THE RELATIONSHIP BETWEEN STUDENTS’ FINANCIAL RESPONSIBILITY FOR COLLEGE AND LEVELS OF ACADEMIC MOTIVATION AND SUCCESS

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Abstract

The amount of college expenses for which is college student is personally responsible for can vary greatly. The present study examines whether a student’s personal responsibility in paying for college is related to his or her academic motivation or performance in college. It was hypothesized that as a student’s personal responsibility for college expenses increases, academic motivation and success will also increase. Seventy-eight first year undergraduates enrolled in introductory psychology courses at a Midwestern university participated in this study (60 women and 18 men, with a mean age of 18.25). Surveys were completed detailing participants’ financial responsibility for college and their high school academic background. Participants also completed the Academic Motivation Scale and consented to the researcher gathering their financial aid and GPA information from the university. The correlation between financial responsibility and overall academic motivation was not statistically significant ($r(76) = -0.184, p = 0.106$). The correlation between financial responsibility and academic performance was also not statistically significant ($r(76) = -0.154, p = 0.178$). Results do not point toward a relationship between a student’s financial responsibility for college and levels of academic motivation and success. Reasons for the non-significant findings may have included instrumentation problems, restriction of range issues, or the fact that students with better academic experience received more financial aid. Evidence of a relationship between these variables in future studies could have important implications for the way families and our country overall handle college expenses.
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The Relationship Between Students’ Financial Responsibility, Academic Motivation, and Academic Success

Higher education is an important goal for many. This is made evident by the large number of people working for their undergraduate degrees: there were twenty one million students enrolled in postsecondary education institutions in the United States in 2010 (U.S. Department of Education). The value of higher education is well known, as the statistics about how a degree can improve employment opportunities and increase earnings are often cited. According to a survey done by the College Board in 2010, those with a bachelor’s degree earn 66% more over a forty year career than those with only a high school diploma (Supiano, 2010). The same study also reported that the unemployment rate for those with an undergraduate degree was significantly lower than for those without one. All of these things provide evidence to the commonly held belief that higher education is of high value to those who attain it.

While the value of higher education is not often disputed, the value it holds for individual students could be. There are some students who put a huge amount of effort into their studies and graduate with an exceptional academic status. There are others, however, who do not focus on their studies and only put in the minimal amount of effort necessary to pass their classes and earn their degree. Although some may not see this as a problem, those students who do well in college are likely to benefit substantially from their good performance, and those who do not may experience difficulty in the job search process.

Hiring managers for entry level positions are looking more closely at grade point averages (GPA) in this challenging economic climate than in the past. Forced to choose between dozens or even hundreds of applicants, GPA is sometimes used to help in whittling down the applicant pool. One survey found that 73% of companies screen applications based on GPA.
(Koc, 2011). One human resources professional called it the best way to predict job performance for the first years of employment, and a good example of work ethic (Koeppel, 2006). Most companies that look at GPA will not consider candidates with less than a 3.0, and more competitive companies may have even higher expectations (Koc, 2011). Therefore academic performance certainly is important, and good performance is extremely helpful throughout a graduate’s life. The question becomes what influences students to act the way they do in their academic careers; what is the difference between a student with a perfect grade point average and another student with a less than stellar one?

The value a degree has for a person is substantial, but there are a variety of factors that influence the quality of the education that a student actually earns. This is an especially significant point when the high level of investment that students put into their education is taken into consideration. They often spend four years of their lives or more working for their education, and put forth a huge amount of effort. Students and their families are also responsible for paying thousands upon thousands of dollars to attend their college or university of choice. Therefore they surely want to get the most out of their time in college and receive a quality education.

One way to measure the quality of education earned for a particular student is to examine their academic performance, particularly in terms of their GPA. While some may say it is not really important, Poropat (2009) argues that GPA is the best criterion to measure academic performance by. He mentions that GPA has strong internal reliability, and also correlates well with other variables such as work performance and occupational status and prestige. According to the statistics cited earlier, hiring managers agree that it can be a good predictor of work performance. The goal of education is to help students meet their academic and professional
goals, so that fact that GPA correlates with work factors is promising. It suggests that getting a good education and performing well academically will lead to a better work status and career, which is important and encouraging for students investing a great deal of money, time, and effort into their education.

There are a number of factors that contribute to work performance, which can also relate closely to academic performance. According to Blumberg and Pringle (1982), categories of these factors include capacity to perform, willingness to perform, and opportunity to perform. Knowledge, skills, and intelligence contribute to a student’s capacity to perform. Motivation, cultural norms, and personality affect willingness to perform, and environmental constraints and resources available affect opportunity to perform. Together, all of these things help predict a student’s academic performance and therefore their academic success as well.

Intelligence is one variable that fits in the capacity to perform category, and many studies have looked at this relationship very closely. Strenze (2007) found evidence that these two are somewhat related, with a relationship of .56 between intelligence and academic performance. However, in Poropat’s meta-analysis (2009) he found that the correlation between academic performance and intelligence was .25, which is much lower than Strenze’s study. Another study looked at academic performance in relation with both fluid and crystallized intelligence (Furnham, 2012). These two categories were first defined and explained by Cattell. He described fluid intelligence as requiring the ability to recognize relationships and use solid logic and reasoning, and crystallized intelligence as a person’s ability to take in and store the collective knowledge of his or her own culture (Horn & Cattell, 1967). Fluid intelligence was measured by an instrument that tested logical ability, and crystallized intelligence was measured by an instrument that measured general intelligence. This study found that of all variables tested,
intelligence tests seemed to be the best predictors of academic success. Fluid intelligence was found to be a better predictor than crystallized, although these variables are very closely related (Furnham, 2012).

Capacity to perform also includes a student’s knowledge and skills. Knowledge of a subject is going to vary between students, making a student better at the material in certain classes than others. That is not a very well studied area, as it would have to be examined on a case by case basis. Ability, however, could be related to learning style. Having the ability to learn new material and perform well on tests of that material is going to improve a student’s academic performance. Biggs (1987) named three main types of learning styles: deep, achieving, and surface. Chamorro and Furnham (2008) discovered that students with deep and achieving learning styles performed best. Deep Learners are more intrinsically motivated to learn more about the subject which they are studying, and spend a lot of time reading about it and relating it back to other content they have learned. Achieving learners are trying to increase their self esteem by doing better than their competition, and they focus on getting the highest grades, no matter what the subject.

One of the factors that affect willingness to perform is a student’s cultural norms. Many studies that look into the relationship between culture and academic performance compare vastly different cultures, such as Asian, Eastern, and Western cultures. Part of this is due to the phenomenon observed that Asian students in Eastern and Western countries are stereotypically high achievers. As evidence to this, Kao (1995) found that academic performance was valued more highly by students of Asian descent than those who were Caucasian. Numerous other studies also found evidence that suggested Asian students feel more driven to succeed academically, and found a variety of reasons explaining why (Stankov, 2010; Lan, Legare,
Ponitz, Li & Morrison, 2011; Hau & Salili, 1996). Therefore, culture can certainly have an important impact on a student’s academic performance.

One general reason for the difference in cultures is hypothesized to be the level of competitiveness across cultures (Baumann & Hamin, 2011). The more competitive the culture is, the more academically successful the students will be, this hypothesis proposes. Baumann & Hamin conducted a study which looked at how a variety of factors influence academic performance across students from different countries. Two of the main variables examined were competitiveness and culture. They found that competitiveness has a .36 correlation with academic performance and culture has a .32 correlation with it (Baumann & Hamin, 2011). However, they felt that competitiveness varied by country in a way that suggested it was closely related to culture. This, then, would agree with the hypothesis that competitiveness is an important aspect of culture that can affect academic performance.

Personality traits are another factor that fit into the category of willingness to perform. Poropat (2009) studied the relationship between personality traits and academic performance using the meta-analysis method. He felt that personality traits were important to measure in relation to academic performance, an idea supported by a study that found that personality correlated with goal setting habits and motivation (Judge & Ilies, 2002). Poropat focused on studies that utilized the Five Factor Model of personality, which is made up of the dimensions of Agreeableness, Conscientiousness, Emotional Stability, Extraversion, and Openness (McCrae & Costa, 1987). Agreeableness is the degree to which a person is likeable and friendly, Conscientiousness is defined as an ability and will to achieve, Emotional Stability or Neuroticism looks at a person’s ability to adjust or likeliness to feel anxious, Extraversion is a person’s level of sociability, and Openness is a person’s ability to imagine and be open-minded.
Academic GPAs were used to measure academic performance in each study, and correlation tests were done to measure the relationship between it and these five personality traits.

Conscientiousness was found to have the largest impact on academic performance of the five personality traits measured, with a correlation of .22 (Poropat, 2009). Openness was the next most important trait, but only had a correlation of .12. Agreeableness and emotional stability had a very small positive relationship to academic performance, and extraversion had a slightly negative relationship to it. Poropat found it interesting that conscientiousness and intelligence had roughly the same affect on academic performance, and cited this fact as evidence that personality traits are important and should be considered in academic settings (2009).

Going to college is always motivated by some need or combination of needs that varies between students. For most it is for the chance to gain a degree in order to enter their preferred field of work, although this is certainly not the only reason. According to one survey, 40 percent of the general population thinks that the most important reason for attending college is to gain skills and knowledge for a future career (Ripley, 2012). For some it will be the desire to learn new things, as the same survey found that 17 percent of people believe that gaining a well rounded education is the top reason for college attendance. The survey also found that 14 percent felt that it was to increase earning power, and 12 percent felt formulating goals and values for life was the top priority. For others it may be getting the college experience, and for yet others it may be because it is what they are expected to do.

External factors can certainly play an important role in college attendance. Some students may be in college solely because their parents require them to attend, thinking it to be in their best interest. Such parents have often received a college degree themselves, allowing them
to save up money for their child’s education, and thus increasing expectations for their child to attend college (Sandefur, Meier, & Campbell, 2006). Other students may be in college to become a part of an athletic team, but may not have a strong interest in their academics. For example, researchers in one study found that of the top five reasons for choosing a college among student-athletes, four were athletically related, and one was related to the campus environment (Schneder & Messenger, 2012). Academics did not even make the top five in the case of the student-athletes surveyed. All of these different needs and reasons for attending college can certainly have an impact on a student’s motivation level for their academics while in college.

Motivation is another important factor that affects a student’s education. It can have a very important impact on the amount of effort that is exerted. Motivation is defined as the internal force that compels a person to meet a certain need (Goodman et al., 2011). Goodman et al. identified motivation as a starting point, which goes on to directly affect both effort and academic performance. Then effort also goes on to directly affect academic performance as well. They created a model to display this concept (see Figure 1, Integrated model of Intrinsic Motivation, Extrinsic Motivation, Effort and Academic Performance). It even categorizes specific types of motivation that directly affect effort. However, unfortunately their model does not mention any of the variables that may feed into motivation.

Motivation for an activity can be either intrinsic, extrinsic, or a combination of the two (Goodman et al., 2011). Intrinsic motivation is internal, and is derived from the pleasure or satisfaction of solely participating in an activity. Extrinsic motivation, on the other hand, comes from external sources in the form of social influence or rewards, for example an award or bonus. Behaviors in this category of motivation are seen as a means to a certain end. According to the
ideas of Ryan and Deci (2000) there are actually three types of motivation: the two already mentioned, extrinsic and intrinsic, in addition to a third type they call amotivation. Amotivation is the lack of extrinsic or intrinsic motivation, and is defined as the feeling that one does not see a relationship between their actions and those action’s outcomes. Together, these three types seem to explain all possible categories of motivation.

In the college setting, intrinsic motivation could come in the form of a student feeling satisfied with their ability to complete difficult assignments or examinations. Another example of an intrinsically motivated activity would be a student attending class just because they enjoy learning about the subject material. Extrinsic motivation for college could come from the praise of family members, the hope of receiving an academic award, or the promise of a good job in the future for good academic performance. If a student is amotivated, they may feel that there is no point for their being in school. Such a student would only recognize the effort that they put into their classes, and would not connect it to any outcome.

Intrinsic motivation is especially important to education because it can lead to high quality learning and creativity in students (Ryan & Deci, 2000). It was first observed in animal research, in that certain activities were done without an outward reinforcement. We find this also in human behavior, in that some activities are done solely to satisfy a person’s physical or psychological needs. Activities that are found to be intrinsically motivating differ for each person, and no one activity is intrinsically motivating for all people.

According to operant theory all behaviors are done in order to gain rewards. In this view, intrinsically motivating activities are a seen as a form of reward in and of themselves. According to learning theory, though, behavior is motivated by physiological drives and their derivatives, in which intrinsically motivated behaviors would be seen as satisfying such a drive. Another
approach, taken by Ryan and Deci, is to look closely at psychological needs in addition to the above mentioned positions (2000).

Extrinsic motivation is often viewed as less valuable than intrinsic motivation, as many feel that it causes people to do things solely for an external benefit. However, Ryan and Deci (2000) propose that this type of motivation should not be viewed so negatively. They believe that people can take an interest in extrinsically motivated activities and still internalize a drive to complete these tasks and succeed in them. Ryan and Deci feel that there are certain types of extrinsic motivators that work better in academic settings than others. They identified four subcategories of extrinsic motivation, each of which increase in the level of autonomy. For example, a student who does his or her work only because they fear that his or her parents will punish them if they do not is operating on extrinsic motivation. A student who works hard to get good grades and succeed in the future career is also motivated extrinsically, but in a way that involves more choice and personal motivation. Therefore the second student would be motivated in a better way than the first, as he or she has internalized the reason for doing their work more than the first student. Although both are externally motivated, the second student is working according to his or her internalized values. Ryan and Deci’s model proposes that internalization and integration are central to the process of improving external motivation. Internalization is described as taking in a regulation, and integration is defined as the progression of making a regulation ones’ own.

Amotivation is the final type of motivation identified by Ryan and Deci (2000). When this lack of motivation is present, research shows that a person may feel one of three ways. They could believe that the activity has no value, that they are not competent enough to complete it, or that a desirable outcome will not come from it. Ryan and Deci present all of these types of
motivations on a continuum. They place amotivation at the far right of the scale, four different kinds of external motivation along the middle, and intrinsic motivation at the far left. Overall, they present a very comprehensive view of motivation; however, another group of researchers give us an even more detailed account of this subject.

Vallerand and colleagues (1992) get even more specific by identifying specific subtypes of both intrinsic and extrinsic motivation. They name three types of intrinsic motivation: motivation to know, to accomplish things, and to experience stimulation. Motivation to know includes curiosity, learning goals, and overall motivation to learn. The pleasure derived from the act of accomplishing or creating something is the motivation to accomplish things. Motivation to experience stimulation is in effect when a person engages in an activity for the pleasant sensory experiences it produces, such as excitement or happiness. Three types of extrinsic motivation were also identified, those being external regulation, introjection, and identification, each one respectively higher in level of self-determination (Vallerand et al., 1992). Behaviors depend solely on rewards and constraints in external regulation. In introjection the reasons for behaviors were previously only external contingencies, but have become somewhat internalized. In identification, however, they are based on contingencies that were also external in the past, but are now judged to be at a higher level of importance to the person – even more so than introjected motivators. Amotivation is left on its own, and is not broken down into further specific areas. According to Vallerand and colleagues these seven total areas make up Academic Motivation.

Extrinsic motivation plays an important role in education, and it is influenced heavily by a student’s family and academic environment (Goodman et al., 2011). Rewards obtained from academic performance are also an important factor in extrinsic motivation. These could include
good grades, money, or a great academic reputation. According to Davis, Winsler, and Middleton (2006), an individual’s perception of the task and its reward is the most important factor affecting how much effort will be put into it. And according to McClelland’s theory, intrinsic motivational factors are more important than external ones (1955).

One area of interest in motivation research is whether external rewards can have an effect on an intrinsically motivating task. Edward Deci was one of the first psychologists to look into this issue. Deci’s study conducted in 1971 found that physical rewards decreased intrinsic motivation, but verbal rewards increased it. Later there was also found to be an effect between expected and non-expected rewards on intrinsic motivation. A meta-analysis performed by Deci, Koestner, and Ryan (2001) provided further support for these ideas. They found that almost every type of reward, including tangible rewards, expected rewards, completion-contingent rewards, engagement-contingent rewards, task-contingent rewards, and performance-contingent rewards all decreased intrinsic motivation.

Lao (1981) believed that past studies looking into this relationship had methodological errors, and therefore wanted to create an experiment which would test it in a sound manner. She did so by giving true volunteers either $5, $2, or no money for completing an intrinsically interesting task. Her focus was on ensuring that the task was intrinsically motivating. The participants in her study learned about their neural brain activity, which was predetermined to be an intrinsically motivating task. After the task was completed, participants were asked if they would like to take part in a second task that also looked into brain activity. It was found that participants signed up for the second task in similar amounts across each of the payment amounts, proving Lao’s hypothesis that extrinsic rewards have little effect on participation in a truly intrinsically motivating task.
Based on this research, it seems that in most cases external rewards will decrease the level of intrinsic motivation. However, it could depend on the reasons the task is being completed in the first place. If it is a very intrinsically motivating task, perhaps external reward will not have an effect on motivation. This could become relevant to higher education in the case of scholarships, which most basically are external rewards for academic achievement. It also points toward the idea that if a student has most of their education paid for, then they may not be as intrinsically motivated in their studies.

Several studies have shown that effort is the mediator between motivation and performance, in that effort is the reaction to motivation which leads to a certain level of performance (Goodman et al., 2011). A number of studies have examined this connection, and a positive relationship has been suggested, although studies have not been in full agreement on this point. One main problem seems to be the way effort level is determined, and this could be a reason for the mixed results. Goodman et al. suggest that time spent on academics, including on homework assignments and in the classroom, is the best way to measure effort (2011). A problem with this could be that students often self report their amount of study time, and could be reporting numbers that are more socially desirable that their actual levels. And even when students report the amount of time spent doing homework, there could be other variables affecting the level of attention given to their assignments. For example, the prevalence of multi-tasking could affect the amount of work that is actually done during a certain unit of time spent studying.

Junco and Cotten (2012) investigated the relationship between multi-tasking and academic performance. With the large amount of information and communication technologies available to students, they often end up shifting between their use and working on their
assignments. In this study multi-tasking was defined as switching attention in ways that are not necessary for learning. They found that certain technologies were more detrimental to academic performance than others. Multi-tasking through the use of social media sites and text messaging predicted lower GPA’s than did the use of online searches and emailing. So in relation to the amount of time put into schoolwork, those using Facebook or texting may actually be doing less work, especially compared with those students who are not multi-tasking.

Diseth, Pallesen, Brunborg, & Larsen (2010) looked into past studies’ findings on the relationship between effort and academic performance specifically. They found that most research did not find a significant relationship between the two variables, or that there was a small relationship, if any. Rau and Durand (2000) conducted a study that found GPA to be associated with study time, (.23) but that most significant gains were found when study time was at 14 hours or higher. So while this relationship is not always supported in empirical work, studies show that the pattern of increased levels of motivation leading to higher levels of effort, and therefore higher levels of academic performance, seem to hold true.

Environmental constraints can be another factor that impacts academic performance. This could involve the opportunities a student’s location provides, the resource allocation of their school, or perhaps most importantly, the financial situation of their parents. Owoeye and Yara (2011) conducted research to determine whether the location of a school would have any effect on its student’s academic performance. They looked at both urban and rural secondary schools, and compared student scores on a senior level examination. Their results found that urban students have an advantage over rural students, as urban students performed significantly better on the exam. There were a variety of reasons provided for this difference, some of which included facilities, uneven resource distribution, and the difficulty in finding teachers who will
relocate to rural areas (2011). So something as seemingly inconsequential as location can make a difference in a student’s academic performance.

In one study it was found that high schools with abundant resources had a positive effect on the grades of their first year college students that was significant (Wolniak & Engberg, 2010). This brings up the point that academic performance in college is affected not only by the institution a student currently attends, but also by their past educational experiences in primary and secondary school. To gain admission to college, students also must reach certain GPA and test score requirements, making high school performance even more important. It also suggests that colleges with more resources can help their students to perform better academically.

Research carried out by Wolniak and Engberg (2010) found that the quality of the infrastructure and the exposure to crimes and violence had an important affect on student’s academic performance in college. Their study went on to examine whether characteristics of a specific student could change the amount of impact these variables had on their college performance. It was found that students from higher income families more commonly attended schools with superior infrastructure and increased resources. Not only this, but it was found that a superior high school context benefited students from higher income families more so than the same context benefited lower income families. The variable of parental income level is another important environmental factor that has been looked into.

Sirin’s work in this area suggested that parental socioeconomic status has an impact on a student’s academic performance through the use of meta-analysis (2005). In his study he found that of all the variables tested through meta-analysis, parental SES was found to be the best predictor of student achievement. The relationship between socioeconomic status of parents and grades of students was also examined by Strenze in 2007. He found that these two variables are
positively related, and can even predict career success. In each case these results were expected, as socioeconomic status of parents can help show which students are at a relative advantage or disadvantage in their backgrounds.

Reasons for this are many. Higher SES allows parents to provide their children with more opportunities and resources that help improve their ability to learn and get a good education (Sirin, 2005). Parental SES can also play a part in the types of schools that their children attend, whether that’s because of the neighborhood they live in or the ability to provide a private school education, which can also really affect the quality of the education that they receive. If parents have money to spend on their children’s education then those students may have the ability to attend schools that others would not. This was suggested by the study mentioned earlier (Wolniak & Engberg, 2010). In college, this becomes an even more important factor to consider, as the price for even a single year of tuition can be very high.

Therefore the cost of attending school is another important factor in obtaining higher education, and could also have an effect on academic performance. Education costs are usually paid up front, before the student begins class. Fees such as this, which are due before one does an activity and that cannot be refunded, are referred to as “sunk costs” (Coleman, 2010). The sunk cost theory states that people are more likely to continue with an endeavor if they have already invested money into it. It goes against logical financial reasoning – instead of making the most of the time a person has, they act under the false assumption that not going through with the task would be a waste of their (already spent) money. Coleman’s model suggests that if there was a low level of investment then a small sunk cost affect will occur; if a medium investment is made then a large sunk cost affect will occur; and if a high investment is made then a small sunk cost affect will occur, as at that point past investments outweigh anticipated returns. This theory
suggests that students who have already invested money into their schooling will have a higher level of commitment to finishing college.

The research of Coleman (2010) provided further evidence to that claim, as it found that sunk cost can have an effect on decisions made about education. He ran subjects through a simulation in which they were presented with a situation dealing with selecting a college course. Subjects either spent above, below, or at the budget that they had set for the course, and then were told that a friend signed them up for the same course for free, which had a higher passing rate on the final examination. Subjects then had to decide whether to continue with the class they paid for, or just attend the free and more effective class. Results showed that students who had paid below or at their budget were more likely to attend the class they paid for, rather than attending the more effective free course. Those conditions showed the sunk cost effect, as their commitment to attending the original course increased as its price increased. This finding indicates that a student’s motivation to remain dedicated to their education can be affected by their monetary investment in it.

While all students pay about the same price at any one institution, the amount of that price they are personally responsible for varies. Some have to pay for their entire bill alone, while others have their families paying it all for them. The present study will examine whether there is a relationship between a student’s personal responsibility in paying for college and their level of academic motivation and success in college.

Finances are another important factor that could have a significant influence on a student’s motivation for attending college. Every student invests time and energy into their education. But those who also invest their own money into it should have a higher level of
motivation for attending college. This increased level of motivation would probably also result in better academic performance.

It seems that there is currently a lack of research done in this specific area. Past research has looked into college students’ academic motivation, while other research focuses on the way students handle their finances. But there are a very limited number of studies that connect the two in any way. In one study it was found that as parental financial support for college increases, their student’s GPA decreases (Hamilton, 2013). Students who had their parents paying for their tuition were more likely to stay in school, but were less likely to perform to their full academic potential. That study examined this subject from the parent’s point of view. No research was found that examined this relationship by focusing on a student’s personal financial responsibility.

The present study will examine the relationship between a student’s financial responsibility in paying for college and their level of academic motivation and success specifically. It is hypothesized that as a student’s personal responsibility in paying for college increases, their academic motivation will also increase. In addition, it is also hypothesized that their academic performance in the first semester in college will also increase as a result of a higher level of motivation.

**Methods**

**Participants**

Participants were 78 college freshmen from a mid-sized private university. All participants were recruited from introductory psychology courses, and were in their first semester of their freshmen year of college. 18 of participants were male and 60 were female. Ages of participants ranged from 18 to 20 years, with an average age of 18.25. Study sessions
were posted on the Psychology Student Participant Manager system to allow participants to choose which session they would attend. Participants completing this study did so to fulfill the research requirement of their psychology courses.

**Materials**

The main materials this study used include surveys measuring financial responsibility for college, academic history, and academic motivation. Surveys measuring the first two variables were created specifically for use in this study (see Appendix A). The survey measuring financial responsibility included questions about the participant’s financial aid package. This survey also included questions about what percent of college costs the participant believes that they are personally responsible for paying back. The next survey included questions about the participant’s academic record. This self-report data was used in preliminary results analysis, but was then replaced with data obtained through the college after the completion of the participant’s first semester of college.

The third survey is called the Academic Motivation Scale, which has been used in many studies on the motivation of college students (see Appendix B) (Vallerand et al., 1989). It was translated to English by Vallerand and colleagues in 1992, and they found that the translation showed acceptable internal consistency (mean alpha value = .81) and test-retest reliability (mean alpha value = 0.79). This scale measures three types of intrinsic motivation, three types of extrinsic motivation, and amotivation. It does so with 28 different items which are divided into those seven categories. This survey is designed to measure motivation in college students specifically, as the stem of the questions is “why do you go to college?”

Financial data and grade point averages were collected from the university at the conclusion of the first semester upon participant approval. Financial data obtained included
participant’s scholarships, grants, loans, work study, and family contribution. The college provided exact dollar amounts for how much the participant owes to attend college. Academic history was collected in the form of first semester college grade point averages. Collecting this data from the college ensured validity and allowed first semester academic records to be obtained long after the initial survey was completed during the semester being studied.

**Procedure**

Participants signed up through the PSPM system prior to each session. For each session participants were able to sit anywhere in the room. Once all of the participants arrived, consent forms were distributed and reviewed with the participants. Once everyone consented to both participation in the study and the collection of their financial and academic data, the surveys were distributed. Clear instructions and explanations were given for survey items regarding financial information and academic history. Then participants were instructed to complete the Academic Motivation Scale. Once each participant completed their survey they brought them to the front of the room, were assured that they would receive credit for their participation, and then were able to leave the session.

Surveys and consent sheets were numerically coded to protect participants’ information, and then were stored in a locked office until the time came to analyze the data. Student data was obtained through University officials in the research and financial aid offices. Surveys and data were numerically coded to protect this sensitive information, and at the conclusion of the study all paper documents were shredded.

**Analytical Plan**

According to the proposed hypothesis, the key variables identified by this study were academic motivation, financial responsibility, and academic performance. The first two were
measured in a couple of ways. Academic motivation was looked at holistically by totaling the Academic Motivation Scale. It was also broken down into extrinsic, intrinsic, and amotivation categories by looking at the scores for those specific parts of the scale. Financial responsibility was examined by looking at students’ financial responsibility percentage and dollar amount. Academic performance was measured by the student’s fall semester grade point average, which was the only semester of college that these first year freshmen students had completed. Pearson correlation tests were run on all of these variables. Pearson correlation tests were conducted to determine whether these variables were related. The correlation between academic motivation and academic success was also measured. The alpha value was set at .05.

**Results**

Two new variables were constructed to better understand the variable of each student’s financial responsibility. First, the self reported percentage of responsibility for college costs was examined (referred to as financial responsibility percentage). Next, that number was multiplied by the actual cost of the student’s tuition and fees, which produced the variable of actual dollar amount that the student is responsible for (referred to as dollar amount personally responsible for).

First, the characteristics of this sample were examined. The mean Academic Motivation Scale score was 134.42, and the average GPA for the sample was a 3.179. The average financial responsibility percentage was 58%, and the average dollar amount personally responsible for was $10,556. The average overall net price of attendance, after scholarships and grants, was $18,219.

It was hypothesized that a higher level of financial responsibility would lead to a higher level of motivation. The relationship between motivation and personal financial responsibility percentage did not reach significance, though ($r(76) = -.184, p = .106$). The relationship between
financial responsibility percentage and motivation was further examined by breaking motivation down into the extrinsic, intrinsic, and amotivation categories. The relationship between financial responsibility percentage and extrinsic motivation was not significant \((r(76)=-.137, p=.231)\). The relationship between financial responsibility percentage and intrinsic motivation, on the other hand, was significant and had a slightly negative correlation \((r(76)=-.238, p=.036)\). The relationship between percentage responsible for and amotivation were not statistically significant \((r(76)=.129, p=.260)\).

The next way financial responsibility was measured was by the dollar amount that the student was personally responsible for. Motivation and dollar amount personally responsible also did not reach a significant relationship \((r(76)=-.066, p=.568)\). Looking further into the types of motivation in relation to this variable was the next step. The relationship between dollar amount responsible for and extrinsic motivation was not significant \((r(76)=-.057, p=.618)\). Dollar amount responsible for and intrinsic motivation were also not statistically related to each other \((r(76)=-.101, p=.377)\). The relationship between dollar amount responsible and amotivation was not statistically significant either \((r(76)=.097, p=.396)\).

It was hypothesized that increased motivation would lead to a higher level of academic performance, so the relationship between total motivation and GPA was examined. However, it was not found to be statistically significant \((r(76)=-.017, p=.884)\). The relationship between the types of motivation and college GPA were also examined further. The relationship between GPA and extrinsic motivation was also not significant \((r(76)=-.040, p=.729)\). GPA and intrinsic motivation did not have a statistically significant relationship either \((r(76)=.029, p=.802)\). The relationship between GPA and amotivation was also insignificant \((r(76)=-.058, p=.612)\).
Overall, it was hypothesized that higher financial responsibility would lead to better academic performance. Therefore the relationship between GPA and financial responsibility percentage was examined, and did not have a statistically significant relationship ($r(76) = -.154$, $p = .178$). The relationship between GPA and dollar amount personally responsible for was not statistically significant either ($r(76) = -.190$, $p = .095$).

**Discussion**

This study set out to find out if there was a relationship between financial responsibility for college, academic motivation, and academic performance. Out of the multiple variables examined, the only statistically significant relationship that existed was between financial responsibility percentage and intrinsic motivation. However it went in the opposite direction from what was expected, as it had a slightly negative relationship. Therefore, as financial responsibility went up, intrinsic motivation went down. It was hypothesized that a higher level of intrinsic motivation would correspond with a higher level of personal financial responsibility percentage.

One possible explanation for this disparity could be that those with a higher level of intrinsic motivation had better academic performance in high school, leading to more financial support from both their family and the school. This combination could lead to a lower percentage of financial responsibility for the student, with the parent taking on more of the bill. In this situation, parents may pay for more of their student’s college for a couple of reasons: because the amount that they owe is lower overall and they are able to pay for more of it, because they want to reward the student for their good academic performance in high school with more money for college, or a combination of the two. The fact that none of the other
variables had statistically significant relationships may be due to the fact that they just are not related, or due to methodological errors within the study itself.

It came as a surprise that none of the other variables turned out to be significant. The research in this area, though not extensive, seemed to point toward the existence of a relationship between academic motivation and academic performance, at the very least. Ryan and Deci explain how both intrinsic and extrinsic motivators are important in educational settings (2000). Intrinsic motivation has always been viewed as valuable to students who possess it, as it leads to increased levels and quality of both learning and creativity. Extrinsic motivation, once thought to be of less value, has been recognized as also being important to education. It is possible for students to internalize external motivators and use them to do their best work, which still results in good learning. They identified amotivation as lacking the will to act – therefore it would make sense that it would lead to a lack of effort and a decrease in academic performance. These ideas provide support to the hypotheses developed for this study.

Goodman et al. (2011) identified motivation as the main variable affecting effort and then academic performance. They believed that both intrinsic and extrinsic motivators were important to a student’s academic performance. In the intrinsic motivation category, Goodman et al. identified achievement motivation as the main factor that intrinsic motivators have. Achievement motivation is defined as a person’s continuous concern for excelling, and meeting personal goals (2011). Another important variable for intrinsic motivation is confidence, which helps the student feel that they can achieve the goals that they set. It had been found that higher levels of both of these variables led to improved academic performance.

Goodman et al. (2011) found that rewards and socialization are the two most important contributors to the extrinsic motivation category. Socialization in both the family and academic
environment are very important to external motivation, especially from parents, teachers, and fellow classmates. Rewards can either be intangible, i.e. having a good academic reputation, or tangible, i.e. a good grade or scholarship. These variables have also been found to have an impact on academic performance.

Overall, they believed that intrinsic and extrinsic motivators coexist, and together help to strengthen overall motivation. Research suggests that effort is the mediator between motivation and academic performance. In the Goodman et al. study (2011) this idea was supported. It was found that intrinsic motivation was a partial mediator of academic performance. Extrinsic motivation also had a positive relationship with academic performance. These findings supported research in this area that reported similar findings. Because of this, it was expected that motivation would have had a significant and positive relationship with academic success.

Research also suggests that finances could have an important affect on college students. Money used to finance a college education falls into the category of “sunk costs,” which were identified by Coleman (2010) as having an impact on decisions in the area of education. In his study, it was found that those who paid for a class below or at their budget would stay in that class, even though they were given the opportunity to attend a better class for free. As college expenses usually fall into the category of sunk costs, according to this research any money personally invested in a student’s education should lead to a higher level of motivation to do well in his or her courses. A higher level of motivation for their academics should, then, go on to positively affect their levels of academic success, leading to further support for the hypotheses of this study. Hamilton’s study (2013) provided further evidence for this prediction, as it found that as parental contribution to college costs increase, their student’s GPA decreases.
A college education is not cheap. The average price of a four year education from a public college is 17,600, and at a private college it comes to 34,000 (Adams, 2012). Tuition and fees have risen 26 percent at private four year colleges, 47 percent at public two year colleges, and 66 percent at public four year colleges in the past ten years, controlling for inflation (Noah, 2013). And 66% of students graduate with some debt, with the average student graduating with $26,600 worth of it (Ripley, 2012). Therefore it is important to think about how to best handle the cost of higher education, and how to help students perform to their best abilities in college. This study looked into the effects that financial responsibility for college has on students and did not have any significant findings in this area. However, it is important for further research to be done in this area as it could affect the way college costs are handled in both families and our country as a whole.

For example, if it were found that personal investment in a student’s education did positively correlate with their motivation, it would be important for parents to allow or require their children to pay for at least some part of their college costs, if not all of them. Doing so could help students to perform better in college and hopefully lead a more successful career later in life. Also if this were the case, perhaps the government may want to reconsider the way financial aid is determined. If more students were paying for their own education, then the financial status of the family should become less important than that of the students. Further research could help determine how best to distribute responsibility for the rising costs of college.

Limitations

When comparing the data of the sample with the averages obtained from other sources, it seems possible that this group was not representative – therefore presenting the problem of a restriction of range. This group seems to be slightly more motivated than the sample that
Vallerand and colleagues’ original sample was. The mean Academic Motivation Scale in the study by Vallerand and colleagues (1992) was 116.63, while the mean score was 134.42 in this study. In the Vallerand study there was a mean of 59.38 and a standard deviation of 4.72 for the category of extrinsic motivation, while in this study the mean was 72.56, and the standard deviation was 8.43. The question becomes whether they were truly more motivated, or if they were just not responding to the survey accurately. Perhaps participants felt pressure to look very motivated, feeling it was socially desirable based on the title of the survey, and therefore responded in a way that made them seem more motivated than they truly were.

The average GPA for the sample was a bit under the average, perhaps presenting another potential limitation. Rojstaczer and Healy (2010) did a study on college grade point averages and found that the average GPA for private institutions is a 3.3, and this sample’s average GPA was a 3.179. Perhaps this is due to the fact that these are all first semester freshmen who are just beginning their college careers and have not yet learned good study strategies and are not yet performing to their full potential. However, it could just be that this sample is less academically talented than other similar groups. Either way, it does produce another restriction of range issue for this study.

Throughout the study several other limitations were identified. All of the subjects studied were from the same small, private university. Students at this university generally fall into the middle class socioeconomic status range, and a large percentage of them are Caucasian. Additionally, the sample size was fairly small (n = 78). This could hinder the study’s external validity, as this is a fairly small group of people that is not very diverse, especially in socioeconomic status and race. Also, all subjects were students in an introductory psychology class who were completing the survey for credit. Some of these students may not have an
interest in the project, but just felt that they were being forced to do it, lowering their motivation to answer accurately. It has been found that the most motivated students complete research requirements early in the semester, while less motivated students do so closer to the end of the semester. This could have been an issue in this study since it looks specifically at motivation, for example if most of the surveys were collected at the beginning or end of the semester. However, in this study, about equal numbers of surveys were collected in each month of the semester, hopefully eliminating this problem.

An instrumentation problem was also identified and could be a threat to internal validity. That is the fact that there was no standardized questionnaire that collected the information needed for this study. An original one had to be created, which left room for instructions and interpretations that were not clearly defined. Perhaps because of this, questions were sometimes asked by participants about what exactly was included in different sections of the financial aid package. So as time went on, more clear explanations were given as to exactly what should be included in each section, based on the questions that had been asked in past sessions. Therefore the early groups surveyed may not have been as clear on the financial sections, causing their answers to be less accurate than that of the participants in later survey sessions.

Another interesting potential problem was encountered. Some students said that, if possible, they would pay for college themselves, but that their parents are paying for it instead. In such a case, it seems that the student was motivated enough to assume responsibility for their college expenses, but was not able to do so because of their parents. However, in the current study there was no way to account for this situation. Only two participants made this obvious to the researcher, one on their survey and one in person; however it could have been the case for
others as well. If they were allowed to pay for school like they wanted to, then they may have provided further support for the hypothesis of the current study.

Another limitation that could have affected this study is the fact that students who performed well academically in high school usually received more scholarships to attend college. This caused them to owe less money for college, possibly allowing their parents to pay for more of their schooling. Parents may have also been more motivated to pay for their child’s college education due to their exceptional performance in high school. In such a case, that student is likely to perform well in their first semester (as good high school performance predicts good college performance) but would not be paying as much themselves, therefore going against the hypothesis of this study. A similar case could be argued for athletes who obtain extra scholarships for their membership in a college level team. This would lower their cost of attendance and possibly change the amount of college costs that they are responsible for. The survey that they filled out, however, did not have them indicate what kind of scholarships they received, so it is unclear as to whether athletic scholarships affected the percentage of college expenses that athletes were personally responsible for.

**Future Directions**

There are a few different ways that this subject could be further explored in future studies. Basic methodological changes could be made in order to get a more representative sample of the population being examined. If first semester freshmen were the demographic chosen for a study, a more diverse group should be selected. Subjects should be taken from different types of schools, including private, public, community, and technical colleges, which would expand the sample to include a wider range of types of students. Data could be compared across all of these types of schools to see whether a difference exists between them.
Another study could also expand the group being examined to include all grade levels of college, from freshmen to seniors. The data collected from each grade level could be compared to find out whether there is a difference in this relationship for students of different age, experience, and maturity levels. In a large study it would be interesting to look at data comparisons between grade levels at different types of colleges.

It would also be interesting to perform a longitudinal study that looks into these variables. In such a study changes in these variables could be examined over time. Perhaps an individual student would become more motivated as time goes on and they realize the importance that their education will have to their future career. You could also track the changes of all students studied, and see whether their level of motivation, financial responsibility, or academic performance change over their years in college.

Conclusion

Research shows that there are a variety of variables that contribute to a student’s academic performance. The way that finances affect it is not a well studied area, leading to the current study. Significant relationship between financial responsibility, motivation, and academic success in college were not found, although the current literature suggests that there could be a relationship between these variables. If such a relationship existed, it would be important to use those findings in practical ways that result in students becoming motivated to perform to their best ability in college, as it would help them greatly in their future careers. Further study in this area could help parents, and the nation as a whole, determine the best way to handle college expenses for current and future college students.
References


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doi:10.1006/ceps.1999.1020


doi:10.1016/j.ssresearch.2004.11.003


Figure 1

Integrated model of Intrinsic Motivation, Extrinsic Motivation, Effort and Academic Performance

[Image copyright of South African Journal of Psychology]

Figure 2: Model of hypotheses made for this study
Appendix

A. Financial Responsibility Survey
B. Academic Motivation Scale
C. Consent Sheets
D. HSRB Approval
A. Financial Responsibility Survey

**Psychology Research Study Survey**

Name: __________________________________________ ID Number: ___________________

Age: ________ At what month and year did you start full time at AU: _____________, 20____

Indicate your current status at AU:  
☐ 1st Semester Freshman ☐ 2nd Semester Freshman
☐ 1st Semester Sophomore ☐ 2nd Semester Sophomore ☐ 1st Semester Junior
☐ 2nd Semester Junior ☐ 1st Semester Senior ☐ 2nd Semester Senior

**Financial Responsibility**

What amounts of the following did you receive in your financial aid package?

Then, answer what percentage of each area you are personally responsible for contributing for the last 3 categories.

1. Please indicate the dollar amount you received in Scholarships for this year: $__________

2. Please indicate the dollar amount you received in Grants for this year: $__________

3. Please indicate the dollar amount you received in Loans for this year: $__________

   What percentage of those loans are you personally responsible for paying back? _____% 

4. Please indicate the dollar amount you received in Work Study for this year: $__________

   What percentage of that Work Study are you personally responsible for paying? _____% 

5. Please indicate the dollar amount your Family Contribution is for this year: $__________

   What percentage of that Family Contribution are you personally responsible for paying? ___% 

6. What is the Overall percentage of your Ashland University tuition and fees that you feel you are responsible for paying? ______% 

**Academic Background**

High School GPA: _______ / _______ scale

ACT Test Score: ________  
(It is okay if you do not have both, just give

SAT Test Score: ________  
the score for whichever test you took)
**B. Academic Motivation Scale**

**ACADEMIC MOTIVATION SCALE (AMS-C 28) - COLLEGE VERSION**

**WHY DO YOU GO TO COLLEGE?**

*Using the scale below, indicate to what extent each of the following items presently corresponds to one of the reasons why you go to college.*

<table>
<thead>
<tr>
<th>Why do you go to college?</th>
<th>Does not correspond at all</th>
<th>Corresponds a little</th>
<th>Corresponds moderately</th>
<th>Corresponds a lot</th>
<th>Corresponds exactly</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Because with only a high-school degree I would not find a high-paying job later on.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>2. Because I experience pleasure and satisfaction while learning new things.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>2. Because I think that a college education will help me better prepare for the career I have chosen.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>4. For the intense feelings I experience when I am communicating my own ideas to others.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>5. Honestly, I don't know; I really feel that I am wasting my time in school.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>6. For the pleasure I experience while surpassing myself in my studies.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>7. To prove to myself that I am capable of completing my college degree.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>8. In order to obtain a more prestigious job later on.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>9. For the pleasure I experience when I discover new things never seen before.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>10. Because eventually it will enable me to enter The job market in a field that I like.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>11. For the pleasure that I experience when I read interesting authors.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>12. I once had good reasons for going to college; however, now I wonder whether I should continue.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
</tbody>
</table>
13. For the pleasure that I experience while I am surpassing myself in one of my personal accomplishments. 1 2 3 4 5 6 7

14. Because of the fact that when I succeed in college I feel important. 1 2 3 4 5 6 7

15. Because I want to have "the good life" later on. 1 2 3 4 5 6 7

16. For the pleasure that I experience in broadening my knowledge about subjects which appeal to me. 1 2 3 4 5 6 7

17. Because this will help me make a better choice regarding my career orientation. 1 2 3 4 5 6 7

18. For the pleasure that I experience when I feel completely absorbed by what certain authors have written. 1 2 3 4 5 6 7

19. I can't see why I go to college and frankly, I couldn't care less. 1 2 3 4 5 6 7

20. For the satisfaction I feel when I am in the process of accomplishing difficult academic activities. 1 2 3 4 5 6 7

21. To show myself that I am an intelligent person. 1 2 3 4 5 6 7

22. In order to have a better salary later on. 1 2 3 4 5 6 7

23. Because my studies allow me to continue to learn about many things that interest me. 1 2 3 4 5 6 7

24. Because I believe that a few additional years of education will improve my competence as a worker. 1 2 3 4 5 6 7

25. For the "high" feeling that I experience while reading about various interesting subjects. 1 2 3 4 5 6 7

26. I don't know; I can't understand what I am doing in school. 1 2 3 4 5 6 7

27. Because college allows me to experience a personal satisfaction in my quest for excellence in my studies. 1 2 3 4 5 6 7

28. Because I want to show myself that I can succeed in my studies. 1 2 3 4 5 6 7
C. Consent Sheets

Informed Consent Agreement for Psychology Research Study

Title: The Relationship Between Students’ Responsibility for Paying for College and Level of Academic Motivation and Success

Person in Charge: Amber Weaver, Psychology and Honors Program Student, aweaver8@ashland.edu, 419-721-1641

A. PURPOSE AND BACKGROUND

Amber Weaver is conducting this study to fulfill a requirement for the Honors Program and the Psychology major’s research requirement. This study looks into the relationship between a student’s financial responsibility in paying for college, and their level of academic motivation and success.

B. PROCEDURE

Data will be collected and a series of surveys will be administered to measure the above variables.

C. RISKS/DISCOMFORTS

1. The researcher is requesting the release of sensitive data, including GPAs and financial data. However the utmost caution will be taken to ensure that all data remains confidential. (See second consent form)
2. Due to this, participation in research will involve a loss of privacy; however your records will be handled as confidentially as possible. Your name will not be used in any report of publication that may result from this study.
3. Participation in this experiment is voluntary. You are free to stop participating in the experiment at any time, or to decline to answer any specific questions without penalty.

D. BENEFITS

If enrolled in PSYC 101 and you signed up for this study through PSPM, you will receive course credit for participating in this study. Secondly, you will gain a better understanding of research procedures by participating in this experimental project. If enrolled in Accent on Success you will gain insight into Psychology survey and research methods as well.

E. COSTS

There will be no costs to you as a result of taking part in this study.

F. PAYMENT

You will receive no compensation, apart from that described above in part D. If you quit before the end of the experiment, you will receive no credit, and will have to choose another study to fulfill course requirements.

G. QUESTIONS

You may contact Amber Weaver at (419)721-161 or aweaver8@ashland.edu. If you have any comments or concerns about participation in this study, you should first talk with Amber. If for some reason you do not wish to do this, you may contact the Human Subjects Review Board (HSRB), which is concerned with the protection of volunteers in research projects. You may reach the HSRB chairperson by contacting Dr. Randy Gearhart at (419)-289-6198.
H. CONSENT
If you would like, you may have a copy of this consent form to keep.
PARTICIPATION IN RESEARCH IS VOLUNTARY. You are free to decline to be in
this study, or to withdraw from it at any point. Your decision as to whether or not to
participate in this study will have no influence on your present or future status as a
student at Ashland University, nor will a decision to stop the experiment negatively
influence your grade in your psychology class.

By signing this form, you are agreeing to participate and are indicating that you are at least 18
years of age.

X ____________________ Date: __________

Psychology Study Release of Data Consent Form

The following study will collect information on demographics, college financial aid, and
academic motivation and success. Surveys will be numerically coded so as to keep responses
confidential. The researcher would also like to obtain GPA data from the University, and
financial data from the Financial Aid Office. Names will only be attached to data long enough to
obtain it from the University. Then it will be numerically coded to match the participant’s
survey.

I allow Amber Weave to obtain my GPA information for the Fall Semester of 2012, once that
semester is complete.

(Please initial each line to ensure permission to access that information specifically, and sign at
the bottom to officially release all information requested)

_____ High School GPA – Approve Inclusion

_____ Ashland University GPA – Approve Inclusion

X __________________________________________ Date: __________

I allow Amber Weaver to obtain the following financial data from the Financial Aid Office for
my first year at Ashland University:

(Please initial each line to ensure permission to access that information specifically, and sign at
the bottom to officially release all information requested)

_____ Scholarships – Approve Inclusion
____ Grants – Approve Inclusion
____ Loans – Approve Inclusion
____ Work Study – Approve Inclusion
____ Family Contribution – Approve Inclusion

X_________________________ Date: ______________

Surveys will be viewed by the researcher Amber Weaver and her advisor, Dr. Bonfiglio. They will be shredded upon conclusion of the study. Confidential data will be kept on a University computer drive, and will be deleted at the conclusion of the study as well.

PRINT NAME:
____________________________________________

STUDENT ID NUMBER:
____________________________________________

EMAIL ADDRESS:
____________________________________________
D. HSRB Approval

TO: Amber Weaver
FROM: Randy Gearhart, Chair
DATE: May 15, 2012
SUBJECT: Human Subjects Review Board Approval
PROJECT TITLE: Relationship between Student’s Financial Responsibility in Paying for College and Academic Success and Motivation
HSRB APPROVAL CODE: 05-12-087

The Human Subjects Review Board has approved the research proposal you submitted. You may proceed with the project.

The primary function of the HSRB is to ensure protection of human research subjects. As a result of this mandate, we ask that you pay close attention to the fundamental ethical principles of autonomy, justice, and beneficence when establishing your research proposal. These ethical principles pertain specifically to the issues of informed consent, fair selection of subjects, and risk/benefit considerations.

If you have any questions, please contact me.

Sincerely,

Randy Gearhart
Phone: 419-207-6198
Fax: 419-289-5460
E-mail: rgearhart@ashland.edu
Author Bibliography

Amber Weaver is from Carey, Ohio and was born on October 20, 1991. She graduated as the valedictorian of her class at New Riegel High School in 2010. At Ashland University Amber majored in Psychology and had minors in Business Management and Speech Communication. She was a member of the Psychology Club, Newman Catholic Campus Ministry, the Honors Program, Alpha Lambda Delta, and Psi Chi. Amber held jobs in the Career Services Center, Academic Advising Department, and the Alumni Office at Ashland University.

After graduation Amber will go on to study for her Master’s degree in Higher Education Administration and Student Personnel at Kent State University, while working as a graduate assistant for the Academic Advising office in the College of Nursing at Kent. She hopes to pursue a career in advising or career services after completing graduate school.