inform students if and when there is a problem with their financial aid. A student should not find out from the Bursar's office on the day they go to pick up their balance of aid check that they need to contact financial aid because of a problem with the student's financial aid... Again, the Financial Aid office should be more about what is best for the students and not the University!

I understand issues arise and miscommunication will happen, but the Financial Aid Office should have fixed the problem sooner and should communicate better with the state regarding student eligibility.

The financial Aid office should be better, and faster at getting the award letters out, and more helpful with the scholarship process. They need to be more helpful, more confidential, and more discrete with student’s information.

Call again, try again later. On going battle of phone tag, trying to find out about if my financial aid went through. I know I am not the only one who has had this problem with financial aid.
Theme 3: Students commented on the financial aid verification and processing of student awards.

I have been reviewed every time I have applied for pell grants. I have always reported truthfully and have proven it and still I get reviewed every time.

They are very slow at processing information, even when it is sent in in a timely fashion they are very slow. Verification is a nightmare; many students have still not received their financial aid or scholarship money.

Notifications either by phone or mail if you have been subjected for verification. Otherwise you will lose all of your grant money and they will say oh we are sorry and you are standing there wondering how you are going to pay for tuition.

YES. The financial aid department could improve the ridiculous process they call verification. My guardian did not have an income for the last year. Therefore, I only sent my W2s. A week before classes began, I received a letter from FA that I needed a written statement saying how expenses in my guardian's household were paid. I sent them the statement from my brother, which I assumed they received around the time classes started.

Research Question 2: How do students perceive the quality of financial services delivered by the Bursar and Financial Aid offices at ETSU?

The survey included 10 questions to collect student perceptions on the quality of financial services. Frequency counts and percentages are presented for each of the 10 survey questions. The analyses of questions related to the Bursar Office were limited to those students who indicated they had contact with the Bursar Office. Of the students completing the survey, 739 said they had occasion to contact the Bursar office. As reflected in Table 8, 105 respondents or 14.7% of the valid responses were either highly dissatisfied or dissatisfied with the services provided by the Bursar office staff. Table 8 summarizes responses to questions 1-4 through 1-8 related to the perceptions of the quality of financial services provided by the Bursar office staff.
Table 8

Responses related to perceptions of the quality of services provided by the Bursar office

<table>
<thead>
<tr>
<th></th>
<th>Strongly Disagree</th>
<th>Disagree</th>
<th>Neutral</th>
<th>Agree</th>
<th>Strongly Agree</th>
<th>Missing</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>The Bursar office staff had knowledge to assist me with my questions</td>
<td>22</td>
<td>3.0</td>
<td>65</td>
<td>8.8</td>
<td>115</td>
<td>15.6</td>
<td>336</td>
</tr>
<tr>
<td>The Bursar office staff asked clear and direct questions to determine my service needs</td>
<td>24</td>
<td>3.2</td>
<td>88</td>
<td>11.9</td>
<td>145</td>
<td>19.6</td>
<td>279</td>
</tr>
<tr>
<td>The Bursar office staff provided clear and concise information about my request</td>
<td>35</td>
<td>4.7</td>
<td>83</td>
<td>11.2</td>
<td>128</td>
<td>17.3</td>
<td>286</td>
</tr>
<tr>
<td>The Bursar office staff was friendly and approachable</td>
<td>25</td>
<td>3.4</td>
<td>73</td>
<td>9.9</td>
<td>125</td>
<td>16.9</td>
<td>281</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>Highly Dissatisfied</th>
<th>Dissatisfied</th>
<th>Neutral</th>
<th>Satisfied</th>
<th>Highly Satisfied</th>
<th>Missing</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Please give your overall assessment of how satisfied you are with the Bursar office services</td>
<td>21</td>
<td>2.8</td>
<td>84</td>
<td>11.4</td>
<td>112</td>
<td>15.2</td>
<td>366</td>
</tr>
</tbody>
</table>
Of the 840 students completing the survey, 720 responded that they had occasion to contact the Financial Aid office. Table 9 reflects student perceptions on question 2-3 through question 2-7. Overall, 187 students or 26.0% were highly dissatisfied or dissatisfied with the financial aid office services. Table 9 includes the responses related to student perceptions of the quality of financial services delivered by the Financial Aid office.

Table 9

*Responses related to perceptions of the quality of services provided by the Financial Aid office*

<table>
<thead>
<tr>
<th></th>
<th>Strongly Disagree</th>
<th>Disagree</th>
<th>Neutral</th>
<th>Agree</th>
<th>Strongly Agree</th>
<th>Missing</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>The Financial Aid office staff had knowledge to assist me</td>
<td>n=57, %7.9</td>
<td>n=95, %13.2</td>
<td>n=97, %13.5</td>
<td>n=312, %43.3</td>
<td>n=137, %19.0</td>
<td>n=22, %3.1</td>
<td>n=720, %100.0</td>
</tr>
<tr>
<td>The Financial Aid office staff asked clear and direct questions to determine my service needs</td>
<td>n=54, %7.5</td>
<td>n=120, %16.7</td>
<td>n=103, %14.3</td>
<td>n=258, %35.8</td>
<td>n=185, %25.7</td>
<td>n=0, %0.0</td>
<td>n=720, %100.0</td>
</tr>
<tr>
<td>The Financial Aid office staff provided clear and concise information</td>
<td>n=82, %11.4</td>
<td>n=122, %16.9</td>
<td>n=101, %14.0</td>
<td>n=233, %32.4</td>
<td>n=182, %25.3</td>
<td>n=0, %0.0</td>
<td>n=720, %100.0</td>
</tr>
<tr>
<td>The Financial Aid office staff was friendly and approachable</td>
<td>n=50, %6.9</td>
<td>n=88, %12.2</td>
<td>n=128, %17.8</td>
<td>n=232, %32.2</td>
<td>n=222, %30.8</td>
<td>n=0, %0.0</td>
<td>n=720, %100.0</td>
</tr>
</tbody>
</table>

**Please give your overall assessment of how satisfied you are with the Financial Aid office services**

<table>
<thead>
<tr>
<th>Highly Dissatisfied</th>
<th>Dissatisfied</th>
<th>Neutral</th>
<th>Satisfied</th>
<th>Highly Satisfied</th>
<th>Missing</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>n=87, %12.1</td>
<td>n=100, %13.9</td>
<td>n=112, %16.7</td>
<td>n=233, %32.4</td>
<td>n=180, %25.0</td>
<td>n=0, %0.0</td>
<td>n=720, %100.0</td>
</tr>
</tbody>
</table>
Research Question 3: What is the perception of the quality of online financial services?

This question was answered using survey questions Q1-10 and Q1-11. Frequency counts and percentages were presented for each survey question. Of the 840 students completing the survey, all chose to answer questions Q1-10 and Q1-11 related to perception of the quality of online financial services provided through Goldlink. Although 60 (7.1%) of the students either disagreed or strongly disagreed with the ease of understanding and navigation on Goldlink, 160 (19.0%) disagreed or strongly disagreed with the statement “I found useful information through Goldlink.” The respondents’ answers are reflected in Table 10.

Table 10
Responses related to perceptions of the quality of online financial services

<table>
<thead>
<tr>
<th></th>
<th>Strongly Disagree</th>
<th>Disagree</th>
<th>Neutral</th>
<th>Agree</th>
<th>Strongly Agree</th>
<th>Missing</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>n</td>
<td>16</td>
<td>44</td>
<td>86</td>
<td>331</td>
<td>363</td>
<td>0</td>
<td>840</td>
</tr>
<tr>
<td>%</td>
<td>1.9</td>
<td>5.2</td>
<td>10.2</td>
<td>39.4</td>
<td>43.2</td>
<td>0</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Research Question 4: Are there differences in traditional and nontraditional male and female students’ perceptions of the quality of financial services delivered by the Bursar and Financial Aid offices?

For Research Question 4, a variable reflecting age and gender classification was created. The four age and gender classifications were: traditional female, traditional male, nontraditional female, and nontraditional male. The age-gender classification variable pertains to the survey respondents who answered both the questions on age and gender included in the survey. In
addition, the responses to survey questions related to perceptions of the Bursar Office and Financial Aid Office were collapsed into two response categories: 1) disagreement/dissatisfaction and 2) neutral or agreement/satisfaction. As stated previously, the response categories: 1) disagreement/dissatisfaction and 2) neutral or agreement/satisfaction provided a unique presentation of the data to discover and assess areas for institutional self-improvement. The target areas for service improvements are identifiable through the response categories reflected in the 4-by-2 cross tabulations. The analyses of questions related to the Bursar Office were limited to those students who indicated they had contact with the Bursar Office. The analyses of questions related to the Financial Aid Office were limited to students who had contact with the Financial Aid Office.

Research question 4 was answered using ten 4 by 2 cross tabulated tables, one for each of 10 hypotheses derived from the survey questions; Q1-4 through Q1-8 (questions related to the Bursar Office) and Q2-3 through Q2-7 (questions related to the Financial Aid Office). The null hypotheses were tested for differences among age-gender category and the response category on the survey questions. The Chi-square test with an alpha of .05 was used to evaluate the significance of the relationship between age-gender classification and responses categories.

Ho1: There are no differences among traditional and nontraditional female and male students regarding their perceptions of the Bursar office staff’s knowledge in answering questions.

A two-way contingency table analysis was conducted to evaluate the hypothesis. Table 11 reflects the cross tabulation. The null hypothesis was retained because the age-gender classification and response categories were not statistically significant (Pearson \( \chi^2 \) (3) = .62, p = .89). Cramer’s V at .03 reflected a weak age-gender classification and response category relationship.
Table 11
Age-Gender Classification – Bursar office staff had knowledge to assist me with my questions, Cross Tabulation

<table>
<thead>
<tr>
<th>Response Category</th>
<th>Trad. Female</th>
<th>Trad. Male</th>
<th>Nontrad. Female</th>
<th>Nontrad. Male</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>n</td>
<td>%</td>
<td>n</td>
<td>%</td>
</tr>
<tr>
<td>Disagree</td>
<td>49</td>
<td>12.6</td>
<td>14</td>
<td>10.4</td>
</tr>
<tr>
<td>Neutral or Agree</td>
<td>339</td>
<td>87.4</td>
<td>121</td>
<td>89.6</td>
</tr>
<tr>
<td></td>
<td>388</td>
<td>100.0</td>
<td>135</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Ho2:  There are no differences among traditional and nontraditional female and male students regarding their perceptions that the Bursar office staff asked clear and direct questions to determine service needs.

A two-way contingency table analysis was conducted to evaluate Ho2, whether differences existed between age-gender classification and response category on questions 1-5: “the Bursar office staff asked clear and direct questions to determine my service needs.” Table 12 reflects the cross tabulation. The null hypothesis was retained because age-gender classification and response category were not statistically significant (Pearson $\chi^2 (3) = .06$, $p=.99$). Cramer’s V at .01 reflected weak age-gender classification and response category relationships.
Table 12  

Age-Gender Classification - Bursar office staff asked clear and direct questions to determine my service needs, Cross Tabulation

<table>
<thead>
<tr>
<th>Age-Gender Classification</th>
<th>Trad. Female</th>
<th>Trad. Male</th>
<th>Nontrad. Female</th>
<th>Nontrad. Male</th>
</tr>
</thead>
<tbody>
<tr>
<td>n</td>
<td>%</td>
<td>n</td>
<td>%</td>
<td>n</td>
</tr>
<tr>
<td>Disagree</td>
<td>59</td>
<td>15.2</td>
<td>21</td>
<td>15.6</td>
</tr>
<tr>
<td>Neutral or Agree</td>
<td>329</td>
<td>84.8</td>
<td>114</td>
<td>84.4</td>
</tr>
<tr>
<td></td>
<td><strong>388</strong></td>
<td><strong>100.0</strong></td>
<td><strong>135</strong></td>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>

Ho3: There are no differences among traditional and nontraditional female and male students regarding their perceptions that the Bursar office staff provided clear and concise information regarding student requests.

A two-way contingency table analysis was conducted to evaluate Ho3 on whether differences existed between age-gender classifications and response category on the questions 1-6: “the Bursar office staff provides clear and concise information about my request.” Table 13 reflects the cross tabulation. The null hypothesis was retained because age-gender classification and response category were not statistically significant (Pearson $\chi^2 (3) =2.91$, $p=.41$). Cramer’s $V$ at .06 reflected a weak age-gender classification and response category relationship.
Table 13

**Age-Gender Classification - Bursar office staff provided clear and concise information about my request, Cross Tabulation**

<table>
<thead>
<tr>
<th>Response Category</th>
<th>Trad. Female</th>
<th>Trad. Male</th>
<th>Nontrad. Female</th>
<th>Nontrad. Male</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>n</td>
<td>%</td>
<td>n</td>
<td>%</td>
</tr>
<tr>
<td>Disagree</td>
<td>66</td>
<td>17.0</td>
<td>25</td>
<td>18.5</td>
</tr>
<tr>
<td>Neutral or Agree</td>
<td>322</td>
<td>83.0</td>
<td>110</td>
<td>81.5</td>
</tr>
<tr>
<td></td>
<td>388</td>
<td>100.0</td>
<td>135</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Ho4: There are no differences among traditional and nontraditional female and male students regarding their perceptions that the Bursar office was friendly and approachable.

A two-way contingency table analysis was conducted to evaluate Ho4 on whether differences existed between age-gender classifications and response category on the questions 1-7: “the Bursar office staff was friendly and approachable.” Table 14 reflects the cross tabulation.

Age-gender classification and response category were not found to be statistically significant (Pearson $\chi^2 (3) = 3.05, p = .38$). The null hypothesis was retained. Cramer’s V at .06 reflected a weak age-gender classification and response category relationship.
Table 14

_Age-Gender Classification - Bursar office staff was friendly and approachable, Cross Tabulation_

<table>
<thead>
<tr>
<th>Response Category</th>
<th>Trad. Female</th>
<th>Trad. Male</th>
<th>Nontrad. Female</th>
<th>Nontrad. Male</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>n</td>
<td>%</td>
<td>n</td>
<td>%</td>
</tr>
<tr>
<td>Disagree</td>
<td>54</td>
<td>13.9</td>
<td>20</td>
<td>14.8</td>
</tr>
<tr>
<td>Neutral or Agree</td>
<td>334</td>
<td>86.1</td>
<td>115</td>
<td>85.2</td>
</tr>
<tr>
<td></td>
<td>388</td>
<td>100.0</td>
<td>135</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Ho5: There are no differences among traditional and nontraditional female and male students regarding their overall assessment of the Bursar office services.

A two-way contingency table analysis was conducted to evaluate Ho5 on whether differences existed between age-gender classification and response category on question 1-8, the overall assessment of how satisfied the respondents were with Bursar office services. Table 15 reflects the cross tabulation. Age-gender classification and response category were not found to be statistically significant (Pearson $\chi^2 (3) =1.19$, $p=.76$). The hypothesis was retained. Cramer’s $V$ at .04 reflected a weak age-gender classification and response category relationship.
Table 15

Age-Gender Classification - Overall assessment of how satisfied you were with the Bursar office services, Cross Tabulation

<table>
<thead>
<tr>
<th>Age-Gender Classification</th>
<th>Trad. Female</th>
<th>Trad. Male</th>
<th>Nontrad. Female</th>
<th>Nontrad. Male</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>n</td>
<td>%</td>
<td>n</td>
<td>%</td>
</tr>
<tr>
<td>Dissatisfied</td>
<td>55</td>
<td>14.7</td>
<td>20</td>
<td>15.5</td>
</tr>
<tr>
<td>Neutral or Satisfied</td>
<td>318</td>
<td>85.3</td>
<td>109</td>
<td>84.5</td>
</tr>
<tr>
<td></td>
<td>373</td>
<td>100.0</td>
<td>129</td>
<td>100.0</td>
</tr>
</tbody>
</table>

The next five tables reflect the age-gender and response category cross tabulations related to students’ perception of the quality of services delivered by the Financial Aid office.

Ho6: There are no differences among traditional and nontraditional female and male students regarding their perceptions of the Financial Aid office staff’s knowledge to assist with answering students’ questions.

A two-way contingency table analysis was conducted to evaluate Ho6 on whether differences existed between age-gender classification and response category on questions 2-3: “the Financial Aid office staff had knowledge to assist me with my questions.” Table 16 reflects the cross tabulation. Age-gender classification and response category were not found to be statistically significant (Pearson $\chi^2 (3) = .64, p=.89$). The hypothesis was retained. Cramer’s V at .03 reflected a weak age-gender classification and response category relationship.
Table 16

*Age-Gender Classification - Financial Aid office staff had knowledge to assist me with my questions, Cross Tabulation*

<table>
<thead>
<tr>
<th>Age-Gender Classification</th>
<th>Trad. Female</th>
<th>Trad. Male</th>
<th>Nontrad. Female</th>
<th>Nontrad. Male</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Response Category</strong></td>
<td>n</td>
<td>%</td>
<td>n</td>
<td>%</td>
</tr>
<tr>
<td>Disagree</td>
<td>80</td>
<td>21.4</td>
<td>31</td>
<td>22.3</td>
</tr>
<tr>
<td>Neutral or Agree</td>
<td>294</td>
<td>78.6</td>
<td>108</td>
<td>77.7</td>
</tr>
<tr>
<td></td>
<td>374</td>
<td>100.0</td>
<td>139</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Ho7: There are no differences among traditional and nontraditional female and male students regarding their perceptions that the Financial Aid office staff asked clear and direct questions to determine service needs. A two-way contingency table analysis was conducted to evaluate Ho7 on whether differences existed between age-gender classifications and response category on the questions 2-4: “the Financial Aid office staff asked clear and direct questions to determine my service needs.” Table 17 reflects the cross tabulation. Age-gender classification and response category were not statistically significant (Pearson $\chi^2 (3) = 1.40, p=.71$). The hypothesis was retained. Cramer’s V at .04 reflected a weak age-gender classification and response category relationship.
Table 17

Age-Gender Classification - Financial Aid office staff asked clear and direct questions to determine my service needs, Cross Tabulation

| Response Category | Age-Gender Classification | | | |
|-------------------|----------------------------|---|---|---|---|---|---|
|                   | Trad. Female | Trad. Male | Nontrad. Female | Nontrad. Male |
|                   | n   | %   | n   | %   | n   | %   | n   | %   |
| Disagree          | 97  | 25.0 | 30  | 21.1 | 36  | 26.1 | 11  | 21.2 |
| Neutral or Agree  | 291 | 75.0 | 112 | 78.9 | 102 | 73.9 | 41  | 78.8 |
|                   | 388 | 100.0| 142 | 100.0| 138 | 100.0| 52  | 100.0|

Ho8: There are no differences among traditional and nontraditional female and male students regarding their perceptions that the Financial Aid office staff provided clear and concise information regarding student requests.

A two-way contingency table analysis was conducted to evaluate Ho8 on whether differences existed between age-gender classification and response category on the questions 2-5: “the Financial Aid office staff provides clear and concise information regarding student requests.” Table 18 reflects the cross tabulation. The hypothesis was retained. Age-gender classification and response category were not statistically significant (Pearson $\chi^2 (3) =1.74$, $p=.63$). Cramer’s V at .05 reflected a weak age-gender classification and response category relationship.
Table 18

Age-Gender Classification - Financial Aid office staff provided clear and concise information, Cross Tabulation

<table>
<thead>
<tr>
<th>Response Category</th>
<th>Trad. Female</th>
<th>Trad. Male</th>
<th>Nontrad. Female</th>
<th>Nontrad. Male</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>n</td>
<td>%</td>
<td>n</td>
<td>%</td>
</tr>
<tr>
<td>Disagree</td>
<td>117</td>
<td>30.2</td>
<td>39</td>
<td>27.5</td>
</tr>
<tr>
<td>Neutral or Agree</td>
<td>271</td>
<td>69.8</td>
<td>103</td>
<td>72.5</td>
</tr>
<tr>
<td></td>
<td>388</td>
<td>100.0</td>
<td>142</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Ho9: There are no differences among traditional and nontraditional female and male students regarding their perceptions that the Financial Aid office was friendly and approachable.

A two-way contingency table analysis was conducted to evaluate Ho9 on whether differences existed between age-gender classification and response category on the questions 2-6: “the Financial Aid office staff was friendly and approachable.” Table 19 reflects the cross tabulation. Age-gender classification and response category were not statistically significant (Pearson $\chi^2 (3) = .19, p = .98$). The hypothesis was retained. Cramer’s V at .02 reflected a weak age-gender classification and level response category relationship.
Table 19

*Age-Gender Classification - Financial Aid office staff is friendly and approachable, Cross Tabulation*

<table>
<thead>
<tr>
<th>Response Category</th>
<th>Trad. Female</th>
<th>Trad. Male</th>
<th>Nontrad. Female</th>
<th>Nontrad. Male</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>n</td>
<td>%</td>
<td>n</td>
<td>%</td>
</tr>
<tr>
<td>Disagree</td>
<td>73</td>
<td>18.8</td>
<td>29</td>
<td>20.4</td>
</tr>
<tr>
<td>Neutral or Agree</td>
<td>315</td>
<td>81.2</td>
<td>113</td>
<td>79.6</td>
</tr>
<tr>
<td></td>
<td>388</td>
<td>100.0</td>
<td>142</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Ho10: There are no differences among traditional and nontraditional male and female students regarding their overall assessment of the Financial Aid office services.

A two-way contingency table analysis was conducted to evaluate Ho10 on whether differences existed between age-gender classification and response category on the questions 2-7: “overall satisfaction with Financial Aid office services.” Table 20 reflects the cross tabulation. Age-gender classification and response category were not statistically significant (Pearson $\chi^2 (3) = .98, p = .80$). The hypothesis was retained. Cramer’s V at .04 reflected a weak age-gender classification and level of response category relationship.
Research Question 5: What is the perception of the quality of online financial services? To answer this research question, two 4 by 2 cross tabulated tables were created, one for each of the survey questions related to students’ perceptions regarding the ease of understanding and navigating GoldLink (Q1-10) and their perceptions of the usefulness of financial services information on GoldLink (Q1-11). For Research Question 5, a variable reflecting age and gender classifications was created. The four age and gender classifications were: traditional female, traditional male, nontraditional female and nontraditional male. In addition, the responses to survey questions related to perceptions of GoldLink were collapsed into two response categories: 1) disagreement/dissatisfaction and 2) neutral or agreement/satisfaction. All students responding to the survey were included in the cross tabulated calculation. The null hypotheses tested were:

Ho11: There are no differences among traditional and nontraditional male and female students regarding their perceptions of GoldLink as easy to understand and navigate.
classification and response category were not statistically significant (Pearson \( \chi^2 (3) = 5.99, p=.11 \)). The hypothesis was retained. Cramer’s V at .08 reflected a weak age-gender classification and response category relationship.

Table 21

*Age-Gender Classification - GoldLink was intuitive and easy to navigate, Cross Tabulation*

<table>
<thead>
<tr>
<th>Response Category</th>
<th>Trad. Female</th>
<th>Trad. Male</th>
<th>Nontrad. Female</th>
<th>Nontrad. Male</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>n</td>
<td>%</td>
<td>n</td>
<td>%</td>
</tr>
<tr>
<td>Disagree</td>
<td>26</td>
<td>5.9</td>
<td>17</td>
<td>10.3</td>
</tr>
<tr>
<td>Neutral or Agree</td>
<td>414</td>
<td>94.1</td>
<td>148</td>
<td>89.7</td>
</tr>
<tr>
<td></td>
<td>440</td>
<td>100.0</td>
<td>165</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Ho12: There are no differences among traditional and nontraditional male and female students regarding their perceptions of the usefulness of the financial services information provided through GoldLink. Age-gender classification and response category were not statistically significant (Pearson \( \chi^2 (3) = 3.00, p=.39 \)). The hypothesis was retained. Cramer’s V at .08 reflected a weak age-gender classification and response category relationship.
Table 22

*Age-Gender Classification - I found useful financial services information online, Cross Tabulation*

<table>
<thead>
<tr>
<th>Response Category</th>
<th>Trad. Female</th>
<th>Trad. Male</th>
<th>Nontrad. Female</th>
<th>Nontrad. Male</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>n</td>
<td>%</td>
<td>n</td>
<td>%</td>
</tr>
<tr>
<td>Disagree</td>
<td>87</td>
<td>19.8</td>
<td>24</td>
<td>14.5</td>
</tr>
<tr>
<td>Neutral or Agree</td>
<td>353</td>
<td>80.2</td>
<td>141</td>
<td>85.5</td>
</tr>
<tr>
<td></td>
<td>440</td>
<td>100.0</td>
<td>165</td>
<td>100.0</td>
</tr>
</tbody>
</table>

**Summary**

Chapter 4 presented the survey responses and analyses of data. Chapter 5 will present the summary of findings, conclusions, and recommendations that evolved from the research.
CHAPTER 5

SUMMARY OF FINDINGS, CONCLUSIONS, AND RECOMMENDATIONS

This chapter concludes the research, provides an overview of the findings, presents conclusions, and offers recommendations for student financial services at East Tennessee State University and for future study. The purpose of the study was to examine the financial services delivered to students at East Tennessee State University. The research questions focused on existing financial services and the services that students desire. The open-ended questions were coded for common themes. The results from the survey respondents were analyzed for descriptive and inferential statistics. Frequencies and cross tabulations for differences on age-gender classifications and response categories for the scaled questions were presented.

Summary of Findings

The review of the literature revealed that many changes were occurring in higher education student financial services as institutions were realizing the importance of student financial services in facilitating student attainment of higher education goals. Institutions that were reorganizing student financial services changed reporting structures, invested in employee training, and increased technology-enabled processes, while state appropriation funding to institutions remained constant. The reasons for organization change were recognition of the student as a valued customer, the need to do more with less, and rising tuition and fees and accounts receivable.

East Tennessee State University desired to become the best regional university in the country where all students would be treated with dignity. This study was undertaken to assess student perceptions of the financial services delivered to students and to discover the services
they desired. The analysis focused on the five research questions. The following sections summarize the findings related to each of the research questions.

Research Question 1

Three times on the survey, students were given an opportunity to offer suggestions for additional financial services to meet their needs. The overlapping themes found for the Bursar and Financial office responses were: improved employee knowledge, customer service improvement, easier communications with staff, and friendlier staff. The service improvements students suggested for online services were expanded financial aid information, increased availability and responsiveness, and clearer student account information.

Research Question 2

Student perceptions of the quality of financial services were reflected in responses to 10 survey questions. Frequency counts and percentages were presented for each in Table 8 and Table 9. An overall dissatisfaction rate of 14.7% was recorded for the Bursar office services and an overall 26.0% dissatisfaction rate was recorded for the Financial Aid office services. The overall dissatisfaction rates reflected that the offices studied were not achieving acceptable customer satisfaction levels needed to achieve the goal of treating all people with dignity and respect.

Research Question 3

Students’ perceptions of the usefulness of online financial information reflected that they disagreed 19.0% of the time that the information provided was useful. Table 10 displayed the frequencies for student responses related to Goldlink online survey questions. The information provided through Goldlink should be helpful to students in meeting their financial services needs.
Research Question 4

Research question 4 sought to find differences in age-gender classifications and response categories regarding student perceptions of the quality of financial services delivered by the Bursar and Financial Aid offices. The analyses of differences between age-gender classifications and response categories were limited to respondents answering both questions on age and gender. The calculated Chi Square statistics with an alpha of .05 were used to test the null hypotheses. The Chi Square test statistics reflected no statistically significant differences for the age-gender classifications and response category on the 10 survey questions. The analyses did provide interesting information into student age-gender classifications and perceptions of the quality of financial services delivered by the Bursar and Financial Aid offices.

For the five questions related to the perception of the quality of Bursar office services, the respondents reflected disagreement/dissatisfaction response category at least 9.2% of the time on all age-gender classifications. For the five questions related to the perception of the quality of Financial Aid office services, the respondents reflected disagreement/dissatisfaction response category at least 18.4% of the time on all age-gender classifications. Conversely, the responses for perceptions of the quality of Bursar office financial services received the highest response rate for neutral/agreement/satisfaction of 90.8% by nontraditional female students. The highest response category for neutral/agreement/satisfaction for perceptions of the quality of financial services delivered by the Financial Aid office was 81.8% in the nontraditional male classification.

Although the test statistics did not allow rejection of the null hypotheses related to research question 4, the results provided insight into student perceptions of the quality of financial services in both the Bursar and Financial Aid offices and information on these
perceptions by the age-gender classifications used in the cross tabulations. Traditional males disagreed 18.5% of the time that Bursar office staff provided clear and concise information; whereas, nontraditional females disagreed 12.4% of the time. Nontraditional males perceived the Bursar office staff as not friendly or approachable 15.9% of the time; whereas, nontraditional females reported the staff was not friendly or approachable 9.2% of the time. Nontraditional males were dissatisfied 18.3% with the overall Bursar office services; whereas, nontraditional females were 12.7% dissatisfied overall with Bursar office services.

Student perceptions of the quality of Financial Aid office services included interesting findings but the null hypotheses were not rejected as statistically significant on the age-gender classifications and response categories. Nontraditional females disagreed 23.5% of the time with the statement that the Financial Aid staff had knowledge to assist them with questions and nontraditional males disagreed 18.4% of the time. When asked if Financial Aid staff provided clear and concise information, 30.2% of traditional females disagreed and 23.1% of nontraditional males reported they disagreed. On the overall satisfaction with Financial Aid office services question, 28.9% of traditional males were dissatisfied; whereas, nontraditional males were 23.1% dissatisfied with Financial Aid services.

Research Question 5

The null hypotheses on the student perception of the quality of online financial services were not rejected because the differences on age-gender classifications related to response category were not statistically significant; however, the cross tabulations provided useful information for institutional self-improvement. The information delivered online should provide valuable financial content to allow students to answer questions and complete transactions. Nontraditional females were only 5.5% likely to disagree with the question on ease and
consistency of navigation in Goldlink online but nontraditional males chose the disagreement response category 11.3% of the time. Nontraditional males disagreed 22.5% of the time with the statement, “I found useful financial information through Goldlink,” and 14.5% of traditional males disagreed.

Conclusions

The conclusions drawn from the results of the data analysis reflected areas for service improvements that could move East Tennessee State University toward the goal of becoming the best regional university in the country.

Conclusion 1

Staff availability and knowledge for easier student communications was highlighted in student comments about the financial services offices. As one student stated, “They need to have more people employed during peak business times like at the beginning of the year so the lines won’t be as long, long lines means unhappy employees too! “ The students requested that staff be friendly and informed in student contacts, through face to face, telephone, and email correspondence. A comment that represented a student perception was, “I don't know that there are any other services they could provide, I would just prefer the staff to be friendlier. When you're a student, money is tight and extremely stressful, the last thing I want is to go in there are have them be unfriendly. This didn't happen all of the time, just some.”

Students requested that online services be available at all times and that the information provided be more useful to achieve their financial goals. A student statement regarding online financial information was, “More accurate interactive services. The only item under my "financial aid" link in Goldlink pertained to the Tennessee Lottery Scholarships, which have
absolutely no bearing upon my situation since both my graduating high school and age preclude me from eligibility of any awards from that funding source.”

**Conclusion 2**

The frequencies for disagree/strongly disagree and dissatisfied/highly dissatisfied for the survey questions related to student perceptions of the quality of financial services were too high for an institution that strived to treat all students with dignity. The goal of all financial services offices should be no less than 100% customer satisfaction for the services delivered by any method, face to face, telephone, email, and online.

**Conclusion 3**

Students too often disagreed with the usefulness of online information. The information provided online did not enhance student independence with “fully executable and integrated service delivery” (West, 2004, p.18).

**Conclusion 4**

Although differences between age-gender classifications did not allow any of the 10 null hypotheses to be rejected as statistically significant in relation to the perception of the quality of financial services, the data provides insight for institutional self-improvement. The rates on response category disagreed was never less than 9.2% for the Bursar office and never less than 18.4% for the Financial Aid office deserve comment. As Henry and Razzouk (2006) stated, continuous improvement in customer service was the best way to achieve success, and segmenting customers, researching customer concerns, investing in technology for customer service, and managing for consistent treatment were needed to build customer loyalty.
Conclusion 5

The two null hypotheses related to student perceptions of the quality of online services were not rejected as statistically significant on the age-gender classifications and response category. However, the results of the analysis deserved consideration. Students disagreed that the financial information provided through Goldlink online was useful at least 14.5% of the time on any age-gender classification. As one student stated “Apply for financial aid online, and accept/reject financial aid online. I had to make a bunch of trips to financial aid for scholarship money that could have just been done online.”

Recommendations

The higher education environment was in a state of change. Institutions were dependent on student tuition and fees for a significant portion of operating revenues. Technology-enabled education increased competition in the higher education environment. Calls for regulation to increase transparency in higher education remained on political agendas and in the media. Institutions recognized that organizational structure for control had led to poor communications among departmental units. The complexity for students to obtain financial resources to fund higher education required cross-training of employees and instilling shared beliefs, values, and goals at other institutions that recognized students as customers.

Recommendation 1

Students were valued customers for the successful achievement of East Tennessee State University’s mission and goals. Student services offices should improve employee knowledge through continuous training, including an emphasis on cross-training of employees in financial services offices, and a reorganization of the offices with empowered employees who share the same beliefs, values, and goals of the institution. The goal of employee cross-training should be
to close knowledge gaps that lead to poor information given to students. As improvements to online services were considered, the goal should be to complement and enhance the student’s ability to complete all transactions and obtain needed information through a single sign-on portal.

Recommendation 2

Students should be treated as valued customers in financial services offices. Gurau et al. (2003) stated that, “implementation of an efficient customer relationship strategy requires the introduction of a customer focused culture” (p.202). Further implementing a customer relationship management program was found to be the best way to build a long-term relationship. As Bauer et al. (2002) found, “studies have shown that winning new customers can be up to five times more expensive than maintaining existing customer relationships” (p.155). Customer relationship management should target service improvements to the financial services students desire. Data collected from students should lead efforts toward self-improvement at East Tennessee State University.

Recommendation 3

Technology should enhance students’ ability to complete financial services, independently, at any time. As Steinbrenner (2004) stated “a portal is an integration platform and information technology layer which allows integration of disparate technologies to a portal environment; the portal creates a user-centric environment by sharing a common user interface and navigational elements” (p.14). Further, the portal was “methodically moving us away from various stand alone systems and eradicating the barriers among departments … As a result our university processes are optimized for users not departments” (Steinbrenner, p. 16).
Recommendation 4

The offices should be reorganized to improve customer service by placing the most knowledgeable employees closest to the student. As Hughey (2000) stated, “the future of higher education organizational structure will be much more horizontal with fewer layers between administration and students, this structure will lead to greater empowerment of the employees at the lowest level” (p. 42). Higher education institutions that reorganized student services offices included institutions of differing enrollments and types; from large publics to smaller non-profits, each pursued a different path to accomplish reorganization for improved student services.

Recommendation 5

Content online should be managed to provide improved student financial information and services. Bauer et al. (2002) found in their research of Internet usage that information on websites had to be maintained or customers might withdraw their trust. According to Ragins et al. (2003), the challenge for multi-channel businesses in customer relationship management was consistency of response from all points of contact and viewing the relationship holistically.

Recommendations for Future Study

A student financial services center and a financial services Web portal that provided professional services in the areas of enrollment, financial aid, billing, and student payments in support of students’ academic and financial objectives could move the institution toward achieving the strategic goal of providing a student-centered environment, and treating people with dignity and respect. Integrating student financial services, creating cross-trained personnel, and providing greater student self-service through improved information systems increased the dignity afforded to the student. A student financial services center fit with the goal of creating a
student-centered environment. Students expected fast, efficient, service and continuous access to services provided by campus offices. Employees needed training and information (knowledge) to provide fast and efficient services to students (customers).

East Tennessee State University should remain informed about student perceptions of the quality of financial services through annual surveys of students. Follow-up research studies should be conducted with segmented student groups. The segmented groups should include ethnicity, in addition to gender, age, educational level, and financial payment method for improved understanding of student needs. The university should also implement research studies on employee beliefs, values, and goals. The research on employee beliefs, values, and goals would allow the institution to identify divergence between personal beliefs, values, and goals and those held by the institution.
Figure 1. Organizational Chart, East Tennessee State University Academic Affairs, Provost.

Figure 2. Organizational Chart, East Tennessee State University Business & Finance

Figure 3. Organizational Structure, East Tennessee State University Administration

Figure 4. Organizational Structure, Student Financial Services Office, University of Pennsylvania

From National Association of College & University Business Officers, Student Financial Services Conference, 2004
Figure 5. East Tennessee State University Student Accounts Receivable, Fiscal year 2001 through fiscal year 2006.

Figure 6. East Tennessee State University In-State Resident Student Tuition and Fees, Academic year 2001 through academic year 2007.
REFERENCES


Olson, M., Glezerman, D., Russo, J., Johnston, R., & Stemper, D., (2004, March). The art and science of student financial services. In M. Olson (Chair) NACUBO, Student Financial Services Conference, Phoenix, AZ.


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APPENDICES

Appendix A

Financial Services Survey

How would you describe yourself?
Gender:  □ Female  □ Male

Age:  □ 18-24  □ 25-34  □ 35-44  □ 45 and older

Education Level:  □ Undergraduate  □ Graduate

Please answer all questions that apply to you

Section 1 – Bursar Office
Q1-1: Have you had occasion to contact the ETSU Bursar office?
 □ Yes  □ No

Q1-2: Which method did you use to contact the office?
 □ email  □ telephone  □ in person  □ mail

Q1-3: I pay my tuition, fees, housing through
 □ In-person, cash, check, or credit card
 □ either in full or by the deferred payment plan ETSU offers
 □ Online, credit card, or webcheck
 □ Third-party sponsor, VocRehab, Military Benefits
 □ State Education Prepaid program (BEST, Florida Prepaid)
 □ Federal Student Financial Aid programs (Title IV programs, Pell, Stafford, Perkins loans)
 □ Scholarships (TELS, Academic, Athletic)
 □ a combination of Federal Financial Aid, Scholarships, Third-party, Prepaid Program or personal resources
 □ Employer educational benefit programs
 □ other, please describe _____________________________________________________________
Q1-4: The Bursar office staff answered my questions knowledgeably

<table>
<thead>
<tr>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Neutral</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
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Q1-5: The Bursar office staff asked clear and direct questions to determine my service needs

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<tr>
<th>Strongly Agree</th>
<th>Agree</th>
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<th>Disagree</th>
<th>Strongly Disagree</th>
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Q1-6: The Bursar office staff provided clear and concise information about my request

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<tr>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Neutral</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
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Q1-7: The Bursar office staff was friendly and approachable

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<th>Strongly Agree</th>
<th>Agree</th>
<th>Neutral</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
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Q1-8: Please give your overall assessment of how satisfied you were with the Bursar office services

<table>
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<tr>
<th>Highly Satisfied</th>
<th>Satisfied</th>
<th>Neutral</th>
<th>Dissatisfied</th>
<th>Highly Dissatisfied</th>
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Q1-9: Are there other services the Bursar office could provide?

________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
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Q1-10: Was GoldLink easy to understand and navigate?

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<thead>
<tr>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Neutral</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
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Q1-11: I found useful financial services information through GoldLink.

<table>
<thead>
<tr>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Neutral</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
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Q1-12: Are there other services that could be provided online?
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
Section 2 – Financial Aid Office
Q2-1: Have you had an occasion to contact the ETSU Financial Aid office?
□ Yes □ No
Q1-2: Which method did you use to contact the office?
□ email □ telephone □ in-person □ mail
Q1-3: The Financial Aid office staff had knowledge to assist me with my questions
Strongly Agree Agree Neutral Disagree Strongly Disagree
□ □ □ □ □
Q2-4: The Financial Aid office staff asked clear and direct questions to determine my service needs
Strongly Agree Agree Neutral Disagree Strongly Disagree
□ □ □ □ □
Q2-5: The Financial Aid office staff provided clear and concise information
Strongly Agree Agree Neutral Disagree Strongly Disagree
□ □ □ □ □
Q2-6: The Financial Aid office staff is friendly and approachable
Strongly Agree Agree Neutral Disagree Strongly Disagree
□ □ □ □ □
Q2-7: Please give your overall assessment of how satisfied you are with the Financial Aid office services
Highly Satisfied Satisfied Neutral Dissatisfied Highly Dissatisfied
□ □ □ □ □
Q2-8: Are there other services the Financial Aid office could provide?
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________

I would like to receive a copy of the survey results by email

□ Yes □ No

My email address is: ______________________________
Appendix B

Financial Services Survey Cover Letter, First

October 21, 2006

Dear Student,

I am conducting research for completion of my dissertation in the Department of Educational Leadership and Policy Analysis at East Tennessee State University. As a student at East Tennessee State University you have direct experience with either financial aid or fee payment processes. Many higher education institutions are re-vamping business processes to better meet student needs. As a student you are asked to give your opinion on these financial processes at ETSU.

In order to have a complete understanding of student beliefs about existing business processes, it is important that you complete the survey. You can be assured of complete confidentiality. Your name will not be placed on the survey.

A summary of the survey results will be provided to you via email if you choose by checking the appropriate box on the form and providing an email address.

I would be happy to answer any questions you might have regarding this study. You may contact me by telephone at 423-341-0188 or by email at samsl@etsu.edu.

Thank you for your assistance.

Ms. Lois K. Sams
Doctoral Student
East Tennessee State University
Appendix C

Financial Services Survey Cover Letter, Second

October 31, 2006

Dear Student,

If you have responded to my previous request please ignore this message and I appreciate your participation.

I am conducting research for completion of my dissertation in the Department of Educational Leadership and Policy Analysis at East Tennessee State University. As a student at East Tennessee State University you have direct experience with financial aid services. Many higher education institutions are re-vamping business processes to better meet student needs. As an student you are asked to complete a 3 to 5 minute online survey regarding financial processes at ETSU.

In order to have a complete understanding of your beliefs about existing business processes, it is important that you complete the survey. You can be assured of complete confidentiality. Your name will not be placed on the survey.

A summary of the survey results will be provided to you via email if you choose by checking the appropriate box on the form and providing an email address.

I would be happy to answer any questions you might have regarding this study. You may contact me by telephone at 423-341-0188 or by email at samsl@etsu.edu.

Thank you for your assistance.

Ms. Lois K. Sams
Doctoral Student
East Tennessee State University
Appendix D
Detailed Responses to Survey Questions

Research Question 1: Financial assistance needs identified by the students

Research Question 1: Bursar

Q1-9: Are there other services the Bursar office could provide?

Theme 1: Respondents recommended more informed employees with knowledge to answer questions.

It would be nice if they could actually answer all your questions the first time!!!!!!!!

Instead of directing you somewhere else, they could take the time to gather knowledge and have that information ready to you when asked, or try to find the information when it is asked instead of directing you somewhere else.

offer more "staff" with knowledge of how the systems works.....NOT GRAD> STUDENTS

Just more information in general instead of them trying to get rid of students by sending them to other departments!

Streighten out the services that they do have. I had a problem where I was charged twice for tuition (overdrew my account) on goldlink. I contacted the offices to see if they could refund my money. They said yes, within 2 days it should be back...I call in 2 days, nothing has been done. They say come to the office, aparently a check was written for the difference for me that I could pick up. I drive all the way to ETSU to get the check and get told it was mailed to me. I go home and wait 2 days, and call again, and they say "Oh, it was shipped to your PO box at school” So I have to drive all the way back to ETSU to get it. I got a different answer from each person I spoke to. It was udderly rediculous.

Theme 2: Respondents recommended easier communication access to staff through telephone or email contacts.

I was on hold for about 20 minutes; they never did answer the phone. It would be extremely helpful if they would pick up the phone.
Emails are never answered. I doubt that anyone even looks at an email. Email from students should be treated with the same regard as a phone call or letter or face to face contact.

Be more professional, not have such an attitude. Answer the phones and not let them ring forever, if they were on them the automated system tells you, most of the time they are lazy and rude.

A 1-800 number. I have had to use my cellphone a lot with long wait times, since I'm an out-of-state student. Even better online access would be beneficial.

I think it is hard to contact the office by telephone. There are VERY long wait times and many times no one even answers if it rings.

I also have communicated with the Bursar office by phone and have always been treated in a professional manner.

**Theme 3:** Respondents suggested more staff to assist students in the Bursar office.

Be more professional, not have such an attitude.

More people helping at the desk when there are "rush times" like the start of each semester in order to not be such a hassle for those who are pressed for time.

they need to have more people employed during peak business times like at the beginning of the year so the lines won't be as long. Long lines mean unhappy employees too!

I think any time you have long lines of people there must be some level of mismanagement going on. These types of waits are not acceptable in the open retail environment, why should we find them acceptable when they are within the realm of higher education?

**Theme 4:** Respondents recommended friendlier staff for the Bursar office.

The entire ETSU administration has been a huge headache and disappointment. I'm surprised they can keep up with their own lunches, much less anything important. The entire administration should be replaced with competent, knowledgeable, and friendly people. Students do not need to work in any important department.

I think they do a good job now and I do not know of any other services!

I don't know that there are any other services they could provide, I would just prefer the staff to be more friendly. When you're a student, money is tight and extremely stressful.
The last thing I want is to go in there are have them be unfriendly. This didn't happen all of the time, just some.

the people who work in the bursar office are not pleasant people.

Yes. As a student the forms, procedures, and offices all seem to be in another language and no one wants to offer assistance. Maybe a councilor would be a nice addition so we could have someone help us through issues that arise.

**Theme 5: Students recommended changes for financial aid refunding in the Bursar office**

Before they issue the balance of aid checks to the students they need to take any money out that the student has gotten over the allwed amount for the year instead of going through the semester and continually taking money out leaving the student in the hole before the next semester even starts.

The Bursar's Office should be able to print checks on the spot for financial aid. It is counterproductive to have students request that checks be printed and then come back in 24 hours. Plus, many students need that financial aid money at the very start of the semester to pay bills, buy food, and take care of their children.

Shorter wait times when balance of aid checks are distributed.

Financial aid seminars about how to fill out the paper work and what needs to be turned in to which office. They also need to be more informative about summer semesters.

same day reimbursement checks. Not having to wait a day after to call or go by and tell them you want to get it.

If MPN do not print, do not arbitrarily cancel a student's financial aid. Rather, RERUN the printing and then forward it not only to their campus box but also to their HOME mailing address. Not all students actually attend campus anymore and are not aware that they have been given a campus box that will never be used by them.

Offer Financial aid, don't keep reducing benefits to students who are in "NEED" "Especially SENIORS."

*Research Question 1: Online services*

Q1-12: Are there other services that could be provided online?

**Theme 1: Respondents offered comments on the financial aid information through GoldLink**
A statement of all my past financial aid borrowed since I started school here. It would be helpful to be able to see a total summary of the amount I'll have to pay back without having to back track and add up the total myself.

Apply for financial aide online and accept/reject financial aide online. I had to make a bunch of trips to financial aide for scholarship money that could have just been done online.

1) It would be nice to have a secure email link to FA through the goldlink system that would allow a user to email FA without having to go through a paper-based authentication system.

2) It would also be nice to be able to accept/reject FA items online through the Goldlink system, and be able to see the status of each award amount (for each semester: award type, amount awarded, date that monies are received, amount received by ETSU, amount disbursed, payment date [coordinated with the bursar's office], and payment type (direct deposit, check, IDBUCKS, etc.).

3) Processing status for FA applications needs to be online, or else the scheduled award letter dates for each semester. It is very frustrating to sit around and wait all summer for fall award letters to come, and not know when to expect the letter. Did I get all the required paperwork in? Am i missing something? Let me know online so that I can take action on the item.

Add more options to the Financial aid part of Gold Link.

A better understanding of loans, and financial aid options to students would be great. Doing so online would be a good idea. There are allot of options I missed out on, because I had no idea what to do or what was available to me.

Actually respond to emails would be great.

Again make more forms completable by internet submission. Or possibly have a drop off box, so you don't have to wait in line for an hour to give a single piece of paper.

Better online accessibility to check status of papers needed/received. I had a long wait time (long distance I might add) to talk with a counselor.

Better financial aid options and explanations.

Can we look up financial aid and pay on-line with loans already taken out for school? Clearer explanations of scholarship information.

Financial aid information about documentation missing or related topics
Goldlink should also provide information to students about ways to pay for college, such as work study, etc. When a student logs in, they should have the option as to whether or not they would like to view the aid that they are eligible for whether it be scholarships, federal money, etc.

Goldlink should have a place where you can put in your information and it can tell you what scholarships and grants you would be qualified for; this would give more people easier access to the scholarships.

I have better access to check that all proper papers for aid/loans are received. I went round and round on the phone. It would have been so much easier to check things online. I would like to see more online services for the Financial Aid section. Being able to make application on-line, account inquiries, and so forth would be great. The Bursar part of Goldlink is fine.

I would like to see the scheduled disbursement date for monies that have been received by ETSU on my behalf. If a financial aid source tells me that they sent a check or an EFT on 9-25, I want to see that amount reflected clearly on my account with a scheduled disbursement date. I understand that the college runs checks and payments on a batch basis, but I would like to have some idea when I will actually get cash in hand.

Information about available scholarships for students would be beneficial.

Information pertaining directly to your financial aid so that you know what is going on (e.g. red flags, etc.) amount of money approved, disbursed, yearly totals, etc.

It is important to have information for all students including non-traditional, 2nd degree students. We don't know if we qualify for any type of aid or loans. Making appointments to see people is inconvenient for those of us who also work full time.

Monitoring annual and total budget of the total educational process.

More accurate interactive services. The only item under my "financial aid" link in Goldlink pertained to the Tennessee Lottery Scholarships, which have absolutely no bearing upon my situation since both my graduating high school and age preclude me from eligibility of any awards from that funding source.

More information about scholarships pertaining to the student's major.


Provide dates of financial aid disbursement.
It would be helpful if award letters were available to students through Goldlink or some type of student portal.

Scholarship status, make the verification process easier.

Since I am a distance learning student who is on full aid, I would love for the affidavit for financial aid to somehow be available via computer instead of just fax (the form that you have to sign so they do not purge you until your aid comes through)

you should be able to check the status of your loan process on gold link so you dont have to go to financial aid office. the thing i hated most about this school year is the fin. aid. office giving me wrong information over and over!!

more detailed financial aid payment screen. sometimes it is confusing.

Tracking information in order to know how long it will take the bank and/or university to process my financial aid because we all have bills to pay and it helps ALOT to know when we will be receiving our money.

**Theme 2:** Students offered information about GoldLink availability and responsiveness

Gold Link should be available in a longer range of hours. Not everyone checks their classes or fees before 9:00 p.m.

The online registration goldlink needs to be up 24/7 for continuous access. Why commercial websites can be up for months at a time, but our ETSU gold link is down for days at a time is unacceptable.

Goldlink is horrible, the CS Majors at our own college could make a better program in 3 weeks and not cost however many millions of dollars it is costing us for that garbage.

Goldlink needs to be made available at night, when most students have time to take care of things. I find it incredibly unbelievable that Goldlink undergoes that much maintenance and still sucks.

Goldlink overall is just a very difficult service to use. It's unpredictable and has bad "manners". I frequently have to log in repetitively in order to achieve my goal, one of which is to check my balance due.

Goldlink service after 9pm. A lot of times I've needed access to Goldlink after 9pm, and it is already shut down.

Goldlink would be okay if it would actually work.
I think Goldlink is really quite terrible ... especially, the fact that it goes offline in the evenings during peak usage periods (i.e. during registration). It would be really kool if it was online round the clock. eBay can do it. Why can't medium size state institutions?

I think GoldLink should be up all the time. Different people are on different schedules and opening and closing of GoldLink is sometimes a pain.

I think you should be able to use goldlink at any point during the day..i dont think that you should be able to get on to the goldlink after 9:00pm.

I wish they'd stay online longer

It would be better for students if there were higher compacity servers so system users were not delayed or kicked off the system at times of high usage.

It would be nice to have access to Goldlink after 9:00 p.m. - as a mother, it is not easy to access the internet or work on classwork until after I have put my 5-year old to bed.

It's difficult that Goldlink is only available at certain times. There have been several occasions when I would like to check my account, or other issues and have not been able to log in.

longer long-in time.

longer running time for blackboard like only timeing out on Sundays for update installments instead of going down at 900pm everynight alot of people like my self work full time and go to school full time and have families making it difficult to view anything when the page is only avaliable certain hours

make goldlink avalible 24/7

quit making the session end after 5 minutes. i cannot get anything done.

Some students have class and work in the daytime and at night Goldlink shuts down so the information is not accessable. It would be nice to be able to acess that information all the time like other schools.

server is too slow

Twenty-four hour access to goldlink; a more user-friendly interface; a more clear explanation of what students owe.

We should be allowed to access Goldlink whenever we want to. After 9, we are not allowed to do anything, which is HIGHLY annoying.
Theme 3: Respondents commented on GoldLink registration and schedule

A back button on the course section.

better course section search. Be able to search your whole schedule at one time.

Classes could be more searchable. Things like the instructor fields could be made searchable; if an instructor is teaching classes in different departments you have to know which ones.

I would like to be able to audit classes via GoldLink.

It would be nice to be able to view the schedule of classes for the upcoming semester before registration begins; this way students could have a chance to plan their schedules and meet with advisors before registration actually begins to give them a jump-start on getting into the classes they need to get into.

Theme 4: Students requested changes to GoldLink student account information

detailed billing information

how much per credit hour, etc, not just total.

Maybe a worksheet to figure out how much more one additional course would cost, or the difference between part time and full time enrollment

Detailed itemized lists of charges to my account

explanations of bills, aid, etc

I dislike using the internet for financial information.

I live in Buc Ridge. Our electricity is supposed to be billed through Goldlink. There is absolutely no way to tell if I have been billed. I have to stop by the Bursar's office (which is completely out of my way)and stand in line for 5 minutes to find out that housing hasn't billed it yet. I have to do this several times a month. There should be an easy way to check this on Goldlink. Then my payment might actually be on time.

If the fee payment option was dependable that would be very nice.

it has all your past balances and credits they should erase them each semester so you would not get so confused.
It may not be a real service but I would like to see multiple semesters worth of information in one session without having to log out and more clear details as to what the money is going to.

Just that it be less complicated. They seem to list things backwards.

Maybe just the status of your checks or transactions

The account summary is confusing as it relates to amount due, due date and the deferred payment due dates. There should be a due date for the amount currently due and this should be displayed with the mounts due using the deferred payment option.

The payment schedule needs to be more understandable to those who do not work in the Bursar's office.

Yea to ask for your check, not have to call.

Research Question 1: Financial Aid

Q2-8: Are there other services the Financial Aid office could provide?

Theme 1: Respondents offered comments on financial aid customer service and staff knowledge.

Yes tell students what they are eligible for then give it too them when they ask, "Don't act like its your money your giving out, "ITS NOT! Too many folks handling financial aid, act like its their damn money, and therefore they don't offer and they don't ask the student, just this semester I was offered my full "STUDENT LOAN AT THAT....of 5,500 Hundred which I have to "PAY BACK! Now that I'm graduating Good Lord Willing from ETSU, because the financial aid, was withheld from me, I'll attend Graduate School elsewhere where the funds won't be. Inconclusion, Had I not gotten the full Loan that I have to pay back, I would have never been able to graduate from ETSU. Just think what this has done to others who could not, continue and had to drop out! Find people who will freely give and offer help even when it means students have to "BORROW MONEY" which they HAVE TO REPAY" should be offered this money, and are not by the Financial aid department at ETSU, and I'd "FIRE Martha Miller, who's directly responble, and has lost alot of students for ETSU, due to not releashing funds available even through loans, which she and the financial office failed to do. The choice is your folks to start anew and start the new years anew, I'm a paying student, that's all you need to know, and thats enough...."I Discovered, "I Always, Have Choices, "And Sometimes, "Its Only A Choice Of Attitude." --Abraham Lincoln, Sixteenth, President of the United States. Sincerely, your friend and fellow student, Tommy Birchfield, Voter, Vet USAF, Senior, East Tennessee State University

Perkins Loan knowledge
I would just like to mention that Murray Andrews is wonderful. She is very kind, knowledgeable, and helpful.

Perhaps more booths (resulting in shorter lines) could be nice.
I hope I've helped. God bless. _^_ ^_

Actually have people in there that know what they're doing.

Again it would be nice if someone could answer my questions and not send me running around campus or make me have to make a million trips to the office!!!!!!!!!!!!!!!!!!!!!!

answer to messages left when directed to a counselor

Faster service, more knowlegable staff who do not give you a run-around to go to twenty different places around campus, only to be told by someone about 10 people later that the bursar's office is the only place to take care of a matter, I wish there was a more negative answer to the satisfaction for the financial aid office b/c I am more dissatisfied that words can describe.

Financial Aid needs more help. There is always a line to have to wait in and more help would be great, especially at the beginning of the semester when so many students are having to go to them

Friendlier staff –

Have a quicker process time in completing students requests.

better customer service

Better line control during busy times

conflicting info given regarding perkins loans, I apply each semester but if I apply @ THE BEGINING OF ONE SEMESTER,I AM TOLD I SHOULD HAVE APPLIED AT THE END OF PREVIOS SEMESTER. VERY CONFUSING.

Correct and consise information be given to student workers that answer questions for students and the general public. When detail information is required the students should be referred to counselors. Financial Aid receipants should be told to inquire with the Comptrollers' Office about balances owed and release dates of checks. If this information isn't known by Financial Aid workers, they should inquire and be able to give correct dates to the students. This seems to be a lack of communication between the departments.

Debt Counseling Services; Knowledgeable temporary staff (not student workers) on the front desk at peak periods during each semester.
I am very satisfied with the Financial Aid office. They have also provided the information I needed, and they are very friendly.

I believe that Financial Aid could provide better service if they could train their student workers better. Train them to be more friendly and to have more knowledge with Financial matters.

I dont know about other services but their knowledge and customer service could be improved. I have been in there 3 times in one day about a particular issue and spoken with three different individuals who gave me three different answers.

I don't know about services but perhaps a steady real staff not student workers, also for things to be on a level of professionalism, I know that I have never experienced problems before as long as I have been in college many years now and this semester was a nightmare as will next semester be due to an overpayment of funds that a hold was released so next semester it has to be paid back out of my aid and I will first be encumbered and have to receive a referral and wait for it to be cleared before I can register and all of this was solely the fault of the financial aid office and whomever messed up, so I am very upset and strongly dissatisfied with the effectiveness and efficiency of this department at ETSU. Thank you if you have any questions please feel free to contact me at zdey1@imail.etsu.edu.

I feel like Financial Aid could give more answers that pertain to my specific situation instead of the same answer they give everyone else. They are non specific. Joel in the office is the worst. I have had good help on occasion, but that is after talking to a counselor. Many of the students who answer phone calls have been anything but helpful.

I have been quite pleased with the services of Financial Aid, however, I have heard numerous people say that Financial Aid was not helpful at all. I haven't had the pleasure of associating with them about loans, etc, because all of my tuition is paid by scholarships, but the haven't been so helpful to my friends.

I personally have had a lot of trouble with the Financial Aid office. Every year since I have been a student at ETSU they always loose my financial aid forms, and w2 form and then send me letters saying that I need to bring it to them again. They should try harder to keep up with people's forms. Although I do not see anything wrong with student workers, I do not believe they should be in the Financial Aid office because it seems like they are always messing up, and there should be no room for error when dealing with people's Financial Aid money. All in all, they should hire trained professionals to work in the financial aid office, and let students do other unskilled jobs around campus. I think they need a lesson in customer service. I also disagree with the fact that students are viewing my financial information.
I would like consistent information. I had about 5 different answers to each question I had. VERY CONFUSING!!!!!!!!!!!!!!!

I would like for the Financial Aid office to be able to give the correct information in a timely manner. I did not receive some of my financial aid until the middle of the semester. I feel this is unacceptable. I contacted the office several times and could never get a definite answer to my question.

I would like it if they didn't have student workers at the help desks because sometimes they are not nearly as knowledgeable as the financial aid officers.

I would like to see more qualified people working there. I usually have to talk to a student worker first who has no clue what they're talking about. Several times I have been given the wrong information by these students and end up almost losing my aid.

I would suggest not having students working in this office. It is too easy for them to screw up a person's financial aid.

It seems as though the student workers are not directed to direct questions they are uninformed about to the full time workers in the office. I received my financial aid this one week ago. I am not the only one who has had problems this semester. I have not had any problems up until this semester along with many other students I have personally spoken with.

Lisa Bell has taken great care of my needs since 2003. I do not know what I would have done without assistance each year and answering my questions. Pam is another individual in Financial aid that has gone above her call to assist students. She was very helpful in preparing me for Study Tour trip this past Spring.

more competent people to talk to. This is our lives they are dealing with. if we don't get our financial aid on time because they didn't know that we were supposed to fill out some piece of paper we could lose our chance to remain in college. This position is very important and should be held by able and responsible people.

more help during the beginning of each semester so I don't have to wait in line for 2 hours more knowledgeable people assisting at the windows. Student workers are not knowledgeable about most of the things I have needed.

Nobody knows how to do their job, and all they do is send you somewhere else when you have a problem, either because they're incompetent and don't understand their own job or they don't want to fool with you. They are often rude, and definitely unknowledgable about anything, and they do not take responsibility for what they tell you (which is often completely wrong). Financial aid is the WORST.
none they cant handle the ones they have now

Not using grad students and being able to speak with a counsler.....The grad student also need some training in customer service and one on one communication.......I have been extremly disappointed with services at ETSU.

Overall, those that work there are hateful. I don't care if 300 people have asked them questions mine is just as important, so if they don't like talking to people all day then they need a new job.

Polite service; the people I talked to tried to sell me into slavery to pay for my education at 5.15 an hour. They were exceptionally rude.

Process my student loans on time.

Shorter lines

Some of the Financial Aid were efficient, helpful and friendly, while others seemed to not have the time to help.

Student workers who have at least a rudimentary knowledge of FA would be helpful. I do not even speak to them anymore as I have never gotten a correct or even a consistent answer from any of them.

The entire financial aid office needs to be on the same page! I have been given the run around nearly every semester and it's getting very old. This semester, I took out a personal education loan. It took them nearly 4 weeks to disburse the money to me and I was already paying interest on the loan. I checked with them every day and no one would bother looking or checking on it for me. Turns out the check had been laying on someones desk for nearly a week! Its very upsetting, especially when Im already paying for it.

The financial aid department could try being helpful.

The financial aid office is hit or miss. I've had wonderfully helpful assistance. I've also had advisors make things worse.

The people out front need to know how to do their job! Two days in a row a different person told me different things to do.

The process of Financial Aid is very difficult at times. I would be better satisfied if the workers of the office would take the time to explain things. Also, if they do not know the answer, I would appreciate it if they would ask someone instead of giving me a wrong answer.
The student workers did not know what they were talking about, and gave me wrong information. The regular staff was very helpful but hard to get hold of.

The student workers need to be more informed. I had a hard time getting them to answer questions. Amy, the regular financial aid personnel was very helpful, but she is also very busy with other students.

They could pay attention to what they are doing. I've been placed in an overaward situation 3 times now and I've even asked beforehand if it would happen. I lost my work study job last year because of it. Once, fine, three times is outrageous. They have no idea what they are doing. My husband and I filed our FAFSAs last Feb and between then and this semester they lost every single piece of information we turned in. I took a week after the semester began for my husband to attend classes and even then he was purged because financial aid lost our paperwork. You can't argue with them. But something needs to be done!

They have always been helpful. I don't think there is anything I would change.

They need to understand the system and know what they are talking about.

They never have the checks on time, everytime I've had one the amount has been screwed up and late. Which, to some individuals is not good because they have places that money should be going i.e. bills, etc. They never want to help you, always rude, ALWAYS! The students NEVER know what they are doing, they tell you misinformed information ALL the time. You have to ALWAYS ask for a loan counselor in hopes to get the answer to your question. Half the time they don't know, are rude or don't care. If they don't want to be there they shouldn't. They should be replaced.

They should make sure who the person they are talking to is. If asked a question they should provide the CORRECT answer. I lost my financial aid due to this. I had to reregister and I had to pay the extra $100 late registration because they gave me a wrong explanation of the problem with my aid! So perhaps better training of their staff would help.

Another problem with the Fin Aid office seems to be their lack of patience with undergraduates. For a long time while discussing my problem they were very "uncaring". It is my problem, I should handle it... The moment they realized I was a graduate student their whole tone changed and suddenly they started to work on my problem. If I was an undergraduate (freshman) as they at first thought I was, I would still be running around to get my classes reinstated. I would think they would have more patience with the younger students/first time students.

ETSU's Financial Aid Office is famous for making mistakes - even faculty members admit it.
They should probably get better at what they're already supposed to do before they try to learn more things.

things took for ever in the past couple of semesters. everybody gives you a different answer, and nobody knows what's wrong with your paperwork, your paper work sits in a place where everyone can see your personal information.

This office needs a plan of action that is very detailed to give to every student. They also need re-organization because of the chaos of their filing system. I have had the worst experiences of my life in that office. I have been on the verge of transferring universities because of this department.

Train the people as to what they are doing. I usually have to spend like 30 minutes waiting for someone because they are asking 5 other people what to do with the question I have. It just gets really annoying, I think that there has only been once that I have actually left with my entire question answered.

Train the students to know what they are doing and not give false answers

well, eventually the students who worked in the financial aid office couldn't really get there information correct so I had to sign a form so my mother could talk to them...she seems to know what to ask so they'll know the answer, I pretty much do not....

Work a lot faster on getting people their aid that they need! I didn't get mine till halfway through the semester! Just at least act like they care even in the slightest!

Yes, the Financial Aid office needs to re-evaluate the staff, because the personnel isn't friendly at all and they don't provide good service. Because, from my experience they are the worst financial aid advisors I have ever had to deal with. Also, this is my first semester here and with the way I have been treated in that office I don't want to remain a student here.

Accurate information would be a good start.

**Theme 2:** Students offered suggestions on the financial aid information and communications they receive.

(1) Some sort of checklist to ensure all paperwork is submitted by the proper dates.

(2) Some notification if a vital paper is missing from your financial aid application. I had mistakenly omitted a form when I submitted my paperwork back to fin. aid and the ONLY way I found out was when I went to check on why I hadn't received my funds. I was simply told "Well, you didn't submit this form" and handed the form to fill out.
(3) A packet of "helpful things to know" when transferring in. I am a non-traditional student and had to figure out EVERYTHING on my own.

(4) A more courteous student staff up front, with the option of speaking to a non-student.

1) A more clear understanding about the split amount of balance of aid over the two semesters if there is any. (For example, I needed a certain amount of aid after tuition and wasn't clearly told that the money I was receiving back was for both semesters. Had I not asked, I might not have made rent during the first semester)

2) If a student only needs to hand in a form to get processed, they should be allowed to do just that and not have to be a part of a long, slow-moving line that is for questions and other concerns.

Empower them to actually do their jobs and not shuttle students back and forth to the Bursar's office unnecessarily and shift blame. Despite being told by my financial aid counselor that my Perkins loan was absolutely not handled by her department, the lady in the bursar's office actually ended up calling my counselor to ascertain whether or not they could reinstate my Perkins after it had been cancelled because they did not receive my MPN...something that had never even printed out their printers, but had gotten hung up in the buffer somehow, and had apparently happened to other students as well based on what the bursar's office staff member stated.

everyone to answer questions in a uniform manner. not to get 10 different answers to the same question.

I am not sure how the process for getting financial aid works but I think that it takes a long time to get information back regarding eligibility. I have also heard other students complain about the same thing. It may have be beneficial to look into hiring more people to process applications and such when it is close to a term beginning. Perhaps it is the lending institutions that are causing the delays.

I know it's probably not F.A.'s duty, but I am a cohort student and never come to the main campus, all my Aid info was coming to a p.o. box provided by the school, I missed deadlines, didn't receive important F.A. info, and didn't complete F.A. paperwork until 6 weeks into the semester...very confusing!

I think the whole process of financial aid is confusing. I sometimes feel like your questions don't matter because there are so many students. I feel as a student we sometimes miss out on good financial aid opportunities because there are 14,000 students that have to have financial aid as well!

If the Financial Aid office is going to use Student Worker's they need to spend more time making sure they are able to assist the student's who have questions. Also, I would like a
better form of communication to inform students if and when there is a problem with their financial aid. A student should not find out from the Bursar's office on the day they go to pick up their balance of aid check that they need to contact financial aid because of a problem with the student's financial aid. Especially when it is something that could have been taken care of earlier, thereby preventing a delay in the student receiving their financial aid. Students that have this happen not only do not receive their balance of aid when they expect it, they also get purged from the classes they registered from and then have to pay a late registration fee after the problem is straightened out. Furthermore, the student will be lucky if they are able to get back in their chosen classes - after having to go through the process of asking the professor to cut them in, getting the appropriate paperwork and approvals completed. Again, the Financial Aid office should be more about what is best for the students and not the University!

It would be helpful if their information was consistent. Everytime I talk to someone other than the person I talked to last, they tell me something completely different. This is extremely frustrating.

my mother was enrolled in classes this term and was waiting for her financial aid to come in. she went to the office once a week and they told her over and over that she would be getting a letter in the mail about her loan amount. by mid october she had still not got the letter. she had to go scekack to someone other then a student worker to find out that she could not get any loan money. this was mid october. she had been going to classes, passing test, and had no books! the lady she spoke with told her that the office knew that she was not able to get financial aid since the end of september. i dont think student should work in the financial aid office! they have no idea what they are doing and they keep giving out wrong info!

straight forward answers instead of hopeful lies

The could help by offering more specific directions on what is required of the student instead of sitting back until a problem happened and then letting the student know what was expected of them. I am talking specifically about the loan programs. This would not only help the student, but help the financial aid office as well by not have nearly as many calls and walk-in to help take care of matters that the student could easily done themselves had they been informed properly

The Financial Aid Office classified me as ineligible for the Tennessee HOPE Scholarship due to my residential status. I have lived at the same address since 1993 and never had any difficulties with the scholarship the previous two years through Pellissippi State. An ETSU financial aid counselor in June said the problem would be corrected after all the recipients were placed in the computer system. In early August, I was still listed as ineligible. A counselor checked with the state and said I was listed as eligible and ETSU would receive the funds. In mid to late August, the problem still was not correted and I had to speak with ETSU's Scholarship Director to get the problem fixed. Then, the Financial Aid Office spent almost a week before they mailed out my acceptance note for
my Federal Perkins Loan. I could not send my note back in by mail at the point because I would have been expunged. I had to have another form faxed to me allowing me thirty days to either pay my tuition or accept my loan. I understand issues arise and miscommunication will happen, but the Financial Aid Office should have fixed the problem sooner and should communicate better with the state regarding student eligibility.

The financial Aid office should be better, and faster at getting the award letters out, and more helpful with the scholarship process. They need to be more helpful, more confidential, and more descriptive with students information.

They could again provide students, especially freshman and transfer students, with information on what needs to be done on our part before classes begin and help with the scholarship acceptance process a little more.

They take way too long to send out the financial aid letters (particularly in the summertime for the fall semester.)

This group of professionals do such a good job of taking care of the students and their financial aid needs and questions. The ratio of staff to student workload is incredibly unfair, but despite the workload this office staff does an exceptional job! I know, I have not only my own financial aid issues to contend with but that of my children and their friends too. This office is always willing to provide timely and accurate information for the students.

This probably has nothing to do with the financial aid department, but the whole process is unorganized and needs improvement. I had to take a paper from one building across campus to another building and back again. This seems crazy, when it could all be coordinated in one place.

**Theme 3:** Students commented on the financial aid verification and processing of student awards.

I have been reviewed every time I have applied for pell grants. I have always reported truthfully and have proven it and still I get reviewed every time. If they want to catch people chesting and lying about their income they should review different people once in a while!

They are very slow at processing information, even when it is sent in in a timely fashion they are very slow. Verification is a nightmare, many students have still not received their financial aid or scholarship money. The semester is more than half way over.

I was told on several occasions that my financial aid was being processed and the week before school began I was told my verification was incomplete. After I went through the AFFIDAVIT process I was told my financial aid would be available by the end of the first week of school. When my I had not recived my award letter I called at least once a
the seventh week of school and I am just now recieving all of my promised aid. I feel as though I was lied to just so that I would get off of the phone.

It would also be great if information could be relayed to the student about verification earlier, possibly by some type of call system similar to the one the Bursar's office uses to notify students that they owe fees. The recorded message could say, "Your financial aid file has been selected for review in a process called verification. Please contact the office of Financial Aid immediately to complete necessary paperwork in order to avoid a delay in receiving your financial aid." Don't know if it is possible, but it sounds pretty good in theory.

Notifications either by phone or mail if you have been subjected for verification. Otherwise you will lose all of your grant money and they will say oh we are sorry and you are standing there wondering how you are going to pay for tuition.

Try to get people's financial aid processed, each year here I have been flagged for verification. I thought that process was random. Also wish the speed of processing for financial aid would not take so long. Each time it has came down to the wire about letting me know what I will receive or not. The slow processing of financial aid, where verification further slowing it down, and have been told should be done beginning of next month. Call again, try again later. On going battle of phone tag, trying to find out about if my financial aid went through. I know I am not the only one who has had this problem with financial aid.

YES. The financial aid department could improve the rediculous process they call verification. My guardian did not have an income for the last year. Therefore, I only sent my W2s. A week before classes began, I recieved a letter from FA that I needed a written statement saying how expenses in my gaurdian's household were paid. I sent them the statement from my brother, which I assumed they recieved around the time classes started. Well, they did not process my information until the second week of classes. I did not recieve my financial aid until October. In the month of September, I had to work full time in order to pay for my rent and other expenses. As a result I am failing one class and have low grades in all my others. I do not appreciate the run-around the FA office put me through and all I can do is pray that my instructors help me out with my grades. That's all.
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