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**UNDERSTANDING COMMUNITY COLLEGE AFFORDABILITY
AND ITS IMPACT ON STUDENT PERSISTENCE**

by
Elvy M. Vieira

A Dissertation

Submitted to the
Department of Educational Leadership
College of Education
In partial fulfillment of the requirements
For the degree of
Doctor of Education
at
Rowan University
September 10, 2010

Dissertation Chair: James Coaxum, III, Ph.D.

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Dedication

I dedicate my work to my daughters Mariana and Danielle. I hope that my accomplishments strengthen their resolve to find their own paths in life and I hope that they grow confidently knowing that they have my total unconditional love.

I am grateful for the gift of a strong heritage and hope that I have made my family proud by being the first person to complete a high school, baccalaureate, masters, and, now, a doctoral degree. I want to thank my parents, Antonio and Rosa, my grandmother Elvira, my brother, Mario, and his family. Thank you to my stepsons, John Goncalo and John Filipe, for their independence and care as well as their techy assistance. I wish to include special friends for their support – Dr. Scott Drakulich and Barbie, Alicia Calleros, Joana Ramos Ribeiro, and Carol Kushner. I also have tremendous gratitude for one person who has mentored me through my professional life and always encouraged me to persist and persevere, Charles Lovallo. He has played a significant role in my life as a mentor and believed in me even when I was not sure that I believed in myself. His dream for me was often bigger than what I dreamed for myself and I am eternally grateful for the opportunities as well as the trust he has placed in me through the years.

Special gratitude goes to my husband, Anibal Justiniano, for his understanding, concern, love, and passion for life that enriches mine every single day. Thank you, Anibal, for all the small things that really count and for your sacrifices that allow me to pursue my dreams!

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Abstract

Elvy M. Vieira

UNDERSTANDING COMMUNITY COLLEGE AFFORDABILITY AND ITS IMPACT ON STUDENT PERSISTENCE

2010/11

James Coaxum, III, Ph.D.

Educational Leadership

Perceptions of community college affordability and the use of the payment plan as it relates to retention were examined during this action research project. The action research study conducted used six cycles to discover students' perceptions about tuition affordability, to understand the budget of the community college, examined staff experiences and opinions about students, and studied advisement strategies as a means to inform students of tuition payment options. The findings discussed indicate that students use payment plans at community colleges as a way to persist toward the attainment of their educational goal. Several factors were discovered through qualitative interviewing of students and consisted of intrinsic psychological factors, perceptions about community college, finances, and institutional methods of communication. In addition, institutional factors that helped with retention were examined, discussed, and cross examined against literature. Several strategies were implemented to improve awareness of financial options in the efforts to improve retention, including creating a culture of student engagement at a branch campus of an urban community college in New Jersey. The researcher's leadership style and espoused beliefs were also examined and discussed in a short autoethnography using a leadership style survey and reflective journals. Overall the topic of tuition affordability has taken central stage given the economic and budgetary constraints affecting community colleges and higher education at the time.

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Chapter I

Introduction

Leadership

Leadership is all about the release of human possibilities. One of the central requirements for good leadership is the capacity to inspire the people in the group: to move them and encourage them and pull them into activity, and to help them get centered, and focused and operating at peak capacity. A key element of this capacity to inspire is communicating to people that you believe they matter, that you know they have something important to give. The confidence you have in others will to some degree determine the confidence they have in themselves. (Jaworski, 1996, p. 66)

This particular passage in Jaworski's (1996) book resonated with me because it reminded me of the leaders that have both influenced and provided opportunities for me. In many ways, I learned to be a good follower as well as a leader from individuals that touched my life. Their dedication and leadership created in me the desire to help others to realize their potential. One of the first opportunities that led to my first professional job was my chance meeting with the president of the Enterprise Foundation, Ed Quinn. I was the vice president of the International Club and was representing Hood College at a dinner party. During the evening, one of the guests asked me about my goals after graduation, and I explained that I wanted to be able to earn a living helping people. At the time I did not know who I was speaking with, but shortly thereafter, he offered me the opportunity to be an intern for a non-profit venture in Newark, New Jersey. After six months as an intern, I was hired as a job developer. Soon after, my supervisor went on maternity leave and left me in charge of the office propelling me into my first leadership position in the community.

Part divine intervention, part luck, coupled with interpersonal skills and the desire to achieve led to a life in non-profit educational settings. Each position, thereafter, assisted me in harnessing skills to go to the next level and each door that opened brought with it new experiences and greater consciousness about leadership. As I progressed within the community college and, especially within the training program, Training, Inc., where I worked for fifteen years, I shared Nancy Barry's feelings, "I feel that my whole life has been preparing me to do this job" (Useem, 1998, p. 208). In the same way, I was drawn to work with low income women looking to better their lives, and agree with Useem's (1998) statement about Barry that, "Millions of low income women, she felt, were ready to solve their own problems if they could acquire the right resources" (Useem, 1998, p. 215). I always felt that by helping others I would in turn develop my own potential and leadership abilities. By enrolling in the Rowan University doctoral program, I acquired additional academic knowledge, an extensive network, and the opportunity to reflect on my accomplishments as well as prepared for future opportunities.

At the time that I was preparing this dissertation there was much to be done within the community college institutions which were facing many issues related to lack of funding resources as well as a real nationwide economic downturn. The literature that I reviewed on persistence and retention definitely indicated that students need multiple support services while attending college to succeed (Tinto, 2006/07). Meanwhile colleges faced a reduction of workforce due to retirement, and technology was globalizing our society, which in turn, affected the culture within our educational organizations (Friedman, 2000; Mellow & Heelan, 2008). Future leaders need to be creative multi-

framed thinkers that can influence practice and continue delivering on the promise of having our poorest diverse populations break through set boundaries to achieve education (Bolman & Deal, 2003; Mellow & Heelan, 2008).

This dissertation focuses on two interrelated topics: the need to assist students in persisting toward their goals, especially by providing holistic advisement that touches on financial options and the importance of leadership. My own experiences as an educator, an administrator, and as a student surfaced throughout the discussions on retention, affordability of community college, and the action research blending grounded theory and autoethnography in a cohesive story. I hope that this work will guide other higher education leaders to continue offering the opportunity to attain an affordable education.

Understanding Community College Affordability

The tuition cost of attending colleges and universities has escalated over the past decade. Although community colleges are more affordable and serve the traditionally underserved students, tuition increases make it more difficult for these students to afford an education. TIME magazine recently featured an article, “Can Community Colleges Save the U. S. economy?” written by Laura Fitzpatrick (2009). The article highlighted the paradigm of community colleges: they are poised to save the economy while attempting to do more with less. Resources are scarce and funding cuts have forced community colleges to raise tuition, passing costs to students. “Chronically cash-starved, two year schools pull in an average of 30% of the federal funding per student allocated to state universities – though they educate nearly the same number of undergraduates” (Fitzpatrick, 2009, para. 12). Clearly, individuals working at community college can attest to the growth of the community college.

Two-year schools have been growing faster than four-year institutions, with the number of students they educate increasing more than sevenfold since 1963, compared with a near tripling at four-year schools. Yet federal funding has held virtually steady over the past 20 years for community colleges, while four-year schools' funding has increased. (Fitzpatrick, 2009, para. 12)

President Obama stated that community colleges were poised to help the nation's economy by developing the workforce skills to compete globally (Fitzpatrick).

The increase of students attending community college is also a reflection of the present economic times. Students choose to live at home and attend community colleges to complete general education requirements before transferring to higher education institutions. But another issue confronts the United States. "The average American is getting poorer" (Mellow & Heelan, 2008, p. 268). Community college students' ability to pay tuition is decreasing, because state funding support is also decreasing, at a time when tuition is increasing (Mellow & Heelan, 2008). Community colleges are the linchpin of education in the United States and they are "the pace-setters for a democratic society" (Mellow & Heelan, 2008, p. 270).

Traditionally, during tough economic times student enrollment at two-year community colleges increases. Recently, tough economics at the federal and state levels has translated into a 10% cut in support to community colleges in New Jersey. This forces colleges to provide the same, or in some cases, additional services with limited resources. As a result, tuition has increased dramatically and the tri-partite contribution from local, state, and the student have shifted, placing a greater burden on the student. Unfortunately, financial and other governmental aid have not increased or even kept up with inflation (Mellow & Heelan, 2008). This affects those students with the lowest socioeconomic status, who are often also classified as minorities and traditionally

underserved. “Students from middle-class or wealthy families are nearly five times more likely to earn a college degree as their poorer peers are” (Fitzpatrick, 2009, para. 10). These underserved, poor students are the same students that may not qualify for loans, or if they do qualify, have an increased chance of defaulting on those loans, making their pursuit of education doubly expensive. Students are often unprepared to meet the demands placed on them to pay for tuition and books. If they default on payments, the institution also suffers. The struggle lies between balancing affordability for students and the solvency of the institution to continue serving those students. According to the individual websites of the New Jersey community colleges, tuition for fall 2010 semester ranged between \$85 to \$112 per credit hour, with additional fees potentially increasing the cost per credit to \$165. The semester cost totals nearly \$2,000 for a full time load of 12 credits or more without books, transportation, or other expenses. This figure is well below the cost of the state higher education universities, but still challenging to afford for students affected by the economic downturn.

Purpose of Study

The purpose of this action research study was to gain an understanding of students’ perceptions about paying for their education at the community college, and to improve as well as implement strategies that include financial advisement. The institution studied, which I have named North Urban Community College (NUCC), continuously faced issues related to tuition payment, especially with students that assumed the deferred installment payment plan. Many students make the first payment on the deferred plan, but fail to make second or third payments. Other students do not complete the necessary financial aid or loan applications. Analyzing these issues through the use of both

qualitative and quantitative methods provided a format that lead to an action plan that began to improve the institution's response to students' needs in understanding financial options. The study slowly gained the foundation of a grounded theory action research study. I had a dual role that included research and discovery of students' perceptions of affordability as well as their needs, and leading change within the branch campus to better service them. This enabled me to study and implement institutional strategies that helped them understand how to balance their financial responsibilities with studying so that they could persist. "In 2007, 66% of white Americans ages 25 to 29 had completed at least some college, compared with 50% of African Americans and 34% of Hispanics" (Fitzpatrick, 2009, para. 10).

Context for the Study

At the time of the study, I was an associate dean of a branch campus that served over 2,000 students enrolled in credit and non-credit programs each semester. The demographics of students enrolled in credit programs include residents from every town in the county. Based on fall 2008 enrollment of 1,650, the majority of the students range between the ages of 20 – 30 years of age (47%), 25% are under 20 years of age, 25% are between the ages of 31-54 (25%), and the remainder 3% are over the age of 55. The majority of the students are White (44.4%) followed by Black/African American (29.2%), 13.5% Hispanic, and 4.8% Asian/Pacific Islander. These statistics are based on the fall 2008 enrollment of 1,650 total students, which included 531 (32%) new. For fall 2009, the number of students attending the branch campus increased by over 20% to a total of 2,000, but demographic statistical percentages remained similar to those described above.

I espoused and exhibited feminist, servant, and transformational leadership traits that I used to create a relaxed, as well as participatory learning organization that allowed for constant modification of processes and improvement of operational systems (Belenky, Clinchy, Goldberger, & Tarule, 1997; Greenleaf, 1998). As a focused, driven individual with a creative practical flair for executing transformations, I wanted to improve student services. Student persistence and affordability issues provided the opportunity to interconnect my training and development background, fundraising expertise, as well as my desire to be part of a positive systemic change implementation. It also allowed me to use my skills in a scholarly academic fashion, which I think empowered me to improve my communication skills, and the desire to contribute to the field. I believe this was the chance to continue the transformational process that I have undergone the past seven years as I moved from non-credit/non-profit workforce development departments to supervising academic departments and services to degree seeking students.

I was very proud to be working for a community college, especially this urban institution with over 40 years of existence in one of the toughest areas in northern New Jersey. “Community colleges are the only distinctly American form of higher education. They have an explicit and implicit commitment to accessibility, community development, and social justice” (Mellow & Heelan, 2008, p. xv). The community college that I examined offered affordability, and accessibility to its diverse population and, in my opinion, few other institutions have been able to accomplish so much with so little. It truly has been an example of a social justice and advocacy culture (Berquist & Pawlak, 2008).

In 2007, I attended a financial council committee meeting at the institution and learned that a large number of students attending the college do not pay all of their tuition. This gave me a sense of urgency that led me to make changes at the branch campus on how we approach new students about payment plans. By implementing small changes, I was able to achieve positive results that I then shared with other administrators at the main campus. I realized that small changes could make a big difference for both the institution and the students. I also began to have a larger understanding of the issues students face about affordability, financial aid, loans, and institutional scholarships.

Research in Context

According to recent research (Mellow & Heelan, 2008), students self-report that the main reason for dropping out of college is financial. Although community college students do not pay for room and board, other expenses must be taken into consideration and include the cost of books, laboratory fees, as well as transportation and, in some cases, childcare (Mellow & Heelan, 2008; Tinto, 2006/07).

Experience from my Institution

New students attending community college are often unaware of processes related to advisement, registration, and payment (Mellow & Heelan, 2008). At the suburban branch campus of the college, new students are invited to attend an orientation where they meet advisors, chose a schedule, and register on-line. Payment is usually due after registration, but it depends on when students register. For example, if students register as early as April for the fall semester, which begins in September, their payment is due by June 30th. If students register a few weeks before the semester begins, payment is due within 24 hours. Traditionally, these “last-in students” are the first to drop out or get

voided for lack of payment. As an administrator, I have been changing approaches on campus to enhance student engagement from the first contact. Many of the students visit me to discuss issues related to tuition payment, or about funds for books. Often their comments have me believing that they have not taken into account the cost of tuition, fees, and books. I became interested in documenting their perceptions and analyzing them, so that I could improve processes. This helped students persist, and it helped the institution collect funds needed to operate, and in some ways abate the fiscal crisis.

The institutional research staff used the Community College Survey of Student Engagement (CCSSE) to ascertain specific data to the college and in a report documented that “most the students attending felt that is likely or very likely that lack of finances would cause them to withdraw from class (51.3%)” (NUCC, 2006, p. 15). “Other reasons for our students to discontinue their education included working full-time (38.6%) and caring for dependents (34.5%)” (NUCC, 2006, p. 15). The percentage reporting possibility of withdrawing due to finances, 51.3%, was higher than the 2006 CCSSE large member cohort (LMC) which was 44.2%” (NUCC, 2006). LMC, or the large member cohort, referred to the membership of community colleges engaged in using CCSSE to gather statistics. The survey included data from students from the branch campus, but there was no breakdown separating the main and branch campuses to analyze. A recommendation was suggested in the *Report of Data from Community College Survey of Student Engagement (CCSSE)* (NUCC, 2006) to improve financial counseling at the college in order to decrease the students’ likelihood to withdraw.

Financial Aid Sources Available at Community Colleges

During Cycle 1, I examined the websites of the 19 New Jersey community colleges and discovered that most offer the same financial options to students. A review of the websites of all 19 New Jersey community colleges indicates that 16 offer some form of a payment plan. Three of the 16 community colleges request 50% of the total tuition and fees in the first payment. Nine community colleges allow students to pay in three payments or more, while one college allows as many as seven payments. Six community colleges list the use of an outside service agency to administer the installment plan and of those, three work with Sallie Mae. All 16 charge a fee for the use of the installment plan and the fees range between \$25 and \$50.

Community colleges in New Jersey typically provide the service of installment plans to their students. After reviewing the literature (Mellow & Heelan, 2008), it was to be expected that colleges located in urban areas with a high number of students fitting into the lowest socioeconomic status appeared to have the most difficulty in collecting funds, because their websites cite the most repercussions, restrictions, or consequences to defaulting. The community colleges that use an outside service agency to handle the collection of tuition and fees are most likely to pay a portion of those receivables to the agency. The community colleges identified a number of repercussions such as restricting access to final grades, transcripts, or registration and used internal departments to contact students to collect outstanding funds prior to referring accounts to collection agencies.

Deferred Payment Plan. At NUCC, students applied for a deferred payment plan that allowed them to pay their tuition and fees in three parts with an added \$50 fee. Many students took advantage of this plan, allowing them to split the cost throughout the

semester, and some students walked away, without making their second or third payment. Those who did not pay were assessed late and default fees and were not able to access transcripts or grades.

Free Application for Federal Student Aid. According to an article in the *Chronicle of Higher Education*, “nearly 40 percent of their full-time students don’t even fill out a Free Application for Federal Student Aid” (Supiano, 2008, p. A26). Students that do not complete the FAFSA tend to pay with cash, credit cards, and worked 30 hours or more per week. Students did not apply despite the fact that they may have qualified for Pell Grants. Many of the NUCC students file late, or claimed not having support from parents to submit all necessary documentation. If students qualified, they were eligible to receive assistance to pay not only tuition, but also fees and sometimes books. Some also received refunds that could be used to cover other costs such as transportation and personal expenses.

Equal Opportunity Funding and Special Programs. Special assistance from Equal Opportunity Funding (EOF) was also available at the college through the EOF Department. Students qualified by maintaining good academic standing through their Grade Point Average (GPA), attending workshops, and meeting with advisors regularly. Additional students were recruited through the department of Special Programs and must meet special federal grant guidelines and criteria to be eligible. Students received counseling, support through special workshops and events, as well as assistance with transportation and book vouchers. As of April 2010, funding cuts were proposed by the state that may endanger the number of students benefitting from using these programs.

The EOF program at the institution was recognized for its ability to retain and graduate students (NUCC, Factbook, 2008-09; NUCC CCE Annual Report, 2008-09).

New Jersey Student Tuition Assistance Rewards (NJ Stars). NJ Stars, a hybrid scholarship available to New Jersey high school students that graduate in the top of the twenty percent of their class to attend their local community college, was also available. It was considered a hybrid scholarship, because it combined both needs and merit based criteria. It was awarded to the top 15% of the high school graduates, but the parent's income had to be below \$150,000. The scholarship covered five semesters of tuition and approved fees for students enrolled in an associate degree as long as the student maintains a 3.0 GPA. Upon graduation these students could also attend a state university and receive state aid with the higher education institution covering the remainder of the costs. The program was reviewed and modified in 2008 due to the high number of students taking advantage of this program. The changes effective September 2008 included limiting the eligibility to 15 percent of the top high school graduating class and new academic requirements were imposed due to the high number of NJ Stars eligible students needing remediation. One of the new changes requires students to take the ACCUPLACER test in their senior year at the time they receive their eligibility letter from the New Jersey Higher Education Student Assistance Authority (www.NJSTARS.net). The other change requires a 3.25 GPA, which would also be needed at the public higher education university as the students complete the degree. As of April 2010, the program was once again under review due to state funding and budget balancing cut backs, and it survived with additional stipulations made to students that had already been using it. It is possible that the program will be offered in the future.

The requirement of a 3.25 GPA or higher, had a direct impact on the students attending NUCC because the institution reports that more than 50% of students received remediation (NUCC, Factbook, 2008-09). The student population resides in the surrounding area, which included cities such as Newark, Irvington, East Orange, and Jersey City. These cities traditionally were populated by disadvantaged low socioeconomic minorities as well as a high number of immigrants, and their high schools had the lowest rankings nationwide in preparing students to attend college. There were discussions about education reform, and under the proposed changes students may in the future have to pay for tuition using other means until they are considered at college level. According to a conversation that I had with an institutional research administrator, the small difference between maintaining a 3.25 GPA, versus the now required 3.0 GPA will further push the students in the poorest neighborhoods with the least preparation into not being able to maintain the scholarship that they so proudly coveted (Personal conversation, JSD, October 2009). This was the only scholarship available to top graduates of the high schools regardless of income, background, or career interest, and aimed at encouraging New Jersey students to remain in the state. According to a report I requested fall of 2008 from the institution's information technology department, North Urban Community College (NUCC) served 427 students using the NJ Stars with 11 attending classes at the branch campus.

Loans available through the institutions. The community colleges provided access to students to apply for loans by participating in Sallie Mae Signature Student loan, NJ Class Loan, and Wells Fargo Collegiate Loan. Students applied directly to the various organizations and listed the college as the institution of choice. Small loans were

also provided at NUCC for new students to purchase books or cover part of their first deferred payment of their tuition and fees. These loans were required to be repaid 30 days after the third deferred payment, or could be waived if the student was new and demonstrated academic progress with a GPA of 2.0 or higher. Returning students were also eligible to apply for a scholarship through the institution. Exemplary students with a high GPA of 3.5 were invited to join Phi Theta Kappa, which enabled them to participate in honors programs or to apply for other scholarships that may benefit them primarily upon transferring to four-year institutions to pursue their baccalaureate degrees. Other community colleges may mimic private colleges and offer similar incentives to assist students with financing their education.

Recently President Obama also sought to expand the student loan program where “certain borrowers could be eligible for loan forgiveness after 10 years in public service or 20 years in other fields of work” as well as possibly limit the monthly payments to 10 percent of discretionary income, but this was still pending approval from Congress (Anderson, 2010, p. 2).

According to an article in the newspaper the Washington Post, another bill was proposed that would cut end banks’ role in student loans, but Sallie Mae, a prominent player in student loans, opposed the legislation (Anderson, 2010, p. 6)). Clearly finances and loans for education were an important topic at the time of this study as were the concerns about student debt. According to Quick Facts about Student Debt, which presented figures analyzed from data gathered through the National Postsecondary Student Aid Study (NPSAS) which cited The Project on Student Debt, January 2010, “In 2008, 67% of students graduating from four-year colleges and universities had student

loan debt” which represented “1.4 million students graduating with debt” (US Department of Education, 2010). Still, I did not find loan debt figures for community colleges at the time of the study.

Institutional scholarships and other grants. Other scholarships or grants were available at NUCC to returning students as long as they met the criteria imposed by the source of the grant whether it was a foundation, a business, or an organization. These funds were available to students via applications, deadlines, and were often competitive as well as specific to requirements that may pertain to major, ethnic group, residency requirement, age, or gender.

Also at the beginning of the study, new students attending NUCC could be eligible to have a small amount of their expenses deferred until the end of the semester, but had to inquire or request assistance. If at the end of the semester their GPA is 2.0 or higher they would not have to repay certain costs that were determined by their ability to pay, their ineligibility for financial aid, and the communication of need. This was often inconsistent and not well publicized within the institution, but mimicked the private colleges approach to assisting students in registering for courses.

Tuition waivers. Tuition waivers were provided to unemployed individuals certified through the New Jersey Unemployment Offices. All of these students must first apply for financial aid before they were eligible. Tuition waivers were also available to firemen and emergency management technicians with a certified sealed letter from their fire chief or ambulance squad/hospital.

Discussion on Institution and Demographics

Due to its urban location and the surrounding poverty zones, NUCC does qualify for a number of foundation grants available through the Victoria Foundation, Prudential Foundation, and other local foundations willing to invest in creating affordability of education for the population served. Due to the economy, some of these foundations experienced some tough economic times because many of their funds were invested in the stock market.

Dowd and Coury (2006) stated that students may not persist even when they receive financial aid because they may still be dissatisfied with their financial circumstances (p. 36). The psychological effect of being in an environment where there is low degree attainment may discourage students from persisting (Dowd & Coury, 2006). The students need information as well as support to conquer their obstacles, complete a degree, and improve their quality of life as well as their standing in society. Institutions need to work on retention strategies to improve transfer and graduation rates as well as student learning outcomes as per their accreditation mandates.

Research Questions

The research questions sought to ascertain the multiple perspectives about affordability, the payment plans, and financial options available at the institution. Students, parents, staff members of the branch campus at NUCC, the comptroller, and other community college colleagues were interviewed to understand affordability and its impact on student persistence. Strategies were developed and implemented to advise students about financial options, deadlines, scholarships, and other methods of payment. I proposed an action research study to explore the strategies, capture information, and

allow me to study my espoused theories of leadership vs. my theories in use. The guiding questions were the following:

1. What were the perceptions of community college students about tuition affordability?
2. What were the factors that drive community college students entering into an installment payment plan to pay tuition and fees?
3. What role did deferred payment plans play in student retention and persistence?
4. How did I use my leadership to implement strategies that raise students' awareness about payment options available at the community college as a means of improving their ability to persist with their education?

This last question included financial aid, avoidance of credit cards, and awareness of all of the various financing options. Overall, these questions helped ground me as I conducted the action research methods and gained perspective on the issue from the students' viewpoint, as well as from administrators of the community college.

Conclusion

During the period of the study I used an action research design to ascertain the students' perspective to gain insight about community college finances, employ viable strategies, and to study my leadership style. I interviewed college personnel, parents, students, and maintained a journal about my actions as implemented strategies. Using reflective practice, literature reviews, research, conversations with professionals, and data gathered using qualitative interview and focus group methods as well as a quantitative demographic survey, I gained a much better insight about affordability, financial options,

as well as policies governing community college funding through speaking with a comptroller, colleagues, and the students affected (Bogdan & Biklen, 2007; Glesne, 2006; Hinchey, 2008).

At the beginning of this chapter, I described my leadership theories and I believe that my feminist, servant, and transformational theories fit with the principles of the study as well as my caring and compassionate nature (Belenky et al, 1997; Greenleaf, 1998; Senge 2006; Senge et al., 1999). I believe that the study polished my skills and leadership abilities since I have grown to understand the phenomenon from both students and the institution. This in turn has allowed me to develop the confidence to speak about student focused services and the development of a learning organization that uses appreciative inquiry methods (Senge et al., 1999). In Chapter II, I reviewed and wrote about literature on affordability, access, loans, and information on finances related to the community college as well as persistence theories as they relate to retention. This was the beginning of discovering that I was engaged in a grounded theory qualitative research approach. Also, because of the focus of the doctoral program in studying one's own leadership, an autoethnography emerged during the writing of the last chapter infusing the reflection. In Chapter three, I identified and described the methodology used, including context, research design, population, data collection methods, and data analysis. I proposed a mixed methods process with greater emphasis on qualitative research and practical implementation methods for a change action plan (Glesne, 2006; Hinchey, 2008).

Chapter II

Literature Review

Overview and Purpose

This study examined scholarly work on financial trends and tuition payment options at community colleges as they relate to student persistence. I was interested in best practice models that would assist students in persisting in educational goals at community colleges, especially as they related to financial challenges. Affordability of tuition is important, but it needs to also allow for collection of revenue for the college. The first cycle of study ascertained that installment payment plans were a common method for community colleges in New Jersey to collect tuition and fee payments from students. It was increasingly important to analyze students' perceptions of affording an education and the reasons for defaulting on financial commitments that, ultimately, prevents them from continuing or completing a degree.

Community colleges have consistently served diverse populations that include the students with the most needs academically, socially, or fiscally. Overall, students' persistence has an impact, not only on an institution's outcomes, but also on the individual, and on the family, and has a ripple effect in the colleges, the workforce, and eventually on the economy (Hagedorn, 2006; McClenney, 2006; Mellow & Heelan, 2008). An adage from Derek Bok "if you think education is expensive, try ignorance," was written in one of the studies' (Hagedorn, 2006) conclusions and seems very appropriate. Students need to perceive education not just as affordable, but as a requirement to compete in today's global society and improve their ability to increase

their earnings over a lifetime (Mellow & Heelan, 2008). Furthermore, another report, published in September 2008 by The Advisory Committee on Student Financial Assistance called *Apply To Succeed – Ensuring Community College Students Benefit from Need-Based Financial Aid* clearly indicated that the global competitiveness of the United States “depends on the rate of bachelor’s degree attainment by high school graduates” (p. 1). Scrivener et al. (2008) quoted the United States Bureau of Census of 2005 as stating that a student with an associate’s degree earned an average annual income of \$38,000 compared to a high school graduate who earned \$29,000.

Research reports, journal articles, dissertations, press, professional association publications, and books relating information on community colleges, were reviewed to complete the study. Students attending community colleges pay tuition and fees in a variety of methods. Some students qualify and receive financial aid from federal and state such as Pell grants. Other students qualify for scholarships based on their SAT scores or, in some cases, community colleges may also offer institutional scholarships to new students. Federal financial aid is based on the student’s financial need for assistance and the state aid based on need, merit, or a combination of both. An example of these hybrid programs, as they are sometimes called, is the New Jersey Stars program, which is a combination of merit and needs based funds for eligible high school students that graduated in the top 15% of their class (NJStars, 2010). There are students that pay in full, but a percentage of students use the payment plan available through each institution. Working students may also qualify for job reimbursement upon course completion and other students may apply for loans, such as NJ Class, Sallie Mae, or through banking institutions.

The literature review includes information from the Community College Student Survey of Engagement (CCSSE) and a few best practices, including Manpower Demonstration Research Corporation's (MDRC) Opening Doors project. There appears to be a lack of studies in the area of finances, but a number of reports are beginning to cite information (Immerwahr, Johnson, Gasbarra, Amber, & Rochkind, 2009; Mellow & Heelan, 2008; Mulligan & Hennessy, 1990; NUCC, 2006; Scrivener et al., 2008). In a report from the Delta Cost Project, "Trends in College Spending" (2009), community colleges enrolled about six million students and the average education and related expenses per FTE was less than \$10,000 in 2006 (Wellman et al., 2009). The national average for net tuition portion of education and related expenses was \$6,909 and the average subsidy portion of education and related expenses was \$7,149 (Wellman et al., 2009). In New Jersey, the net tuition was \$9,912 and the average subsidy was \$5,895, making the state the fourth in the nation with the highest net tuition (Wellman et al., 2009).

Process

I began reviewing literature in October 2007 and continued to review studies throughout the writing of this dissertation. Resources were available through the Rowan University Campbell Library using ERIC, J-Stor, Dissertations and Theses. Additional literature was provided through the North Urban Community College (NUCC) library as well the vast assigned readings for the doctoral program. In addition, I worked with the research department staff of the institution (NUCC) to gain an understanding of financial patterns and trends at the institution. I am also a member of the Financial Council at

NUCC, as well as other governance committees, and participated in discussions reflecting concerns about student payment options and services.

The literature reviewed at the beginning focused on retention, evolved to persistence, and then I reviewed models that improved institutional factors related to the increase of persistence. The interest in the financing of education emerged as a concern in several studies (Immerwahr et al., 2009; Scrivener et al., 2008) as well as in conversations with students attending NUCC. I developed a broader understanding of the financial formulas used by the community colleges. I have also wondered whether there were ways for the institution to facilitate the learning process for students entering the educational halls with little knowledge of funding their education. I investigated the web sites of New Jersey community colleges to ascertain whether installment plans were a method of paying tuition and fees available to students. At the time of the study the state of New Jersey announced decreasing funds to education and community colleges were raising tuition to bridge the gap in the budgets. The financial economic downturn at the time also affected jobs, therefore students also struggled to afford to pay tuition even at the community colleges, while others who normally would choose to attend a four-year institution entered community colleges. The increase in enrollment actually caused some community colleges to turn students away because of the lack of facilities or resources to meet the increasing demands.

History and Mission

In the book *Minding the Dream* (Mellow & Heelan, 2008), open door accessibility and affordability were cited as the two highest considerations by the pioneers that began the community college movement. Maintaining the open door policy

and affordability was challenging, because although more students were attending community colleges due to accessibility, home proximity, academic unpreparedness, or because after going away to college they found themselves unprepared, the costs were definitely on the rise. In a report titled *Squeeze Play 2009: The Public's Views on College Costs Today* it was stated that, "College is becoming less affordable precisely at the time when attending college is more important for both individuals and the economy" (Immerwahr et al., 2009, p. 4). The results of one survey demonstrated that 4 out of 10 Americans worried whether financial help was going to continue to be available for students (Immerwahr et al., 2009, p. 4). In addition, the report concluded that "the financial burden of paying for college costs has increased substantially, particularly for low and middle-income families, even when scholarships are taken into accounts" (Immerwahr et al., 2009, p. 4). Community colleges' affordability eases the public concern about the cost of education, but the demand for higher accountability may lead to increased regulation limiting accessibility (Immerwahr et al., 2009).

Community college students who attend may not have attended college at all if it were not for community colleges and their open door policy. Historically, the student population at community colleges has been comprised of first generation enrollees, immigrants, the lowest socioeconomic class, and a large portion of academically under prepared students. The students face multiple barriers and there is a need to take into consideration the broader factors that involve a greater socioeconomic impact on communities and include employment, flexible welfare regulations, publicly-funded day care, need based financial aid, and public transportation (Bailey & Alfonso, 2005). Other social policies could have had profoundly positive effects on college success since studies

have shown that students who were better prepared and with a better socio economic status, persisted and succeeded at any institution (Bailey & Alfonso, 2005). Furthermore, “most community college students work to afford college,” relying on bus and childcare schedules, while those who attend elite campuses focus on their education (Mellow & Heelan, 2008, p. 29). They also prefer to work to pay for their education rather than to apply for loans, which causes a catch-22 phenomena, because excessive work undermines eligibility for both financial assistance in the form of grant aid and presents time constraints that lowers a student’s persistence (ACFSA, 2008). “Of every 100 college qualified high school graduates with family income below \$75,000 starting at a 2 year college today, 72 are unlikely to earn a bachelor’s degree” (Apply to Succeed, 2008, p. 16). Several reports (ACFSA, 2008; CCSSE, 2008a), in fact, state that students are not applying for Financial Aid (FAFSA) even though they may qualify, because they think they will not qualify. The students with lowest economic status are more likely to be sensitive to changes in tuition, and, while some may feel the impetus to complete, others react to the increases by deterring from their original goal (Bailey & Morest, 2006).

In reviewing the history and universal mission of American community colleges, it is also important to remember that historically the government has supported education through a variety of acts that providing funding. The Morrill Land-Grant Act of 1862 provided public land to state governments to build colleges. The GI Bill, or Servicemen’s Readjustment Act of 1944, provided direct assistance to the students by allowing veterans to collect unemployment benefits and tuition payments to attend college. The Truman Commission Report of 1947 popularized community colleges, creating a framework to structure new colleges and providing affordable education (Hutcheson, 2002). Cohen and

Brawer (2008) also comment that at that time, 1947, the community college students were not using financial aid heavily. The Perkins Act, which was born in 1958 as the National Defense Student Loan Program, gave way to federal loan programs for students seeking degrees in modern languages, math, and science. The Higher Education Acts of 1965 and 1972 shaped current educational policy as it relates to funding of higher education and eventually the Equal Opportunity Grants. This paved the way for accessible Pell grants being available to low- and middle-income students and to the creation of financial aid offices within community colleges. This also allowed financial aid to be awarded directly to students allowing them to choose the institution they wanted to attend. The 1996 reauthorization of the Higher Education Act is moving away from grant aid to loan aid (American Council on Education, 2008). Martin-Osorio (2009) cited Hannah (1996) when she stated that, “In the 1970s, 76% of federal student aid was in the form of grants, and 20% was in the form of loans. By the mid-1980s, 67% was in the form of loans and 29% was in the form of grants” (p. 21). As part of the Taxpayers Relief Act of 1997, President Clinton signed into law the Hope Scholarship and Lifetime Learning Tax Credit that increased program funding. Despite funding, the grants have not kept up with inflation. “A financial aid policy change in 2003 adjusted the need-based funding formula” (Martin-Osorio, 2009, p. 21). The formula determines how much a family can contribute towards a child’s education and this impacted community college students since they are often from low socio economic backgrounds and rely on financial aid (Martin-Osorio, 2009). The Higher Education Act reauthorization of 2008 focused on disclosure of costs of attending college rather than how financial aid is awarded (American Council of Education, 2008).

Understanding the Definitions in Literature

There are a number of sector related definitions that are well known to those in higher education but may be unfamiliar to others. Retention, persistence, Common Data Set, National Student Loan Clearinghouse, CCSSE, are terms used often when speaking, not only about community colleges, but actually about institutions of higher education, such as universities and four-year colleges. Many studies (Cabrera, Castaneda, Nora, & Hengstler, 1992; Tinto, 1975, 1988) specifically focused on four-year institutions and not on community college issues.

Retention and Persistence

Retention measurement methods are described as being complicated, confusing, and context dependent (Hagedorn, 2006). Therefore, it is important to define and clarify what is meant by retention, including the importance of terms used in the field, as well as by The National Center for Education Statistics (Hagedorn, 2006). Retention is a term used and defined as a measurement for the higher education institution. Persistence is a measurement term defined and described when speaking about the student. Furthermore, graduation rates had to be clarified as being different from retention rates and those students who are persisters may still not be graduates. Literature reviewed included persistence and retention in community colleges as opposed to that of four-year institutions. Graduation rates in community college environments must be measured over at least a five-year period and, therefore, persistence becomes key for community college students (Hagedorn, 2006). Also, the single most important reason that community college students self-report for not persisting is financial (Mellow & Heelan, 2008).

Government also has its own existing definitions for persistence, which further illustrated the level of ambiguity and the need for a complex measuring system (Hagedorn, 2006). Community colleges have existed for over 40 years and multiple research studies have been conducted, but a standard measurement still does not exist (Hagedorn, 2006). The United States government established The Student Right-to-Know and Campus Security Act on November 18, 1990 and this required colleges to reveal their graduation rates, enabling prospective applicants to make an informed decision when choosing an institution (Hagedorn, 2006). The government defined graduation rates for four-year colleges as eight semesters, or twelve quarters, excluding summers. Graduation rates for community colleges were defined as three years, or four semesters, or six quarters, excluding summers. These definitions excluded transfer, part-timer, non-matriculated, and undeclared students and included only students who were beginners in the fall (Hagedorn, 2006). The Students Right to Know Act did not take into consideration factors that were attributed to community colleges in areas with high minority rates (Bailey & Alfonso, 2005).

Common Data Set, the National Student Loan Clearinghouse, and Community College Survey of Student Engagement (CCSSE)

Both the Common Data Set and the National Student Loan Clearinghouse were created in the efforts to standardize information to facilitate comparison between institutions, especially four-year institutions. They are important to understand in the broader context of reviewing information in the sector of higher education. The Community College Survey of Student Engagement, known in the field as the CCSSE, focused specifically on community colleges alone and is the largest effort to measure satisfaction of services.

The Common Data Set was created through a joint effort by the higher education committee with publishers and has been explicated as having 120 definitions (Hagedorn, 2006). This was described as an important initiative created to assist in standardizing surveys for comparison of data. The 10 areas were general information, enrollment and persistence figures, first-time and year admission, transfer admission, academic offerings and policies, student life, annual expenses, financial aid, instructional faculty, size of class, and degrees conferred (Hagedorn, 2006). Also, four basic types of retention have been covered and included institutional, system, major discipline, and a particular course. “Currently, the only national tracking done is via the National Student Loan Clearinghouse. This is a non-profit organization designed to verify degrees and standardize student loan status” (Hagedorn, 2006, p. 15).

The Community College Survey of Student Engagement (CCSSE) results are used to discuss student learning, and persistence (McClenney, 2006). The survey was developed to measure and compare data between community colleges, taking into account the size of the institution, location, and student demographics. The participating community colleges compared their statistics and information against their peers. Five benchmarks were defined and included collaborative learning, student effort, academic challenge, student-faculty interaction, and support for learners, which also included financial information (McClenney, 2006). The colleges used these benchmarks to explore survey results, see the big picture, identify key findings, and make institutional comparisons as well as analyze persistence, graduation, and GPA. Institutions that paid the fee and agreed to use the survey were committed to accountability, improvement, and transparency. The findings are posted on the web site (CCSSE, 2008b) and included

survey samples, overall administration, and a college profile page. This assisted with accreditation, but was not used for ranking community colleges because this was not viewed as an improved educational practice (McClenney, 2006). It is a tool that provides information on community colleges and the various aspects related to students including financial information. In 2008, CCSSE added five questions pertaining to Free Application for Federal Student Aid (FAFSA) in the surveys (CCSSE, 2008b). The report is accessible through the CCSSE web site, www.ccsse.org, and is entitled *Essential Elements of Engagement: High Expectations and High Support* (CCSSE, 2008b). The report stated that 78% of respondents claimed that financial aid advising was somewhat or very important (CCSSE, 2008b). It also stated that when students were asked about “an unsatisfactory experience at their college, students were most likely to discuss financial aid services” (CCSSE, 2008b, p. 7). The report also cites the American Council on Education (ACE) stating that 55% of students that attended community colleges in 2003-04 did not complete a FAFSA.

Loans

The researcher did not find studies that directly spoke about deferred payment plans, and although there are references to financial aid and financing education being issues faced by students, there were no studies that tied persistence to finances directly. An emerging issue that revealed itself after much reviewing was that of loans. The studies reviewed spoke about loans in the context of higher education and did not link it to community colleges. Overall, loans appear to be a great risk for the institutions involved, whether those same institutions are governmental, the actual educational institution, or banks. The installment plans are in a sense a loan scheme. The institution

offers the student the opportunity to engage in learning by allowing that student to sign a promissory note. There are usually fees, but no interest accrued, and this is how it varies from a traditional loan. The institution takes the risk, and in many cases, it does not check credit scores or financial precedence of the individual receiving the opportunity to begin their education.

Information on loans was gathered from two reports that also included information on other countries and compared the results to those experienced in the United States (Albrecht & Ziderman, 1992; Immerwahr et al., 2009). “The major purpose of a loan scheme is to enable students to share with the government the financial burdens for tuition and/or maintenance expenses, through payments from their future earned incomes” (Albrecht & Ziderman, 1992, p. 359). Loans have been a way to increase external revenues for colleges, but despite low interest rates, the default rates are high. “Loans have been more expensive than outright grants” (Albrecht & Ziderman, 1992, p. 360). The study by Albrecht and Ziderman (1992) describes the defaulting rate of loans and provides a comprehensive explanation of the usage of loans to subsidize education in several countries. The default is highest among “proprietary and two-year institutions (33 percent) compared with only seven percent among students attending four-year institutions (Albrecht & Ziderman, 1992, p. 362). The collection of defaulting on loans is a concern for several countries, including the United States, and banks as well as collection agencies have a higher rate of return compared to the institutions themselves. Albrecht and Ziderman (1992) spoke of an imposed graduate tax that would allow for collecting funds to subsidize higher education, but this has not been implemented in the United States. Some countries offer tuition assistance if students donate time to worthy

causes to assist in a needed, area but that appears to require additional monitoring (Albrecht & Zideman, 1992). The United States is also offering the opportunity to students interested in teaching in high-risk urban areas. President Barack Obama mentioned this in his January 2010 union address as providing an opportunity for students to do well and not pay back loans if they engaged in worthy causes. Simpson (1987) also alludes to this monitoring when he states:

To be feasible, (1) functions within the student loan program, particularly the record-keeping and processing of repayment, need to be reassigned to overcome the reluctance of private lenders to offer loans for small amounts of for relatively short educational programs, even though they are guaranteed by the government; and (2) the terms of borrowing must take account of the apparent reluctance of students to borrow, particularly low income dependent students. (p. 706)

Community college students have been reluctant to apply for loans and use them to expedite their graduation. This in itself needs to be explored as a topic of further analysis because there are few studies that explain the reasons students are so reluctant to apply for loans.

According to the blog of ED.gov,

The Education Department has issued more than \$187 billion in student direct loans since the Direct Loan Program was created in 1993. The number of universities participating in the program has more than doubled, to 2,300, in just the past three years. There is no justification to continue wasteful subsidies to banks. It is time to complete the shift to direct lending. (Johnson, J., 2010, March 1)

The blog further states that lenders have made money from the US Department of Education and the president's plan would create jobs and "draw on free-market principles by selecting private companies through a competitive process to service student loans issued directly by the Education Department" (Johnson, J., 2010, March 1), since two thirds of students tend to graduate with debt amounting to more than \$23,000 according

to a 2008 study. The president hopes to strengthen community colleges, give grants to states that improve college completion rates, and lower monthly payments for student loans from the 15% percent to 10% of income. This would be an attempt to get more monies directly to poor and middle-class students and to eliminate subsidies to banks disbursing loans. This is very controversial and Sallie Mae has lobbied against it but could represent a hybrid of public investment and market-based management.

Financial Issues Affecting Both Community Colleges and Their Students

At the state level, funds are scarce for community colleges. In New Jersey, there have been funding cutbacks for community colleges; thereby, causing tuition to be raised and shifting the burden onto the students. In Patricia Gentile's (2009) dissertation she stated,

The financial squeeze experienced by community colleges resulted from a large growth in enrollments, sharp cuts in state and local funding, and flat levels of financial aid. All these pressures spiked tuition and fees causing the net price of attending community college to rise. This trend disproportionately impacted students from families of lower income levels and threatens the keystone value of affordability for community colleges. (p. 55).

In addition, all community colleges offer developmental courses and four-year institutions may push this remediation onto community colleges, as the fiscal and accountability issues pressure them (Kolajo, 2004). It is clear from the various studies (Bailey & Morest, 2006; Dowd & Coury, 2006; Mellow & Heelan, 2008) that students in community colleges are more sensitive to the rise of tuition than those who attend four-year institutions. Furthermore, low income students will be less likely to graduate if they are faced with working to pay their way through school, making them ineligible for aid due to government policies and regulations (ACSFA, 2008; Mellow & Heelan, 2008).

Challenges

Community colleges faced a number of challenges including the economic crisis, causing enrollment to rise, but to meet these, existing resources were used as well as hiring part time faculty adjuncts in the attempt to mitigate costs. Staff members were often asked to do more with the same or less resources. This created concerns when servicing students as Financial Aid departments have thousands of applications to review before funds could be awarded. The lack of proper paperwork submittal may cause issues for students and staff alike and delays awards. Administrators were quoted as saying that students also lose their eligibility for aid because they work (ACSFA, 2008). In the past, retention was seen as “Blaming the Victim” and a reflection of individual attributes, skills, and motivation (Tinto, 2006/07). This “Blaming the Victim” can also occur when community college staff members are frustrated with financial processes and the amount of forms that need to be processed. “Many community colleges lack institutional research staff and proper information technology systems to gather data” (ACSFA, 2008, p. 19). On the other hand, the *Apply to Succeed* report (ACSFA, 2008) stated that some administrators were using Institutional Information Record (ISIR) data to target students that do not apply for aid by cross-referencing with enrollment data. In one study (Hoover, 2008), an administrator was quoted as saying that students did not even know what the term “financial aid” meant.

The need for reaching students about applying for the FAFSA as a starting point was reported (ACSFA, 2008; Scrivener et al., 2008) and so were many creative ways that included posters, workshops at the local high schools, as well as the web using the popular FACEBOOK internet social site (ACSFA, 2008). This need to have students

apply stems from the fact that only 20% of community colleges students receive financial aid compared to almost double for the four-year institutions (Mellow & Heelan, 2008). “The nature of tuition assistance is complex when viewed in relationship to overall cost and student ability to pay” (Mellow & Heelan, 2008, p. 41). Some institutions will cover some of the cost, but this covers about 4% of the student population at community colleges because state dollars will often be appropriated to higher institutions (Mellow & Heelan, 2008).

The number of low-income students attending college declined by 28% between 1973-74 and 2001-02 (Tinto, 2006/07). The need for contextualized academic and social support was high for all students, but, particularly, for the low-income students. The access to higher education was described as a revolving door and only 25% of low-income students were getting a BA. The student’s cost-benefit analysis has cognitive (tangible) and affective (intangible) components that deal with how satisfied a student may be with the college, the cost, the ability to meet the goals, and the possible notion that they can repay loans or improve their ability to earn a living (Dowd & Coury, 2006)

There are some disagreements mentioned in the literature (Dowd & Coury, 2006) between American Council of Education (ACE) and American Association of Community Colleges (AACC) findings about the students applying for loans. ACE argued that students should not take loans because they will not persist in their education leading them to default and not be able to pay them back and having this affect their credit (Dowd & Coury, 2006). The AACC stated that loans will lead to students working fewer hours, having peace of mind, and focusing on their education and, therefore, persisting and graduating (Dowd & Coury, 2006). Dowd and Coury (2006) also stated

mixed results and the fact that “the risks of loan default are greater among low-income students, who have less of a financial cushion to absorb loan repayments, particularly in the absence of higher earnings associated with degree completion” (p. 53).

Parental support and encouragement were cited as being the indicators of success, along with the ability to perform well academically and to finance one’s way through college (Bean & Metzner, 1985). No wonder children of poorer families exhibited higher rates of dropout than did children of higher status families, even when intelligence was taken into account (Tinto, 1975). I concluded that if the families are supportive, they probably will contribute to financing the student’s education or facilitating the acquirement of documentation for FAFSA. These individuals are also seen as having a higher degree of self-esteem and confidence that they will succeed and they see the loans as an investment in themselves (Dowd & Coury, 2006). Dowd and Coury (2006) also stated that there are not enough studies on community college students and loans to ascertain the implications. More analysts were seeing loans as the normal way to go for these students but “low income and first-generation students may face less significant barriers to accessing the information needed to make an informed decision about borrowing” (Dowd & Coury, 2006, p. 55). Providing documentation to receive approval for loans or in some cases for financial aid was also an issue for students (ACSFA, 2008; Dowd & Coury, 2006). Regardless, Mulligan and Hennessy (1990) reported that a quantitative study conducted at a community college yielded finances as an external variable that demonstrated an indirect effect on persistence through institutional commitment. In addition, “two external variables (Hours of Employment and Outside

Encouragement) were directly related to persistence” (Mulligan & Hennessy, 1990, p. 17).

Best Practices and Strategies for Possible Solutions Found in Literature

The commitment of the student is essential if learning is to take place and the academic aspiration level must be raised (Simpson, 1987). Additionally, adequate financial counseling needs to be provided to students (Simpson, 1987). According to Tinto 2008), “Finances also influence decisions to leave college” (p. 4). Students also described the evaluation of the benefits of their experience relative to the cost of that experience.

Tinto’s (1993) Student Integration Model speaks to the degree of fit between the student and the institution both academically and socially. If the integration is lacking then the student may leave, but this does not take into consideration commuter students, who attend the community colleges. Bean’s (1982) Synthetic Causal Model of Student Attrition spoke instead to the probability of reasons that lead to students’ dropping out. Many variables were outlined including connections to faculty, curriculum, grades, relationships, and family’s approval of institution as well as encouragement. Using both of these models, Stage and Rushin (1993) also studied persistence and found that the one positive predictor was parental encouragement. Educational institutions make an effort to improve services to students in the hopes that they will integrate, persist, and succeed, but access as well as connection may not be enough without strong parental support for those students attending community colleges. Carol J. Martin-Osorio completed her dissertation in 2009 and also commented on these very models as she studied student persistence as it related to the receipt of financial aid and institutional scholarships. She

found that “a greater percentage of students who begin attending in fall persist from fall to spring than those who begin attending in spring persist to fall” (Martin-Osorio, 2009, p. 121). She concluded that,

From a college policy standpoint, and understanding that paying for college is a significant issue for students, this finding supports the argument that in order to encourage students to enroll early, tuition payment options should be set for future dates close to the start of the semester rather than requiring payment at the time of registration. (Martin-Osorio, 2009, p. 122).

It is imperative for institutions to plan on including financial advisement during advisement and registration.

To cope with retention and its many influencing factors, The Opening Doors Demonstration, designed by MDRC, is working with six pioneering community colleges that are improving curricula, instruction, and financial aid supplements (Brock, LeBlanc, & MacGregor, 2005). Two community colleges were mentioned as having already participated in a study involving Opening Doors Demonstration (CCSSE, 2008a). These colleges granted scholarships to low-income students to determine their ability to persist and required students to stay enrolled part-time and maintain at least 2.0 grade average (CCSSE, 2008a). The Opening Doors Demonstration program uses learning communities, block scheduling, counseling and advisement support, enhanced tutoring, and book vouchers (CCSSE, 2008a; Scrivener et al., 2008). The study described the program at Kingsborough Community College and stated that counselors are assigned groups of 75-100 students to support during their freshman year and faculty work together on linked courses (Scrivener et al., 2008).

The MDRC web site (Geckeler, Beach, Pih, & Yan, 2008), cited The Dreamkeepers and the Angel Fund Emergency Financial Aid were cited as funded by the

Lumina Foundation for Education and available for community college students at risk of dropping out because of financial emergencies. Altogether 37 community colleges were operating the Lumina's Achieving the Dream initiative by March of 2009 (Geckeler et al., 2008).

Perhaps faculty members would be good candidates to speak to students, not just about the content of the course, but also about the financial benefits of gaining an education that can outweigh debt incurred to meet that goal. The Opening Doors innovations at the community college of Kingsborough assigns counselors to counsel, advise, and support the students (Scrivener et al., 2008). Several reports (ACSFA, 2008; CCSSE, 2008a, 2008b; Hoover, 2008) also spoke about the need for financial advisement to assist students in navigating processes. Although in one of the reports (CCSSE, 2008a), only a small percentage of students said that the FAFSA was too complex. From the literature (ACSFA, 2008; Heelan & Mellow, 2008), one deduces that students need the conversation about finances to be broader and include a variety of options. "Student perceptions, student connections with institutions and awareness of aid programs were also significant in predicting student price sensitivity" (Hossler, Hu, & Schmit, 1998, p. 3).

One foundation that appeared to target poverty was the Robin Hood Foundation, which created the Single Stop directed at helping students in accessing governmental funds that can support them in persisting in their education (RobinHood.org, April 2009; SingleStopUSA.org, April 2009). Perhaps if community college leaders become more aggressive at fundraising, as suggested by Gentile (2009), the costs could be mitigated for students. Established community college foundations can facilitate the raising of funds to

offset the federal and state cut backs, thereby, maintaining accessibility and affordability. To face this head-on, NUCC applied and was approved to start a Single Stop USA Initiative in addition to increasing the foundation board. The staff member assigned works with students to access information available through government databases that can assist with housing, health benefits, food stamps, child care, or transportation as well as acquiring welfare benefits.

Another solution for the community colleges of New Jersey would be additional allocation of funds from either federal or county appropriations. The New Jersey Council of County Colleges president, Larry Nespoli, as well as the president of Passaic Community County College, Steven Rose, both verbalized their opinions about President Barack Obama's \$12 billion dollar initiative centering around community college development and progress in an article posted in the Newark Star Ledger. Nespoli stated that, "There's a coming of age of community colleges" ("Head of the class," 2009, p. 14). The Workforce Alliance, a non-profit group organized by the Mott Foundation, also released an announcement about the implications stating that President Obama's "plan \$9 billion in competitive grants to community colleges and states over ten years, \$10 billion loan fund to expand community college facilities, \$50 million to expand online learning options" (The Workforce Alliance, personal correspondence, July 13, 2009). Andy Van Kleunen, Executive Director, also commented,

With near double-digit unemployment and a lull in business activity, now is the time to get workers re-skilled so they are ready to hit the ground running once the recovery is underway, particularly in industries targeted by the President's stimulus investments. (Van Kleunen, 2009)

Van Kleunen added,

Most of these jobs will require some kind of technical training past high school, but not necessarily a four-year degree. Community colleges are a logical place to begin to address that middle-skill workforce demand. They are a tremendously undervalued resource. (July 13, 2009).

Nursing and green industries are two hot programs cited that will prepare workers for emerging careers (H. Albright, personal communication, July 21, 2009). The FY2010 Labor, Health and Human Services and Education spending “bill maintains the maximum Pell Grant at \$4,860; combined with the mandatory funding of \$690 for the Pell Grant program, this equals a \$5,550 maximum” (H. Albright, personal communication, July 21, 2009). Students still need to apply and qualify for assistance and in some cases community colleges will also have to apply for grant funding. Either way, it was a positive move to deal with what Bailey and Morest (2006) dubbed an emerging challenge that the “shift has profound implications for community college” due to “fiscal constraints and the growing importance of tuition, accompanied by increasing discussion about outcomes with a focus on achieving overall educational equity among income and racial groups” (p. 251).

Conclusion

Deferred or installment payment plans were not addressed directly within the literature reviewed (Brock et al., 2005; Cabrera et al., 1992; Hossler et al., 1998; Immerwahr et al., 2009; Kienzl, Alfonso, & Melguizo, 2007), but it is a method of extending credit to students that need a helping hand to afford their education. Credit cards were not discussed either, but according to a CNN report, Sallie Mae reported that 92% of students are using credit cards to pay for books, expenses related to education, as well as, direct education expenses such as tuition and fees (Quijano, 2009).

If community colleges want to continue to live the mission of affordability, then leaders must look at fundraising and other ways to supplement their funds. This would enable tuition to stabilize and maintain its affordability to students who must use the deferred payment plan because they do not qualify for FAFSA or loans. In addition, institutions must increase their advisement efforts to extend detailed information to students about ways to finance their education.

Examining the use of installment plans and the students that rely on them was a primary goal of this study. The strategies developed were based on best practices available and mentioned before (ACSFA, 2008; Geckeler et al., 2008, SingleStop, 2009), as well as ideas generated from group discussions with parents and staff members and interviews with students. According to Arizona Pathways to Life Success for University Students (APLUS Project) (Shim, 2009), the study looks at “histories, attitudes, and behaviors” of young people to “find ways to improve financial management in this country” (Shim, 2009). This longitudinal study was still underway and only preliminary findings were being discussed but included,

Students averaged \$169 in credit card debt. Hispanic students had the highest balances overall. Most students (58%) had at least one credit card. On average, students with more credit cards had higher credit card debt. Those with higher credit card balances also had higher balances in educational and other types of loans. (Shim, 2009, p. 3)

The principal researcher, Shim (APLUS, April, 2009), also stated, that “20% of our students worked an average of 20+ hours per week, which has been linked to more negative academic outcomes. The heavier-work group included more female, Hispanic and in-state residency students” (p. 3). Although this study focused on a higher

educational university, it mirrored findings linked to the demographics of community colleges: Hispanic, in-state residency, working students. The study clearly states that,

Educators and school administrators also have a vital role to play in helping families promote financial independence and well-being in their children, especially as those children transition into young adulthood. Financial literacy program must teach young adults how to be more effective in managing their own financial matters. (Shim, 2009, p. 25)

Improving advisement and communication with students about ways to finance their education may improve persistence, since community colleges serve a diverse population of varying ages and of low social economic status.

As I thought of ways to implement strategies I also reviewed literature on leadership styles and theories. I felt it was important to me as a leader to reflect on my own style and ways that I could improve to bring about change. The next few pages were dedicated to theories of leadership and my own past experiences that have made me the leader that I believed that I was at the time of this action research study.

Chapter III

Methodology

Introduction

As I stated before, community college students self-report that finances are the number one reason for dropping out of college (Mellow & Heelan, 2008; NUCC, 2006). Rising tuition costs make education difficult to attain, especially by low socio economic, traditionally underserved students attending community colleges.

Therefore, in the middle of the first decade of the twenty-first century, the community college environment is characterized by fiscal constraint and the growing importance of tuition, accompanied by increasing discussion about outcomes with a focus on achieving overall educational equity among income and racial groups. This shift has profound implications for community colleges. (Bailey & Morest, 2006, p. 251)

In New Jersey, community colleges receive funding from state, county, and students' tuition. This tri-partite funding formula in New Jersey tilted, placing a large burden on students to pay for their own education. Community college leaders strive to cope with the various funding challenges while faced with an outcome and assessment driven environment requiring that retention and graduation rates improve (Cohen & Brawer, 2008). Cohen and Brawer (2008) stated, "studies of student learning as related to cost are rarely seen" (p. 181). In this action research project, qualitative data helped guide a process of development of a grounded theory as per Creswell (2007) definition. Creswell (2007) explicated, "A key idea is that this theory-development does not come "off the shelf," but rather is generated or "grounded" in data from participants who have experienced the process (Strauss & Corbin, 1998 as cited in Creswell, 2007, p. 63). Thus, grounded theory is a qualitative research design in which the enquirer generates a general explanation (a theory) of a process, action, or interaction shaped by the views of a large

number of participants (Strauss & Corbin, 1998, as cited in Creswell, 2007, p. 63). This type of qualitative research gained popularity and was appropriate in the field of education therefore, this action research project analyzed students' perceptions about cost and value of achieving an education at the community college (Creswell, 2007, p. 63).

The action research allowed for the data gathered through interviews to inform changes and best strategies to improve communication with students about financial payment options at the community college in the efforts of improving persistence. The study specifically focused on answering the following overarching questions:

1. What were the perceptions of community college students about tuition affordability?
2. What were the factors that drive community college students enter into an installment payment plan to pay tuition and fees?
3. What role did payment plans play in student retention and persistence?
4. How did I use my leadership to implement strategies that raise students' awareness about payment options available at the community college as a means of improving their ability to persist with their education?

Research Design: Action Research Paradigm

The action research project was participative in nature gathering qualitative data as dictated by grounded theory and interviewing participants. Mixed methods qualitative as well as quantitative were used because surveys were also administered. I examined the particular processes relating to student tuition and expense at the institution, and researched appropriate viable strategies to develop and implement approaches to communicate with students about financial options. "The essential characteristics of

action research” allowed for it to be conducted by an administrator within an institution, it pursues improvement through “systematic inquiry” gathering as well analyzing data and reflecting on findings as well as process (Hinchey, 2008, p. 4). It was also cyclical in nature and it focused on social issues on a timeline (Hinchey, 2008). The timeline dictated cycles of planning, action, reflection, and evaluation to address the issue of students not meeting their obligations as well as to gain an understanding of my own leadership development over time (Hinchey, 2008).

Action research allowed me to be directly involved (Hinchey, 2008). It also allowed me to implement “any kind of immediate change” (Bogdan & Biklen, 2007, p. 271). Interviews with very open-ended questions allowed for free flowing conversations designed to acquire systematic information that was analyzed, honed, and administered to a small group (Glesne, 2006). “When we engage in reflective practice, when we turn a critical eye on our practice, we engage fully as thinking and feeling people” (Osterman & Kottkamp, 2004, p. 93). The reflection allowed me to align my actions with my espoused theory and also to use double-looping to find solutions to issues (Argyris, 1990; Osterman & Kottkamp, 2004). Throughout the study, I worked closely with staff members on campus using an appreciative inquiry process to guide the implementation of new ideas, evaluate actions, and improve methods of communicating with students. Double-loop learning allowed for on-going discussions after each implementation and improvement of strategies and approaches (Argyris, 1990). “Appreciative inquiry constitutes a method for bringing empathy into day-to-day practice” (Senge et al. 1999, p. 431).

I proposed and implemented an action research study that examined students' perceptions on affordability of the community college while examining their value of education, the institution's processes, and researching best practice strategies to improve ways to communicate as well as advise them in the hopes that it could help improve outcomes such as awareness of payment options and persistence. I specifically sought to find answers to the research questions and identify factors that led students to using a payment plan at the community college, and whether using the plan allowed them to persist in attaining their educational goals.

Data Collection Strategies: Mixed Methods Process

A mixed methodology was essential to properly conduct the action research project. I employed a combination of quantitative and qualitative approaches over the course of this action research project. Quantitative reflects the collection of data through the use of a demographic survey that was administered to students. Also, a survey was employed to gather empirical data in reference to my leadership practices and how others viewed me. The adapted leadership inventory collected information about my strengths and development as a leader. This approach tied in with my feminist leadership style which embraces care, integrative participation, development of voice, and acknowledges the importance of building collaborations (Belenky et al., 1997). It also provided feedback from my supervisor, colleagues, and subordinates that either knew about the project or assisted in the implementation.

Qualitative data collection in this study included open interviews, focus group discussions, as well as a personal leadership journal. Interviews allowed for the voice of the participants to be heard and the "complexity" of the issue accentuated (Glesne, 2006,

p. 219). “Through dialogue and learning from each other, we more easily see and examine the lenses upon which we rely” (Glesne, 2006, p. 219). The leadership journal helped me monitor my own progress and also captured thoughts about challenges, achievements as well as approaches taken.

At the time that I started the research for this study there were few studies that focused on affordability and students’ perceptions on financing their community college education. I continued reviewing dissertations, journals, and accessed institutional data captured through a SENSE survey administered by the research department of the institution. This also allowed for validation of responses. Overall, the mixed methods of combining quantitative and qualitative data collection allowed for discovery, exploration, and synthesis of data to answer the research questions.

Population

Participants for this study came from the population of students enrolled at community college (NUCC) and in particular enrolled in classes at the branch campus. The total enrollment varies between 1,500 – 2,000 students enrolled in credit courses per semester. The students attending the branch campus represented every town in the county, with a few out of county residents, and also a few living in county but defined as international students. The race demographics included White, African American, Hispanic, Asian, and Other. The demographics included 54% female, 48% part time, and with an age range between 18 and 65, with 30% fitting into the “considered” traditional age of 20 and under. Students attended both evening and/or day on a part-time or full-time basis. They registered primarily under the degrees of Business, Accounting, Social Sciences, Education, Liberal Arts, General Science and Technical Options: Uniform

Construction Code. Some attended both campuses, while others began at the branch campus and then moved to the main campus to complete other specialized degrees such as Nursing and Allied Health. The branch campus was located in a suburban area 15 miles from the main campus and perceived as being in an affluent area due to the surrounding towns.

In Cycle 2, I met with the parents of traditional age students who were new to the community college in an effort to answer the first and second research questions to understand the perceptions as well as the factors that lead students to use the installment payment plan. This sampling was completely random and based on their willingness to participate. I conducted a short focus group with open-ended questions (Appendix A). I was particularly looking to answer research questions one, two, and three about perceptions on the affordability of the community college, factors that led to using the payment plan, and the role of the payment plan in persistence.

In Cycle 3, I met with the staff responsible for advisement and enrollment services at the campus and conducted a focus group on the topic of finances and students as well as possible strategies to raise awareness. I also met with the comptroller to gain a better understanding of funding streams and budgetary constraints as well as the overall balancing of the budget. This cycle allowed me to begin documenting my leadership style in action, which helped me answer research question number four.

In Cycle 4, I used a random sampling of 15 students that were identified through the use of the BANNER system as using the installment payment plan. I interviewed the students, requested that they complete a short demographic survey (Appendix B), and sign the necessary consent forms (Appendix C). The interviews (see Appendix D) were

taped and transcribed by me at home. Confidentiality and anonymity were maintained throughout the process. Through analyzing the data I was able to answer the first three research questions about perceptions of affordability, factors that led to the use of the payment plan, and possible role of the payment plan.

Cycle 5 captured the change that was implemented and the framework is described in this chapter. Cycle 6, described in Chapter 5, detailed an autoethnography relating my espoused beliefs and my leadership in action.

Context

The institution. NUCC, a community college, was located in New Jersey and like other community colleges was confronted with an increase in enrollment, an economic downturn, fiscal cuts from local and state funders, and leadership changes at the time that I was working on this dissertation. The institution embodied all of the frameworks explained by Bolman and Deal (2003). The political framework had always been strong due to the tri-partite funding that exists in the state of New Jersey, which lends itself to local involvement of politicians. Both the political and structural frames became more dominant the last year due to financial cutbacks and leadership changes. During that period, salary raises for all personnel were reduced, a few departments were dismantled, and individuals were laid off or absorbed by other grant funded departments. This also eroded trust among some teams and caused fancy footwork as well as created a false sense of harmony (Argyris, 1990; Lencioni, 2002).

Overall, departments had their own culture, flow of communication, and autonomy to accomplish their goals. Information was disseminated via the respective deans to associate deans or chairpersons or directors and communicated through staff

meetings to front line professional workers or faculty. A sense of urgency existed in a few departments due to the nature of their daily operations. The bursar department was responsible for collecting students' payments of tuition, fees, and other expenses associated with their education. Budgets were cut forcing some departments to do more with less staff. Enrollment for fall 2009 was over 13,000 students with 2,000 students attending the branch campus. The total student enrollment increased by 21% at the branch campus as compared to fall 2008 and I was responsible for guiding the staff members in the implementation of system changes to cope with the growth.

Leadership and governance. The leaders within the organization of NUCC have a variety of communication styles, personalities, and philosophies. Students could drive issues easily because there was sensitivity on the part of the staff to the needs and plights of the population. The leaderships and governance structures were changing, but the executive cabinet remained constant and was comprised of the president, six deans responsible for faculty, educational services, student affairs, community and continuing education, information technology, and planning and research. In my position, as associate dean of the branch campus, I interacted with all of them and found them all approachable. Their styles, personalities, and leadership traits also trickled throughout the organization, and were seen within their departments. There were a number of leaders at the organization that “foster a more learning-oriented culture” and were willing to implement new approaches, as well as, systems thinking practices (Senge et al., 1999, p. 19). There also existed some tension between these leaders and a few who were more academic, traditional, and often perceived as maintaining the status quo. This tension between the status quo and those that promoted change was felt in the interactions when I

attempted to request services for the branch campus students that were equivalent to those provided to main campus students. My staff also experienced friction when attending meetings or when attempting to work with their counterparts on main campus. As Argyris (1990) stated, there were unspoken feelings and messages at the institution and at the branch campus or even across departments. The branch campus staff and administration set objectives according to the institutional goals and despite personal differences have a sense of urgency as well as accomplishment. Also, adding to the sometimes undiscussables was the fact that the branch campus was supervised by me and I reported to the dean that also supervised all non-credit offerings. One institution, one dichotomy: credit and non-credit (Mellow & Heelan, 2008).

Trends and challenges. The institution, as a whole, needed to continue refining its culture, and to improve its sense of community and to conduct a self-study for the upcoming Middle States Accreditation. It celebrated 40 years of educational services and needed to strategically implement new approaches in various areas linked to direct student services to improve retention and graduation. These changes could no longer be ignored or conducted in a void without assistance from faculty members. These changes were not solely for the institution, but for all other community colleges as well. The need to cope with the existence of a tough economic market, globalization, technology changes, and crisis in the banking, mortgage, and auto industry, which affected capitalism as we knew it, now required major adjustments. Higher education must shift to accommodate the needs of the workforce and community colleges were caught between the failing high school systems and the constant demands of universities (Mellow & Heelan, 2008).

My Role at the Institution

At the time that I was writing this dissertation, I was an associate dean responsible for the branch campus of NUCC and I reported directly to the dean of Community and Continuing Education. I was appointed to the position July 2003 and had built relationships with various key players on the Financial Council within the institution. I was not instructing during the study period, but often spoke with students regarding advisement, bill payment, financial options, as well as concerns about faculty or other campus related issues. I was in a unique position, because I dealt with issues related to both student as well as academic affairs and interacted with deans, academic chairpersons, directors, bursar, advisors, and a variety of other staff members.

While the main campus annually served over 23,000 students residing in every town within the county as well as out of county residents and international students, the branch campus annually served about 4,000 equally diverse students enrolled in credit and non-credit courses. I was interested in learning about perceptions of students on affordability and to see if there were connections between their ability to pay and their persistence at the institution. I wanted to learn about the reasons students do not pay their tuition bills on time, as well as the reasons they do not apply for financial aid or loans. I was looking for the links and gaps between educational strategies and students' perceptions on affordability as well as their ability to persist. As a leader I was interested in finding ways to assist both the students and the institution to meet their respective goals leading to persistence and sustainability. I also believed that awareness and advocacy were needed to improve the images of community colleges and this could only be accomplished with data and success outcomes.

Gathering and analyzing the data to ascertain its implications on students' persistence helped me to re-evaluate the processes at the branch campus to insure that they were student friendly. Implementing changes at the branch campus was an easier task for me as a leader because of the excellent rapport with key staff members that enabled me to have both referent and legitimate power (Wren, 1995). Open communication with my direct supervisor to include his perspective and support went a long way in implementing the change vision as well as empowering broad-based action especially since I wanted to influence change throughout the institution (Kotter, 1996). The culture of the community colleges can be very bureaucratic and political nature, making it often difficult to move away from the status quo (Argyris, 1990; Bolman & Deal, 2003). The struggle for resources, upcoming faculty retirements, an institutional presidential change, and an unstable economy made the study that much more important at this particular time, and also challenging. Due to threats of state funding cuts and limited funding, personnel at the college often fell into the trap of making statements like those mentioned in the *Dance of Change* (Senge et al., 1999). "We have no help!" and "We don't have enough time!" paralyzed some administrators from moving into positive action spurring solutions within their departments (Senge et al., 1999). The challenge for me was staying on course, to ask focused questions, to listen to the various perspectives, and to verbalize as well as document the outcomes objectively. Observations, interviews, focus groups, and notes helped me track the information to compare with literature as well as to identify some gaps.

I believed that I implemented reflection and appreciative inquiry mental models into the daily activities of the branch campus (Senge et al., 1999). There was a small

group of individuals that I met with on a regular basis and together we carved a shared vision that led to team learning, and systems thinking development (Senge et al., 1999). This has led to the implementation of new programs within the campus to better serve the students. Recently, it became apparent to me that we made great progress in several areas related to new students and their orientation about processes and policies that affect their registration as well as tuition payment options. Several departments at the main campus struggled with the same issues and hopefully some realized that they could use the approaches we adopted and adapt them to the larger main campus. I realized that often we have an advantage to being off campus and being able to have a smaller number of students, but we also a smaller number of staff members. It was manageable as long as there was rapport and communication among key staff members. The small group met regularly at the branch campus, known as the “Tuesday Mornings Team,” to collectively communicate ideas, to guide processes, to implement changes, and to reflect on ways of improving strategies at the campus. Since we served as connectors to other departments our scope expanded to other areas both at the branch campus and on main campus; therefore, our scope of influence expanded throughout the organization (Gladwell, 2000). Small things did make a big difference and translated into increased enrollment, advising, and paying students (Gladwell, 2000). The enthusiasm and energy really made a difference in achieving change and keeping the focus. Of course, with success the stickiness factor increased and mental models adjusted (Gladwell, 2000; Senge et al., 1999). Listening skills were just as important in the communication process (Gladwell, 2000; Senge et al., 1999).

Overview of Change Framework

The study process encouraged and transformed me into a more scholarly data driven leader, especially when interacting with peers and higher administration. Conveying facts, confirming opinions, and verifying findings helped me influence others who were innovators, as well as early adapters, to make a first order change (Argyris, 1990; Kotter, 1996; Senge et al., 1999). I provided a clear vision to the employees at the branch campus, encouraged them to assist students with possible solutions to help them overcome financial obstacles and persist (Kotter, 1996). Supporting their abilities to solve issues and providing the best service possible created a culture of development and sustained the changes that were implemented over time to become second order changes (Argyris, 1990; Senge et al., 1999).

Kotter's (1996) Eight Stage Process offered a strong framework to follow (see Figure 1). The first step, was to create in others a sense urgency, which I had based on my experience with the students in need and also with the financial need at the institution (Kotter, 1996). Step two, creating coalition, happened as the staff members at the branch campus identified the students and their needs and gained a better understanding of financial options empowering them to solve the issues or direct students (Kotter, 1996). Step three included developing a vision and strategy which we did together as we examined the issues together and reviewed best practices used by other educational institutions (Kotter, 1996). Step four, communicate the vision, occurred after the staff members became engaged and developed a plan with me (Kotter, 1996). Step five, empower action, emerged through the development and implementation of the strategies (Kotter, 1996). Step six, generate short term wins, occurred as we reflected on

accomplishments and made modifications (Kotter, 1996). Step seven, consolidate gains and produce more change, emerged from the reflections on not only the accomplishments, but the challenges as well (Kotter, 1996). Step eight, anchor new approaches in culture, occurred as we cemented the systems and raised awareness in how we could assist students (Kotter, 1996). I imagined the process to be cyclical and allowing for double-loop learning discussions, actions, and reflections that led to development of strategies for implementation (Argyris, 1990; Kotter, 1996).

Kotter's Eight Stage Process



Figure 1 – Kotter's (1996) Eight Stage Process for Change

I also became familiar with Michael Fullan's (2001) book, *Leading in a Culture of Change*, in which he speaks about effective leaders fostering purposeful interaction and problem solving to build consensus. Furthermore, "successful leaders need energy, enthusiasm, and hope" (Fullan, 2001, p. 44). They also need to focus on relationships and "reculturing" because "if relationships improve things get better" (Fullan, 2001, p. 5). If changes in approaching students about payment plans and advisement need to be made, the relationships between personnel must improve to improve communication and translate into lasting change.

Overview of Action Research Study

I observed the new students and gathered data that enabled me to reflect on new strategies for implementation. I maintained a journal of my behavior, actions, thoughts, and interactions and analyze my espoused leadership theories vs. my theories in use (see Appendix A for cycles and timelines). This process was cyclical in nature and Cycle 1 focused primarily on discovery to formulate the action plan (see Appendix B for timeline). I reviewed information available via the websites of all 19 community colleges in New Jersey to ascertain methods of payment available to students paying particular attention to the deferred payment plan (see protocol Appendix C). I identified and interviewed students that used the deferred payment plan and experienced difficulty in adhering to the scheduled payments. This pilot allowed me to revise the questions for future interviews. The information was categorized and provided information to help me ground the study and formulate the research questions. I also identified the various methods used by students to pay tuition and the available institutional payment options.

Cycle 2 provided the opportunity to conduct a session with parents of students considered of traditional ages, 18 through 20 years old. Cycle 3 involved an in-depth interview with a comptroller that provided insight to managing a community college budget appropriations, income, and expenses. Cycle 3 also included focus groups with the staff team at the branch campus of NUCC and provided a perspective from their viewpoints since they are all front line staff members working with the students on a daily basis. We carved uninterrupted time to engage in a discussion to share information, brainstorm outreach strategies, and discuss issues related to servicing students who experience financial difficulty. Cycle 4 consisted of using a qualitative interview method of open-ended questions to speak with 15 students that were chosen via the BANNER system of the college and demonstrated difficulty in paying their financial obligation via the use of the deferred payment option. Staff members were also instrumental in helping to select the 15 from over 300 students enrolled. Strategies were implemented to reach and assist students. Cycle 5 provided the opportunity to implement interventions and strategies in the plan to assess which worked, as well as the reasons for their success. This led to deciding which strategies may be implemented institutionally and which may need additional examination for further change. Cycle 6 consisted of administering a short survey to assess my leadership from a 360-degree viewpoint and of writing the findings as well as assessing changes. I especially spent time reviewing findings that reflected my leadership espoused theories and beliefs in comparison to actions taken as well as finalizing the report. I especially was looking to see how I reacted to and implemented change and whether I was using my espoused transformative as well as feminist traits to achieve the goals of the study.

Cycle 1 Overview

In Cycle 1, the first steps of the action research project involved gathering information on the 19 New Jersey community colleges to ascertain that an installment deferred payment plan was being used to allow students to pay their tuition and fees. Three students enrolled in the deferred payment plan and defaulting on the scheduled payments were interviewed. I developed a short survey (see Appendix D) to capture information on students' demographics and background information. A consent form was given prior to the start of the interview, the interviews were taped, and the questions (see Appendix E) were open-ended allowing for students to share their perceptions and experiences with the plan in order to determine where information, guidance or resources are lacking at the community college. This cycle took place during the Rowan University Leadership Applied Field Seminar (LAFS) course between January 2009 and April 2009. This period also helped frame the themes about students' perceptions and the factors related to the use of the payment plan that helped them to persist and attain an education. It helped me frame the research questions and refine the research.

Cycle 2 Overview

During the new student orientations, some students are accompanied by their parents, and this provided an opportunity to conduct a parental focus group to discuss their concerns relevant to financing their children through college. At the onset of the semester, I normally met with a small number of parents to discuss the college's policies and procedures. On two such times, I also took the opportunity to include a short discussion to ascertain their perceptions about affordability. See Appendix F for questions that were used during the focus group discussion. The timeline for this cycle

was August 2009. According to research (Bean, 1992; Tinto, 2008) parents influence students' choice about education and this can be a factor for students using the installment plan as well as in retention and persistence.

Cycle 3 Overview

In addition, working with the bursar and the information technology departments, I requested a BANNER generated list of new students' and their payment methods, financial aid eligibility, and other payment options. In addition to gathering data, I met and conducted a focus group with the counselor, advisor, and enrollment services personnel at the branch campus to learn about their perspectives as well as to review processes currently employed.

Since tuition policies are reviewed and recommended by an institutional committee called the Financial Council, I maintained open communication with the bursar to gain a wider perspective of institutional concerns in reference to student payment options to determine trends in affordability. The members of the committee include the bursar, the dean of student affairs, the comptroller, the financial aid director, the enrollment services director, the dean of community and continuing education, the dean of educational services, and me. I met and interviewed the comptroller to discuss finances and the institutional budget. The identification of best practices through a continued literature review was also key to ascertaining strategies that were implemented first at the branch campus and then, possibly, introduced at the main campus of the institution or vice versa. The timeline for this cycle was between August and November 2009. I gained an understanding of institutional factors surrounding the use of the deferred payment plan and retention of students as per the second and third research

questions. I also began to implement action strategies and documented my leadership in action as per research question number four.

Cycle 4 Overview

Cycle 4 consisted of interviewing 15 students to ascertain their perceptions and opinions of affordability of community colleges as well as the experience of using the payment plan at NUCC. The students using the payment plan were chosen because I believed that this population could contribute information about affordability because they often experience the least amount of needs based aid and may not know how to access, or may not qualify for, merit based aid. As evident by the interview responses, they were also the ones struggling to attain an education and there were various factors that led to the use of the payment plan, such the desire not to incur debt through educational loans for associate degrees.

The research consisted of both quantitative and qualitative methods since I used both a demographic survey to compile background information on each student as well as one-on-one in depth interviews. This mixed methods approach has gained popularity in the social and human sciences and it “is more insight to be gained from the combination of both qualitative and quantitative research than either form by itself” (Creswell, 2009, p. 203). The qualitative and quantitative data collection was gathered concurrently, reducing time and allowing for simultaneous implementation (Creswell, 2009). This allowed for integration of connected data collection and frameworks that resulted in supportive information being weaved in the findings (Creswell, 2009). The participating students used the three payment plan offered at the institution as an acceptable method of

paying tuition and fees. Some students combined a variety of payment methods that included credit card, cash, partial financial aid, and/or scholarships.

I used BANNER to identify students using the payment plan and having difficulties in meeting their obligations and scheduled payment dates. The list was printed and totaled 314 of 1,800 students enrolled at the branch campus for Spring 2010. Fifteen students were randomly chosen and invited to participate in the interview sessions. I interviewed the participants during a two-week period using a small conference room on campus. The interviews consisted of a short demographic survey (Appendix D) that provided background information and a set of open questions (see Appendix E). Each interview lasted between 30 to 45 minutes and the data were captured via a tape and later transcribed by me in my home confidentially. After the information was typed using word processing, it was analyzed for emerging common themes and categories. Cross referencing, checking, and comparing of data was done to extrapolate the findings discussed in Chapter V. The cycle ran between October 2009 and March 2010. The findings particularly helped shape the answers to the first three research questions about perceptions, factors, and the role of the installment payment plan plays in retention at the institution.

Participants

The participants were students enrolled at NUCC and attending the institution's suburban branch campus located 20 minutes away from a busy, urban environment with many issues that include low social economic areas with high unemployment rates. The location of the branch campus itself is in the western part of the county and attracted both urban and suburban students from all of the towns within the county as well as

international students. Demographic information on the participants was gathered through a short 14 question survey (Appendix D) and is discussed in Chapter IV findings.

Detailed Methodology

During the IRB process I was approved by NUCC to request lists from Institutional Research Office or Information Technology Department (IT) to be used for the purpose of the action research study as outlined in my dissertation proposal. At the end of the registration process, I requested a list of students committed to the deferred payment plan for the spring semester 2010 from IT to be generated using the institutional database, Banner. The list was generated and sent to me via e-mail, I randomly chose students to be called for interviews. I contacted those students via telephone and in most cases left messages on answering machines. Several telephone numbers were disconnected and I continued to call students until I had a total of 17 students scheduled for interviews, for which two male students did not show. Students met with me at their convenience and first received a short introduction to the study and were asked to complete the consent form. The demographic survey was also given to them to complete anonymously. The interview was then digitally taped by me using a small Olympus DS30 digital voice recorder for about 30 to 45 minutes each. This enabled me to transcribe the interviews in the privacy of my home and to review the data for clarification as needed. All interviews were transcribed, the total data were printed, synthesized, reviewed, and I used a color system to identify themes and connections pertaining to the questions as well as the topic. Names of participating students as well as other information were maintained in the highest of confidentiality and privacy as directed by IRB.

Cycle 5 Overview

Based on observations, journaling, and the prior cycles an action plan involving advisement was developed and implemented during Cycle Five (see Appendix G). Strategies were implemented and reviewed for adaptation to fit the needs of the campus and its students. The cycle took place between November 2009 and March 2010. One strategy included involving staff members, faculty, and administrators on campus to coach students into using the email available through NUCC and providing information on a regular basis about financial deadlines, scholarships, as well as other relevant workshops. I also created awareness about the project and involved students in the communication process. The website was reviewed as well as other information provided to students on a regular basis, both written and oral. I implemented an intrusive advisement approach by visiting students in classrooms and meeting them in the student lounge or hallways with assistance of counselor and teacher/advisors. Smith (2007) stated that “Advisors using an intrusive approach initiate early contact; help the student to identify strengths and weaknesses; and develop plans for academic, social and organization improvement” (p. 814). Staff also began to provide information on financial aid as well as offering workshops on finances. “Subsequently, advisors can reach out and provide the necessary supports and encouragement to facilitate the successful transition to college” (Smith, 2007, p. 814). I realized that I needed to create a culture of engagement where staff members were free to create new approaches to deal with the problem and where new implementations were on-going. Staff needed to be involved and to engage with students because “meetings and follow-up with students assure that they feel supported and get connected to the appropriate services” (Smith, 2007, p. 816). The

population at the community college is diverse and composed of traditional age and non-traditional age students. So this population and especially “Nontraditional students may benefit greatly from intrusive advisement because the approach inherently takes individual needs into consideration and focuses on matching interventions and service to those needs” (Smith, 2007, p. 816). We worked at having a student-centered focus and there were several strategies implemented during this time period and they are discussed in detail in Chapter IV. The approaches were multi-pronged with student the main focus, but with clearer understanding about outcomes for both institution and student.

Cycle 6 Overview

During Cycle 6 I reviewed the findings and analyzed my leadership espoused theories vs. the theories in use in context with the change framework. I also examined the journal that I maintained between January 2009 and April 2010. I also administered a 360-degree Likert scale survey adapted from an on-line source echospan.com that provides survey samples of 360 degree performance reviews via Survey Monkey, which allowed staff members and my supervisor to provide feedback on the project particularly my leadership style and characteristics (See Appendix H). The survey had six categories focusing on communication, accountability, building teams, produces results, leads others, and creates change. Each category allowed for three responses with Always=5, Almost Always=4, Frequently =3. Sometimes= 2, Almost Never=1, Never=0. Frequency tables were generated and space for additional comments was provided to reply to the following questions: “What words would you use to describe Elvy’s Leadership Style?” “From your perspective, what were the accomplishments that occurred from heightening the awareness about students’ tuition options and financial literacy?” and “What would

you recommend to Elvy that may improve her leadership style?” The last open-ended question allowed for comments on my abilities as a leader within the institution, branch campus, and with the project. I became aware of my bias toward students and the belief that the institution has to improve its customer service as it increases its tuition and relies less on governmental funding.

Limitations

This was a study with several limitations. It focused on the population of a small branch campus of a large urban institution and located in a suburban area. The validity of the study was verified through persistent journaling, triangulation, peer review, and debriefing, as well as developing a conscious awareness of the researcher’s bias (Glesne, 2006). The researcher recognized her bias in favor of students, believing their stories about needing assistance with tuition payment issues therefore, it was important to review the facts. Assistance was requested from other staff, and I objectively analyzed individual cases accessible by the institutional database system, BANNER.

Interviews were taped so the information could be reviewed and verified not just through memory, but based on the actual verbalized statements. Taking notes during the interview also afforded the opportunity to write thoughts about what was discussed, the setting, and other cues received through facial gestures or other evidence (Bogdan & Biklen, 2007). By interviewing a few participants on the same subject, the researcher gained a stronger common theme of study, as well as an all-encompassing perspective on the phenomena. The information was processed using open coding to ascertain main themes.

The qualitative phenomenological research study was also limited through my own subjectivity, which needed monitoring through reflection and journaling as well as feedback from others. My own experience of paying for my education shaped my thinking. As a nurturing feminist and transformative leader, the characteristics of care, fairness, and positive outcomes shaped how the topic and literature were viewed, and the discovery of the findings were interpreted (Eddy, 2005; Foster, 1986). Creswell (2007) also stated, “Self-reflection contributes to the validation of the work. The researcher, as a socio historical interpreter, interacts with the subject matter to co-create the interpretations derived” (p. 206). Being grounded in the literature provided a solid foundation for better understanding of what was happening at the time of the study in the field as a whole in reference to affordability and to processes used by community colleges. Organizing the data provided the opportunity to cross-examine the topic from various angles.

Creswell (2009) explicated, that “validity strategies in qualitative research are procedures (e.g. member checking, triangulating data sources) that qualitative researchers use to demonstrate the accuracy of their findings and convince readers of this accuracy” (p. 35). Case studies and action research required the employment of “systematic procedures” and allowed me to be an active participant in the implementation of changes (Creswell, 2007, p. 207). Validity in a qualitative study certifies that the findings are accurate as well as reflect the phenomenon studied.

I completed ethics training on-line in November of 2008 and am certified by the Collaborative Institutional Training Program. I also completed courses in qualitative and quantitative research as required for the Rowan University Educational Leadership

Program. The appropriate literature was reviewed and was studied to identify a gap and/or to reinforce information.

Creswell (2007) cites and highlights the work of Stake (1995) in reference to case study research and details questions that demonstrate the 20 criteria for assessing a good case study report (pp. 218-219). I reviewed and used the criteria to guide the research study. Peer review of interview questions were used to ensure they were both analytical and open-ended allowing for maximum participation as well as gathering of appropriate data. This also satisfied the grounded theory approach as described by Creswell (2007).

Pilot Study

In Cycle 1, I gathered information on the community colleges by accessing public information available in each website of the 19 community colleges in New Jersey using a protocol (Appendix C). In addition, I also spoke to individuals at North Urban Community College to gain an understanding of the budget, financing of the college, the installment plan, the outcomes both positive and negative experienced by the institution, and the percentage of students using the plan as well the percentage of those currently defaulting. Three one-on-one interviews with students were conducted for this pilot study. I was advised to do only three interviews since it was a pilot study and it would allow me to review and refine questions. A consent form was used to acquire the student's release as well as explain the nature of the study and its implications. A copy of the consent form can be found in Appendix I.

Conclusion

In conclusion, this methodology chapter outlines the design of my action research study, and the data collection methods I used to examine each research question. I

monitored and made changes to the plan as needed since it was an organic process that provided the opportunity to learn. The strength of the study depended on my ability to analyze findings, and discover implications for future applications (Glesne, 2006; Hinchey, 2008). I also utilized methods as per the grounded theory process of sifting through layers of information to arrive at conclusions on a topic not previously studied (Creswell, 2009).

The goals focused on assessing students' understanding of payment methods and how the institution communicates with students. The goals included training the staff in the use of the BANNER system to view screens that allowed them to advise and guide students about their financial options as well as the collection of forms or applications. Another goal included reaching students using faculty, advisors, and other staff on campus to disseminate communication related to payment due dates and times. Intrusive advisement in the classrooms, as well as the formulation of a plan to enforce the email system used by the college, allowed information to reach students more regularly. Updating the handbook and brochures provided written material on availability of scholarships, loans, and FAFSA. Short workshops were offered and reached both students as well as their parents during orientations. Other strategies emerged as I analyzed the data gathered through the interviews, focus groups, and from reviewing literature such as the Opening Doors Demonstration via MDRC.org (Geckeler et al., 2008). The ultimate goal was to provide better access to practical information that could facilitate the community college students' understanding of financial options to allow them to continue their education and persist toward their educational goals. Also, gathering qualitative data through multiple interviews provided information that can be

shared with administrators and other educators. I believed that it was important to advocate for support that will allow for the continuation of resources to maintain affordability and accessibility at community colleges. I also realized that assessment, student learning outcomes, and the need for better student retention were crucial for the community college, therefore removing barriers to student persistence also became important.

Working with the staff members I developed strategies and implemented them as well as modified them to improve practice. I identified feminist, servant, and transformational leadership styles and an ethic of care (Ciulla, 2003) as well as Bolman and Deal's (2003) lenses through which I viewed the study. The action research study also allowed me to examine my espoused theories against my actions and theories in use. I was enthusiastic about the research and hoped to contribute to practice by sharing the findings with colleagues who may also grapple with these issues.

The approaches to address the problem, to improve student awareness about payment options through advisement and communication, as well as persistence at the institution, are detailed in the Chapter IV: Findings, Analysis, and Discussions particularly within the narrative of Cycle 5. They were cost effective measures that were implemented and could be duplicated within an institution where willing administrators, faculty, and advisement personnel collaborate to reach retention goals. The approaches taken connected with the literature review described in Chapter II, specifically those about institution and student engagement as per theories described by both Tinto (2008) and Bean (1982).

Chapter IV

Findings, Analysis, and Discussion

Introduction

Narrative inquiry is the study of experience, and experience, as John Dewey taught, is a matter of people in relation contextually and temporally. Participants are in relation, and we as researchers are in relation to participants. Narrative inquiry is an experience of the experience. It is people in relation studying with people in relation. (Clandinin & Connelly, 2000, p. 189)

In this chapter, I narrate the findings, analysis, and discussions of the first five cycles of this action research project surrounding the phenomenon of payment plans within community colleges from my own perspective. At the time of this dissertation, I was a novice researcher, an experienced administrator, an emerging leader, and in essence a practitioner.

This chapter discusses not only the findings of the research questions established, but also steps implemented as a result of the analysis and discussions. The four cycles established a strong foundation that allowed me to implement strategies that helped students gain a better understanding of financial options available at the institution. The fifth cycle discussed the action plan and the final cycle, six, located in Chapter V offers a short autoethnography summarizing my leadership style inventory including my own reflections and feedback from co-workers as well as my immediate supervisor. In essence it answered the fourth research question, "How I can use my leadership to implement strategies that will raise students' awareness about payment options available at the community college as a means of improving their ability to persist with their education?"

Cycle 1 described the pilot study that determined whether community colleges in New Jersey used an installment or deferred plan as a method of receiving payment from

students. The pilot study was implemented during the Spring 2009 Leadership and Field Seminar course offered by Rowan University. These original findings refined the research questions and helped me focus on ascertaining factors and connections of financial practices to student persistence and retention. Cycle 2 captured information on the perceptions of parents as they prepared to support their students entering the community college. Cycle 3 helped me to understand the role installment payment plan can play in persistence and retention and consisted of two parts. Part One included focus groups with my staff team at the branch campus of North Urban Community College (NUCC), which provided a perspective from the front line staff members working with the students on a daily basis as well as strategies to implement during the Action Plan discussed in Cycle 5. Part Two was an in-depth interview with a comptroller that provided insight to managing a community college budget including appropriations, income, and expenses as well as retention practices linked to finances. During this period I also maintained a journal for analysis and comparison of espoused leadership theories vs. leadership in action. Cycle 4 summarized themes and categories that emerged during the in-depth interviews with 15 participating students enrolled at NUCC during the spring 2010 semester, including insights about the use of payment plans as well as their struggles, concerns, and suggestions for improvements at the branch campus. It specifically helped to understand the students' perceptions as well as the factors that led to their use of an installment payment plan. In Chapter IV, Cycle 5 described strategies, best practice solutions, actions taken, and changes made to improve the ability to disseminate information about payment options and advisement. Cycle 6, discussed in Chapter V, has the summary from a short survey used to assess my leadership style from

various colleagues and key insights captured in a journal maintained throughout the past few years that connected my leadership platform to my research interest (see template Appendix J). This last cycle also described some recommendations for policies in assisting students with payment to help with persistence and completion of degrees at community college institutions.

Cycle 1 – Pilot Study New Jersey Community Colleges and Payment Plans

During the spring of 2009, while attending the Leadership Applied Field Seminar course, I conducted a pilot research study to ascertain whether all 19 community colleges in New Jersey typically offered students the ability to pay their tuition and fees in installment payment plans. This was the first step in reviewing information about affordability and methods of payment for students attending community colleges. I was specifically interested in students paying tuition out of pocket, because I thought this population was worth studying. As an administrator, I often heard students express their feelings about being caught in the middle between not qualifying to receive financial aid from the government because they earned too much and struggling to work enough hours to pay for their tuition and attain their educational goals. I explored the topic during this first phase of reconnaissance and discovery to define my study based also on my interest and dominant leadership styles: feminist and transformational (Belenky et al., 1997). This first cycle became the foundation for my dissertation and for an action research study surrounding community college students' perception of affordability, factors leading students into using installment payment plans, the role of payment plans in retention as well as persistence, and my own leadership style.

Cycle 1 consisted of multiple perspectives gathered through two symbiotic approaches. One approach ascertained whether community colleges used a payment plan when collecting tuition and fees. The other approach included gathering qualitative data by speaking with students to gain an understanding of their perceptions and abilities to persist. I was also hoping to gain an understanding of the reasons students defaulted on scheduled payments and of the implications of institutional approaches surrounding the collection of payments. This understanding enabled me to develop an action plan to improve services at the branch campus and remove barriers to retention. As an administrator of the branch campus, I wanted to improve student retention and collection of tuition payments as well as help students persisting toward their expressed goals.

Findings

Community colleges in New Jersey used a payment plan as a method of collecting payment for tuition and fees from students enabling many of them to afford an education. One of the first observations that I made was the use of terminology by community colleges in their websites to discuss tuition payment plans. While some community colleges called it a deferred payment plan, others called it an installment plan and for the purpose of this study I referred to it simply as the payment plan. The installment plan and deferred payment plan were basically defined as methods used by community colleges to allow students to make more than one payment over the period of a semester to cover tuition and fees.

I created a chart to guide me and to track information found on the 19 websites (see Appendix C). A review of the 19 community colleges resulted in finding that 16 of the institutions request payment of 50% of the total tuition and fees in the first payment at

the time of registration. Nine (47%) community colleges allow students to pay in three payments or more while one college allows as many as seven payments. Six (31%) community colleges listed the use of an outside service agency to administer the payment plan and, of those, three (16%) institutions listed working directly with Sallie Mae. The 16 (84%) institutions using payment plans charged students an initiating fee that ranged between \$25 and \$50. The findings clearly demonstrated community colleges in New Jersey provided the service of allowing students to use payment plans to pay for their tuition and fees. After reviewing the websites, I also arrived at the conclusion that perhaps all community colleges have some degree of difficulty in collecting funds from tuition paying students. The websites of the community colleges listed several repercussions faced by students if they did not comply with deadlines or scheduled bill payments. The repercussions included additional fees, de-registration from courses, inability to attend class, inability to view grades or receive transcripts, withholding graduation diploma or degree award, and reporting to credit agencies that bill was not paid thereby affecting credit scores as well as accruing additional costs such as fees or even legal expenditures.

Upon noticing these repercussions listed by the community colleges, I also realized that those colleges located in urban areas with a concentrated higher population of students belonging to the lowest socioeconomic status category appeared to cite the most repercussions, restrictions, and consequences to defaulting. To ascertain whether this was indeed a true assumption, I contacted a colleague that worked in an institution with same demographics as North Urban Community College (NUCC). This person did indeed confirm that it was difficult to collect payments and, that in the past year, she had

engaged in a number of policy changes allowing for an increased number of payment installments (from 3 to 6 payments) to provide the students with the opportunity to stay in classes and make smaller payments incrementally (B.J., Personal Communication).

During another short conversation with a bursar from another urban community college, she commented that although students had difficulty in paying, the institution had their signature on the commitment form of the payment plan and could withhold registration, grades, and attempt to collect monies owed. She was more concerned about those students who registered but did not attend or pay and were eventually purged from the registration system (Bursar, PC, Personal Communication). I shared this concern and had observed it at the branch campus that I supervised. I became increasingly concerned about students' ability to afford to pay tuition to attend classes and persist in attaining a degree. For example at NUCC, students applied for a deferred payment plan that allowed them to pay their tuition and fees in three parts with an added \$50 fee. Many students took advantage of this plan allowing them to split the cost throughout the semester. One issue arose for the institution with this plan due to the fact that some students would walk away and not pay their second or third payment. If the students did not pay they would be assessed fees and would not be able to access transcripts or grades. In addition, the community colleges lost the students for a period of time and it affected the retention numbers as well as the financial bottom line.

Since community colleges traditionally offer an education for less money per credit than do other institutions of higher learning, a greater portion of learners with low income come to the community college. Increasingly, these learners find it difficult to secure financial aid, and are taking out loans to support their education. Low-income learners are already leaving the community college deeply in debt, and this trend is doomed to continue (Federal Government Statistics, 2005). (Mellow & Heelan, 2008, p. 268)

The struggle to collect on loans was cited in the literature (Bailey & Morest, 2006) especially as it applied to proprietary schools and vocational certifications.

Students used loans to pay for tuition and fees but defaulted.

Although there are no data on the numbers of students who have defaulted as a result of industry certificate programs, this possibility illustrates another problem with high tuition in the absence of greater assurance that such programs will pay off. (Bailey & Morest, 2006, p. 147)

Perhaps the phenomena occurred at community colleges and it could be expected for all institutions but has a more pronounced effect in those which fit the category of large urban distressed economic areas. The fact was that those community colleges that cited the use of an outside service agency to handle the receivables (*not collections in the sense of procuring students that are in default*) of tuition and fees pass the costs on to the students. For example, one agency handling receivables was Tuition Management Systems whose motto was “Helping Families Afford Education.” This actually allowed institutions to have less interaction with students about the payments and ultimately stricter collections and credit reporting repercussions. The community colleges that do not use an outside entity must contact students to collect outstanding funds and often restrict students’ access to final grades, transcripts, or registration unless balance was paid in full. Through conversations with various personnel from community college, I ascertained that, in most cases, community colleges made all efforts to contact students in regards to their outstanding bills before relinquishing the information to a collection agency that will then charge students additional fees to receive a commission. Such was the case at NUCC, where collections were handled through the bursar until students were in default and the semester ended. After the semester ended the institution provided the student’s information to the collection agency that then contacted the student to collect

payment of the outstanding bill plus additional fees for their services. The agency then paid the college after it collected the full amount from students and kept the extra fees charged as payment for their services.

Analysis

Overall, I deduced that collecting payments from students is a concern for the community colleges and it is important to document as well as review ways to make the tuition accessible as well as competitive. Competitive because students mentioned shopping around to compare prices before deciding to attend even if it meant travelling to another community college outside of their county which given the tight populated area of New Jersey may not be too far. When examined, community colleges often offered out-of-county students the in-county tuition rate as opposed to the out-of-county rate, which amounted to a 50 percent discount. Maintaining good business practices, accessibility, and affordability will insure that an institution will continue to meet its very important mission of educating the American public. I believed that examining the perspectives of students using payment plans provided valuable information for administrators responsible for managing and creating institutional policies to govern finances. I saw these same administrators being responsible for increased enrollment, student persistence, and institutional retention that led to affordability and ultimately viability of the community colleges. Traditionally community colleges were more affordable than four-year universities in terms of cost and fees, but affordability could be influenced by many variables such the economy, socioeconomic status of students, expenses, increasing tuition costs, fees and books, as well as ability to pay.

Since Cycle 1 was all about reconnaissance and discovery, I delved into finding methods available to students to assist them with payment of tuition. “The funding equation for American community colleges consists of some combination of public tax dollars and student tuition” (Mellow & Heelan, 2008). Since the economy and current funding from the New Jersey state and county was cut, more community colleges increased tuition and made efforts to raise funds for scholarships or to offset operational expenses. Other scholarships or grants were available to returning students as long as they met the criteria imposed by the source of the grant whether it was a foundation, a business, or an organization. These funds were available to students via applications, scheduled deadlines, and were often competitive as well as specific to requirements that may pertain to major, ethnic group, residency requirement, age, or gender. At the time of the study, new students attending NUCC were also eligible to have a small amount of their expenses deferred until the end of the semester if they requested it. If at the end of the semester their GPA was 2.0 or higher they would not have to repay the amount requested. This amount was determined by students’ ability to pay, their ineligibility for financial aid, and their communication of need. This was sometimes inconsistent because it depended on funds generated by the institutional foundation, board of trustees, president, or other administrative personnel. Mellow and Heelan (2008) refer to “discounting” which is offered by the private colleges but not by community colleges (p. 39). “The discount is presented as a scholarship” by the admissions staff when determining “how much a prospective student is able to pay for college and lower the amount of tuition that the student will need to pay” (Mellow & Heelan, 2008, p. 39). If community colleges continue to increase their tuition due to cut backs in funding from

local government they will in essence begin to employ methods used by private colleges, thereby shifting their mission and eroding the public's ability to benefit from affordable and accessible education.

Due to its urban location and the surrounding poverty zones, NUCC qualified for a number of foundation grants available through a local foundation as well as other foundations willing to invest in creating affordability of education for the population served in the inner city and/or county. At the time of the study, foundations were experiencing some tough economic times, because many of the endowments were affected by the stock market. Personal discussions with various personnel at NUCC confirmed that grant amounts were reduced and thereby the ability to serve the population also decreased. These changes further affect the students' ability to persist or begin an education. Dowd and Coury (2006) stated that students may not persist even when they receive financial aid because they may still be dissatisfied with their financial circumstances (p. 36). The psychological effect of being in an environment where there was low degree attainment may discourage students from persisting (Dowd & Coury, 2006). The students need information as well as support to conquer their obstacles, complete a degree, and improve their quality of life as well as their standing in society. This was the mission of the community colleges that led to a movement across the United States and resulted in over 1,000 institutions serving students across the nation (Bailey & Morest, 2006, p. 13).

Cycle 1 – The Voices of the Community College Students

During the pilot study conducted in spring 2009, I interviewed three students to gather their perspectives, opinions, and thoughts on affordability, the use of the installment plan available at NUCC, and factors affecting their ability to make scheduled payments. The three students were listed in BANNER as committed to the installment payment plan at the institution and although three students was a small sample, I thought it would be good practice to pilot the interview questions before beginning the official research study. The information led to the development and refinement of the interview questions also used in Cycle 4 and guided me in accessing literature that described funding of community colleges, budgets, and issues surrounding persistence especially as it related to students paying out-of-pocket for tuition (Martin-Osorio, 2009).

During the action research project, I strived to answer research question number two about factors leading students to enter into a commitment with the institution to use a payment plan for tuition and fees. The detailed information of the data collected and analyzed was narrated with an attempt to allow the students' voices to be heard as they explained their own experience and also to generalize as the factors relate to the community college population served at NUCC.

I interviewed three students to collect and analyze data for Cycle 1. I specifically wanted to discover the reasons students at NUCC enter into an installment payment plan to pay their tuition and fees and to ascertain the reasons they do not meet their obligation. I requested a list of students that were enrolled at the branch campus and were using the installment plan for the spring 2009 semester. I reviewed the generated list of 185 students from the campus and then decided to focus even more on those students that perhaps had defaulted on their second and/or third obligations. I then requested a second

list from this original list to be generated through the institutional database (BANNER) of those that had not yet paid their second or third payment on the scheduled due dates. I requested this list to make sure that I was interviewing students that had not completed paying their tuition so that I could document struggles and reasons for not meeting obligations. For this study, I wanted to focus on students that had difficulty in paying, not those who paid in full or received other aid at a later date past the first scheduled payment date. The last list was reviewed and then I asked two staff members at the branch campus to randomly choose students that could be interviewed. The staff members suggested six students from the list and the interviewer contacted four students of which three were amenable and able to participate in the pilot study. The three students were interviewed on two different days based on their availability and convenience. The list consisted of 30 students committed to using the installment payment plan at the institution and in default on second or third payment. Only three students were chosen because it was a way to test the questions prior to the actual study. Meeting and interviewing these three students also allowed me to ascertain whether the topic for the research was an appropriate one deeming further investigation and also helped me to discover that I was conducting grounded theory research.

Perspective on Students: Their Stories

For a better understanding of the qualitative data collected I have included three synopses depicting the students that were interviewed. The names were changed to protect their identity and confidentiality as explained in the consent statement (see Appendix I). All three were reassured that their information would not be divulged to anyone else and that participating in the study would not affect their standing within the

community college. The following profiles provide a picture of each student and further findings are discussed in a more narrative format. Profiles were composed from interview data as well as a demographic survey (see Appendix D).

Charles was a traditional age male student working full time and attending the community college full-time. He worked as a security guard full time to pay for his education and lived with his parents and was responsible for paying books, tuition, and fees. At the time of the interview he verbalized wanting to graduate December 2009 and transfer to Morehouse College in Georgia. He equated attending the community college with either “walking,” meaning still moving toward the goal of his life or “owning a Maserati,” which meant going to a four-year institution. He could not afford a Maserati so he was walking now and preparing so that he eventually could do better. He demonstrated a very positive sense of humor and at the beginning spoke slang, but as the interview went on his sentences became more cohesive and his gestures slowed down. I attributed that to nervousness. He mentioned his immigrant parents who were originally from Haiti and his stuttering as well as the need to improve reading skills. He was hoping to qualify for scholarships to afford the four-year university and beyond. He wanted to graduate in December 2009, maintain a 3.5 GPA, and hoped to eventually acquire a doctorate. He lived with his parents and in the survey he stated that his mother had a high school diploma and his father had some college. The student’s psychological perspective included a positive outlook, but also nervousness about future and concern about academic ability to perform. I witnessed him graduating in May 2010 despite struggling with making payments as well as passing a mathematics class. He was accepted into Morehouse for fall 2010.

Andrew was a black male student in his mid-thirties working full-time and attending the community college part time. He worked full time for a cable company that reimbursed him for tuition provided he passed the courses with a grade of C or higher. He made a payment on-line and was still waiting to pay the additional installments. He mentioned he was an immigrant, but did not state the country of origin and he wanted to acquire a Masters degree in Business. He was talkative and mentioned President Obama as an inspiration to making a change in his own life. He also stated that perhaps black men would now be viewed with more respect. The student lives on his own, attended evening classes, and said his mother had completed high school while his father had completed some college. His psychological outlook was very positive, and he appeared very motivated. The student displayed maturity as well as a clear plan for goal attainment. At the time I was finishing my dissertation, student was transferring to Rutgers University fall 2010.

Erin was a white female in her early thirties student, married, unemployed, and attending full-time. She said she had three young children and the youngest was two years old. She budgeted to afford to pay for her education and stated that although her husband would like her to take a loan, she did not want to incur the debt at the time. She aspired to complete a Masters in Art Therapy and believed she will have to apply for loans in the future. She maintained a 4.0 GPA, hoping that she could qualify for scholarships and was planning to graduate June 2010. She was an articulate, soft spoken attentive woman, knowledgeable about balancing her education and home life. She mentioned her parents had both attended college and her father had a Bachelors degree. Her psychological outlook was very positive about her future and goal attainment, she

was not nervous after initial discussion, and appreciated the community college for affording her the opportunity to attend. At the time that I was finishing my dissertation, the student graduated with honors in May 2010 and was the recipient of three graduate scholarships at an awards ceremony.

Student Demographic Survey Data Findings

In this action research study I employed both quantitative and qualitative methods. I gained an understanding of finances and also correlated their answers with the family income, family education, and expressed goals. The quantitative method included using the demographic survey found in Appendix D the data in Table 1 were gathered from questions one through six. Students' names were changed for confidentiality.

Table 1

Demographics of Pilot Study Participants

Student	Gender	Age	Marital Status	Race & Citizenship	HS Diploma	Attending College	Employed	Income
#1 Charles	Male	Early 20s	Single	African-American US Citizen	Yes	Full Time	Yes Full-time 40hrs or more	\$60,001 - \$74,999 (parent income)
#2 Andrew	Male	Mid-30s	Single	African-American Immigrant Status	Yes	Part Time	Yes Full-time 40 hrs or more	\$60,001 - \$74,999
#3 Erin	Female	Early 30s	Married	White US citizen	Yes	Full Time	No	\$75,000 - higher

One notable piece of information, salaries mentioned in Table 1, are not the salaries of the majority of students attending NUCC, but do represent a small population

attending the branch campus. The two students that claimed the higher incomes were also not of traditional age (18-21). The student that was of traditional age cited his parents' income as his family income and mentioned earning on average of \$400 per week.

The remainder of the data gathered from questions 7-13 was folded into the above synopsis describing profile of the three students. The last question of the survey, 14, asked, "What would prevent you from completing your degree?" One stated "Death" and another said "All listed" while the third said "Loss of Income/Lack of Funds" to pay for education.

Findings - Students' Perceptions

Using the Interview Protocol and Questions for Students Currently Enrolled in Payment Plan (see Appendix E) six questions were asked during the three interviews that lasted approximately 30 minutes. The first question asked the reason for attending the community college and all three cited affordability and proximity to residence and work as well as the affordability of the tuition. One student clearly stated that, "Seriously!?! I didn't do well in high school. If I had a better GPA, I would be somewhere else! But I am here! And you guys do your job right!"

The second question focused on ascertaining the reason the students chose to use the payment plan. One student claimed he had not received financial aid, the other claimed taking full time load this semester, and the last said that the employer will reimburse him upon completion. All said that they could not afford to pay the full amount at the beginning of the registration. The payment allowed for flexibility, but they all said that it was not flexible enough because the schedule payment dates were too close. Upon examining the scheduled payment dates, I ascertained that they were 4 weeks apart. The

female student articulated the need to budget the family income and stated, “If I am careful with budgeting we can make it.” She articulated the fact that they were a family of five living with one income. She said she took classes on a part-time basis but went full time this semester, which made it a bit harder to pay the full tuition.

The third question focused on asking about the default and what might have prevented the students from making the planned payments. This question vividly elicited observable reactions from the students. Two students shifted positions in the chair and rolled their eyes when the question was posed. They could not look at the interviewer for a few minutes and visibly blushed. The researcher noticed slight hesitancy and embarrassment with all three when discussing the reasons for the lateness in making their obligatory second payment by the due date. Two out of the three were quick to state that they had paid their full obligation recently. The other student commented on paying by the end of semester and that smaller payments were made as afforded. I noted that apparently the student made payments outside of the due dates to avoid accruing fees. One stated that, “I was unable to make the second deferred payment because I didn’t have enough money I am still saving to make the total payment by the end of the semester.” Another student stated, “No, I just paid today... on-line... I was just lazy to pay ... and a few times the bursar was closed. It would be good to have more evening hours.” Yet a third student said, “It is easy to forget... a reminder postcard would be helpful.”

Question four focused on the understanding of the repercussions. One student panicked when this question was asked and literally stood up saying, “NO! What? The late fee!? Right??!” I asked the student to sit and then explained that the late fees and

other repercussions involving transcripts being withheld and no grades released. The student then stated, “No! I am going to pay ... I have to pay by the end of the semester!” This response and interchange elaborated the pressure and feelings of the students struggling to pay tuition one semester at a time.

All three responded with a variety of answers when question five was asked, “How can the institution better help you? What would you improve or suggest?” One spoke about not knowing enough about loans, and the two others both wanted additional time between the scheduled payment dates because they thought it was too close together. All three stated they did not want to take loans but would consider applying for loans when attaining higher degrees such as a Bachelors and/or Masters. One also stated that the fee for establishing the default plan was high.

The last question asked if there was anything that the student would like to share about this experience and the answers were varied. One person mentioned that the website was quirky and the bookstore clerk was rude. Another spoke about the need for a full time financial aid representative on this campus and the other wanted additional information about scholarships as well as the Credit for Life Experience Program (CLEP).

Analysis and Discussion

After reviewing the interview transcripts I identified several common themes. The themes included intrinsic psychological factors, perceptions of the community college, finances, and communication methods used by the institution when providing financial information to students.

Intrinsic psychological factors. Tinto (1975) and Bean & Metzner (1985) delved into the external factors or intrinsic psychological factors such as praise from family or peers, prior goal attainment or expectations, ability to pay, and attitudes as well as behavior. In this study, this theme refers to feelings/emotions, responses related to support from family, and mention of goals. The theme of psychological factors emerged including their strong feelings/emotions and uneasiness when discussing money as well as the lateness of payment and the need to have the scheduled payments further apart. Also, motivation and their perception of goal attainment surfaced. The three students articulated clear goals and appear to persist because they wanted to achieve their goals. According to Tinto (1975, 1988, 1997), the clearer students articulated and knew their ultimate goals the stronger the persistence. Also, students spoke about the value they place on education. The sense of achievement, pride, and accomplishment that came with attaining a goal, especially that of knowledge, which included respect from family and peers. The sacrifices they made to persist toward their goals were evident in the tone of voice and the passion in which they spoke.

Perceptions about community college. Affordability and proximity of location were cited as the reason the community college was chosen. The themes of attending the community colleges due to both convenience of proximity to home and work as well as affordability were consistent with findings discussed in the research literature (Bailey & Alfonso, 2005; Bailey & Morest, 2006; Mellow & Heelan, 2008).

Finances. Financial aid was discussed, as well as loans, scholarships, family expenses and budgeting. Two clearly stated they applied while one did not confirm when asked, but the student mentioned that he was eligible for tuition reimbursement through

his employer. I concurred that a financial aid representative was needed to cope with the growing population's need for information and payment options. Personal or family finances were mentioned and based on the data collected one student could clearly afford the payment based on spouse's income, savings, and careful budgeting. Another student was straining to pay the full time load and appeared motivated to complete the degree. The third student was having a difficult time making scheduled payments and was actually in default at the time of the interview. They did not mind incurring loans and fees when striving for higher degrees but clearly expressed not wanting to incur debt while studying at the community college.

Institutional methods of communication. One of the last themes that I noticed was a theme that emerged through reflecting on all data gathered and that was the theme of communication. The need for information about loans, financial aid, and scholarships emerged. The fear of defaulting on loans and acquiring bad credit as well as collection issues was mentioned especially by the traditional age student. Students felt the need to re-affirm that community colleges were good places to begin their educational career. The ways the community colleges' administrative offices communicate about finances with the themes needed further exploration in upcoming cycles because they were of particular interest to the discussion on affordability.

The question in my mind became about how to link these themes to a study on installment payment plans. I studied retention, I ascertained that the community colleges used payment plans as one method of collecting tuition and fees, and now I needed to connect the two in a way that allowed me to use my dominant leadership traits to develop an action research plan. I realized that the themes tied into the factors that led students

into using a payment plan that allowed for persistence at the community college on their own terms.

Conclusion and Next Steps

This Cycle 1 was a short research pilot case study of an urban community college specifically focusing on the deferred payment plan available to the students. The students interviewed attend the branch campus located in a suburban area of the county. Further exploration was conducted with emphasis on installment payment plans and possibly loans available at the institution during Cycle 4 of this study. Additional questions were added on the interview protocol about the value of an associates' degree and the communication of financing students' education at the community college. After the pilot study, I also reviewed additional literature about affordability at community colleges and reviewed historical funding policies (Immerwahr et al., 2009; Martin-Osorio, 2009; Mellow & Heelan, 2008; Wellman et al., 2009). An action plan became evident, was developed, implemented, and findings are discussed in Cycle 5. It was a financial advisement component for new students to communicate information to them about financing their education at the institution. The themes were discussed in more detail in Cycle 4 and the strategies and actions used to improve communication about payment options including the advisement of students were discussed in Cycles 5. Cycle 4 also allowed for development of the themes that I established and discussed in Cycle 1 and linked them to the factors that helped students persist. Several actions were implemented in the efforts to improve collection of funds as well as student persistence and thereby increase retention figures at the branch campus.

This Cycle 1, Discovery Phase, demonstrated that community colleges typically use the installment plan. The three students voiced similar needs about needing additional time between payments and possible need for individual reminders sent to their home. Students did not want to incur debt associated with loans or fees although they expressed that they would apply for loans to complete a higher degree such as Bachelors, and Masters. Students articulated struggling to meet payment deadlines despite mentioning that the tuition at the community college was affordable

At the conclusion of this cycle, two of the three had paid their balance in full and the other claimed that payment would be made by the end of the semester. He complied with payment and persisted toward goal by enrolling in the next semester. All three had a GPA greater than 3.0 as listed in the institutional database (BANNER) and all three persisted by registering for courses in the next semester. In conclusion, the main factors for community college students to use the installment plan were: avoiding loans, not eligible for full federal tuition assistance, and the need to budget finances to afford tuition and expenses related to attending the local community college. According to the students, the installment payment plan played a major role in allowing them to persist toward meeting their educational goals. Overall, I concluded that it was worth exploring the themes discussed and that it was a worthy topic for my dissertation action research study.

The following questions were developed after this cycle to hone in on the topic and guided me in implementing the action research:

1. What were the perceptions of community college students about tuition affordability?

2. What were the factors that drive community college students enter into an installment payment plan to pay tuition and fees?
3. What role did payment plans play in student retention and persistence?
4. How did I use my leadership to implement strategies that raise students' awareness about payment options available at the community college as a means of improving their ability to persist with their education?

Cycle 2

In Cycle 2 I gathered information from parents of new students entering North Urban Community College (NUCC) in the fall of 2009. Overall this cycle helped me to answer research questions one, two, three focusing on perceptions of the community college, factors leading to the use of the payment plan, and the role of the plan in student retention. Two focus groups were conducted in early August 2009 and met in a conference room at the branch campus of North Urban Community College (NUCC). The participants were parents that accompanied their new student to the New Student Orientation offered at the branch campus.

In fall 2008, I began speaking with the parents to provide an orientation on admittance and registration processes at the community college. I also explained regulations under the Family Education Rights and Privacy Act, and discussed financial options as well as answering their questions. Offering orientation for parents also enabled the students to choose their own schedules and have their experience with the staff and peers without parental involvement at the site. As a parent of college age children and an administrator, I understood well the concerns and cares of a parent of a new student. As an administrator, I appreciated the involvement of the parents and their care because I believed that their support was very important to the students' academic success. This

conclusion was also supported by the literature and Bean and Metzner (1985) stated that both MacMillan (1969) and Weigel (1969) “found that persisters experienced significantly greater parental encouragement than dropouts” (p. 504).

The focus groups were brief because parents were anxious about joining their respective students. I provided information and responded to parents’ questions in reference to majors available at the institution, transfer information, and grades. Six open-ended questions were developed and can be viewed in Appendix F.

Findings

When parents were asked “Was cost a factor when you chose NUCC? And why or why not?” the majority of the parents, 17 out of 20 (85%), responded that cost as well as convenience and the transferability were important to their family. One responded that the major of choice was an important factor when considering attending a community college and stated, “NUCC has the major that my son is interested in and it provides the ability for him to transfer to complete a Bachelors degree.” Two other parents mentioned that proximity to home had been an important consideration and said, “My daughter can drive or take the bus because it is so close to home.” In addition, four parents mentioned that the economy made it difficult to afford an education for their children. One parent mentioned that he was unemployed and did not want to prevent his child from attending college. “I lost my job but do not want that to affect him. I thought this would be a good start and we could go from here.” One mentioned that child did not have a high GPA to apply to other colleges, and one other mentioned that the child was disabled. “My son’s disability makes it difficult for him to do well academically especially in large settings so I thought the branch campus would be a good way to expose him.” Several of the

participating parents agreed with the statement made by one individual that the education attained at the community college would be comparable to other state universities at a fraction of the cost. “I think community colleges are affordable and it is a good bang for your buck. You can spend less at the beginning when they don’t even know exactly what they want to do!” One other parent said, “Yes, cost is a factor because I have another son in college right now.”

When posed the second question, “Have you completed Financial Aid forms with your family member (student)?” 13 of the 20 parents (65%) responded affirmatively. One responded, “Our family income doesn’t allow us to be eligible for aid so I didn’t even bother applying.” Six parents responded that they had not done so as of yet but would do so before college started in September 2009 and one said, “I need help to complete all the forms because I never did this before and want to help my child.” At this time, two other parents mentioned that they were receiving help from other individuals in their family to make sure that the process was completed correctly. One parent had completed forms and mentioned that she needed to correct and verify information submitted because she had not understood the eligibility criteria.

The responses to the third question, “Are you familiar with payment processes of the college?” included nine (45%) parents stating that they were not familiar, five (25%) said that they were familiar and understood it well. One parent said, “I went to the college’s website to review the cost of tuition and fees and other information about registration.” One parent said, “I read it in a brochure that I picked up during the open house. I thought that was helpful because it had total cost, tuition and fees. It also had the website for the FAFSA and some of the loan information.” Another parent was relying on

the child to bring home the bill and explain the next steps. Ten (50%) parents indicated that they were not aware that payment needed to be made at the time of registration. This caused a bit of a discussion amongst the group and I took the opportunity to inform them about the payment plan. I explained that it could hold their student's seat in a course or in a full schedule until other payment arrangements could be made. I also mentioned that students did not have to take a full time schedule of 12 credits or more, but could do part time as low as one class per semester. They appreciated the information but were also concerned about the length of time it could take to complete a degree. One parent asked, "Can they finish in two years? Realistically?!" I explained that some students do complete an Associate degree in two years if they applied themselves and are not required to take developmental courses. The topic of developmental courses had a few parents nodding and one commenting, "My son is here because he needs to improve his foundation before he can go somewhere else. I knew he could attend the community college to improve since his SAT scores were not that high."

During the discussion parents verbalized that they were counting on the financial aid to cover cost, and one parent articulated not wanting to apply for a loan to cover the cost of the community college. The parent stated, "I am trying to avoid take loans right now and getting into more debt. I would rather she takes loan later for bachelors when she is closer to finishing a degree and can work to pay for it." One parent knew that students needed to apply for financial aid before they could apply for scholarships:

I am going to give her the taxes so she can complete forms on-line. I am hoping her GPA will stay high so she can keep the New Jersey Stars scholarship. I know if she doesn't do the FAFSA we can't get it because one of the high school counselors told us.

When asked the following question, “Do you consider education at community colleges affordable?” most parents shook their heads affirmatively. One parent added, “I think that community colleges are actually more affordable than out-of-state schools. And they don’t have to travel and have more expenses.” One other parent also stated that it depended on the community college because “some colleges masquerade as more affordable but are actually just as expensive” as four-year public institutions. The parent said, “Other universities provide aid and scholarships from the beginning covering costs and making it affordable. You would be amazed to see what a student can get at some of these other colleges.”

Most parents stated that they just need a brochure with a short explanation or someone showing them the process when asked the fifth question, “How can the institution assist you to better understand payment processes?” Four parents wanted more information sent to their home or email, and when one parent mentioned the need for a freshman brochure and others agreed that it would simplify the process. “I think if there are short brochures with the information that my child can bring home and show me that we can make the decisions we need to.” One parent said,

Sitting here speaking with you has been very helpful. I don’t know many places that would have a dean speak with parents for an hour and answer all of our questions the way you have. I am very happy that I came today. Thank you!

The majority then mentioned that they enjoyed the discussion with me because I provided straight forward information and access to information via the brochure as well as the time I spent with them answering questions.

The last question provided an opportunity for comments, “Do you have any thoughts that you would like to add?” The following statements were made: “Staff

members have been very helpful with the process” and “with today’s recession, a county college can help with affordable cost and a good education.” Parents also added that they wanted their student to enjoy their experience in college and liked the feeling of the small branch campus with proximity to work and home. One parent stated, “I started at a community college and it is similar education at a fraction of the cost.”

Analysis and Conclusions

After analyzing the comments and notes from the focus groups themes emerged and I tied them to those that had emerged during Cycle 1. The themes were perceptions of the community college, finances, academics, and communication from institution. The perceptions of community college include sub-themes of convenience, affordability, accessibility, and transferability to four-year institutions. The theme of finances included affordability, financial aid, avoidance of loans, and lack of knowledge about actual expenses as well as scholarships. I would also add lack of planning for supporting child through college. The theme of academics included sub-themes of need for developmental courses, low SAT scores, quality of education, and disabilities. The theme of communication from institution included website information, brochures, and payment plan.

The overall experience of interviewing and gathering data from the parents was interesting and insightful. No one mentioned savings or budgeting to assist students with their educational goals. One parent mentioned that their new student attended a neighboring private university, but was unable to continue because they lacked the finances. Overall, it was slightly difficult to gather information from them because they were ready to rejoin their family member (student) that was registering. I felt vindicated

that it is important to communicate general information to parents to help transition into the supportive role of an adult student, which is how community college students are considered as soon as they register, therefore abiding by the Family Educational Rights and Privacy Act (FERPA) regulations. During my presentation, I explained that FERPA was in effect, and that staff members, including me, can only share general information on the enrolled student unless said student completes a form allowing for grades, transcripts, and other issues be shared with parent. This was tough for parents to understand, because many of them expect to have full access to student records because they are paying the tuition, claiming student on taxes, and are used to being involved in their academics through grammar and high school. It is important to discuss this and assist parents with this topic since their involvement can also increase the likelihood of the student persisting (Tinto, 1997).

Parents stated that they were willing to share their tax information with their children to complete the FAFSA and this was a significant component to accessing aid leading to persistence. I have often experienced students mentioning that their parents were unwilling to provide their tax information and for dependent students this was often a significant barrier. During the discussion, I noted that none asked about scholarships for their children and only one was familiar with the NJStars. Parents only became interested in the installment payment plan after I mentioned that it was an option and several parents were ready to make a payment the day they were on campus wanting to insure their children would be ready to begin in the fall semester. I explained the process to apply for installment plan, fee charged, and expected scheduled dates of payment. I also provided a copy of an institutional brochure that held information on applying for

FAFSA, installment payment plan, participating loan institutions, and scholarships such as NJ Stars as well as institutional scholarships.

My observations from interacting with the parents led me to believe that the perceptions of parents influenced students' perception' of the community college so the fact that many parents displayed a positive outlook could potentially help students engage at the branch campus. To answer research question two, about the factors that drive students to use the plan, it was clear that the payment plan allowed for an initial payment until other methods of payment could be considered or FAFSA could be completed. Based on observations and parental comments, the payment plan had a specific role in allowing parents to afford payment at the time of registration.

Next Steps

My next steps after this cycle included working with staff members that I supervised at the branch campus to develop a simpler brochure for students and parents. I was also left with the perplexity of how to reach traditional age students and their parents earlier in the admissions process. Some of the answers came to me later in this dissertation process especially after Cycle 3 and 4. The orientations continued to be needed, and provided an opportunity for interaction with the parents separate from students and to answer questions as well as appease their concerns. It also allowed for parents to begin separating from their college age child while still providing support and encouragement. Parents began the process of understanding that there were limitations to their involvement with professors and administration at the college, but explained that their encouragement was needed for the students to do for themselves.

The parental support contributed to traditional-age student enrollment, payment, and ability to persist. Guiding parents and setting limits was important at the beginning of the interaction between students and the institution. The next cycle, three, continues the quest for understanding the phenomena of payment plans, persistence, and community college finances linked to student retention.

Cycle 3

In the effort to gain a multiple perspective on the phenomena of payment plans, I thought it would be a good idea to interview community college staff members working directly with students and knowledgeable about payment plans as well as college finances. Therefore, Cycle 3 consisted of part one, conducting focus groups with staff members, and, part two, an interview with an institutional comptroller at North Urban Community College (NUCC). Each part provided insight into informal interactions with students, communication at the institution, payment processes, and policies in place. Meeting with the comptroller provided a rare opportunity to understand financial concerns from a 30-year veteran that has maintained the integrity of the institution and experienced numerous financial audits.

Part I Findings - Staff Members' Perspectives

The first focus group was conducted with 17 staff members working at the branch campus. Together they were responsible for enrollment services, counseling, advising, the bursar, library, student activities, five computer labs, a small bookstore, tutoring, and non-credit programs that include General Education Diploma (GED), Adult Basic Education (ABE), as well as English as a Second Language (ESL), courses for senior citizens and children, and professional development courses. Their job titles included administrative assistant, director, counselor, advisors, clerk typist, cashier, coordinators,

and lab technicians as well as a science lab assistant. Positions were ranked and abided as per the Professional Association and Administrative Association as well as Staff Support Association contractual agreements. Two individuals belonged to the Faculty Association and were responsible for academic advisement as well as teaching of credit courses.

The focus group discussion lasted for about an hour and was conducted in a conference room at the branch campus. The flow of information was very open and consisted of four questions as well as the opportunity to discuss ideas or suggestions. To prime the group, I first used a Gestalt method (Atherton, 2011) with paper and colored pens that allowed for abstract conceptualization and reflection on their experiences as well as knowledge surrounding students and finances. I provided everyone with scrap paper, multicolor markers, and allowed them to answer the first question on their own before collecting all responses. This also allowed for anonymity and freedom to respond while valuing each participant's input. The first question was, "What are the reasons students attend NUCC?" As I read aloud the information submitted, I started to group the responses into categories as they emerged. The categories were open door, local accessibility, transferability, affordability, the advantage of two campuses, family finances, academic programs, flexible schedule, developmental needs, students' emotions or maturity levels to handle being away from home in a bigger environment, their first choice college refused them, and to better selves for higher education, promotion, professional or career development. This represented the mission of the community colleges and since "they are the only distinctly American form of higher education. They have an explicit and implicit commitment to accessibility, community development, and social justice" (Mellow & Heelan, 2008, p. xv).

After this first question I noticed that staff members appeared relaxed so I posed a second question, “What do you hear students’ say about tuition payments and affordability?” The responses focused on the following categories: Books were expensive and really pose a problem to most students with whom staff members have spoken. Fees were also mentioned as high especially with the last increase, specifically for allied health majors including nursing. Students working part-time do not earn enough to pay for a full course load plus expenses, yet they earn enough to prevent them from receiving FAFSA.

Responses included the following: “Students, despite being of traditional age, have lots of responsibilities and must budget to afford tuition costs.” “Many parents do not provide tax information and students struggle to qualify for FAFSA because of the lack of documentation and students are considered dependent until they are 24 years old.” “Although community colleges are cheaper than four year institutions, there are still misconceptions about cost including some students or parents arrive at the institution expecting “public” to mean free. Some parents are still shocked by the cost of tuition, fees, and especially, books.” Overall the staff members agreed that attending the community college was a big transition for students attending college because they were shifting from childhood to adulthood.

When answering the third question, “How do we as an institution communicate with students about tuition?” statements were made by staff members that ranged between the jargon/terminology used when speaking about payments, confusion about the installment or deferred payment plan, financial aid issues including the institution’s Financial Aid department taking too long to post awards. “The one third payment policy is also a big concern because one third of the total bill is due shortly after registration or

the student can have their registration voided.” Staff members commented that some students register for courses and then later add a course and find themselves voided because they lack the understanding that one third of the bill means one third of total bill. Staff members also stated that the publicized rate per credit can provide an idea of cost, but it omits fees which can cause confusion when students attempt to calculate full cost of attending especially since fees varied and were recently raised. “The bill also omits the cost of books and supplies needed to attend classes.” Another comment was made about policies,

The 24 hour payment policy varies. Sometimes students are purged within 24 hours sometimes it is within 2 weeks. There is very little communication of when it happens even to internal staff therefore, I am not sure of how to advise the student. Most of the time I either don't speak about it until asked or I tell students to make payment arrangements as soon as possible and to see the cashier in the bursar window.

As I posed the question, “Do students ask about loans?” the majority of staff members said that students do not ask about loans. A short discussion also emerged because the members mentioned hearing students speaking that they do not want loans because they are afraid of incurring debt and lacking funds to pay, which could lead to collection or bad credit. One staff mentioned that when she advises students they often mention that they are insecure about obtaining a job at the end of their degree that would allow them to pay the loans. One person stated that, “There is a belief that degrees need to turn into well paid jobs or else students can not pay debt. Some students have debt from attending other places and they struggle to pay.” The report *The Big Payoff: Educational Attainment and Synthetic Estimate of Work-Life Earnings* issued July of 2002 and written by Jennifer Cheeseman Day and Eric C. Newburger stated, “People decide to go to college for many reasons. One of the most compelling is the expectation

of future economic success based on educational attainment” (p. 2). Longley (2010) wrote an article published on the website About.com Guide that states that the above mentioned report also “reveals that over an adult’s working life, high school graduates can expect, on average, to earn a \$1.2 million; those with a bachelor’s degree, \$2.1 million; and people with a master’s degree, \$2.5 million” (Longley, 2010). The findings were based on 1999 earnings and prior to the current economic crisis but still the fact remains that the more educated the public the higher potential for earnings over a lifetime. Education was also supposed to raise citizenry and contribute to the overall global community as well as economic competitiveness (Mellow & Heelan, 2008).

I posed a fifth question, “What do we need to do?” In response staff members stated that they wanted more information on hand to provide to students asking questions to help them make informed decisions. One person suggested, that “the cost of books be listed outside of the bookstore and possibly included in the freshman package for dissemination during orientations.” Some wanted to provide the students with more choices and another wondered about whether applying for small grants could be a way to offset costs for students to encourage them to persist and to afford books at the beginning of the semester so they did not fall behind academically endangering their aid by being placed on academic probation. The need to train students to shift their behavior and adhere to payment deadlines was also mentioned. This was important as it also connected institutional policy and consistent need for communication.

Analysis and Conclusions

The emerging themes were perceptions of community college, psychological factors of community college students, academic foundations, finances, and suggestions for an action plan to improve communication with students at the institution. The perception of the community college included affordability, proximity, accessibility, open door policy, and quality of delivery of education as well as services. The theme of psychological readiness emerged because the staff members spoke about students not being ready to be independent, transitioning from high school attitudes to adulthood, parents still being involved, and maturity including display of emotions, and lack of understanding as well as responsibility. Academics were a strong theme because of the number of students enrolling in developmental courses, disabilities, and higher cost of developmental courses. Finances were clearly a strong theme and included comments on FAFSA and the lack of parents providing tax information, expenses of books, supplies, and transportation. Some staff members also believed that public community colleges led the public to believe that education at their institution was somehow free. Students were also voided for lack of payment and did not understand loans or did not want to use loans at the community college. The interviews with students confirmed that they did not wish to incur debt by paying for tuition at the community college with a loan.

Next Steps

The focus group discussion led to further development of the action plan (see Appendix G) and involvement of staff members in the implementation of various strategies. After a follow-up discussion the idea emerged from three staff members about conducting an orientation session for high school counselors. This event was scheduled for Friday, March 26, 2010 and included a panel discussion with representatives from

financial aid, bursar, banking, Equal Opportunity Fund, NJ Stars, Single Stop, and scholarships. Details are discussed in Chapter IV - Cycle 5 and included information as well as objectives of this event.

Discussions afterwards also led to training for staff members in the use of the institutional BANNER system to view screens pertaining to financial aid information. Six staff members at the branch campus were trained on reading information to be able to discuss issues or additional need for documentation from students. These staff members then were directed to work with students and to encourage them to bring in documentation that was then sent to the Financial Aid department on main campus via interoffice mail. In addition, as a direct response to requests made by me, a financial aid officer has been assigned to the branch campus on a part-time basis. Overall, the staff team learned about financial aid, payment options, and became more open to discussing financial issues with students. Two staff members also began assisting students in the on-line application process available through the FAFSA website. These steps were key in developing strategies and the action plan implemented during Cycle 5 addressing student behavior as well as institutional communication and consistent need for clear policies surrounding payment.

Part II - Perspective on Institutional Funding - Interview with Comptroller

Mellow and Heelan (2008) cited Douglas and Hamming (1999), when they described the median patterns of community college funding and divided it into four primary categories which included “local sponsor (overwhelmingly a city or county), state (with federal making a small contribution), tuition and fees, grants and gifts” (p. 35). This is consistent with the New Jersey 19 community colleges funding formula when

establishing their budgets. Originally, the funding was supposed to be a tri-partite evenly split between state, county, and students. Through the years it tipped with student tuition and fees playing a major role in balancing the community college budgets. Therefore, student enrollment and full-time equivalencies, referred to as FTEs, became key in maintaining the solvency of an institution given the funding formula used in New Jersey as well as the pattern of expenditures. Collection of student tuition came from financial aid awards, scholarships, loans, credit cards, and cash.

Findings

Balancing the budgets was a major concern for the leadership of the institutions given the current fiscal climate in the state of New Jersey and the nation's economic crisis. For the purpose of this research study, I interviewed the comptroller of NUCC in person in his office for an hour. When interviewed, he stated that the members of the higher administration of the institution were very conservative when estimating the operating budgets for each year, and this was due primarily to the cutbacks that the higher education sector experienced from the state over the past few years. In fact, future projections were limited to two or three years at the maximum, and that it was very unsettling to plan ahead given that the state was the last to submit information; therefore, the budget process was completed by June for the fiscal year of July to June. Prior to the current economic crisis, February was the likely month when college administrators would receive information about the state's budget and contribution to the community college sector. The institution had a budget of just over \$60 million and a student enrollment of well over 25,000 students annually. The comptroller claimed that 60% of the budget came from student tuition and fees. This was a slightly larger amount than I

had anticipated prior to the conversation. Mellow and Heelan (2008) indicated that “tuition and fees can make up less than 15 percent of revenue to over a third” (p. 35). At NUCC receivables from student tuition were higher. “Clearly students are contributing a large portion of the income of institutions at the moment and there is no prediction that it will ease” (L.G., personal communication, October 22, 2009).

The expenditures at the institution included the salaries of all personnel plus contractual increments and benefits. These two factors alone accounted for 84% of the budget with the remainder of the funds covering the costs of maintaining the facilities, utilities, and supplies (L. G., personal communication, October 22, 2009). The comptroller explained that it was difficult to shrink expenses due to the heavy costs of personnel at the institution. The institution faced a fiscal crisis in 2007 and declared a fiscal exigency at the same time that contracts were being negotiated, therefore after an impasse the New Jersey Public Employees Relations Commission (PERC) was employed to assist with a resolution. All associations within the institution agreed to a 0% increase for one year and a 3% salary increase for three years, but the faculty association fought the hardest and consequently lost a few perks deemed not mandatory by PERC. One of the perks lost was the terminal sabbatical benefit. In its place now was a buy-out allowing faculty to voluntarily resign and receive a salary for a pre-determined amount of time depending on their own longevity within the institution. In addition, faculty members stopped receiving coverage of health benefits upon their resignation, and this further reduced the cost to the institution. A tough but necessary call to reduce escalating costs, especially since most of the faculty members were considered the pioneers and have been teaching for over 30 years, resulting in larger salaries. The comptroller stated,

One solution to mitigate costs is to retire senior faculty members and senior administrators to allow the hiring of junior staff! But how do you do that? Especially when the stock market affected so many of those that were ready to go but now have losses! So, how do you trim payroll??!! You ask for voluntary resignations. We are a service that is heavily invested in people; letting people go is a way to balance a budget and reduce costs. (L. G., personal communication, October 22, 2009)

It was the reality of education and, according to Cohen and Brawer (2008), budgets consist of “Forty six percent (is) devoted to instruction, 24 percent to administration, 11 percent to student services, 10 percent to physical plant operation and maintenance, 4 percent to scholarships and less than 2.5 percent each to libraries and public service” (p. 172).

According to the comptroller, one must also remember that with increased enrollment there was also an increase in expenses because the college must hire adjunct faculty and purchase additional supplies (L. G., personal communication, October 22, 2009). Once the total expenditures were projected for the coming year, the comptroller and the administration must prioritize projects that have been submitted through the area heads, and faculty chairpersons, as well as review the strategic plan and capital needs. The comptroller stated, “the county submits its budget which includes the allocation for the college and this may lead to discussions between the county executive and the president of the institution prior to announcing the final number” (L. G., personal communication, October 22, 2009).

The enrollment projection was also conservative and a 5% increase appeared to be a common percentage used to calculate the total projected revenue even with other institutions. I ascertained this not only through this interview, but also through discussions in the course offered on community colleges fall 2009 by Rowan University.

Although enrollment increased due to the economic crisis it was best for administrators to be conservative when making projections about allocation of funds. The state funding commitment was left for last and was unpredictable as well as tardy in arriving. It often required lobbying from community college leaders and the New Jersey Council of Community Colleges headed by Larry Nespoli. The group advocated on behalf of the community colleges and persistently maintained a presence in the discussions between government officials and the community college presidents.

Grants, foundation funds, investment incomes and rentals or other income also contributed to the income side of the budget, but it was usually a small percentage of the total receivables. The state and county contributions also dictated whether there was a need to raise tuition and cost of fees. The comptroller stated, "It is a balancing act and the tuition must be competitive while at the same time take into consideration that 45% of the students attending the institution qualify for financial aid" (L. G., personal communication, October 22, 2009). NUCC is located in the heart of a large inner city riddled by poverty and urban issues. In 2008-09 the tuition at NUCC was raised 8% and for 2009-10 it increased by 9%. These were significant but necessary increases that passed the cost onto students. Many attending NUCC already came from low economic status and about 48% of total students enrolled applied for FAFSA. Each year the administration at the institution waited for the state funding announcements hoping at best for level funding and for significant support from the county. The county also provided NUCC with capital monies and this included maintenance of buildings, equipment, and library resources. Other counties often did not receive library resources including books as part of their financial support from the county.

Analysis and Discussion

In conclusion, the basic external assumptions were level funding from the state, a small percentage of increase in enrollment despite current soaring enrollment numbers, and significant county funds to plug the remainder and balance the budget to maintain current operations. The internal assumptions were the increasing cost of salaries and benefits, projections using the master schedule, and the tuition as well as no increases in revenue. Also, grants and foundations provided funds, and monies gained through customized training and non-credit short term career training programs. The operative words were conservative, cost cutting, enrollment, and the highest expenses were due to personnel, especially faculty because of the nature of the business: teaching! According to the comptroller, "One way to save money is to increase the per course enrollment. Just raising the capacity in the classroom by one student can cut cost and increase revenue. The master schedule is key to balancing the budget" (L. G., personal communication, October , 2009). Other ways to project enrollment were mentioned and included reviewing local projections for high school graduations as well as reviewing data and reports generated by the Office of Institutional Research and the Information Technology Office.

At this point the question that arose in my mind was: are we paying a higher price in outcomes and assessment related to students learning if we do not employ more full-time faculty that could be available to the students?! A question that I imagine was raised by other college leaders given the rising number of adjunct faculty teaching at community colleges. Cohen and Brawer (2008) stated that at first colleges hired part-timers but,

As the colleges matured, they were more able to support a corps of full-time instructors; in the late 1960s almost two-thirds were so employed. Then the ratio of part-timers increased, and by 2003, 63 percent of the faculty were part-timers. (p. 94)

The branch campus also has been experiencing this phenomenon making it difficult to implement retention and other strategies involving faculty due to the high number of transient adjunct faculty. The adjunct faculty members did not linger on campus because they were either balancing multiple part-time assignments with nearby colleges to earn a living, or working other full-time careers often related to their teaching subject. For example, accountants and lawyers exercised their profession and taught accounting or law courses.

During the interview, suggestions mentioned to increase revenues and included applying for grants and creating incentives for faculty members to apply for grants similar to the practices of four-year institutions. The wish for the state funding to be determined no later than April was also verbalized, because it allowed for better planning. I appreciated the candor and honest discussion about the budget and the various issues. Spending time discussing the budget of a community college and hearing the perspective of a veteran of 30 years was an excellent learning experience. The truth was that, in New Jersey, community colleges were coping with both the uncertainty of state and county funding as well as the growing enrollment that brought additional funds and additional expenditures and other issues that need to be managed.

These concerns required administrators to think about creative solutions to mitigate costs. While attending a statewide conference, I learned that the community college presidents begun conversations to develop solutions that could create cooperative opportunities for the 19 institutions to ban together and attract bulk training revenues as

well as perhaps mitigate costs related to the benefits and utilities (Information received during Best Practices Conference, April 2010). Several other strategies and discussion groups were being developed to increase sharing of Big Ideas in the areas of building capacity, sharing resources, improving of developmental course delivery and retention, and training for the pool of shared adjunct faculty (Workshop Information, Best Practices Conference, April 2010). Capacity building may well touch on the needs for balancing finances and the development of workforce related academic programs.

Next Steps

Since my dissertation focused on students' perspectives about affordability, the conversations and information provided on institutional funding contributed a much needed dimension to my study and a broad scope of the current reality of community colleges. I realized that as an administrator and a community college leader, these were some of the issues that I would be addressing in the future as I prepare to grow into future capacities. Understanding the challenges from both an institutional perspective through their finance officers and staff members in student services as well as the students, gave me a unique viewpoint. It also led me to think of the importance of retention, not just for graduation numbers, but for balancing fiscal commitments. The next step, Cycle 4, focused on the perspectives of the student population and their challenges as well as factors that led to the use of the payment plan. The challenge for leadership became in balancing accessibility, affordability, and fiscal responsibility of running a multimillion dollar education business. Presidents of community colleges need to be creative forward thinkers seeking fundraising and grant opportunities and advocating for state and county support. In New Jersey, especially, presidents need to review and discuss the tri-

partite formula and communicate to constituents the importance of supporting the community colleges.

Cycle 4 - Perspectives and Perceptions of Students Using Payment Plan

Cycle 4 consisted of surveying and interviewing 15 students to ascertain their perceptions and opinions of affordability of community colleges and the factors that led to using the payment plan at North Union Community College (NUCC). The 15 participating students represented the overall broad demographics of those students attending the community college. The themes that emerged from the one-on-one interviews supported those of Cycle 1 and included intrinsic psychological factors, perceptions about community college, finances, and institutional methods of communication. These emerging themes supported the literature reviewed on retention (Bean & Metzner, 1985; Mellow & Heelan, 2008; Tinto, 1975) and the intrinsic psychological factors including parental support, value of education, employment, and goal setting. The theme of finances included loans, affordability, expenses, completion of Free Application for Federal Student Aid, and the increase of payment plan fees as well as general fees charged at the college. During the interviewing session, I also explored the methods used by the institution to communicate with the students about financial matters.

The participating students were slightly apprehensive about speaking about their finances, but after a short introduction they provided comprehensive insights into their lives as well as their thoughts on education and the use of the payment plan. The interviewing method provided a holistic account which helped me to gain a better understanding of the many facets of the payment process (Creswell, 2009). Overall the process was enjoyable, informative, and re-energizing to me.

Participants

The first four questions of the survey requested the 15 participants to check their gender, race/ethnicity, marital and citizenship status. Using the demographic survey found in Appendix D the following data were gathered:

Table 2

Demographics of Students Interviewed (N=15)

<i>Gender</i>		<i>HS Diploma</i>	
Male	3	Diploma/GED	14
Female	12	Non Diploma/GED	1
<i>Marital Status</i>		<i>Attending College</i>	
Married	3	Full time	7
Single	8	Part time	8
Divorce	4		
<i>Race</i>		<i>Household Income</i>	
White/Caucasian (Non- Hispanic)	7	0 - \$14,999	0
Hispanic/Latino	3	\$15,000-\$29,999	3
African-American	2	\$30,001-\$44,999	6
Other	2	\$45,001-\$59,999	4
		\$60,000-\$74,999	0
		\$75,000 – or Higher	1
<i>Citizenship</i>			
US Citizen	13	Don't Know	1
Permanent Resident	1		
Foreign Student Visa	1	<i>Employed</i>	Ave. 45 hours per week

The following survey questions requested that participants identify their education aspirations with seven checking bachelor's degree, four checked master's degree, two checked Advanced Degree which included Doctor, Lawyer, Ph.D./Ed.D., one person checked Associate degree only, and one checked 'Other.' When asked on the survey, "Who do you live with?" Three answered that they lived with both parents, one lived

with mother, two with grandparents or other relative, one with friends, four lived independently/self, and four lived with their spouse.

When asked about parents' highest levels of education and allowed for a two column response with one for mother and one for father. The column with education for mother elicited responses which included five checking some college, two choosing master's degree, one checked unknown, one elementary school, one some high school, and two high school or GED. The column for father also asked that one response be checked for each question with the exception of bachelor's degree, which had three responses. Also two students checked that their father had only elementary school education, and two checked high school/GED.

When asked, "What form of payment did you use to pay your tuition?" answers included deferred payment plan with combination of financial aid, cash, tuition waiver, credit card, Pell grant, scholarships, grant, and check. When asked, "If you are currently employed, how many hours do you work per week?" Two stated that they were unemployed, and the lowest number of hours worked were eight, the highest was 65 hours, and the median number of hours worked were 45 hours per week. During the interview those working less hours explained that they worked in per diem jobs either in hospital/allied health field or in childcare. The students explained that the allied health field and hospitals were also undergoing a shift due to the economy and governmental changes in health reform. Unemployment was high, and according to students, patients were not seeking long term hospitalization, which resulted in less working hours for nurses and nurse's aides. One student stated:

When there are less patients in the hospital there is less need for nurses. So, I am taking courses in social work and think that will be a good combination to start a

new career. Many people were affected by the economy and some become toxic dependent I see them in the hospital getting care because they attempted to take their life. It is a sad thing to watch...perhaps I can counsel and help them.

The last question on the survey asked, “What would prevent you from completing your degree?” Loss of income/lack of funds to pay for education was the top answer. Illness Self/Family and Family Obligations tied for second place. Overall the questions helped me to gain a better understanding of the participants and it provided information that was not available in the BANNER system. It also provided another dimension for better understanding of the choices students make when coming to the community college. These findings and central themes are discussed in this chapter more thoroughly, and helped frame the actions and strategies implemented. The findings reflect the literature reviewed on retention including research work done by Tinto (1985), Bean and Metzner (1985), and Mellow and Heelan’s (2008) discussion about community colleges and trends.

Findings

During Cycle 4 the findings reinforced findings from the pilot study conducted in Cycle 1 and I have labeled them as themes to allow for overall comprehension. These themes included finances, intrinsic psychological factors, institutional methods of communication, and perceptions about community colleges with several prominent categories under each one. The themes then led to further analysis resulting in institutional factors that may help with retention and the factors that led to the students’ use of the payment plan. It also grounded the action research study providing answers to the reasons students use the payment plan and factors that may lead to retention.

Finances. This theme included discussions on affordability, FAFSA, loans, expenses, and cost of fees and tuition. Consistent with the literature discussed by Mellow and Heelan (2008) “Students must be able to afford books, supplies, uniforms, calculators, and anything else they need for class” (p. 26). Discussing with the participating students the meaning of affordability, the premise that “cost is the bright line separating different strata of higher education” was apparent. The participating students interviewed appeared sincerely grateful that they could attend the community college, either because they made different choices when they were young about pursuing education, or because affordability was a true concern for them. According to Mellow and Heelan (2008):

The true affordability of the community colleges is eroding because of the consequences of low levels of public funding, which results in lower percentages of full-time faculty, more students attending part-time, and low levels of intensive academic support for at-risk students. (p. 26)

Eight students attended part-time and stated they chose to do so because of affordability, full-time work, or family commitments. Those who stated that they could only attend part-time because of the money knew that it would take them longer to achieve their dream, but felt that this was the way it could be done. The part-time students stated that they registered only for the number of credits that they knew they could pay for within the time allotted, and, although one used a credit card, the fear of not being able to live up to the commitment was also openly shared. Affordability was clearly relevant and a concern for the majority of students, especially since they were relying on payment with “out of pocket” funds. Despite the low cost of tuition at the community college in comparison to the public and private institutions nearby, paying was still a major concern for students. Only one student did not share the concern for

payment; she was both employed as well as receiving support from her husband to be able to attend part-time. So, affordability was relevant to the ability to pay and access funds, grants, scholarships, or waivers. A student using a New Jersey unemployment waiver, which reduced the cost to fees and books, was still concerned about making payment and mentioned having to use both a credit card as well as a withdrawal from her pension to be able to meet commitments related to college and life expenses.

Unemployment waivers are provided to New Jersey residents to waive tuition while regaining skills to enter the workforce while they collect unemployment benefits, but students are still responsible for paying fees and books.

The current economic crisis was prevalently mentioned throughout the interviews as creating an uncertainty about the future and a hardship at the moment. It was also mentioned as the propeller to seek education more so than ever, because of the increasing divide between the low and middle working class. The students interviewed were clearly aware that education could make a difference in their livelihood and ability to adapt to change. This concurred with research by Mellow and Heelan (2008); “Independent adults, or even traditional-aged students from poor families, may not have sufficient funds to afford both college and living” (p. 27).

The participating students clearly saw the community college as the place to prepare for higher education and to enter the workforce. Mellow and Heelan (2008) quote Day and Newburger (2002) when they state:

Higher levels of education result in lower levels of unemployment and poverty, which results in greater tax revenues and lower demands on public budgets. These trends are magnified when the tax contributions of community college graduates are evaluated in relationship to local community impact, since students and graduates overwhelmingly live in the community where they attend college (Day & Newburger, 2002 as cited in Mellow & Heelan, 2008, p. 19).

One student articulated that she wished that NUCC provided her with the opportunity to also attain a bachelor's degree. Although this was a developing trend in states such as Florida, where Miami Dade began offering baccalaureate degrees recently, it was not the status of NUCC. Her statement pointed to the need for affordable higher education in proximity to her neighborhood despite the existence of nearby public and private higher education institutions in the county and the state. Two particular institutions were mentioned by 75% of the participants and they were cited as expensive. One student mentioned attending one of those two institutions and owing \$10,000 and not being able to transfer any of the credits earned until the payment was made in full. Overall the students understood the repercussions of incurring and not paying debt in the form of loans and credit cards used to pay for their education.

Affordability. During the interviews all of the participating students stated that the community college was an affordable way to attain education compared to four-year public and private institutions nearby. All participating students consistently expressed that they were attending NUCC because of the proximity to their residence, and easy accessibility by both public and own transportation. They also stated that the combination of transferability of credits especially the general education courses and the affordability made the community college the place to attend. Many added that the quality of the education was comparable to that of the four-year public institutions at a reduced cost. Several participants stated that the community college was an excellent way to start their academic career because it helped them to clarify and solidify their major or career. Although the students felt that tuition, despite the increases, was affordable, they also spoke about feeling the burden of paying for achieving their educational goal. The more

mature students evidently demonstrated a strong sense of urgency about achieving their goals and considered budgeting as the way to meet those goals.

Ironically, students said that they thought the community college was affordable, but then spoke about the struggles, fears, and constant juggling of funds and budget to be able to attend. Affordability was relevant to their ability to pay, save, work, and receive support from family, their cost of living expenses, and also chosen major/career. I guess the discussion with me also prompted students to reassess their situation, because one student returned weeks after the interview to tell me that tuition at NUCC had doubled in the past 10 years. He wanted to know when it would stop and how the institution would handle in the future.

Free Application for Financial Student Aid. Two (13%) participants applied for FAFSA and stated that they were denied; 11 (73%) participants stated that they had not applied for FAFSA, because they thought they would not qualify based on income; one student filed and was denied, but needed to appeal due to a change of circumstances in her family since her father was now unemployed; one student stated that she received a request to provide information on parental income, but her parents were not living in this country and she did not know how to proceed so she paid. Two students received funds from FAFSA with one of them still having to pay out of pocket for a portion of the bill. The other student used the deferred payment plan only to hold classes until funds from FAFSA were applied to her bill. One student stated that she could not apply, because her parents did not allow her access to their tax information. Although she was the only one who openly mentioned this during the interviews, I have experienced other students at the branch campus claiming to face the same situation.

Increase of fees. Students especially felt it was a burden to pay the \$50 fee for committing to the payment plan. The additional late fees of \$25 during the semester as well as the \$100 end of semester were unavoidable for some, because they struggled to pay their bill and could not meet the established scheduled payments. These fees were added to students' accounts after they missed the second or third payments, and if they did not pay by the end of the semester. The institutional policy dictated that students were not able to access final grades, transcripts, or future registrations until their bill was paid in full.

Four expressed that they wished the installment plan would be comprised of four instead of three payments, two participants suggested that payments could be scheduled for the middle of the month instead of the current institutional practice of first Wednesday of the month, so as not to compete with rent, mortgage, car payments, and other living costs. The participants also stated that their first installment competed with funds needed to purchase books, therefore they had to make a choice. These comments led me to inquire about students' opinions on the cost of purchasing books.

Cost of books. The cost of books was mentioned by all participants as creating a burden on students choosing to pay for their tuition and fees with out-of-pocket funds. Furthermore, several students stated that they did not purchase books because they could not afford to pay both the first tuition payment and books for their courses. Those who did purchase either attempted to buy used books, or felt that information such as International Standard Book Numbers (ISBN) could be provided by the college bookstore to allow them to purchase inexpensive books on-line or at used bookstores. Students also stated that they felt that they were forced to purchase books at the institutional bookstore,

and therefore, pay a marked-up price compared to on-line purchasing sources such as Amazon.com.

These students that stated they had not purchased books, used notes taken in class, and reviewed textbooks on reserve in the library, or occasionally borrowed from a classmate. The textbooks at the library were placed there by me after I consistently heard students struggling to afford books. Two (13%) of students expressed that they actually did not need to purchase a book and that the professor did not enforce the use of a textbook. Several of the students expressed that they would have learned more had they purchased and read the textbook. A few of the students stated that their professor expressly stated that they need not purchase book for their course, but just the same amount of students stated that their professors expressly told them that they must purchase the book to meet the requirements of the course. Those students in vocational degree seeking programs such as allied health, including nursing, purchased books and maintained them to review material. Two students also expressed using on-line web sites to review books at no cost especially for their English courses.

Students may suffer academically if they are not using the proper resources to engage in learning. This, combined with the increasing need for developmental courses, can be a recipe for failure, withdrawal, and academic probation leading to financial aid probation, and thereby preventing persistence and influencing retention at the institution (Bailey & Morest, 2006). This repetitive cycle occurred with some students and was evident in a conversation with a young woman, who claimed,

I didn't do right when I was younger... now the 4.5 credit courses, the developmental courses they are expensive. I've gotten the books and it is important. I can't live alone even though I make \$30,000. I am paying loans from attending another [community college] and the place where I got my license. I am

aware of the repercussions of loans and the costs especially the books... they are a killer so I shop around. The math book cost like \$103 bucks! (Interview with E).

Loans, credit cards, and repercussions. Students avoided committing to loans for attainment of associate degrees, but had no hesitation about mentioning that they would apply for loans to complete bachelors, masters, or doctoral degrees. The students considered loans a burden that would damage their credit and were attempting to avoid them for as long as possible. Three students mentioned already being responsible for loans for prior educational institutions including a private college, a dental training school, and a vocational training school. Some stated that they would not be eligible for loans and did not have co-signors. Fifteen (100%) of the students stated that they would not use a loan to pay for community college. One young woman stated, “Although it is not always easy, I do not want to be burdened and am putting off applying for a loan as long as possible, and will have to apply for bachelors and definitely for masters” (Interview with T).

The fear of repercussions was palpable and expressed by 100% of the students and some mentioned relatives or other friends burdened by loans with garnished wages, and bad credit. They demonstrated very little desire to understand institutional loans – NJ Class, Sallie Mae, and Wells Fargo – and failed to understand that these loans could at times function like a revolving credit account with a cheaper interest rate than credit cards. Credit cards were still the major method of payment when students felt the burden of making the 33% payment of the tuition bill plus the \$50 fee to commit to the payment plan. Only one student stated that she did not own a credit card and believed that it was a form of “gambling” (Interview with B). I believe further advice and guidance were needed to bridge the gap in their financial literacy to make a difference in choosing

payment options. Also, using credit cards opened the students to incurring higher interest rates than if they applied for student loans. I believed that financial advice and discussion of payment options have to be presented to students for them to make an informed decision.

Only two students stated that tuition reimbursement would be available through their job once they were taking courses pertaining to the major. The more mature female participants mentioned budgeting to balancing costs and expenses to be able to afford tuition to continue pursuing their academic goals. They expressed regret over not attaining a degree earlier in life, and believed that they needed to strive for high academic grades to achieve an education and improve their career goals.

Intrinsic psychological factors. Students verbalized feelings and emotions as well as thoughts about community college, education, life goals, careers, and incentives. The employment and commitment to education factors are discussed now more in depth because they were mentioned and restated in each interview by all participants. Nervousness was also observed at the beginning of each interview when the topic of finances was mentioned and I took the time to explain the study, allowing students to understand that I was using data for a dissertation with no repercussion to them academically or financially.

Employment. The literature reviewed (Bean & Metzner, 1985; Hagedorn, 2006; Mellow & Heelan, 2008; Tinto, 1975, 1988, 1993, 1997, 2007, 2008) stated that students working full time, defined as 35 hours per week or more, would often not qualify for FAFSA and felt they were on a treadmill to maintain their life responsibilities and educational goals. Most of the students interviewed, especially those that were working

part-time, demonstrated enthusiastic and animated discussions about: clear goal attainment, strong family support, and deep connection to chosen career especially those connected to a vocational training field such as nursing, physical therapy, and dental assistant. Participants articulated specific steps to meeting academic goals, transfer to universities, work experience, volunteer or internship opportunities, and a possible career ladder. Parental support was mentioned in relationship to receiving support in the form of encouragement, monetary financial support, housing accommodations, and living expenses. In fact, Bean and Metzner (1985) stated, “Although parental encouragement has rarely been studied in conjunction with attrition at 2-year colleges, MacMillan (1969) and Weigel, (1969) found that persisters experienced significantly greater parental encouragement than dropouts” (p. 504).

Again the one female student mentioned not having parental support and therefore, not being able to collect tax information to complete the FAFSA. This further complicated her life and forced her to work full time to support herself, while living with relatives. The amount of hours worked varied between 40 to 65 hours and interfered with her ability to focus on her education. She cited health issues, cultural differences, as well as conflicts with family that complicated personal and work life. Despite attending the community college for several semesters, she had not been able to complete coursework and felt that she eventually would have to make more drastic decisions in her life to meet her academic goals. Further pressure was felt by the participant, because her family was upper middle class, well educated, and her lack of attainment of a degree frustrated her. This student was a prime example of Tinto’s (1993) Student Integration Model and Bean’s (1982) Synthetic Causal Model of Attrition. Shortly after the interview the student

requested to meet with me and she was highly emotional. She did not integrate into the institution and made very little connections with staff or peers. She also faced enormous external causes preventing her from persisting despite her verbalized good intentions. She informed me that she would be withdrawing once again, because she could not cope with the demands of work, finances, and academia. In addition, according to her, the parental or other external encouragement was not readily available. The connection to the institution was not strong because she was torn between her academic commitments and surviving. She needed to earn a living to support herself and lacked the moral support to overcome barriers.

Commitment to education. Five students mentioned that they were first generation college seekers and it was very important to them to attain their academic goal. One student stated that in her native country of Uganda, only the rich and elite accessed education. The American Dream and the inherent belief in the right to seek an education in the United States motivated her to move to this country, live alone, and work to gain experience and the money to attend college. She hoped to one day return to her home country to make a difference, because “there is one doctor to take care of thousands a people. Can you imagine? What can he do realistically?” A passionate comment from a student who ultimately wanted to give back to her people and her country. She felt privileged to have the opportunity to pursue an education that would have been denied to her in her own country. These students' verbalized that commitment to education and their monetary investment, as well as the sacrifices they made to pay for their tuition out of pocket, reinforced their determination and need to succeed.

Institutional methods of communication. Students interviewed spoke about using the institutional website to review major requirements and course descriptions. All mentioned that they used the student online portal to view grades and register for courses. They were not as familiar with using the portal to view financial aid eligibility, but at least half of the group interviewed mentioned making payments online using debit or credit card. They appreciated reminders via emails and postcards of payment dates. Still, a number of students relied on information sent by the bursar to make payments on their bills, and said they appreciated the small campus because they could stop by the window to inquire. Few were familiar with the institutional financial brochure, but thought they could have benefitted from viewing it during the advisement period.

The advisement theme also prevailed with some students stating that they had never seen an advisor in-person, but admitted to speaking to other staff members on campus and thought that advisors should be more visible on campus. Three students also explicated that based on their experiences, the main campus was harsher in their communication than the branch campus, and found it was much easier to get answers or assistance from advisors or other staff members at the branch campus. All but one of the participating students indicated that they would attend a workshop providing information on scholarships and loans if one was offered. There was a sense of responsibility and onus from the students that was very strong. All fifteen felt that although the institution had an obligation to provide information that it was their responsibility to seek it and use it to fit their particular situation. One student adamantly stated, “we cannot expect to be spoon fed! We’re no longer children” (Interview with S).

Tinto (1993) recommended that because the first year of college is a developmental year for students, institutions must integrate students into their academic life as well as provide necessary information through thorough advisement. The need for strengthening the advisement at the branch campus was evident during the interviews, considering several students had not met with an advisor and needed assistance to choose courses, to apply to specific programs, and general information on institutional processes as well as about possible scholarships.

Perceptions about community college. The theme of perceptions about community college was weaved throughout the other themes with a strong sense of gratefulness from the students for its existence and for the opportunity it provided. Older students especially spoke about the ability to return to college and attain their goals. There was a strong feeling of attachment to the branch campus, because of its proximity to their locations of home and work. The emphasis on the small classroom sizes was also mentioned as well as the professionalism and real world experience brought in from the faculty. One student expressed frustration about the number of biology professors speaking with a foreign accent. He said,

I have an accent myself but some of these professors their accent is so strong that it is tough to understand the terms! It takes me a while to get used to the accent and comprehend the material. They are good professors but I wish that their English was a bit clearer! (Interview with L.)

Overall the perception of the community college was positive and some wished more majors were offered at the branch campus for their convenience. One student said, "I love NUCC. I feel at home here and everyone on staff is very supportive." Parking was also mentioned as a big issue, especially for a few taking classes in the morning, and it had been aggravated with the increase of enrollment. The campus had experienced a 30%

increase of enrollment over the past two and a half years (NUCC, CCE, Branch Campus Annual Reports 2008/09; 2009/10). This growth was recognized by the students because many stated their classes were full and there was more traffic in the hallways.

Analysis and Discussion

After reviewing data gathered from the interviews, demographics, and information on students from BANNER, I analyzed themes and pondered on factors that could contribute to success of students at the community college. Themes that were supported by literature included the external/intrinsic psychological factors, but also characteristics that contribute to success of community college students (Tinto, 1993, 2008). The community college students that I interviewed and who were successful possessed certain common characteristics which included the following:

- verbalized clear realistic goals and executed a long term plan;
- highlighted support – both monetary or encouragement from family members;
- networked with peers and friends as well as faculty and staff members;
- prioritized and managed their finances to pay for their education;
- managed the employment hours and their college schedule to either work full time (over 24 hrs per week) and attend college part time; or work part time and attend college full time (load of 12 credits or more);
- exhibited a strong connection to the institution, or in this case the branch campus, by using services provided such as tutoring, advisement, and library;
- used college website to manage their account and view academic information;
- expressed high concern for academics including GPA, achievement, Dean's List;

- mentioned and linked to getting value for what they were investing in – themselves and their education;
- expressed the desire for a strong connection between their academics and career goals;
- motivated by the possibility of higher earnings, prestige, as well as improving their quality of life.

Students that were interviewed, but eventually withdrew from the semester, cited lack of parental support, working too many hours, and being unclear about their goals. Those students possibly needed to suspend their education until they were either ready to make a shift in their life, or were not torn between multiple demands. Their behavior indicated that they were not ready at the moment despite verbalizing the desire to attain a degree.

Analyzing the students' responses about their perceptions on affordability and factors that led to the use of the payment plan also led me to identifying institutional factors that could better service them. I am listing them to provide an overarching foundation to the discussion. Based on their responses and my observations, the institutional factors that may help with retention included, but were not limited to the following:

- Web site must provide up to date information on payments and policies;
- More emphasis on academic advisement was needed;
- Academic advisement needed to include conversations about payment options, obligations, scholarships, changes in policies, and cost;

- “Reculturing” to have staff members at all levels focus on building student behavior that would support long term life skills and commitment to meeting financial guidelines (Fullan, 2001);
- Professional development for consistent advisement across the institution would also be beneficial (Smith, 2007);
- Brochures must provide information clearly and concisely;
- On-going information needed to be available throughout the semester and disseminated via faculty;
- Reminders of payments were important;
- Clear explanation of fees and total cost needed to be provided;
- New Student Orientations needed to provide service and guidance on payments;
- Parental brochure and orientations were helpful and decreased number of interventions later;
- Faculty must connect theory to practice and real world jobs;
- Ideal situation the institution provided scholarships to mitigate costs similar to those incentives provided by private colleges;
- Fundraising and friend development are key to assist with institutional budgets.

During the interviews, students spoke about the issues that link back to the institutional factors mentioned above, and the most common were communication, including correspondence shared by mail or email, through advisement, from financial aid department, and from friends. The inconsistency of information between departments,

posted information, and word of mouth were evident and confused and frustrated students. The students expressed their need to be guided to navigate the college processes and regulations pertaining to payment, financial aid, scholarships, and loans. The students interviewed verbally assumed full responsibility for seeking appropriate information, but also stated that they were limited in knowledge so information was sought on a needs based format. They mentioned that they gathered information via other students or friends.

Overall the themes were consistent with both the discovery pilot study and the discussions with the focus groups detailed in Cycles 1, 2, and 3. Students were insightful and thoughtful in their responses. Their initial apprehension to discuss financial issues lessened after my explanation about the purpose of the study. Their voices were once again invaluable in furthering this study and influencing my actions to improve financial information and literacy on campus in the attempt to eliminate barriers to persistence.

Students did not want to incur debt from educational loans to attend the community college and preferred to pay out of pocket. I came to the conclusion that since they were investing in themselves, they valued the education, and were motivated to continue persisting. At the end of the cycle, I reviewed BANNER and found that all but two students had managed to pay their bill in full. One student dropped and did not register for the following semester, and the other completed the semester, but the remainder of balance was accruing additional fees. The grade point average (GPA) of the students was well over 2.5, with half of them actually having a GPA of 3.5 or higher. A few students visited me to seek information on scholarship, both for returning and also

for after graduation. I provided them with applications and noticed that the students were more open to discussing financing issues and concerns.

In summary, the answers to the three overarching research questions included:

The role of the payment plan was basically seen as being a viable option for persisting toward attaining the educational goal. Students understood that the community college was less expensive per credit compared to other local educational institutions. They were aware that due to the economy there were no guarantees of employment, yet they hoped that by preparing there would be a change that would result in their ability to improve their earnings. They especially liked the location of the college, because it was convenient to their lifestyle and to balancing family obligations and studying.

The second research question addresses the need to identify factors that drive students to use the installment payment plans. The factors identified were:

- Ineligibility to receive federal funding;
- Their expressed need to avoid incurring loan commitments and debt;
- The increasing cost of supplies and books;
- The lack of savings to pay amount in full;
- Multiple financial responsibilities;
- Desire to persist and attain a degree;
- Low income and social economic status;
- The threat of de-registration;
- Affordable fee to set up installment payment plan;
- Some student lived in distressed economic areas;

- Already in collections from previous attempts to attain vocational training or college education;
- Limited access to resources;
- Low grant money available from institution;
- Lateness in completing FAFSA and providing documentation
- Tuition remission vs. waiver from work.

All of these factors were mentioned by students during the interview and led them to using the payment. Researchers Cohen and Brawer (2008) and Mellow and Heelan (2008) supported these findings, especially when they discussed the struggles faced by students of low socio economic status. Furthermore, “Researchers generally found that students in community colleges are more sensitive to college prices than students in the four-year sector” (Dowd & Coury, 2006, p. 35). Smith (2007) had also found that, “Financial concerns and a lack of responsiveness from the institution were identified as major barriers to entrance into higher education” (p. 815). Community colleges relied on student tuition to meet their budgets due to federal and local funding agency cutbacks. NUCC, a large urban institution, had a high student default rate on loans, which prevented it from accessing loan programs such as the Stafford. Furthermore, a loan was not seen as an option for the students interviewed. The use of the payment plan allowed payment of tuition and fees in installments, and for the majority of students interviewed, allowed them to pay for their education and persist toward attaining a degree. Administrators and other community college leaders responsible for reviewing institutional policies on tuition payments and financial aid practices must ensure that the regulations service students and allow them to afford an education. Only by monitoring

policies and advocating for governmental support will we be able to continue meeting the mission of the community college: guaranteeing affordability and accessibility,

Conclusion and Next Steps

Several strategies and actions were placed into motion throughout the cycles with the objectives of improving retention at the branch campus. The most prominent and immediate action included advisement of students about the options available for financing their education and encouraging them to complete FAFSA applications. Financial information was also incorporated into New Student Orientations, academic advisement, and flyers. Reminders of payment due dates were distributed via the library and classroom faculty on campus. In order to achieve these objectives the staff members responsible for advisement and registration were trained to use BANNER screens for reviewing students' eligibility for FAFSA and other payment information. The training enabled the staff members to develop a more individualized style of counseling with each student to avoid the likelihood of students experiencing a "prescriptive style and relatively infrequent academic advising" (Smith, 2007, p. 815).

The next cycle, Cycle 5, described steps taken to improve advisement and dissemination of information to students via a number of different approaches. It also described the actions that I took to create a student service oriented culture within the institution using Kotter's (1996) Eight Step Action Plan. Throughout this time I was particularly aware of my own biases, motivations, and struggles in implementing the strategies. I documented the information and my thoughts, feelings, and emotions in a journal (see template Appendix J) to analyze the data provided in Chapter VI, Cycle 6.

My espoused beliefs were also compared to data gathered via a leadership inventory survey created by me (Appendix H).

Cycle 5 – Action Plan and Strategies

Action research provided the opportunity to not only collect data, but to implement real live solutions to the issues surrounding payment plans and financial options as they relate to student persistence and institutional retention. The findings clearly indicated that the payment plan option allowed students to persist toward attaining their educational goal. In order to improve retention at the branch campus, advisement and other strategies needed to be improved. Academic advisement needed to include a component that allowed for discussion about the payment plan and other finance options available to students. Despite the students mentioning that it was their responsibility to arrive at the best payment option for them individually, as an administrator, I felt propelled to educate and train the staff members on the various implications of financial aid, loans, payment plan, and scholarships available. Overall the best possible solution for me to make a meaningful change came through creating an environment that focused on servicing students and where the staff members were empowered to take action or to make recommendations for changes. Cycle 5 discusses the action plan and strategies implemented over the period of the study. This cycle bridged the gap between the data collection and my leadership style as well as my espoused beliefs. In Chapter VI, Cycle 6 provided an insight into my leadership style and connected directly to the leadership platform that I discussed in Chapter 3 of this dissertation.

Strategic Actions Implemented

I used Kotter's (1996) Eight Stage Process for Creating Major Change to frame and describe the action plan, strategies, as well as objectives and changes implemented at

the branch campus. The Eight Stage Process (Kotter, 1996) outlined in this cycle allowed me to move in the direction of creativity, implementation, review, and evaluation. After each review I could update strategies that propelled me to move forward, or better yet in a cyclical mode, immersing me deeper into understanding affordability (see Figure 2). I began with a concern about the finances of the institution with a very practical business view, and gained an aerial view of the community college mission, as well as passionate care for the students that we touched.

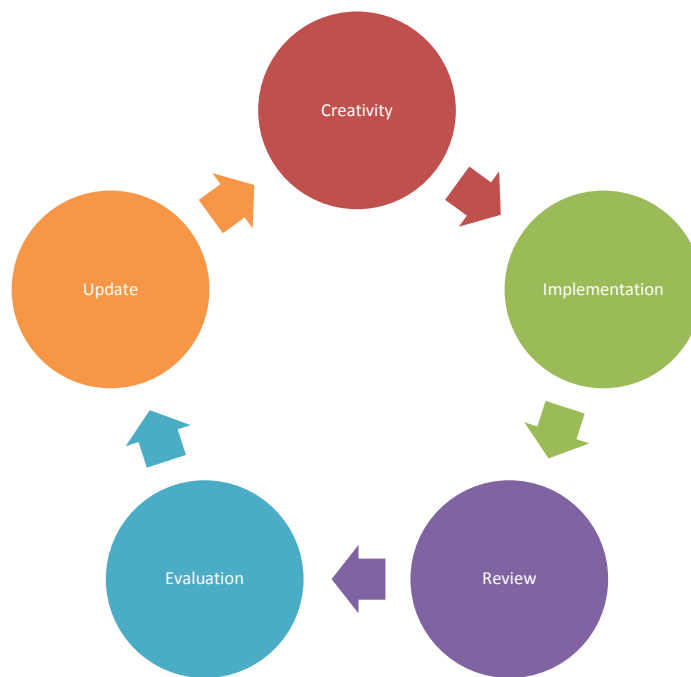


Figure 2 Cyclical Strategy Implementation Model

Imagination can dream many creations, but dreaming is only the brain-storming stage in creative transformation. Applied creativity is the goal for colleges responding rapidly to the need for change. Roueche and Roueche (2000) contended that community colleges need to “make friends with the future” (p. 16). Creative community colleges

value the challenge that the future holds. They prepare for it by encouraging innovative processes and by reframing the pressures of the future into transformational tools to build flexible, sustainable, open-door institutions (Roueche, Richardson, Neal, & Roueche, 2008, p. 242).

Based on my experience of the past two years, I realized that in my position as both a researcher and a practitioner, I needed to develop and create a culture of engagement. The idea of a culture of engagement came to me when I understood that I needed to influence others to implement lasting change. Change cannot be dictated by one person alone, but the demonstration of commitment, passion, and engagement can be contagious, igniting small changes that create a ripple effect within a campus or an organization. Based on my past experience with workforce development training programs such as Training, Inc. (www.traininginc.org), I know that creating a positive culture was important, and that often meant being able to experiment as much with innovative ideas and approaches as well as simulation. In fact when I was an administrator of the program, I used simulation to create experiential methods that allowed students to gain an understanding of their potential contribution to the workplace. Simulated experiences improve skills, self-esteem, and the internal image within the mind of an individual that can influence behavior (Boulding, 1956).

The previous four cycles helped me gain a foundation of knowledge on the subject of community college funding, affordability, and in particular, payment plans. Cycle 1 allowed for comparison between community colleges and their approaches to collecting tuition from students and answered the third research question focusing on the role of payment plan. Cycles 2, 3, and 4 allowed for collection of data about the factors

that led to students using the payment plan as well as their perceptions about affordability, and to ascertain the role of the payment plan which related directly to answering the first, second, and third research questions. Cycle 5 allowed for implementation of strategies and also collection of information to answer research question number four about leadership throughout this process.

Stage one: Establishing a sense of urgency (Kotter, 1996). Three years ago I attended a financial council meeting at the community college and left the meeting with a strong sense of urgency. I realized that the institution needed to improve their receivables from students and that became the impetus for me to analyze the reasons that prevented them from making payment. The institution also relied on students' abilities to pay their tuition to balance its budget. Throughout this journey I gained a better understanding of the funding of community colleges, especially those located in New Jersey, of the budget allocations, and the various financial options available to students. I started with a sense of urgency (Kotter, 1996) about needing to find ways to collect funds, and then shifted into servicing students in ways that I had not thought of before. I realized that the institution could gain much more if the focus was in educating students about financing options to allow them to achieve their educational goals.

The changes and the action plan were developed through discussions with the staff members responsible for advisement, enrolling, marketing, and support services. The doctoral program provided the opportunity to read about the topic and to gain a scholarly perspective about affordability and accessibility. The theory and the practice fused into a project that provided learning opportunities, not only for the students, but for the staff and mostly, for me.

The sense of urgency that I developed also quickly infused the staff, and their ideas for approaches developed into small actions implemented almost immediately. Their sense of understanding and urgency escalated with the conversations with students. Staff members had a blueprint that focused on practical ways to help students meet deadlines, apply for financial aid, submit forms, and become aware of scholarships. As I gained understanding on the phenomenon, I sought conversations with other leaders within the college that in turn allowed me to implement small projects that focused on improving receivables and communication with students.

Stage two: Creating the guiding coalition (Kotter, 1996). The staff members involved in advisement quickly understood the need to contact new students that were enrolling into the community college for the first time. Building coalition with this group of advisors, as well as with support staff and other departments within the college, became imperative. Contacting the Information Technology (IT) department for lists of students according to the various methods of payment required support from my supervisor, the director from the department, the bursar, and others supervising financial aid department. Building trust and confidence allowed others to get involved in the project. Attending meetings and learning about the various tuition payment options and sharing theory based on persistence such as Tinto (1975, 1988, 1993, 1997), and Bean and Metzner (1985), helped to create a foundation of knowledge that propelled me into strategically action driven implementation.

Stage three: Developing a vision and strategy (Kotter, 1996). The “Tuesday Morning” staff meetings created a quick approach that focused on developing strategies to contact students, parents, high school counselors, as well as other staff members. The

vision became about providing full service advisement to students to improve persistence and eventually graduation through student retention. Using advisement and communication strategies helped students in gaining knowledge, and influenced them to persist toward attaining a degree and achieving their educational goals. Staff members also needed guidance and training to provide information and full service advisement.

The vision statement. Improve retention at the branch campus of NUCC by providing quality education and full advisement services. Use sound retention practices to inform students about options to financing their education and sustainability for the institution. Full service advisement included teachable moments used by staff members to discuss tuition obligations and options to assist students in persisting toward meeting educational goals. Arming staff members with an understanding of retention methods and financing options to guide students.

Strategies implemented. After reviewing best practices such as those discussed in the Open Doors Demonstration outlined in MDRC.org as well as the Arizona Pathways to Life Success for University Students (APLUS) (Geckeler et al., 2008; Shim, 2009) and pondering on my own experiences as both a student, and an administrator, I outlined strategies. The various strategies implemented included the following:

- training staff members in the use of the institutional database as well as financial options including information and forms for financial aid;
- intrusive advisement through dissemination of information in classrooms and to faculty;
- new approaches to student orientations and advisement;
- revision of a brochure for parents;

- the development of Parents' Orientation;
- communication to high school counselors about the importance of having high school seniors complete the FAFSA;
- internal dissemination of information on scheduled due dates, purges and other policy changes to all staff members at the campus;
- speaking and sharing information to key personnel within the institution to influence policy changes.

I envisioned creating a culture of engagement with the student at the center for focus and communicated the vision to other staff members (Kotter, 1996). (See Figure 3).

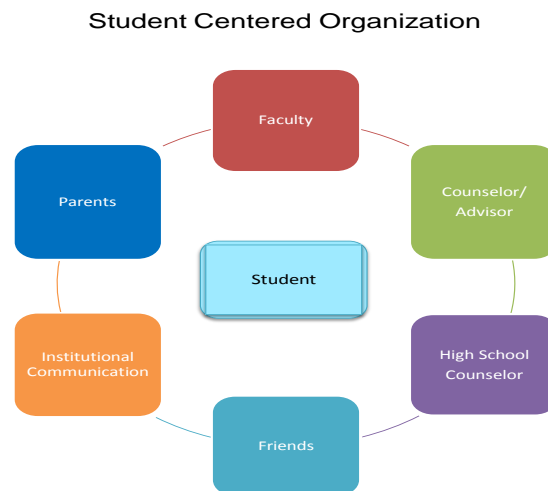


Figure 3 Vision of Student Centered Organization

New student orientation. Students attended a new student orientation and received an overview about the college. The recruitment coordinator spoke about academic degrees as well as financial payment options and FAFSA. Students met with an

advisor to receive college placement testing scores, a schedule booklet, and information for both in-person and on-line registration. The orientation was infused with information about completing the FAFSA, payment plan policies, loan applications, and information on institutional scholarships. Prior to leaving, students received their schedule with the bill and spoke with a staff member about a plan for paying the tuition that emphasized due dates as well as consequences and repercussions of not paying, such as being de-registered. This became one of the strongest interventions in alerting students to the repercussions of not paying their tuition bill.

Parents' orientation. Parents that accompanied students to the orientation were provided with a tour and then met with an administrator to receive orientation on approaches and processes at the institution. A small brochure was created and distributed that included information on FERPA, financial aid, loans, and scholarships. Parents also left with the understanding that there would be no bills mailed to the home and that it was the student's responsibility to make payment arrangements. Cost of books was also discussed to better prepare them to support their children to meet the total expenditures.

Communication from institution. Students received a thank you letter at the application time, information on testing, new student orientation dates, and once they registered, telephone calls to check-in about questions. At this time staff provided information on FAFSA eligibility and scheduled payment dates. After this initial pilot, additional reminders of payment were sent through the Bursar's office in the form of postcards, letters, and telephone calls handled by part-time hired staff members that focus on providing payment options. This was a major breakthrough for the institution and, although I could not take credit for the change, I did pilot the process and provided the

Bursar with outcomes gathered from telephone calls. Advisement and good customer service at the beginning of a student's connection to the institution encouraged and informed students; the intent was to focus on contacting students and building the relationship early on, rather than when they were already delinquent and without recourse. The results included increased numbers of loans dispensed to students at the branch campus, increased completion of FAFSA forms, and decreased number of students purged for lack of payment. The results were tracked by the Bursar using the Information Technology department who shared information with me in a number of conversations. I saw improvement in the number of students still registered at the branch campus when lists were requested, but there were many contributing factors to retention and to payment.

Scholarship information was also added to the institutional website and included deadlines, requirements, and online application with early decision dates. Although I made the suggestion for this information to be added through participation in committee meetings I could not take full credit for its implementation. I believed that it was important for students to have access to information for both internal institutional scholarships as well as scholarships that applied to them at the time of graduation and that could help with costs at a four-year institution to where they were transferring.

Intrusive advisement. The counselor and advisors on campus met with students at will, but then also scheduled appointments to visit classrooms and disseminated information throughout the semester. They especially visited classrooms housing entry level courses populated by new students. Information shared includes deadlines about payment and information about campus activities surrounding transferability, graduation,

opportunities to join the honor society for community college students - Phi Theta Kappa, and scholarship opportunities.

Faculty involvement. Faculty and adjunct faculty members were informed to check the status of their class list and announce to those students that were not on the list to approach administrative offices to correct issues. In many cases, staff members noticed that those students were the same ones that had not followed through in providing documentation to the financial aid office or made appropriate scheduled payments. Students were instructed to approach the enrollment services office or an advisor and appropriate actions were taken to solve the issue. Students were given the option to remedy the situation by completing necessary forms, paying their bill, or walking away without further repercussions, but losing the academic semester.

High school counselors. Since I realized that we needed to prepare students earlier to better understand the payment options and how to finance their community college education, we decided to also contact local high school counselors to attend a workshop. High school counselors could be influential in the lives of the students and the choices they make about college. A High School Counselor Conference on “Assisting Your Students in Financing Their Education” was offered on Friday, March 26, 2010 from 9:00 am until 12 noon. Fourteen participants from eight local high schools in the county area attended a half-day conference that consisted of a presentation prepared and delivered by me. Seven speakers were invited to participate on a panel and provide information on financial aid, loans, Equal Opportunity Fund, Higher Education Student Assistance Authority (HESAA.org), scholarships, and Single Stop initiative available within the institution. I moderated the panel that provided realistic and practical advice on

four scenarios developed by the staff prior to the conference. The scenarios allowed for all panelists to share information on the eligibility criteria to qualify for existing financial options provided by various entities within the institution and the state of New Jersey. High school counselors also asked questions and received information from panelists on a variety of situations based on their current needs and experiences within their own high school. Gloria Green, Director from HESAA, provided an informative update on current governmental strategies surrounding financial aid available through federal and state funds. The current Governor Chris Christy proposed several educational cuts in the budget for the upcoming budget year of 2010/11. Ms. Green was empathic in stating that the FAFSA formula for distributing funds to New Jersey students was striving for fairness, given that the state also had one of the highest costs of living within the United States. She informed the group that the state was also the number one exporter of college students in the nation, and often those students do not return to their home state, but choose instead to make a life near their college once their education degree is attained. According to Ms. Green, this was also due to the fact that local corporations recruit on campuses for talented young individuals to employ. The NJ Stars scholarship was developed to attract state residents to attend community colleges and state universities instead of leaving the state.

Stage four: Communicating the change vision (Kotter, 1996). The group of staff members communicated with each other often to share information, and also shared information with other members on campus. I communicated via reports to my immediate supervisor as well as the bursar. Exchanging ideas and assigning various tasks to meet goals became important. Lencioni's (2002) book, *The Five Dysfunctions of a*

Team, was an excellent read that helped me to better understand the importance of building trust, creating the plan together, implementing, and evaluating the project in a cyclical format. Using Lencioni's (2002) illustrations and framework, I created the illustrations below to guide me through the process of working with the staff team. The dysfunctions basically eroded the ability for teams to gel, find common ground, and to work together despite differences to meet the goals of the institution. The first pyramid (Figure 4) illustrates the five dysfunctions discussed, but then I felt the need to turn into a more positive spin and the approach therefore, created the second pyramid (Figure 5), which is the result of inverting the statements into the five functions of a team!

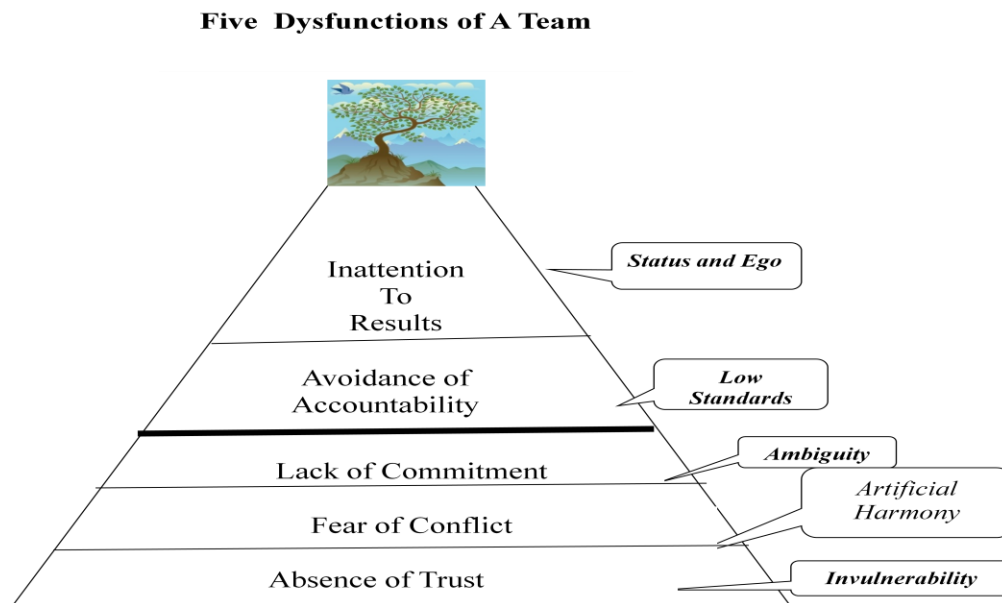


Figure 4 Five Dysfunctions of a Team (Lencioni, 2002)

Five Functions of a Team

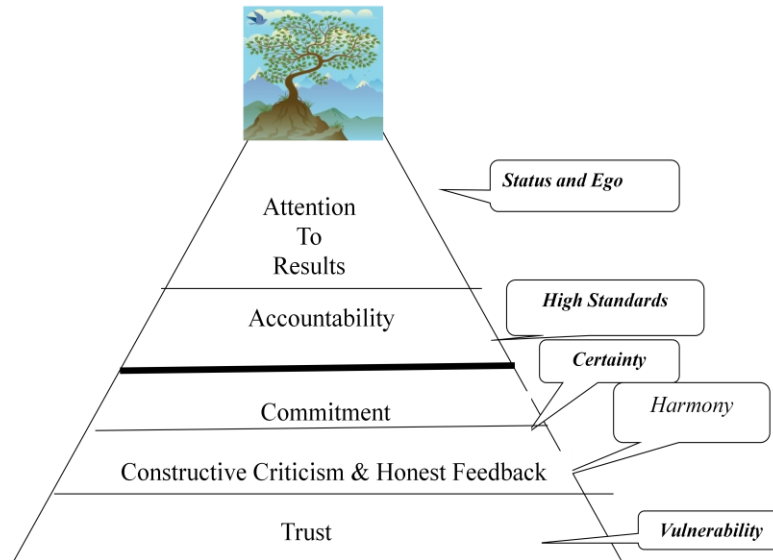


Figure 5 Five Functions of a Team

Stage five: Empowering broad base action (Kotter, 1996). As the staff members achieved confidence in their knowledge from receiving training in BANNER screens to review student payment records and financial aid awards, actions then became ingrained in daily activities. As stated before during new student orientations, payment options were discussed through short group presentations and through one-on-one conversations. One staff person became responsible for reviewing the bill, and follow-up telephone calls were made to new students a week after orientation. Information was again provided about making payment to hold their registration. This prompted students to make payments, apply for FAFSA or loans, and also to inquire about scholarships. Some students also reduced their course load to stay on a budget, but gained a better understanding about making consistent efforts toward their educational goals. I also

communicated information to staff members, supervisors, and other individuals at the institution.

Stage six: Generate short term wins (Kotter, 1996). We continued to meet every week for the first three months and then switched to meeting every other week. Each time we met we discussed student success stories, information learned, and set new goals. I knew that first order change was in place and after the staff continued to meet even when I could not be present, I knew that second order change was implemented (Argyris, 1990). Throughout the process the staff members began to rely more on each other and gained information through the sharing of articles, websites, and other pertinent information about retention practices and financial options and changes. Sharing information and celebrating small wins with food while discussing next steps was always helpful and cheered everyone to continue implementing approaches.

Stage seven: Consolidating gains and producing more change (Kotter, 1996). The High School Counselors Conference on “Assisting Your Students in Financing Their Education” provided live examples of student situations, providing the opportunity for troubleshooting situations that were encountered by staff members. Panelists were experts in the various areas related to financing education, and the format of the program allowed for discussions around simulated situations that then led to further conversations on actual student issues. This allowed for emerging of solutions from panelists and clarification of issues or concerns from high school counselors.

There were a number of positive outcomes from hosting the panel: the panel provided an opportunity to share information with high school counselors; trained staff members that were present; reinforced connections across departments within institution;

provided an opportunity to network; and, provided professional development for all present. The information was shared with individuals across departments and campuses as well as the external organizations.

Stage eight: Anchoring new approaches in the culture (Kotter, 1996). I found that the procedure of anchoring new approaches in the culture was on-going and cyclical (Kotter, 1996). As advisement developed to include the financial information, attention had to be given to the balancing of time spent with students and led to establishing ways to engage students in advisement processes throughout the semester, rather than just during registration period. Separating advisement from registration was a constant concern to allow for proper conversations about academics, finances, and academic standing of student. This could not always be accomplished during busy registration periods that included an increase in students at the campus serviced by the same number of staff. Additional discussions brought about concerns that led to hiring part-time advisors for peak periods. Revisiting the Eight Stage Process of Creating Major Change (Kotter, 1996) often and in a cyclical manner, created opportunities to continue reviewing issues, adjusting approaches, and re-engaging staff members in the delivery of advisement. Speaking about overall wins and individual stories of successful students was also inspiring, especially when several students graduated. The best way to solidify some processes was through sharing the communication from grateful students. The students commented that they felt that advisors were actively listening and engaging with them to meet their goals. This constant emphasis will contribute to their persistence and to overall student retention at the branch campus.

I requested BANNER lists for the three years that demonstrated numbers of students voided from each semester. Although there were many factors that led to persistence and retention of students, the data included in Table 3 indicate a positive outcome. Despite the increase of enrollment, the number of students purged for lack of payment stayed within the 5% range.

Table 3

Students De-registered for Lack of Payment

Semester at Branch Campus	Total Number of Students Enrolled	Total Number of Students De-registered by end of semester	Percentage of Students Lost
Fall 2007	1,465	71	5%
Spring 2008	1,274	58	4%
Fall 2008	1,650	88	5%
Spring 2009	1,515	86	5%
Fall 2009	2,012	125	6%
Spring 2010	1,884	104	5%

Conclusion and Next Steps

As a strong feminist and transformational leader, I totally enjoyed the process of working with the staff members at the campus to analyze and improve on approaches. I became more aware of caring for staff members as well as students, and became more attuned to the needs of the branch campus. The process outline provided by Kotter (1996) helped frame the action change that I implemented and guided me to stay on topic and connect it to actual daily approaches. There were two sides to this issue, with one being

the students and the other the institution. As an administrator I gained insight through reflecting on the approaches used in assisting students and how these approaches yielded positive outcomes, but I still felt that more approaches within the organization needed to be addressed. Although I did not accomplish these within the timeline of my dissertation because they were outside of the scope of my authority, I plan on continuing to find ways to communicate them to other administrators. Several policies could be improved upon at the institution through regular Financial Council meetings, so I have included the following recommendations for which I will continue to advocate:

- Consideration of a mid month payment (15th of each month);
- Internal announcements to administrators about de-registration dates;
- Advisement that includes speaking about commitment to payment of tuition to avoid de-registration and encouraging responsible behavior from students so they do not incur fees or collections.

I had one additional goal that focused on publishing and providing list of books with ISBN prior to start of semester, but this was implemented fall 2010 by the bookstore. Just as Fullan (2001) stated, “Leadership is needed for problems that do not have easy answers” (p. 2). Responsible behavior from both institutions and students is key to ultimate success and goal attainment.

Chapter V

Reflection on Leadership

“A leader is best when people barely know he/she exists, when his/her work is done, his/her aim fulfilled, they will say, we did it ourselves!” Chinese Proverb

Using a leadership inventory survey (Appendix H) and my own journal (Appendix J), I gathered information that helped me track my own progress and professional development throughout this project. In Chapter IV, Cycle 5 described in detail the strategies and actions implemented, and in Cycle 6 I discuss my leadership in action as a researcher, and as an educational practitioner. Although there were few surprises, it still took courage to implement certain strategies, but it became easier as we achieved more success with the project. I realized that despite 20 plus years of experience, and a strong academic foundation, it was not always easy to overcome my personal shyness that leads to hesitancy under stressful circumstances. As much as I have encouraged others to overcome barriers and realize their potential, it was still difficult for me to transform into a more fact driven and outspoken leader. The journey that I was on required discipline, focus, courage, perseverance, as well as patience, flexibility, and lots of internal analysis. I hoped to encourage and reach others by sharing my own path to self realization and leadership.

Cycle 6 – My Leadership in Action

Role as researcher. I had limited experience as an academic researcher, therefore, the doctoral program and this research study was invaluable in helping to stretch my skills and abilities into becoming a more academically strengthened leader. The role of the researcher in a case study involving a phenomenon is one that allows for

studying of meaning in the data analysis process, but in an action research project it takes it one step forward with the implementation of broad based approaches to improve the field. The researcher sought to find meaning in clusters or significant statements made by the participants (Creswell, 2007). I also included my viewpoints and wrote about my own experiences in the context of the situations and strived hard to “bracket out, as much as possible, their own experiences” during the data collection with participants (Creswell, 2007, p. 61). The more that I interacted with the data, the better the understanding I gained about the particular topic of this action research study. “Another gift of immersion is that everything you read and hear can be connected, or at least considered for connection, to your phenomenon” (Glesne, 2006, p. 71).

I struggled to gain focus from the beginning to keep the task manageable and to implement strategies that could benefit students in affording an education at the community college. I also wanted to improve retention at the branch campus and collection of funds. Exploration provided a certain freedom at the beginning of the study, but my journaling and written notes to myself about what I was learning were significant as the process developed, and in bringing it to closure (Bogdan & Biklen, 2007). Constant and consistent review of empirical literature helped me to gain an understanding of other studies and guided me in the data collection process. Maintaining an ethical stand meant also honoring the informant’s privacy, not coercing participants, and capturing their voices to illustrate their perspective in the study. Building rapport with the participants created a safe environment for them to share their beliefs, experiences, and views on the topic. As the researcher I was not looking for the participants to agree with

the perspective that I held, but was seeking new understanding of the phenomenon (Bogdan & Biklen, 2007).

Seeking peer feedback on development of questions for open-ended interviews throughout the doctoral program assisted me with reliability and validity as well as objectivity. As I gathered data, transcribed the interviews, and examined them for patterns and categories, I developed a coding system for interpreting the information (Bogdan & Biklen, 2007). The coding in qualitative research deals with either predetermined codes or emerging codes, which were maintained in a codebook (Creswell, 2009). This codebook was invaluable as the research progressed and I reviewed it over time. Hand coding was used during the discovery phase of this action research project and, although there are a number of software applications available to organize the text and create audio as well as visual data files, I continued to use word processing, note taking, tables, and colored pens because I found it most helpful to me (Creswell, 2009). As a visual and tactile learner I enjoyed reviewing the data in multiple formatted tables that could be reviewed, merged, and compared.

During Cycle 1, I used the first overarching question of the study to develop questions to guide me in seeking patterns in the public records of the community college available via the websites. The data collected were compiled into a table that would allow for comparison between all 19 community colleges and therefore make it easier to allow patterns to emerge. I also sought to find both similar as well as varied data to interpret the findings written for this research. This allowed for “cross-case synthesis as an analytic technique” allowing for the study of the various community colleges and their communication of the installment plan (Creswell, 2007, p. 163).

I reviewed the other overarching questions to develop a protocol for interviewing the first three participants and eventually the other 15 that were students at the community college and shared the same experience in terms of using the deferred payment plan available. The information captured was typed into a format that allowed comparison between the questions asked as well as the opportunity for other emerging trends to become visible.

During the process of gathering the public information it was easy to be objective and to seek information and capture it by printing relevant pages. There were no distractions and the only difficulty experienced was locating the information on the websites given that each had the information presented in a different manner. During the interviews however, the information had to be extracted from the individuals, which posed a challenge since the individuals appeared to experience a certain discomfort in discussing the reasons for being late with their payments. I found that the best thing for me, as the researcher, to do was to explain the nature of the study and the role I was in at the moment. Mentioning that I was a doctoral student assisted in eliciting an open discussion about the value of education, which placed the participants at ease.

Reviewing the qualitative data gathered through the interviews allowed for further interpretation of the phenomena and a stronger understanding of the problem as well as practical solutions that were being introduced by various entities. With each additional review, I learned more about the students, the financial issues, the challenges, and the next steps needed to further this study and, although the study ended, I hope to improve financial practices to allow for affordability and accessibility to students. Working with advisors, peer reviewers, and staff team members on campus throughout the process, was

extremely helpful and focused my attention in areas not originally recognized by me. I realized how important it is for me to be part of a team and to discuss topics with a variety of individuals. These formats helped me to conceptualize strategies that could be practically implemented and it raised my confidence and ability to discuss the topic.

Leadership Inventory Findings

The Leadership Inventory (Appendix H) that I created consisted of six categories: communication, accountability, building teams, produces results, leads others, and change. The replies made by supervisors, subordinates, and colleagues indicated the highest significant scores in the area of communication, especially in communicating vision and goals. The majority of responses were 5= Always closely followed by 4= Almost Always with two in the 3=Frequently. Those two areas were under the categories of Accountability= Follows through to deliver results whenever possible and Demonstrates courage to make tough decisions.

In addition, respondents added comments that supported a participatory, collaborative, resourceful, and compassionate leadership style which tied directly to both my feminist and my transformative espoused beliefs. One comment stated:

At times, Elvy tends to minimize her role and scope of authority as Associate Dean when dealing with issues involving other areas of the college. She is beginning to recognize that in a professional manner, she has much more “muscle to flex” in such situations.

This comment was significant to me, because often my shyness and internal struggle prevented me from being more direct in the moment. Other comments related directly to my feminist traits, which I believed were stronger when it came to services related to direct impact on students. I have tremendous compassion for their plights and struggles and the need to make a difference in one student at a time. Another significant

comment that highlights my leadership was, “Don’t get frustrated with not being able to accomplish everything!” This speaks to my need to balance workload, delegation, and the need to accomplish deep and wide changes. This need to be effective in the past pushed me into overworking and micro managing. It also spoke to my authentic desire to improve educational practices and to accomplish multiple goals.

Other significant comments about my leadership in implementing the project on advisement of students about tuition options included:

Elvy is extremely student oriented and aids students in every possible way. I am certain that there were many students who would not be continuing their education and who would not have graduated had it not been for Elvy and pro student style of leadership and her history of “going all out” to aid students whenever possible.

In addition, comments specifically spoke about results and strategies implemented and support my abilities as a transformational leader, such as:

Several programs were put into place to assure students were aware of financial options to pay their tuitions. Counselor and campus community workshops on financing their education. One on one follow-up after registration and phone calls made to assure students were aware of their financial options to pay their bill.

Less students were deregistered and could focus on their studies.

Greater awareness of options on the part of the students. Greater communication of the process to high school counselors. Greater awareness at the college about the inancial needs of students at the branch campus.”

Students are more committed to make payments on time to avoid course cancellation, especially those whose parents are involved.

The area of suggestions for improvement on my leadership style was very important to me and included a comment that stated “way to accommodating.” I also felt that often I was and am accommodating, because I assumed tremendous responsibility, and because the staff team was small, I often handled situations that could be delegated. I

acknowledged this and realized that it was important to delegate not just for me, but to demonstrate to the team that I have confidence in their abilities to do their job. Releasing this need would allow me to engage in more projects that need addressing at the campus and it would help me to gain a more aerial view to plan strategic long term actions. I appreciated the forthrightness of the comments and treasured the feedback and guidance of my colleagues.

Educational Philosophy

I am grateful for the educational opportunities that I have had in my life. Since childhood I was surrounded by books and developed a love of reading which allowed me to do well in school, as well as providing refuge when facing uncertainty or difficult times. After attending a small public school in Portugal where religion was imbedded in the daily teachings, I attended public schools in Newark, NJ. Only after graduating high school did I attend a small private women's college in Maryland. This opportunity made a deep impact on my learning. My writing abilities and communication skills improved tremendously. After graduation I worked in non-profit organizations and furthered my goal to be of service. Each time I had mentors who made a difference by challenging my beliefs and opening my mind to other cultures and ways of living. On my own, I also sought to read about Buddhism and challenged my original religious beliefs. Among the books that speak of ethics there is a short yet enjoyable read by Geri Larkin (2007) named *The Chocolate Cake Sutra*. Larkin (2007) is an American woman that decided to become a Buddhist monk. In one of her passages, Larkin (2007) quotes The Buddha, "Those who perform good deeds do not experience remorse and woe. Instead they are happy now and they are happy later – in this world and the next they know bliss" (p. 35).

This passage represents that which I attempt to live by: good deeds. At the end of the day I like to reflect on that which I accomplished and know that I sleep peacefully when I feel that I have helped a student, avoided a problem, improved a system, listened to a friend, directed a staff member, contributed to the success of another in small way, or acquired a new piece of knowledge.

Through deep reflection I have developed the following educational philosophy:

- A belief that all human beings have an inherent right to education.
- Students should not be segregated by gender, age, grade, or background.
- Education develops citizens of a global society.
- Education can influence the ability to earn a living, improving and giving meaning to life.
- Continue my education as a practitioner so that I may contribute to the field.

My educational philosophy grew from my family values, educational experiences, and reflections. Since the emphasis of my grounded theory research included a component on my own leadership and experiences, I thought it was important to include personal experiences that explained my perspective on the chosen research topic. To best communicate the information, a short autoethnography follows.

Short Autoethnography

I was born in Portugal in a small village near the town of Nazare. My father completed 9th grade and worked for his father's business after giving up on wanting to be a nurse. My mother completed 4th grade, was placed as an apprentice with a seamstress at the age of 10, and later became a beautician. I was their first child, and my education was important to them.

I have very strong values surrounding education, family, and progress. My choices about education had a huge impact on my life. I could not be where I am today without perseverance. My parents were both factory workers in the US. They earned minimum wage, did not speak the language, and the neighborhood where we lived consisted primarily of immigrants with very low education or illiterate. I always read a lot, had many of conversations with my father, who also read, and interacted with family friends in Portugal who were educated.

I was six when I started first grade in a one-room schoolhouse with one teacher who taught all the girls from first through fourth grade. My parents immigrated to the United States when I was 10 years old. At that time, I was completing fourth grade so I joined my parents in New Jersey after I completed rigorous exams. The scores in the exams actually would determine whether I was college material or not! Even though I scored well and was pronounced college worthy, everything changed for me.

My life changed drastically. I went from a small rural town where everyone had the same religion, social economic background, family values, and education to living in a huge city with people of various races, and cultures. Learning the language was a necessity to adapt to this new way of life. I always enjoyed reading, but now I buried myself in books. By 8th grade I had integrated well academically, and the teachers began speaking about high schools, but this was all in vain, though, because my parents decided to return to Portugal.

I was reunited with my family overseas, and after a month it felt like old times until I arrived at the high school. My friends had changed, and many of them were not in school anymore. I was the new girl again, the American, but that year was amazing

because I had a lot of freedom; but the following summer my parents decided to return to Newark again, and I was desolate. I had felt so good in Portugal, like my life had meaning, and I had a great sense of belonging. Upon returning to the US, I attended high school as a sophomore, and had to adjust yet again.

By the time I was a senior I had immersed myself in books, and I had a part-time job, good grades, and started thinking about what college I would be attending. My father spoke to me one day and told me that I should apply, because I needed an acceptance letter from a college in the US; I would then not attend the college here because we were moving to Portugal permanently. My father's parents had died, and he needed to return to take care of his inheritance. I was to go to one of the oldest universities in Portugal – Coimbra. It would be a different culture with students wearing black capes, playing guitars in the pubs, living in small apartments, and having collegial freedom. This would have been the best choice, because I would have had their financial support; but my doubts about opportunities abroad grew and apprehension set in. We arrived in Portugal on August 1, 1982 and 23 days later I returned to the United States scared silly, with two suitcases, and \$800. I decided to attend Hood College in Frederick, Maryland and received a top notch private education despite struggling to pay for tuition as well as struggling to improve academically. Graduating from Hood College enabled me to earn a living to support myself by working in non-profit and educational environments. It made a huge difference in my life and the desire to succeed spurred me to seek a Masters degree from Montclair State University, and more recently the doctorate from Rowan University. My educational experiences have provided me with multiple opportunities that improved my career chances, influenced my life choices, and afforded me a life of

working with colleagues interested in benefitting the public through providing others with an education.

I always took refuge in reading inspiring magazines, short stories, and writing diaries to nurture my soul and spirit on this journey called life. This love of reading has carved a path to learning and in education for me. I have my own internal compass to guide me, as well as the support of my daughters, my husband, and a few close friends. People say that I am authentic, and a real person and these are descriptions that please me.

Statement of Leadership Theories

As I reviewed Edgar H. Schein's (2004) book entitled *Organizational Culture and Leadership* and J. Thomas Wren's (1995) *The Leader's Companion*, I realized that I am a strong situational leader and either adapted to situations or exhibited multiple approaches needed to solve issues. I identified with predominantly servant and transformational leadership styles laced with characteristics that include authenticity, caring, and improvement of student centered systems. The important things for me were the people, the collaborations, the partnerships, and the accomplishments. After receiving feedback from Professor Kathy Sernak during the Leadership course offered in fall of 2007, I also realized that I needed to learn feminist leadership, and I identified with so many of the traits such as the development of self, voice, and mind, that I embraced it as so many other women before me have done (Belenky et al., 1997).

As an administrator juggling a variety of projects, as well as supervising the staff of a branch campus, one can confuse positional power with leadership. I believe that I apply several frameworks of leadership to accomplish tasks. The frameworks developed

by Bolman and Deal in 2003 included structural, human resources, political, and symbolic. I realized that I consciously could shift between the four frameworks, especially as I grew aware of my own role as situations arose and by reflecting on the processes through the use of journaling (Bolman & Deal, 2003). I understood that I thrived best when there was a strong structural framework that included clear responsibility and clear definitions of duties (Bolman & Deal, 2003). The symbolic framework allowed for the enjoyable storytelling, the small motivational objects that I treasured and served to remind me of the bigger picture, so that I, in turn, could inspire the staff members to do good work and improve practice as well as processes (Bolman & Deal, 2003). The human resources framework was often the strongest in practice, because I oversaw the daily operations and wanted to meet the students' needs as well as motivate the staff (Bolman & Deal, 2003). The political framework was a framework predominant within the college because of the importance of relationships with local political figures who controlled the sometimes scarce resources (Bolman & Deal, 2003). The community college sector as a whole was experiencing many challenges including financial cutbacks. The involvement of local and state politics due to the tri-partite funding formula within the New Jersey community college sectors, created a strong political framework and establishing and maintaining relationships with government became key in influencing change (Bolman & Deal, 2003).

Work experience. In my 20 plus years with North Urban Community College (NUCC), I have held various positions in two different departments within the area of community and continuing education and with basically the same leadership as well as the same supervisor. At first, I was employed in a workforce development training

program located off campus, therefore, I viewed the college as a structural and bureaucratic, slow paced institution. The program was autonomous, responsible for fundraising to balance its budget, and very innovative in meeting the needs of local businesses. After being promoted to Associate Director, one of my first tasks was to move the training program I supervised, Training, Inc., into its current location on main campus. However, upon moving to the college, my staff, and I experienced a deeper connection to the college community. As a leader, I was first concerned about the move and the integration of the staff into a bigger whole. We had our very own culture, one composed of strong work ethics, teamwork, ownership, democracy, caring, and servant leadership with strong social justice components. After all, the mission of the program was helping at-risk individuals who wanted to move from welfare to the world of work. During this time, I used my political and structural skills when dealing with personnel at the college, and my human resources and symbolic approaches when working with the staff directly reporting to me, and as a team we were on point and highly motivated. The transformational leader in me was always present. I wanted to better myself and I wanted others to succeed, so I viewed challenges as opportunities to create positive changes that could help the program and serve its constituents. As stated in Foster (1986), “Transformation communicates message and symbol to show us possibilities beyond our current achievements: it provides vision, a vision of just and equal social order. Leadership is the process of transforming and empowering” (p. 188).

Transformational leadership. I believe that I have strong transformational leadership characteristics because I have encouraged my staff to strive for their personal and professional goals. I advocated for promotions and mentored individuals. I also

began to look for grants that would provide staff training opportunities and started a leadership academy for training providers and county personnel. I organized several practitioner conferences and brought speakers who were responsible for leading best practice non-profit organizations from all over the United States. I had a grander vision of making a difference in the workforce development fields that comprised of advocacy, and collaborative work to deal with inner city issues faced by residents of Newark and Essex County. I realized that the philosophy of the Training, Inc. program influenced me and I understood that I had been part of a special management team with strong feminist leadership that established a developmental culture of learning for both staff members and students (Bergquist & Pollack, 2008). This was particularly impactful in my life because I was very young and inexperienced. The only prior work experiences that I had at that time were babysitting, translating, clerical office, and counseling individuals seeking employment. I was not aware of the meaning of a career and the implications of social economic status, but now I could say, that all of those experiences contributed to the person that I am and the leader that I am striving to be.

Throughout my readings I underwent a process of discovery about leadership theories and at first I thought that I was a servant leader. Several characteristics of servant leadership resonated with me. I offered caring, passionate, student centered leadership and an open door policy for staff members seeking guidance. Then, I pondered about how I was describing my leadership style and I realized that I often explicated more of the approaches that I used to service students rather than those I used with the staff. The line sometimes blurred since I hired many of my students who demonstrated the ability to transform themselves from welfare recipient to professional worker. Furthermore, by

providing access to employment with benefits, I assisted them in breaking a cycle of deprivation, and most are still employed within the college and in positions of leadership in various departments. The work that we accomplished collectively manifested in various ways and provided growth for the staff members and for the college as a whole. This to me tied to my servant, transformational, and feminist traits and manifested change while creating a culture of networking and collaboration within the organization.

One can only lead if there is trust, accountability, results, and the sense of greater good for the team (Lencioni, 2002). The staff that I supervised as I led Training, Inc. and those that reported to me throughout the period that I conducted this action research project, were great at managing their time, were committed to a higher purpose, competent, and increased credibility of the program and of the campus by being innovative and action oriented (Wren, 1995). I learned from working with great individuals and from the presidents engaged in the Rowan University Educational Leadership doctoral program. Eddy (2005) spoke about presidents constructing their own leadership based on reflection, vision, and networking. As I interacted with the various community college presidents throughout the Rowan University Educational Leadership doctoral program I tied their messages to the readings. The messages that impressed me were those when the presidents spoke about having a dynamic strong self-image, communicating, being inclusive, and mostly looking, listening and learning from their constituents as well as experiences (Eddy, 2005). Reflective leadership became a constant way of being for me and it was either captured by journaling or by involving staff to analyze and improve systems.

Being this reflective leader who strives for high quality environments, I wanted to better understand myself. Reflecting on my leadership style had me raking through my past and bringing forth forgotten memories. I hoped to learn more about me, specifically about my past to make better sense of my future direction. I also realized that often the actions intended to create understanding and trust often produced misunderstanding and mistrust (Argyris, 1990). This action research study allowed me to delve into this to better understand my espoused theories vs. my leadership in action. I realized that the choice of the research topic: affordability and education was connected to my own story of success and I hoped to inspire others to further their education.

Servant leadership. Batten (1998) built a “Values Manifesto for Tough-Minded Servant-Leaders” and described 37 values that real leaders could believe in and practice every day (p. 47). He tied these values to faith, hope, love, and gratitude (Batten, 1998, p. 51). I work hard at keeping a sense of spirituality that comes from being a Portuguese Roman Catholic infused with a wider perspective from my various readings and experiences. Batten (1998) spoke about self-discovery, self-fulfillment, self actualization, and co actualization as a continuum of actualization: the possible dream. I can relate to what he describes, because my family is small and a very hardworking middle class independent bunch. They instilled in me the importance of hard work, success, and the need to be independent and not to rely on others for financial support. All of the readings that I have done allowed me to learn about myself, and to learn about other ways of life. I tried to carve my own way of right, and wrong. I read to nurture myself, to grow up emotionally, to cope with issues, to come to terms with a life that is so different than my mother’s or grandmother’s. They have always done physical work, practical work, taking

care of husband and family. I am more of a dreamer, reader, thinker, but also a practical do-er. Applying Batten's (1998) work to my life, I realize that the phases that I have been through have included self-discovery and self-fulfillment, with self-actualization being the current stage in my journey. To go to the next level of leadership, I must work on fanning my dreams for the future and creating a greater sense of connection with the community.

Another challenge for me to overcome is my constant criticism of myself.

Greenleaf (1998) states:

Criticism has its place, but as a total preoccupation it is sterile. In a time of crisis, like the leadership crisis we are now in, if too many potential builders are completely absorbed in dissecting the wrong and striving for instant perfection, then the movement so many of us want to see will be set back. The danger, perhaps, is to hear the analyst too much and the artist too little. (p. 18)

A perfect example of this is when I worry and become preoccupied with saying or doing the right thing to the point where I say or do nothing at all. The regret comes later when it is too late to express my thoughts or opinions. In contrast, I am compassionate and tolerant of others to the point of accommodating, and must remember to consistently and caringly provide constructive feedback. I am also passionate about a topic at times and will spontaneously question something vigorously. I would like to find a balance to express my espoused beliefs, and conceptual perspectives from my individual reality (Schein, 2004).

I am sure we will be required to work with others in a more globalized education community. Going forth will require a better understanding of other cultures and peoples. I think that we need to continue connecting with each other in various ways. Dewey (1944) spoke about the need to be involved and to create interdependencies with

cooperation from people inhabiting different countries. Living in the United States one does not have to go far to find people from other countries, as it is evident by the student population that attends the college. The need to educate the person to survive in society is important, but also one needs to teach the students to think and to create for the better enhancement of society and humanity as a whole. Our own development of consciousness and better understanding of a true democracy available for everyone regardless of gender, race, religion, or other differences is an on-going journey. This includes embracing our differences, sharing the struggles and understanding conflicts from various viewpoints. I am a very empathetic person with the students' and my own staff members' plights, and I think that I am this way because of my own struggles. I attempt to listen, not only with my ears, but with my heart, as well. I still struggle today with different internal and external conflicts.

I know that I have to learn to live more comfortably with conflict because without the conflict there can be no growth. It is a struggle to let go and to live the moment.

Parker (1998) states,

If I do not fully live the tensions that come my way, those tensions do not disappear: they go underground and multiply. I may not know how to solve them, but by wrapping my life around them and trying to live out their resolution, I open myself to new possibilities and keep the tensions from tearing me apart. (p. 112)

Courage is needed to go forth and continue to carve out opportunities, not only for myself, but also for the staff who work with me, and the students that surround me in the institution.

There are so many approaches including pedagogy, androgogy, on-line distance courses, and a variety of others still in development. All seems to be possible with technology, but the need to increase connections through mentor programs, seminars, and

campus visits, indicates that students still need to feel a sense of community and a face-to-face experience (Flaga, 2006). Community colleges are fertile ground for globalized and multicultural opportunities. We must accentuate inclusiveness and diversity in our approaches to meeting learning needs if we are to reach those who may need the most assistance (Smith & Ayers, 2006). I am guiding the staff members at the campus through processes that can improve student services and have shared with them passages from the books and articles that I have read hoping to guide them in making daily choices that enable them to be more effective at their jobs.

Feminist leadership. One can lead with care, compassion, and authentic power. Intuition is also a guiding tool and it extends beyond the gut feeling into a consciousness of a higher self and a spiritual experience. This is another trait of my feminist leadership, which includes the authentic caring and the personal connection that leads to win-win situations. This is why I was drawn to this study, because I would like to create solutions to the increase the students' persistence in completing their education and improve retention at the institution. Also, by looking at the financial issues with heart and mind, I may contribute to improving the students' abilities to afford an education and still help the institution to meet its financial obligations.

Patricia Palmieri (1979) stated, "A better understanding of women's experience would permit, even force, a far reaching revision of the broader fields of higher education and intellectual life in the United States" (as cited in Belenky et al., 1997, p. 190). Feminist leadership can bring about authentic dialogues about issues, listening to students and colleagues, implementing strategies, and teaching "students the skills of philosophical analysis" to make better choices (Belenky, et al., 1997, p. 192). My

background in training and development was of use during this project, and as a feminist leader I used compassion as well as listening skills to create a process that serves students so that they are empowered to learn about finances. Students can construct their own plans to achieve their goals so that they are not second guessing or only accepting what they currently know, and this way reach other capacities that can be useful in life, not just in academic settings (Belenky et al., 1997). Over the past few years, I have learned to accept myself as a feminist leader in the context of teaching, understanding, constructing new ways, and contributing to education. I recognize that although this leadership style was the one that I theoretically knew the least about, it is the strongest in application especially when I am dealing with students' issues. My instinct is to guide others through a path that I know well to hopefully create better opportunities similar to those afforded to me.

Spirituality. One has to discuss spirituality in connection with education and with leadership. In an educational world, most of the staff members feel that they entered into teaching or working with students because of a "higher calling," and in a diverse world that includes staff and faculty of diverse religious beliefs; one begins to refer to the God or Goddess, the Higher Self, and the Spirit. Yet in cultivating education, one cultivates the spirit and as Tisdell (2007) reveals, one draws upon the cultural imagination when we construct knowledge from a world of ideas with multiple perspectives. This is a transformational tool that can be used by leaders to reach the community within the collective work that takes place, not only in the classroom, but in the conference rooms where issues are discussed by administrators concerned with the survival of the community colleges as a whole. Viewing the issues from various perspectives and being

inclusive in bringing representatives of the various dimensions and layers within the institution can create a grander vision. Viewing the affordability question from various angles yielded an approach that benefits both the institution as well as the student.

Leithwood (2007) addresses the growing issues within community colleges to do more with less money, to be more accountable, and to continue to meet the higher expectations of the public and the government. The dilemma for the leader becomes how to incorporate these transactions into an environment that needs to thrive with questions and ideas. By this, I mean that, as an administrator, one needs to meddle in processes related to advisement, classroom delivery, or financial systems to produce results, yet preserve the spirit of collegiality with administration or faculty. Normally tenure and other faculty governances would prevent some forms of administrative intervention, but all of those are currently being challenged and new relationships need to emerge (Duderstadt, 2000). If the community colleges are to survive, it is going to take the work of faculty, administrators, and staff to reconfigure and envision its new future. The need for transformational-feminist leadership, accountability, and transparency is looming on the horizon because we are in an era that begs for change to meet the needs of increasing numbers of minorities and to be inclusive of their histories (Takaki, 2008). I believe that women can bring a special gift to moving higher education to another level because we are intuitive, constructive, and passionate problem solvers (Belenky et al., 1997). As Wheatley (2006) stated, “It is time to open our eyes, change our lens, and step forward into actions that will restore sanity and possibility to the real world” (p. 186).

Conclusion and Next Steps

I have grown tremendously from the experience of obtaining a doctoral degree, but in particular from engaging in this action research study. I hope that my findings can allow other administrators to ponder on policies surrounding tuition payments as they relate to student persistence and improvement of community college outcomes. I think that as a good leader, I will need to continue reviewing and improving my skills as well as abilities. I also participated in a Kaleidoscope Leadership conference for women and it continued to assist me in improving my communication skills as well as my ability to grasp higher education issues.

Namaste'

Summary of Findings

Significant findings addressing the research questions:

- 1) What were the perceptions of students entering community college about tuition affordability? (*Cycle 1 pilot and Cycle 4 Student Interviews*)
 - Community College Students do not want to incur loan obligations
 - Students believe that community colleges are affordable because they compare them against other local private and public four year institutions
 - Students are not fully aware of the implications of federal funding cuts and how they tie to tuition increases
 - Students realized fees increased their bill
 - Consistent communication about payment policies from institution was really important
 - Cost of books placed additional financial burden on cash strapped students

2) What were the factors that drive community college students to enter into an installment payment plan to pay tuition and fees?

- Students did not want to commit to loans or incur debt
- Students did not qualify for FAFSA or Lack of eligibility to receive federal funding
- Students lacked savings to pay bill in full
- Students worked significant amount of hours to afford to pay tuition
- Students relied on installment payment plan to persist
- Parents relied on payment plan to assist their children to obtain an education
- Students did not qualify for full scholarships
- Notification of scholarships, FAFSA awards, and employer assistance programs was delayed and payment needed to be made by scheduled time
- High cost of books and supplies
- Multiple family and financial responsibilities
- Desire to persist
- Low income (SES)
- De-registration
- Affordable installment fee
- Distressed economic area
- Collections
- Access to resources
- Low grant available from institution
- Late completion of FAFSA

- Tuition remission vs. waiver from work
- 3) What role did installment payment plans play in student retention and persistence?
- Students can “buy” class load according to “affordability” and budget accordingly
 - The payment plan allows for students to persist at own pace
 - It allows for time for students to earn money to pay or to be notified of other awards and not be deregistered
 - Even with paying additional fees students can stay in courses and receive grades while managing budgets and juggling multiple responsibilities
- 4) How did I use my leadership to implement strategies that raise students’ awareness about payment options available at the community college as a means of improving their ability to persist with their education?

The strategies were simple and highlighted in literature such as the Opening Doors Demonstration and the Arizona Plus Project (Geckeler et al., 2008; Shim, 2009).

- Creating a culture of engagement allowed for multiple perspectives that led to strategies.
- Strategies were low cost and involved staff members at different levels of interaction with students.
- Information and education of students and staff was the most significant accomplishment. Staff members’ awareness was raised to new level and the fact that student registration numbers held during the project was significant.
- Fewer students were deregistered after telephone calls were made.

- Posters and other information were prominently displayed throughout the campus. Students were referred to my office or other administrative offices for assistance and advisement of financial options.
- The conversations were consistent at various meetings where agendas focused on student outcomes, retention, FAFSA, and marketing.
- Reculturing to have staff members at all levels focus on building student behaviors that would support long term life skills and commitment to meeting financial guidelines.

My leadership was only as significant as my ability to allow for discussion, involvement, and transmittal of information. The most significant lesson for me was the power of influence that I had on other stakeholders just through short conversations and sharing of findings. I encourage others to examine this issue and guide their institution into using payment policies that are compassionate and business driven.

Conclusion

The overall topic of affordability has taken central stage due to budgetary constraints and the economic downturn. Students often ‘stop out’ to earn money, to then return and continue their studies. Community colleges experienced a growth in enrollment, but also face cutbacks from local and state government. Leaders within the community college setting face many challenges to balance budgets, maintain open door access, maintain affordability, and improve outcomes for accountability. Creativity was needed to improve services to a population that needs skills to compete in a global market, and guidance and advisement was at the core of informing students of various payment options. Advisement was mentioned as both a strength and a weakness by

students interviewed. Academic advisement must include a component of information about loans, financial aid, and institutional scholarships available.

As a leader in a community college setting I learned about my style, my propensity to help students, and the need to involve faculty as well as advisors in the process of retention and affordability. If we are to maintain a democratic approach to education, more studies are needed to document this important topic. This action research phenomenological grounded theory study was a topic that tied my feminist transformational leadership style with my desire to learn and improve practice as well as engage staff in discussion to improve advisement processes at the branch campus of this urban institution. I hope my findings contribute a tiny kernel of information to others seeking to understand student persistence and community college affordability.

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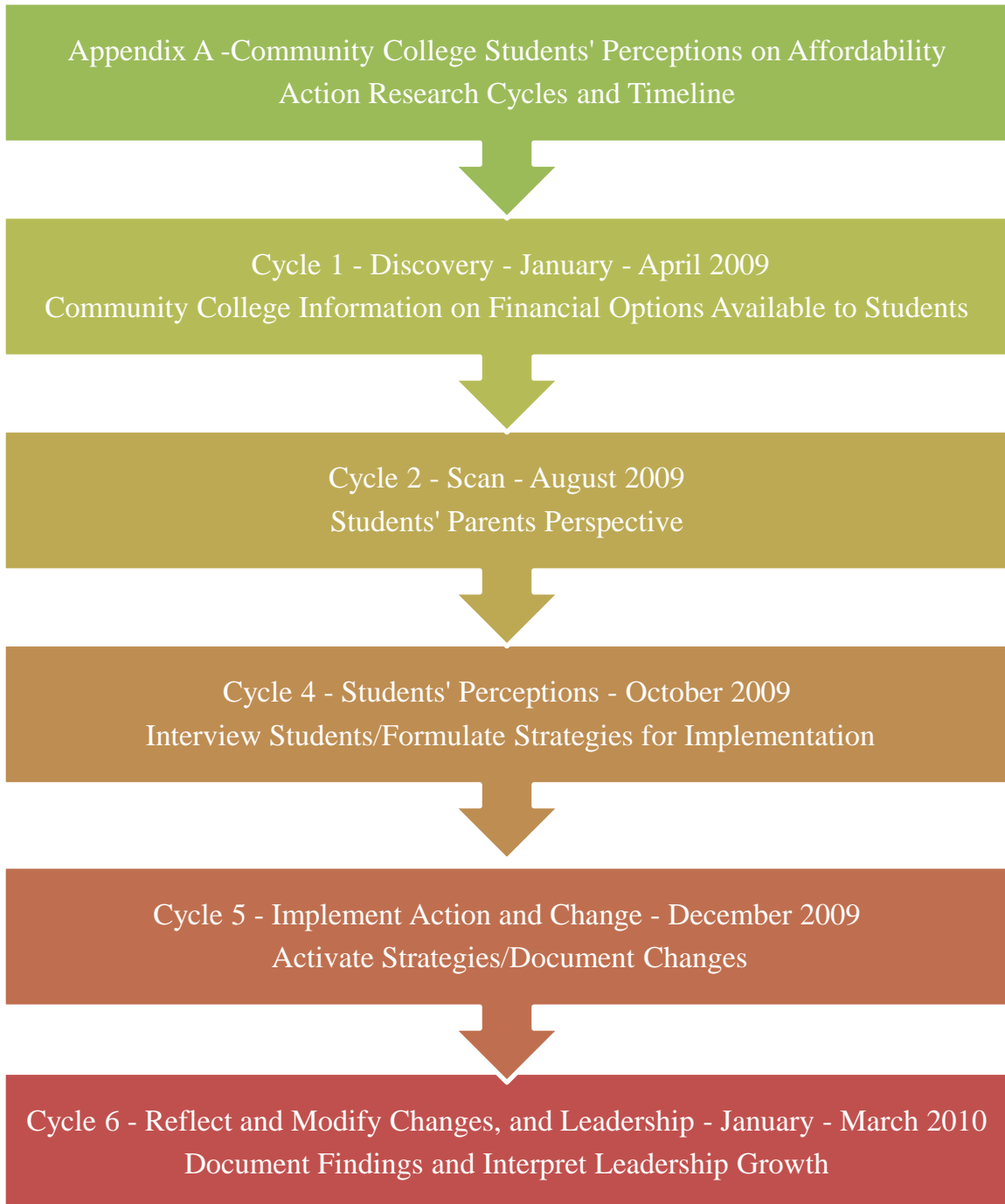
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Appendix A

Action Research Cycles and Timelines



Appendix B

Timeline for Discovery Cycle I

Month	Objective	Activities	Outcomes
January 2009	Continue reviewing literature Journal	Met with Advisor	Re-structured Research
February 2009	Review Banner Data Journal	Established new problem statement and narrowed focus Meet with bursar Request lists from IT Review literature	Gathered information
March 2009	Developed Interview Protocols Journal	Wrote Methodology Reviewed and re-wrote Literature Review	
April 2009	Presentation on findings - LAFS	Conducted interviews Reviewed 19 community college websites Document outcomes, findings Wrote Role of Researcher Organized data	
May 2009	Final Write Up Think of Next Steps	Incorporate findings, discussion, themes, interventions, outcomes, with leadership.	

Appendix C

Protocol for Viewing Websites of NJ Community Colleges

Category	Website Information	Additional Observation
Does the college offer a deferred payment plan to students? How many installments? What fee is charged?		
Does it appear from the communication on the website that students enrolled in the deferred payment plan default?		
What are the repercussions listed in the website that students experience due to defaulting?		
What mechanisms are mentioned in the website that the institution has in place to recover funds from these students?		

Additional Notes:

Appendix D

Demographic Survey



To the respondent: This demographic survey is voluntary and anonymous. We appreciate your cooperation in answering the questions. We are interested in your insights, and comments about affordability of education at the community college. The information will be used to complete the requirements of the Educational Leadership doctoral program at Rowan University, and may be part of a presentation or publication. Your individual responses will be held in the strictest of confidence. If you have any questions please contact Elvy Vieira at 973-877-1912 or Dr. Steve Rose, President of Passaic County Community College and Advisor for Rowan University – 973-684-5900.

Thank you for your cooperation.

1) Gender M _____ F _____

2) Race/Ethnicity (*Check all that apply*)

African American/Black _____

Hispanic/Latino(a) _____

American Indian/Native American _____

Asian American/Pacific Islander _____

White/Caucasian (Non-Hispanic) _____

Other _____

3) Marital Status: _____ Married _____ Single _____ Divorced _____ Widowed

4) Citizenship Status (*Please circle only one*).

A. US Citizen

B. Permanent Resident

C. Foreign Student Visa

D. Undocumented _____

5) Do you have a high school/GED diploma? Yes _____ No _____

6) Are you attending college? _____ Full Time _____ Part Time

7) Are you attending? Days _____ Evenings _____ Both _____

8) What is the highest educational degree you expect to obtain? (*Check one*)

Associate Degree _____

Bachelor's Degree (4 yr. degree) _____
 Master's Degree _____
 Advanced Degree (Dr./Lawyer/PhD/EdD) _____
 Not sure _____
 Other _____

9) Who do you live with? (**Check one**)

Both Parents _____
 Mother _____
 Father _____
 Grandparent(s)/Other Relative _____
 Legal Guardian _____
 Friends _____
 Independently/Self _____
 Spouse _____

10) What are your parents' highest levels of education? (**Check only one for each parent**)

Level of Education	Mother	Father
Elementary School	_____	_____
_____ Some high school	_____	_____
High school diploma/GED	_____	_____
Some college (No degree)	_____	_____
_____ Associate's Degree (2 yr. degree)	_____	_____
Bachelor's Degree (4 yr. degree)	_____	_____
_____ Master's Degree	_____	_____
Advanced Degree (Dr., Lawyer, PhD/EdD)	_____	_____
Unknown	_____	_____

11) What is your household income? **Please circle one.**

- A. 0 - \$14,999
- B. \$15,000 - \$29,999
- C. \$30,000 - \$44,999
- D. \$45,001 - \$59,999
- E. \$60,000 - \$74,999
- F. \$75,000 or **Higher**
- G. Don't Know

12) What form of payment did you use to pay your tuition? **Check all that apply.**

Scholarship _____ Financial Aid _____ Pell Grant _____

Cash Loan Grant
 Deferred Payment Plan NJ Stars Check
 Job Reimbursement Credit Card Don't

know

Tuition Waiver

13) If you are currently employed how many hours do you work per week?

14) What would prevent you from completing your degree?
Illness Self/Family Move/Relocation
Work Schedule Family Obligations
Loss of Income/Lack of funds to pay for education

Thank you for your time!

Revised 4/6/09.

Appendix E

Interview Protocol and Questions for Students Enrolled in Payment Plan

Question	Student Response	Interviewer Observations
Why did you choose to attend NUCC?		
I understand that you are using the payment plan this semester. Why did you choose to use a payment plan?		
Are you in default now? What prevented you from making payment?		
From your understanding what are the repercussions of defaulting?		
Did you consider other forms of payment? Loans? Credit cards?		
How can the institution better help you? What would you improve or suggest?		
Is there anything you would like to share with me about this experience?		

Appendix F

Focus Questions – Parents and Staff

Questions for Interviewing Staff and Administrators

1. What are some historical decisions that were made at this institution about affordability, tuition increase, or payment options?
2. What trends do you see in funding of education?
3. What strategies would you believe need to be implemented to improve students' accessibility to education at the community college?
4. What government policies will affect students' responsibility for tuition?
5. What new ideas or solutions would you like to see implemented at the college?

Questions for Parents – Focus Group

1. Was cost a factor when you chose the institution?
2. Have you completed Financial Aid forms with your family member (student)?
3. Are you familiar with payment processes of the college?
4. Do you consider education at community colleges affordable?
5. How can the institution assist you to better understand processes?

Appendix G

Detailed Action Plan

Issue	Goal	Objectives	Strategy	Timeline	Persons Responsible	Evidence of Completion
Poor Communication with Students about due dates and payment options	Improve communication with students about financial issues	Engage staff, teacher, advisors, counselor, and faculty advisors	Focus Group	Summer 2009	E. Vieira	Minutes of meeting Implementation of new strategy
Standardize Advisement Practices to include Financial Options and Information	Essential Practices for Advisement	Engage students in making better payment choices	Survey Meeting Facilitative Process Develop shared vision and action plan	Summer 2009/10	E. Vieira Counselor	
Parent need better understanding of financial aid and payment options	Increase payment	Introduce Parents	Meet with Parents during New Student Orientation	On-going	E. Vieira Train Coordinator for Back up	Attendance sheets of Parent Orientation
Loss of funds	Increase payments	Meet and learn about issues from Students	Students	Fall 2009	E. Vieira	Transcription of Data
Need new strategies	Learn from Best Practices	Implement new strategies to reduce loss	Review data, research and other programs	Summer and Fall 2009	E. Vieira	Literature Review New strategy models

Appendix H

Leadership Inventory

Elvy M. Vieira - Leadership Inventory- 6/09

6=Always; 5=Almost Always; 4=Frequently; 3=Sometimes; 2= Almost Never; 1= Never; 0=Not observed

	Always	Almost Always	Frequently	Sometimes	Almost Never	Never;	Not Observed
Category	6	5	4	3	2	1	0
Communication Communicates openly and clearly Encourages others to express themselves Demonstrates care and empathy							
Accountability Aligns goals of the branch campus with college goals Has high expectations for self and others Follows through to deliver results whenever possible							
Building Teams Fosters collaborations Treats others with respect Responds to changes							
Produces Results Moves from ideas to actions Focuses on student needs							
Meets or adjusts timelines to accomplish goals							
Leads Others Creates a positive work environment Motivates others to achieve results							

Acts as a resource and coach to allow others to reach their potential	
Change	
Champion of innovation and change	
Demonstrates courage to make tough decisions	
Communicates vision	
What words would you use to describe Elvy's Leadership Style?	
What were some of the accomplishments achieved with the students financial advisement project?	
Comments:	

Appendix I

Consent Form

Informed Consent Forms for Interview or Focus Group

I agree to participate in a study entitled "Community College Students Usage of Installment Plan" which is being conducted by Elvy M. Vieira, Associate Dean of the WEC at North Urban Community College and doctoral student at Rowan University.

The purpose of this study is to ascertain the community college students' perceptions about affordability specifically the Installment Plan for paying tuition and fees, and to assist students in persisting with their education by improving services provided at the institution especially at the branch campus. The data collected in this study will be reviewed and compared to other similar studies previously conducted and will be submitted for publication in a research journal as required per the doctoral program.

I understand I will be required to discuss accomplishments and concerns regarding tuition and financial issues faced by the institution. I will be interviewed or agree to participate in a focus group. My participation in the study should not exceed two hours.

I understand my responses will be anonymous and all data gathered will be confidential. I agree that any information obtained from this study may be used in any way thought best for publication or education provided that I am in no way identified and my name is not used.

I understand there are no physical or psychological risks involved in this study, and I am free to withdraw my participation at any time without penalty.

I understand that my participation does not imply employment with the state of New Jersey, Rowan University, the principal investigator, or any other project facilitator.

If I have any questions or problems concerning my participation in this study, I may contact Elvy M. Vieira at 973-877-1912, Dr. James Coaxum at Coaxum@Rowan.edu or Dr. Steve Rose, Rowan University at: SRose@PCCC.edu.

Signature of Participant

Date

Signature of Investigator

Date

