

OUSA Focus Group

Final Summary Report

**Submitted by: Paul Bien
Director of Research and Policy Analysis**

Purpose and Procedures

There were two main purposes in OUSA conducting focus groups: first, to engage average students in a dialogue regarding issues surrounding student financial assistance and student services on campus; and second, to have OUSA undertake primary research that related to the national student survey. By having qualitative information to back up compelling numbers from the survey, our organization will be able to tell a better story to government, media and our partners.

The study took place at three of our campuses: Brock, McMaster and Laurier. At each location a brief demographic survey was used to properly screen students and ensure that they were receiving student financial assistance. From that group, the DoRPA sorted the lists and then steering committee members contacted students and collected participants. The DoRPA then travelled to each campus to conduct focus groups with the aid of an assistance moderator. These groups have culminated in audio recordings as well as concise notes from the study.

Questions were developed by the DoRPA in consultation with interested members of steering committee and Home Office staff. The full question path can be found in Appendix A. In Appendix B you can find a highlighted version of responses to our questions that include the most interesting and useful responses. Feedback that didn't serve the purpose of this project has been left out, but the raw data is of course available upon request. The number in brackets before at specific point denotes the frequency with which that response was heard. In the case of response that is specific to an individual a school, that school is noted.

Findings

Financial Aid

A great deal of the information gleaned from the financial aid questions give some meat and feeling to what we are learning from the survey. Thus, instead of simply saying that a certain percent of students believe that university is worth borrowing for, we can use the quote "education is one of the most important investments you make, right up there with a house". This is the power of focus groups, getting at the core thinking and feeling regarding an issue.

Without a doubt, one of the strongest findings in this section was the desire for students to have greater consideration given to their individual situation. Over and over we'd hear "they ask for my parents income, but they aren't giving me anything", or "there is no real assessment of special circumstances". Many students relayed their specific circumstances where there really was little or no opportunity for parental support. For example, one student had a sibling who had special needs which required expensive materials leaving little left over for spending on school. These sorts of threads permeated all discussions of financial aid.

When it came to ease of use of the system, students were generally annoyed, but conceded that given what you get and all that OSAP has to determine it's not overly cumbersome. That being said, many students were unhappy with the amount of help they were able to get to overcome knowledge barriers or with challenges in their application process. A common sentiment was, "I would like to see someone

physically there to answer the question about filling out the form. What happens after school with your OSAP? Someone to give you these answers would be great.”

Once students have applied, the satisfaction with the amount of loan they received varies widely. Many students expressed the need to find at least one job, a line of credit and in some cases also rely on family members for extra money. Some students were actually able to survive on OSAP alone, however, they expressed being constantly concerned regarding their financial stability. Furthermore, many students discussed a lingering frustration that OSAP constantly kept their savings at zero, giving them no money in case of emergencies.

Lastly, and not surprisingly, when it came to debt and students' level of concern regarding their future choices two main sentiments were expressed. Either a) it will greatly change my choices and I will put off some life plans like more school or a house; or b) I will make enough money to cover my debt and am not overly concerned. What was interesting from this question was that students seemed to be more concerned regarding the impact of their debt depending on the year that they were currently in, with upper year students being far more concerned than lower year students.

Student Services

The findings for this section were largely useful to a specific school and its particular context. That being said, there were a few higher level broad findings of interest. First off, there was a dramatic difference regarding perceived importance of student services based on whether or not a student spent their first year in residence. In many cases, when students were asked to rank the importance of services on their success from 1-5, students who lived in residence at some point were a self-identified 5 while those who were not were at the other extreme.

Another interesting point revealed was that students who did use services were greatly in favour of their use and increased promotion. Students who felt this way often suggested that while their original reason for attending university was academics, they in fact found the services, and the social experience they offer, to be of a higher value.

Other than those two pieces of general information, the majority of findings relating to student services were too campus specific to be put into this document. However, one point did rise to the top regarding services: their proper marketing is crucial to increase their use. The general consensus from all groups was that once students became aware of the large variety of services available they invariably found ones of great value.

Interpretations

Financial Aid

Parts of financial aid were particularly interesting and pointed to a number of issues and ideas that OUSA does not usually consider. For example, OUSA tends to highlight the OSAP maximum or needs assessment as major issues, but there are additional concerns relating to designation of independent students and special circumstances that we focus on less (though we have looked into this in the past). Another example relates to the way aid is actually delivered. Many students expressed surprise that so much paper and waiting was involved when the entire application process is completed online.

In general, students tend to send mixed messages when it comes to the universe of financial aid, which is not overly surprising given the complexity of the system. For example, some students argued for a loan system which simply provided them with as much loan as they believed they need. Concurrently, they were deeply concerned about their debt affecting their choices and would rather not have to repay with interest. These sorts of dichotomies were wide spread, and point to a general lack of understanding and information amongst even some of the most knowledgeable students.

Student Services

Clearly there are a wide variety of feelings towards student services, which has to do in many cases with a student's level of engagement. If a student lived in residence, or came in contact with a service early on in their university career, they were more likely to feel that services were important to their success. Overall, there are two points which become clear through the findings: one, a student can go through their university career with little or no interaction with student services; and two, those students who do use many services are often more passionate about and more engaged in their own student experience.

One area that was interesting was that most university had similar services offered at similar levels, what differed was their strategies in communicating the nature and importance of these services to the students on their campus. Multiple times students in the study suggested that it was not necessarily services that were inadequate, but their marketing. This shows that it is not enough to simply have a number of student services available on campus, but universities and students unions must work hard to ensure that students know about and use those services.

Recommendations

Financial Aid

More than anything else, the focus groups informed OUSA of some important areas that impact students that should be further research and perhaps someday be included in a policy paper. Points that figured heavily include:

- Have a way to better include accommodations for individual circumstances
- Work with OSAP and institutions to remove late penalties and fees for paying tuition late due to the timed release of OSAP
- Build in more personalized support throughout the application process
- Students are more and more relying on jobs and private lines of credit. It is crucial OUSA study the effects of these choices more deeply
- Make the way money is delivered more convenient
- Process is cumbersome and complicated

Student Services

Many possible recommendations for student services would better fit in reports to local campuses. That being said, there are a few lessons learned from the focus groups which may serve OUSA in creating more policy geared at student services and the student experience. Some points worth consideration are:

- Regardless the nature and quality of a service, if it is not well advertised students will rarely use it to their full advantage
- Centralizing some student services provides students with a better opportunity to utilize all they need in a convenient setting
- For students who use services on campus, they feel that their experience is greatly enhanced
- Residence is an extremely important part of early campus integration

Appendix A – Question Path

Thoughts on Higher Education: A Quality Assurance Study Focus Group – Students Moderator's Guide

Introduction (5 minutes)

- Welcome and thanks
- Turn off pagers, cell phones, iPhones and Blackberries
- Introduce self
- Explain nature and purpose of research
- Explain that we are in a focus group
- Point out recording devices
- Explain why recording the sessions – for purposes of writing a report
- Assure that everything confidential – no names used in report
- Focus group ground rules – meant to be a discussion around table with moderator as guide, respect each other's opinions, no right or wrong answers, speak one at a time
- Moderator role – interested in what said, but no stake in the research or its outcome
- Explain that participants can withdraw at any time and don't have to answer a question if don't want to and remind them of privacy/anonymity
- Formally request a written consent
- Explain session will last about 2 hours

Hand out and have participants sign informed consent form
Make sure session is being recorded.

Opening Question (5 minutes)

- Let's take a minute to briefly introduce ourselves – name, what your major is, what you do for fun when you're not doing school work?

Financial Aid

Introductory Questions (5 minutes)

On a scale of 1-5, how knowledgeable would you say you are about financial aid options, with 1 being not at all knowledgeable and 5 being complete knowledge. How did you first find out about your financial aid options?

Transition Questions (15 minutes)

Do you think university is worth borrowing for? Give it a rating from 1-5, 1 being not worth it at all and 5 being completely worth it. Then tell us why. We'll go around the room.

Think back to when you first applied for financial aid. How easy did you find the process? What made this process easy or difficult?

Key Questions (30 minutes)

Imagine, for a moment, the financial aid system that would be the best for you. What are two changes you would make to the current process (other amount of aid) and why? Use the paper and pen in front of you to make your list. We will go around the room.

Without telling us the amount of grant or loan you received, how do you feel about the amount of money you received on a scale of 1-5, 1 being not at all satisfied and 5 being completely satisfied? Has it satisfied all of your basic needs for the school year?

Does your debt make you worry about your future financial situation?

-Think ahead 5 years, how has your debt affected your future financial decisions?

Short oral summary of discussion (2 minutes)

Ending Questions (5 minutes)

Imagine the Government has asked you to make one recommendation to improve the financial assistance program. What would be the main element of the system you would change?

Given all we have talked about, have we missed anything when dealing with student financial assistance?

3 minute pee break

Student Services

Introductory Question (5 minutes)

Having talked about financial aid and the services of your financial aid office, let's think a little bit about the other services you come in contact with on campus. Going around the room, I would like people to mention one service each until we make what we consider to be an exhaustive list.

Transition Question (10 minutes)

How important are the services we just listed to your success in university? On a scale of 1-5, 1 being not important at all and 5 being most important to my success. We'll go around the room...start with your number then tell us why.

Key Questions (15 Minutes)

Thinking about your experience with student services on campus, how well do you think that they serve the students at your school? What would make the services at your university more useful for your success?

Short oral summary of discussion (2 minutes)

Ending Question (10 Minutes)

Imagine the University has asked you to create one new service for students at your school. What would this service focus on and why?

Appendix B – Question Responses

Below you will find the responses to the questions that were put forward from the focus groups. Under each question, paraphrased or quoted responses are given as well as which group the response was from. In the case of multiple responses of a similar nature, the frequency of that response is given.

Financial Aid

On a scale of 1-5, how knowledgeable would you say you are about financial aid options, with 1 being not at all knowledgeable and 5 being complete knowledge. How did you first find out about your financial aid options?

Average number was a 3

- (6) found out from high school councilors
- (6) I learned a lot about it from my (sibling)
- (5) I've been educated on the process as I've gone
- "Here they would tell you all about the bursaries here at Brock, so you are more informed in your early years, but as you keep going you need to research everything yourself and it takes a lot of time as a student, not knowing when deadlines are and things like that"
- found out while applying for university

Do you think university is worth borrowing for? Give it a rating from 1-5, 1 being not worth it at all and 5 being completely worth it. Then tell us why. We'll go around the room.

- (3) education is one of the most important investments you make, right up there with a house
- "When you get out you're so far in debt that it's just redundant"
- "in today's society you can't get a job without some kind of a degree. The more years you spend in school, the better job you'll get, and the higher pay you'll get when you leave. That makes it easier to pay it back."
- If I could do it all again I would not be so inclined to take out a loan. I've been unsatisfied with what goes on in PSE. It's like we consume a service. I could go to public library and gain that knowledge for almost free

Think back to when you first applied for financial aid. How easy did you find the process? What made this process easy or difficult?

- (2) OSAP is easy coming right out of school. The councillors direct you right to it, and then they tell you all about the kinds of scholarships if you have a high average. Applying for them was a lot easier coming right out of high school, after that it was very difficult
- "the application itself I don't like at all. You have to go to your parents and find tax information and that's very hard to do"
- if your parents don't support you, you should be able to declare yourself independent more easily
- the forms are easy to fill out mechanically, the information is what's hard to get
- (3) I had friends coming out of high school whose parents had a lot of money, but their parents weren't supporting them at all
- There should be a checklist – before you fill this out, have the following information with you

Imagine, for a moment, the financial aid system that would be the best for you. What are two changes you would make to the current process (other amount of aid) and why? Use the paper and pen in front of you to make your list. We will go around the room.

- when they ask for parents information, they go based on last year's tax information, and not the current year. Maybe a comment box about the current financial situation would be more beneficial for the person when they are applying for loans.
- (3) having space or consideration for specific or special circumstances that are not represented in the overall application form
- "maybe an easier release process in receiving the funds. Many students are too iffy on how to get them, here you have to go down to the gym and wait in a long line"
- (2) a lot of students are forced into 12 month leases before the school year begins, they look at summer income only, but they don't see that you're paying half your paycheque for a place that you're not living in
- (3) I would like to see someone physically there to answer the question about filling out the form. What happens after school with your OSAP? Someone to give you these answers would be great
- (6) You get osap 60% in September, 40% in January. When you don't pay off what you owe to Brock by September 25th, Brock charges you the \$75 deferral fee. I get charged this no matter what, but there's nothing I can do financially about this. This is a week, two week's groceries, and it's a huge experience and doesn't make sense.
- interviews with applicant, allow explanations from applicants
- once you get a job to start paying for this, they penalize osap. how can they penalize students for trying to make more money because they are contributing to their own income? doesn't seem right
- take true living expenses into account

Without telling us the amount of grant or loan you received, how do you feel about the amount of money you received on a scale of 1-5, 1 being not at all satisfied and 5 being completely satisfied? Has it satisfied all of your basic needs for the school year?

- (2) many students have lines of credits on the side
- "the first couple years I was fine with summer jobs, but after this summer job market it's been really tough"
- If you're living in your hometown, they're assuming that you live at home. All the stuff I paid for on my own didn't get covered, 80% of it wasn't covered by OSAP
- I found out how they release it is weird. They give you 60% of OSAP, and you have to pay 70% of your tuition. I'll have more money to spend in second semester than in the first semester, and that doesn't seem right.
- as a confirmation of enrolment, you have to pay \$500 up front, even if you're getting OSAP later. I went to them on August 17 and they gave me 48 hours to come up with the money, or else I would be deregistered. OSAP didn't help me there
- (2) OSAP expects you to constantly live on the line with no savings or any amount left over. It barely satisfies my basic needs, but that's it, there's not a cent left, even with a job, and so I start from zero every year
- this year didn't even cover tuition - also not rent, food, utilities
- (4) once millennium bursary stopped, there was nothing to replenish or cover it

Does your debt make you worry about your future financial situation?

-Think ahead 5 years, how has your debt affected your future financial decisions?

- interest rates are prime plus 9, or prime plus 7, something ridiculous like that
- I've been told by many others that once you're finished school, you should pay off OSAP first because it's the highest debt source, and then worry about the other ones you have
- for me to get out of here in 4 years, I'll have to have a significant amount of debt. I may have to put off more school
- I'm wondering about buying a house, and whether they'll give me a mortgage if I have all this OSAP debt.
- coming right out of university will be the worst and scariest, because if you can't find a job for the first year then you have to find something else (not in university field) just to pay bills
- (4) undergraduate is what a high school diploma was 10 years, don't bother applying to industry without graduate level degrees. competitive market - you'll be in debt without several degrees and diplomas to get good jobs. stay in school as long as possible to accumulate education. better to have that kind of debt than have a low paying career

Imagine the Government has asked you to make one recommendation to improve the financial assistance program. What would be the main element of the system you would change?

- make sure that students' income is actually understood, and not just automatically assumed, with respect to summer income and any expenses that are related to summer income such as gas, car
- (5) fix issues about the designation of independent student
- probably the interest. During those 6 months, make them truly interest free. This is unfair for you thinking that you're getting a job and starting to make money, but then realizing that they are charging you interest during this time
- institute a renewable bursary based on civic engagement and not academic standing (prove you were involved in student life last year - engage in your school and surrounding community)
- connotation of osap is very negative (especially while applying in high school, and the expectation is that you go to university) - it shouldn't be negative. "you shouldn't be penalized for not being able to afford school". everyone should have the opportunity

Student Services

How important are the services we just listed to your success in university? On a scale of 1-5, 1 being not important and at all and 5 being most important to my success. We'll go around the room...start with your number then tell us why.

- (3) the social stuff gives students a home instead of just a school
- (4) First year living in residence there are so many things that they get you involved in
- the school is a self-contained city (Brock)
- the academic services are absolutely crucial
- none of them are completely useless - even if I don't use them, someone does and they are helpful

Thinking about your experience with student services on campus, how well do you think that they serve the students at your school? What would make the services at your university more useful for your success?

- (5) as you get into upper years more and more services reveal themselves to you
- (4) Individual reps at financial aid offices usually offer important services that help

- Services need to be more personal or interconnected with each other, so they can better direct and refer people to each other.

Imagine the University has asked you to create one new service for students at your school. What would this service focus on and why?

- "I'm a computer oriented person, having more information online would be absolutely helpful. Phoning someone or getting through to them is much, much harder"

- A twenty-four hour learning space