

An Inquiry on Independent Students

A Community Problem Solving Dialogue

Andrea Longini, Chloe Lynn Oxley, Joanne Yun, Julia Pellicciaro
Karen Huang, Katherine Betermier, Matthew Brown
Mia White, Sarah De Young, Susan Ryan, William Penman



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**Many thanks to those who participated in the
Think Tank research.**

Sheldon Anderson

Russell Andrew

Eric Bennett

Amy Burkert

Gina Casalegno

Melissa Cicozi

Elisha Clayton

Anna Cook

Brian Fernandes

Megan Gilby

Mary Glavan

Ben Guterman

Jessica Harrell

Marcy Held

Christa Hester

Linda Hooper

Paul Hopper

Lynn Javor

Lisa Krieg

Juan Lafontaine

Leonel Merrone

Brian Mizrahi

Angela Ng

Chloe Lynn Oxley

Larry Powell

Darlene Reid

Risa Shen

Melissa Skasik

Shernell Smith

Frances Soong

Jen Sung

Stephanie Wallach

Anna Walsh

Molly Walter

Helen Wang

Mia White

Danielle Wetzel

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Introduction



This semester, the students of Linda Flower's class called Leadership, Dialogue, and Change came together to work on an issue that had been initiated in 2009 by the former Carnegie Mellon Community Think Tank: the challenges of independent students—that is, undergraduate students who must work to finance their tuition and living expenses. As a class, we divided into two groups to build inquiries on different aspects of the issue. One focused on the navigation of the financial aid system, the work-study job search, and the difficulties of balancing academics with jobs and extracurriculars. The other researched the networks of support available for maintaining independent students' well-being and how these networks come into play in the student experience.

However, both groups used the same research process, which consisted of several steps. We first gathered information from federal sources and private research institutions about low-income students, their experiences in college, loan and scholarship programs, and existing systems of support. We then conducted a series of interviews with key stakeholders—the independent students themselves, administrators, and faculty members—focusing on real incidents in their lives that illustrated both the tensions and successes in the independent student experience. Finally, each group organized a roundtable discussion for key stakeholders to meet and discuss the options openly and honestly.

Compiled together in this briefing book are the scenarios and findings from both groups. In the interest of preventing repetition and condensing our gathered work, some changes have been made to the original scenarios and structure.

As interviewees and Roundtable Discussion participants, the students, administrators, professors, and faculty members are very much authors of this briefing book, as their voices in this issue were the most crucial components of creating a comprehensive dialogue. It is our sincerest wish that the initiatives of this project will go further than the boundaries of our own classroom. If you have any questions, comments, or ideas, please do not hesitate to contact our professor, Dr. Linda Flower at lf54@andrew.cmu.edu.

Problem Statement




As one of the top 25 universities in the nation, Carnegie Mellon University is, without a doubt, academically challenging. However, independent students must deal with the additional hardships of personally financing some or all of their college experience. And while Carnegie Mellon does meet an impressive percentage of students who apply for financial aid, the amount given it is oftentimes not enough to pay for all of their expenses. Therefore, these students face the disadvantage of having to divide their attention among high academic achievement, extracurricular involvement, and a job.

Working students at Carnegie Mellon inevitably face many kinds of problems. However, through extensive research and critical interviews, three problems were most salient:

- 1** Despite the resources on campus, students lack thorough and proper knowledge of the options available to them, in terms of navigating the financial aid system and maintaining their networks of support, as well as when to take advantage of these services.
- 2** Independent students are looking for guidance in how to carve out a path for themselves. A student's path—the customized set of services and resources a student would need to use at Carnegie Mellon—would include recommendations for finding a job and networks of support that fit the student's lifestyle and schedule.
- 3** Independent students face the challenge of balancing a full course load, a highly-charged work schedule, and social commitments while in school. They encounter difficulties with prioritizing their activities and schedule demands, and especially in preventing the situation from turning into a crisis that requires administrative intervention.

Thus the problem divides into three phases, each of which present difficulties that can be avoided, if addressed, for the working student.

Why it is Important



According to the cost and financial aid statistics on CollegeBoard, 72 percent of all freshmen enrolled in the Fall 2011 class applied for aid, but 54 percent actually received it. This means that as financial aid recipients, more than half of the freshmen class may struggle with the problems listed above. Although these numbers only represent the freshmen class, it is important to note that as the youngest, they are far more susceptible to difficulties than their seniors are. Furthermore, if the problems we have identified are not addressed, more than half of them may go through preventable challenges that keep them from succeeding at Carnegie Mellon as future upperclassmen. Thus these statistics further illuminate the importance and relevance of the issue we have presented, as it applies to a substantial amount of students in both the present and future.

Financial Aid Fact Sheet



Estimated Cost of Attendance

The estimated cost of attending Carnegie Mellon University in the 2011-12 academic year is broken down as follows:

- Tuition: \$43,160
- Fees: \$850
- Room/board: \$11,110
- Books/Misc: \$2,400
- Transportation: (varies)
- Total: \$57,520

Financial Aid Programs Available

CMU's financial aid program is need-based, meaning that all aid eligibility is determined by a student's family's financial circumstances. The Financial Aid website states: "While a student and his/her parents have the primary responsibility for paying for college, financial aid can bridge the gap between the total costs and the family's ability to pay. We use a standard method to carefully review a family's financial circumstances and establish an expected contribution from the student and parents. If we determine that the family cannot meet the student budget based on that calculated amount, we will award or recommend scholarships, grants, or other resources."

CMU students can receive different types of financial aid, including

- Federal & Private Loans
- University Scholarships
- Outside Scholarships
- Federal & State Grants, and
- Student Employment.

Carnegie Mellon offers a Carnegie Scholarship to incoming freshman who are academically and artistically talented middle income students who qualify for little to no need-based financial aid. The website also indicates, "One way to cover part of the student responsibility portion of a financial aid package is to work part-time during the academic year. There are many student employment opportunities on campus, both need-based and non-need-based. Most students are paid directly by their employers. Others are paid with a combination of federal and university funds through the Federal Work-Study program, which includes a component for Community Service Federal Work-Study."

The Work-Study Program

Federal Work-Study is a program provided by the federal government for qualifying college students from approximately 3,400 colleges and universities across the United States. The goal of Federal Work-Study is to provide part-time employment to college students as part of their financial aid package provided by their college or university. First, the college or university requests an amount of funding from the federal government. When the funding is distributed, the college or university is then responsible for allocating the money to students as they see fit. In order to qualify for Federal Work-Study, students must complete both the FAFSA (Free Application for Student Aid) and financial aid application(s) of their respective colleges or universities.

Federal Work-Study Information

Money allocated nationally for Federal Work-Study:

Fiscal Year 2010: \$980,492,000

Fiscal Year 2009: \$980,492,000

Fiscal Year 2008: \$980,492,000

Fiscal Year 2007: \$980,354,000

Note: This program received \$200,000,000 in American Recovery and Reinvestment Act of 2009 (Recovery Act) funds.

Average Work-Study Package:

2010

Amount of Aid Available: \$1,170,845,000

Number of New Awards Anticipated: 768,271

Average New Award: \$1,524

2009

Amount of Aid Available: \$1,417,322,000

Number of New Awards Anticipated (includes Recovery Act): 944,881

Average New Award (includes Recovery Act): \$1,500

Note: Amount of Aid Available represents the amount of funds awarded to participants in the Federal Student Aid programs. This total may include federal appropriated dollars, institutional or state matching dollars, and federal or private loan capital.

National Averages by Academic Year

Academic Year 2009-2010

FWS Recipients: 733,134

Federal Award \$: \$1,151,468,633

Disbursements \$: \$1,246,063,256

Academic Year 2008-2009

FWS Recipients: 677,881

Federal Award \$: \$982,065,626.00

Disbursements \$: \$1,113,188,506.00

Work-Study at CMU University Average by Academic Year

Academic Year 2009-2010

FWS Recipients: 1,127

Federal Award \$: \$1,777,788.00

Disbursements \$: \$2,099,988.00

Academic Year 2008-2009

FWS Recipients: 1,087

Federal Award \$: \$1,536,662.00

Disbursements \$: \$1,841,273.00

The Financial Aid Process at CMU

To access information about Financial Aid at CMU, a student can either go to the HUB, Carnegie Mellon's Student Service Center, or visit the Financial Aid website at www.cmu.edu/finaid/.

On the Financial Aid website, there are a number of pages with information about Financial Aid that a student can navigate through. The main pages are: Undergraduate Basics, Graduate Basics, For Parents, Managing My Aid, Loans, and Scholarships & Grants. Underneath those links are links to subpages with information: Tuition & Fees, Entrance & Exit Counseling, BorrowSmart, Tuition Payment Plan, Private College 529 Plan, Tax Benefits, Financial Aid Policies, Consumer Information, Student Information Online (SIO), and Other Useful Resources.

Our focus is independent students in the Undergraduate population, so we looked at the Financial Aid information that incoming students would be interested in. Under the Undergraduate Basics tab, there are three links: How Aid Works, Types of Aid, and Applying for Aid. The How Aid Works subpage discusses need-based aid & eligibility and the combination strategy to meet education costs. Students use this information to

determine the types of aid available to them and what combination of those will cover the cost of their attendance. Students must then follow CMU's new financial aid application procedure. All students who want to be considered for federal and institutional financial aid must complete the following steps:

1. Complete a FAFSA (Free Application for Federal Student Aid) at www.fafsa.gov
2. Complete the CSS PROFILE online at <https://profileonline.collegeboard.com>
3. Complete the IDOC (College Board Institutional Documentation Service)
4. Complete the Attestations on Student Information Online (SIO)

The figure below outlines the financial aid process in terms of the actions students must take, the artifacts produced and exchanged during the process, how the Hub is involved, how federal websites are involved, and what support processes are available.

Financial Aid Awarded to Students

Of the students who apply for financial aid at Carnegie Mellon, 56 percent receive financial aid (this includes U.S. citizens and eligible non-citizens only). The average financial aid package students receive is \$32,747, and approximately 57 percent of the estimated cost for the 2011-12 academic year. Seven percent of financial aid applicants receive the Carnegie Scholarship, with the average amount awarded being \$8,563.

What is at Stake?

Unfortunately, economic hardship is one of the key factors that influences low income students' decisions about whether to stay in school, and many decide to forgo the pursuit of a four-year degree (Smith 2009). Though 40% of students from low income families attend college, only 12% of these students graduate with a bachelor's degree by age 24 compared to 73% of their high-income peers (Engle and O'Brien). The following facts shed light on what is at stake for these students:

College graduates will make \$1.2 million more over a lifetime than non-graduates (National Center for Education Statistics).

Income inequality is the central obstacle to gaining educational attainment in the years to come (Nichols 2011, Council for Opportunity in Education 2011). Additionally, a recent UK study by Moreau and Leathwood, which looked specifically at class and college students, found that "the transfer of responsibility for funding university study from the state to the individual student and their families, and the lack of attention paid to the demands of term-time work in higher education and institutional policy, risks reinforcing and exacerbating inequalities" (Moreau and Leathwood 2006).

Educational attainment reduces poverty rates and increases lifetime earnings (Texas Higher Education Coordinating Board 2000, Cheeseman Day and Newburger 2002). There are, of course, some benefits that independent students gain from working while in school. A sociological study done in 1998 in the UK supports arguments that working students are generally more mature and able to handle stress and change: “Interviews with 150 working and 50 nonworking secondary and postsecondary students in Britain found that, although financial need was an initial motivation, working becomes habitual and normative. Most learn to adjust to work and study demands. Work enables the acquisition of transferable interpersonal skills, even in poorly rewarded jobs” (Lucas and Lammont 1998). A UK study performed by Curtis and Williams (2002) supports the argument that work becomes habitual for students, as they describe “routinization” in which students working in high school continue to work in college. This “may mean that they take having a part-time job in their stride and are quite used to carrying out these two roles simultaneously” (Curtis and Williams 2002). However, this “routinization” may have serious implications for class differences, and undergraduates can still see a negative effect on their academic study with “less time available for academic work, tiredness and missing lectures to go to their employment” (Sorensen and Winn 1993).

The question, then, is how do we develop a campus culture that focuses on students’ capacity and believes in and builds on their potential? How do we develop a campus culture that welcomes all students, communicates confidence in their abilities, and engages them in the campus and its academic life (Smith 2009)?

How Universities Promote Higher Retention and Graduation Rates

In the study “Bridging the Gaps,” the Pell Institute identified the following university practices and policies as being shown effective in promoting higher retention and graduation rates:

- Designated faculty or staff members as “first responders” to student’s needs, helping students navigate the complexity of college institutions and practices
- Relatively high levels of student involvement and engagement in campus activities and programs
- Well developed first year programs like freshman orientation programs and first year learning communities
- Efforts to improve instruction in “gatekeeping” introductory courses and offering supplemental instruction
- Early warning and advising systems to monitor student progress

- Ample and widely advertised academic and social support services
- Special programs for at-risk student populations
- Strong leadership from top administrators
- Centralized coordination of undergraduate education and/or retention activities
- Using data about retention in the decision-making process

Why those Practices Might Not Work for Independent Students

In the studies “Bridging the Gaps” and “Demography is not Destiny,” the Pell Institute also revealed a number of issues that could explain why these policies might not improve the retention and graduation rates of independent students, including:

- Independent students might lack the social or cultural capital (i.e. networks, family ties, community or business connections, resources, etc.) that would provide information about and access to the coursework, programs, services, and resources that open the path to higher education (Smith 2009).
- Independent students cannot afford some of the fee-based programs and services available to students (Engle and O’Brien).
- Students who live and work off campus cannot take advantage of services and programs offered at times that are not convenient for them (Engle and O’Brien).
- Low-income students struggle with seeking and asking for help because they fear exposing or stigmatizing themselves (Engle and O’Brien).

Resources and Networks of Support

DECISION POINT I Making the Most of College

Arthur is a junior at CMU. He works two jobs to pay for his living expenses and also takes on a full-time course load. His budget is tight, and every hour of work counts. But with graduation coming up, he wants to make connections. One of Arthur's friends is encouraging him to join his fraternity on campus. The fees can be expensive, but Arthur feels the fraternity would lead to good job connections and act as a built-in support group for his studies.

SCENARIO David: Have you thought any more about rushing this semester?

Arthur: I don't know, David...It's a big commitment. I mean, it sounds like a good opportunity and all—

David: Yeah, man. I mean, no offense, but it's not enough to have good grades and no one's going to care that you had to work while in school. They want to see you do work that's actually relevant to your career. You wanna try and tell me that waiting tables has something to do with international affairs? Besides, all the bros would help you keep your grades up. We help each other out...

Arthur: Okay, but it's expensive. And it's a lot of time. I just need a little more time to think about it.

David: Whatever, dude, you got like, one more week to figure it out. Get it together, Carnegie Mellon alum-to-be!

The Story Behind the Story

An Independent Student's Story Behind the Story:

Arthur is concerned about what he can afford and what he can commit to time-wise. But joining a fraternity is appealing because there is always a group of people willing to spend time with you and offer extra help and encouragement with schoolwork.

An Academic Advisor's Story Behind the Story:

Arthur wants to make friends. For most of the students we talk to, especially freshman, their first priority upon arriving on campus is to make friends.

An Administrator's Story Behind the Story:

Arthur might be looking for a community that can offer support and also a strong coalition of friends, a living environment that he could go to.

What is The Problem?

Joining and being in a Fraternity or Sorority requires too great a commitment of time and money, what independent students only have by sacrificing one for the other.

Students say:

"It's too much of a time commitment, and he has to do his schoolwork. Just the process of rushing just requires so much of your time."

"I think this is why inequality perpetuates itself. People who don't have money can't do things like this in college because their biggest concern is finances. If you are well off...you can have [that] support group."

An administrator says:

"Fraternities and Sororities are social class based—I mean economically based. They have to be because it's expensive [to run]."



FINDINGS

Independent students need to prioritize.

An academic advisor says:

"Students are involved in a lot of things, but they need to do the work first."

An administrator says:

"It's an issue of what you're coming to college for. It's about prioritizing. If [students] are able to consider the other reasons for coming to college, they are able to make those decisions based on more purposeful reasons for being at college."

An Administrator's Story Behind the Story:

If Arthur feels that being in a Fraternity is a part of what it means to be a college student, then he is going to feel like he's missing out on something. If he assessed the other reasons for going to school, this wouldn't be such a hard decision.

The information and experiences students have coming to CMU give them inaccurate expectations of what CMU rigor will be like.

Students say:

"It's not about prioritizing. Because everyone wants you to prioritize their thing as the most important, and in the end you just need to decide for yourself how you will set your priorities." The real problem is that some students don't know what to expect when they come to CMU—for some majors the actual workload per course far exceeds the estimated workload that students use to make decisions about if and how much they will be able to work while in school.

"As long as you sort of know what you're getting into there's some initial shock but...you can kind of see the storm coming because people kind of tell you that you have to be ready for it. But I know a lot of my classmates were not prepared in the slightest...people were really unhappy here, wanting to transfer."

"The workload in high school is almost laughable compared to here. I was never before in a situation where I needed to talk to an instructor about negotiating my course load."

"I pay attention to the amount of time each class is supposed to take so that I can decide how much I can work, but no matter what the time outside of class always ends up being more than that. The estimated times students will spend on classes by unit are not accurate in any way shape or form. For electives, yes, but for not for the core classes in my major."

The Think Tank says:

Administrators' concept of prioritizing does not actually provide actionable solutions for independent students. Students need to learn how to manage the combined demands of their course load and workloads.

An academic advisor says:

Some students might not be prepared for college academically or ready to balance work and school, but others just aren't studying. They didn't need to study in high school, and when they get to CMU they sometimes take too long to realize that they need to study to do well here.

The Think Tank says:

Several of the students we have talked to have experienced some kind of breakdown due to not knowing their limits, taking on too much, and overworking themselves until they crashed and burned. As unpleasant as this experience is, sometimes it's what it takes for students to make the necessary changes to incorporate more balance into their lives.

An administrator says:

“You were accepted into the university; we want you to succeed. That’s the goal. I would like to bring this out of the closet. This is a minority group on campus. They have a collective presence, but they feel isolated.”

The Think Tank says:

Several of the students we talked to said they draw a sense of well-being, self-confidence, and pride from working to support themselves. Perhaps really highlighting the independent characteristic of independent students could be a strategy for helping independent students form a community on campus. These findings don’t really seem to fit the flow of this section. I think they might go well in scenario three’s problem section under “students are reluctant to ask for help.”

An academic advisor says:

“I would caution them strongly to make accommodations if they do go ahead with joining the fraternity. There are a lot of required activities in fraternities, and only a certain kind of student can manage these requirements on top of their course load. If the fraternity would be willing to accommodate the student and excuse him from some of the required activities, then maybe the student would be able to balance both schoolwork and fraternity life. But if Arthur is already stretched too thin and the fraternity is unwilling to make accommodations, then I would highly recommend against joining the fraternity.”

DECISION POINT 2 Making Choices – Options and Outcomes

Arthur is looking to join a Fraternity because he feels he would gain a home base of friends who could offer academic and emotional support in a shared living environment. He is concerned about the financial commitment but feels the built-in support group that the fraternity would provide could be worth it. But, not only are fraternities expensive, they also require students to fit their schedules around structured time activities. Arthur needs to decide how he will prioritize.

FINDINGS **Option #1: Fraternities and Sororities could require a high GPA and that students wait until the second semester of their first year to rush.**

If Fraternities and Sororities had these requirements, students would be joining at a time when they already know how much time they will need to devote to work and school and what their cost of living and tuition expenses would be like.

These requirements would prevent students from basing their decision to rush on estimates of workload and expenses that might not be accurate. Students would have a semester to see what college is like and thus would be less likely to take on more than they can handle.

Option #2: Students should consider all the organizations available that can offer support without such high financial and structured time demands.

In addition to regular Fraternities and Sororities, there is a Volunteer Fraternity on campus that is co-ed. They offer the same kind of support. There are a lot of academically centered communities that students could get support from—HSP, DSA, SHS. These smaller communities at CMU are more accessible to students. Some of these smaller communities offer a living environment, so Fraternities and Sororities are not the only options for those looking for a home base of support.

Option #3: A peer-mentoring program could be established in order to provide support to independent students from students who have gone through similar experiences.

Many students themselves cite peer mentors as some of the biggest influences in their college careers. Our feedback has indicated that a peer mentor in a similar field is well positioned to understand an independent students' schedules and classes. At times when students are hard pressed to make changes in how they manage the combined demands of their course load and workload, peer mentors can really play a strong part in building students' self-confidence as well as competence in managing their responsibilities. Creating a community out of this demographic could result in more public self-identification in the group.



DECISION POINT 3 **Confronting Stress**

Kira is a full time senior at CMU. Her loans cover her tuition and some of her living expenses, but she works to have spending money and a safety net for her bills. Kira has a freelance job with a magazine and an independent study with one of her English professors. She is talking with her friend Matt about how stressed she is about the projects she has due in the upcoming week.

Kira: I can't believe I have like five major assignments due next week. I never have this much work at once; I guess I just didn't realize until today that all these deadlines are converging. I have no idea how I'm going to get everything done.

Matt: Are they all firm deadlines?

Kira: Well I don't know, probably. I don't want my editor to think I can't handle being a working student, and I can't slack on my work with my professor because I need a good recommendation from her. And everyone here is in so many clubs and leadership things, it's like everyone is so career focused and has these impressive resumes. I need to keep up.

Matt: Well you can't slack on your schoolwork. You need to worry about school before you worry about your career. You can't forget about that chemistry exam we have on Wednesday.

Kira: I know, but I have people depending on me to get these work projects done. And plus I need the hours to make my car payment this month. I always have my workload planned out really well, this week is just a bad week. I might be able to finish it all... if I just don't sleep.

The Story Behind the Story

A financial advisor says:

Kira is panicking—she doesn't know what to prioritize. Kira has taken on too much, not just by working as a full time student but in terms of her financial burden.

What is The Problem?

Students struggle with time management.

An academic advisor says:

"If you look at the problems students are having, honestly, it's a lot of time management. They cannot manage it."

An Academic Advisor's Story Behind the Story:

Sometimes the problem is time management, and sometimes it's that students think they have less time than they actually do. They stress about how little time they have, but I think that if they were to actually block out each hour in their day they would find they have more time than they thought.

A student says:

"If Kira really does plan her schedule out each week, this may just be one of those times that she really does have to pull a few all-nighters."



FINDINGS

Some students take on too much of a financial burden because they think that their financial loans can cover it.

A financial advisor says:

"You can't use your school money, like the expectations of having excess money isn't necessarily to help pay for your bills. [The school] gives you some money toward your housing and food, but the school's not here to pay for your car bill, your cable bill. That's not what that money is to be used for. So probably she took on too much financially."

DECISION POINT 4 Managing Stress – Options and Outcomes

Kira normally manages her time well but has reached a point in the semester where deadlines are unexpectedly converging. She is trying to prioritize her projects but is worried about letting down her professors and employers. She is reluctant to talk to her professors and employers about the deadlines coming up, and she needs to decide how to handle her workload—the first option that came to her mind being forgoing sleep.

FINDINGS Option #1: Limit the course load for students.

Programs have been implemented at other universities that limit the number of courses a freshman can take to four classes per semester. Students could also choose to take one of their courses Pass/Fail.

Option #2: Train university personnel in the particular needs of first-generation and working students.

Boston University Resident Assistants receive special training in welcoming first-generation and low-income students to the campus.

Option #3: Students could actively enlist professors and employers as networks of support.

Students say:

“Before I agreed to work for my employer, I talked to him about my situation. I was clear that I was a student and that some weeks might be busier than others but I would still complete all my projects. If you start out by talking to your employer or professor about what your situation is, they will be more likely to understand what you’re going through and, in turn, more willing to help.”

“I used to not approach my professors and tell them about my situation. That’s one thing I’ve learned, I explain to people earlier. I have a lot of things going on.”

A professor says:

“I hope that students with heavy work loads communicate with me. I’m pretty willing to work around their schedule with deadlines.”

Option #4: The information in the time management workshops offered by Academic Development could be published online or sent via email so that it is accessible to students who feel they don't have time to attend.

If students feel that they don't have time to do what they've already committed to doing, they might decide they don't have time to attend a workshop. The workshop could help them in the long run, but in the moment they decide they don't have time to attend. If the information was distributed through an asynchronous form of communication like email or a website, students might be more likely to read and absorb the information when they feel they have the time.

DECISION POINT 5 **Needing Help**

Maxine is a sophomore in Communication Design. This fall semester she had to take on a part-time waitressing job because her parents aren't able to support her financially as much as they could last year. Midterm project deadlines are fast approaching, and Maxine is struggling with balancing her workload with the additional shifts at her new job. As a result, she's not getting enough sleep, and her professor has caught her sleeping in class twice. It's Thursday, and Maxine has two projects due on Monday. Normally, Maxine would be comfortable with finishing up her projects over the weekend, but this weekend she's working an additional shift to pay for the late tuition fee she recently incurred. Maxine is very stressed because she could really use that time to ensure she does well on her projects.

SCENARIO **Maxine:** *(on the phone with her mother) I can't just ask for an extension...because I fell asleep in class, like, two days ago...Well, Mom...Mom, listen...It's not easy to stay awake in class when you're working...Mom, I don't blame you, that's not what I'm saying...I could, yeah, I could get Justin to cover for me, but then I'm out almost \$300...I can't ask you to do that... Mom, you have your own bills to worry about, a lot of medical bills, and y'know, I don't mind doing my part...But I'm not failing my classes, I'm just a little behind....30%...Yeah, the projects are 30% of my grade in one class and 25% in the other...I barely started a couple of weeks ago, so it's a lot of work...I know...I'll try to think of something.*

The Story Behind the Story

A professor says:

"Maxine hasn't identified herself as someone who needs help. She's trying to be stoic, and she doesn't have to be."

What is The Problem?

A professor says:

"I see students struggle, and I can sense something is going on, but until they come forward, there's just very little I can do."



FINDINGS

Independent students are reluctant to ask for help.

An academic advisor says:

“When a student comes to me in crisis mode, there’s only so much I can do to help her. If she instead came to me saying, ‘I see these problems coming down the pike,’ I could do so much more to help her.”

A student says:

“It’s definitely a pride issue...Many students take on more than they can handle. It’s certainly a CMU tendency, whether students are working or not.”

An academic advisor says:

It’s rare for students to seek out help. Most students don’t want people to know that they’re struggling. They don’t want to go to the faculty for help; they’re afraid it would make them feel stupid. *“I had a student who stopped keeping up with his classes because he was overwhelmed and saw all these gifted kids around him, and that just shut him down.”*

Financial advisors say:

Some students might not ask for help because they are embarrassed; this could also be a matter of their culture. They might have had a friend who had a bad experience with advising and so they don’t want to come in.

Independent students are not aware of work-study information, the possibility of emergency loans, or other informational materials sent out before orientation because their financial situation has changed since school began or they don’t remember the material.

An independent student says:

“I only took two courses one semester because I thought I couldn’t pay for it all, the books, the materials. I didn’t know I could ask for an emergency loan then.”

“For the summer, they give Pell grants to residents of PA, but since I’m not from PA, I found out I didn’t qualify for local grants or local scholarships. So I didn’t get any of the grants I was hoping to get for the summer when I was in school.”

A financial advisor says:

“Some students probably don’t know the questions they need to ask; they don’t know their options and what we can do for them. When I was a student, I didn’t know either. We want to help and we do a lot for the students who come in, but if they’re not coming and asking for help then they won’t get the information and help that they need.”

An administrator says:

"You can hear a lot about the opportunities on campus, but not be able to process it all. It's about timing and breaking up information so that people will hear things when they have meaning."

Independent students might not realize when they need to ask for help.

An academic advisor says:

"A lot of times when students come to us, it's already too late. They're already too far behind in their classes, and they can maybe drop a class...but at that point the options are very limited. You try to scramble and do what you can for them, but..."

A financial advisor says:

Students often come in too late for our advisors to be able to do a lot for them. There are a number of additional loans and financial options for students, but there are specific time periods during which those options need to be pursued.

A Professor's Story Behind the Story:

"Chances are, I'm always going to be willing to give a student an extension when they're overloaded with work. Though it's better that they tell me ahead of time, I tend to give breaks whenever they're needed. I care about a students' wellbeing more than deadlines."

Sometimes when students do reach out for help, the person they are going to for support does not know the path or paths that the student could follow to get the help that they need.

A student says:

"Your quality of work is dependent not only on mental, physical, and emotional health, but also on your state of mind. The administrators are supportive in the skills that professors are teaching, but not so much for things like mental health. If you have issues, they think it's time management or commitment issues. They're not good, in my experience, in directing students to support services."

A Professor says:

Sometimes students come to me with problems that I can't help them solve, and I don't really know who to send them to. I hadn't heard anything about college liaisons before the ThinkTank discussion.

An academic advisor says:

“Student Affairs helps students deal with nonacademic problems. We have a liaison assigned to each college. Students can go to the liaison to spill their problem. The liaison will provide an ear for crisis situations and ask the student how it’s affecting her. Based on the student’s answer, we will intervene in other departments, such as financial aid, to get exceptions made. Liaisons will even do a third-party conference call between students and parents, if there’s tension that needs to be ameliorated.”

Another student says:

“There’s a stigma to going to counseling. You feel like you don’t want to go unless you really have to. It’s not the first thing that comes to mind when it comes to support. I think counseling services would just tell me to take it easy.”

DECISION POINT 6 Asking for Help – Options and Outcomes

At this point in the semester, Maxine is very far behind on her coursework in two classes. She does not feel that she can approach her professors about her stressful schedule and the way she has fallen behind; she is even reluctant to talk to her mother about her problems. Maxine could have been able to reach out to a number of different support networks earlier on in the semester, but she might not have realized that she needed help or had the knowledge and information to know the options available to her. Not having realized when and how to ask for help, Maxine might be too far behind to be able to catch up.

FINDINGS **Option #1: Initiate re-orientation sessions on financial aid and other resources for independent students.**

The benefit of a re-orientation to financial aid, work-study, and other university resources is that students at any stage in their college career could access them, whether they need a refresher or did not absorb the material in the first place because their financial situation was different.

Option #2: During freshman and sophomore years, incorporate a self-monitoring process into student advising, so that students learn to gauge their progress well before midterm grades are given.

Student advising is an opportunity for advisors to help students recognize not only where their weaknesses in responsibility management are, but also when and how to ask for help. Providing a decision-based flowchart that helps student identify which resources would lead to plausible solutions to their stressful issues will help students think critically about the context of their responsibilities. Once students have a sense of these things, students will be able to avoid breakdown-inducing emergency situations.

Option #3: Provide a system whereby program advisors can assess new and struggling students prior to midterms, and send them to workshops on financial aid, work-study, and other university resources as needed.

Since students may be reluctant to admit that they need help, advisers can initiate the conversation. Information about financial aid, academic resources, work-study, and emotional support that is distributed in this personable way accentuates the University's dedication to assisting students based on their unique schedules and challenges. If networks of support begin the dialogue with individual students, independent students that were hiding their distress will be instilled with a confidence about being more forthright about what they need from CMU.

Option #4: Networks of support can alleviate a student's anxiety about asking for help by more explicitly presenting themselves as wanting to help.

Departments, Financial Aid for instance, claim to be committed to helping students and have during our interviews expressed a desire to address individual concerns and struggles. However, students have disclosed feelings of discomfort and hesitance because these departments at times appear dispassionate. Adjusting the language on the website, brochures, and reports to gesture toward a sincere interest in assisting students can eventually serve as an invitation. Students would feel more at ease with approaching networks of support if they are assured that these networks are concerned about more than just logistics.

Independent Students and Work-Study

We found that the work-study aspect of a student's financial aid package was one of the least well understood by students and their families and is a source of confusion for administrators as well. This difficulty with work-study has three different aspects, and we have developed phases to flesh them out. The first problem described is educating incoming students properly about work-study and financial management, the second is the issue of finding a work-study job and the third is balancing the stress of working with social and academic commitments.

DECISION POINT I *How does work-study work?*

Polly is current a freshman majoring in Computer Science. She is from out of state and has no connections at CMU or in Pittsburgh. She is the first in her family to go to college, and her parents are unable to help her pay for tuition and living costs. However, they make enough money each year so her need is not fully covered by her financial aid.

SCENARIO *It's the Spring Semester of Polly's freshman year at CMU. She has a week before her classes begin and she discovers an email from the HUB telling her that her account has been updated. She's checks online, sees her student account invoice and is confused by the balance of \$2,127 balance that requires immediate payment. She calls the financial aid office.*

HUB Admin: *Hi, how can I help you?*

Polly: *Hi, I have a question about my financial aid package. I just checked my account on SIO and I see that I have to pay off \$2,127. Where is this charge from my account coming from?*

HUB Admin: *Hmm, let me check. What is your name?*

Polly: Polly Green, I'm a freshman.

Hub Admin: (looks her up) Okay Polly. I'm looking through your file and it says that there was a change in your account and you are eligible for \$2,127 in work-study each semester.

Polly: Yes, I see that is part of my financial aid package now. Why didn't the balance show up last semester?

HUB Admin: You had a one-time outside scholarship for \$2,000 applied to your account for the Fall semester so it covered the difference. Your current balance is \$2,127.

Polly: Wait, I'm confused about how this works. Why do I have to pay the balance off now if it shows up on my financial aid package that I have work-study?

HUB Admin: Yes. Well, unfortunately, if there is this balance on your account and you do not pay it, you will have a hold on your account. What you have to do is find a job that accepts work-study.

Polly: The form made it seem like that money was already going to be credited to my account. This is really frustrating because I also have to buy my the books for this semester. Is it guaranteed that I will make that much money from a work-study job? How do I find one?

HUB Admin: Our department doesn't deal with jobs directly, but there are resources online that you can check out to get more information about that.

Polly: It's going to be really hard to find a job once I get back and, on top of that, try to get used to my new schedule. Are they easy to find?

HUB Admin: Most students are able to find jobs, I can give you the number to the department that deals with jobs if you would like. Did you have any other questions?

Polly: Yeah, I can't afford to pay this balance off right now. I don't even have a job. And you're saying that I have to pay this balance immediately or else there will be a hold on my account? What does that even mean?

What is The Problem?

Work-study poses an extremely confusing aspect of a student's financial aid package. It is not well understood separately by the student or student's family, and this lack of understanding results in a very real and stressful financial situation that is difficult for the student to manage.



FINDINGS **Option I. Person to Person interaction versus a website to communicate work-study confusion**

● **A Student perspective**

It would help a lot if I can go to one person who has all the answers. I am not sure who my advisors are or that I even have advisors. I feel “passed around” when I go the HUB front desk to ask my questions about financial aid because they just direct me to someplace else—usually a website that doesn't help me.

● **A Student Affairs Rep perspective**

Based on the kinds of questions students ask, it is clear that students don't know who or what their resources are when having to deal an outstanding balance in a student account. Unfortunately, the resources at the HUB are not equipped to deal with students outside of the financial aid process, so we redirect students to the website.

● **A HUB Admin perspective**

This is at heart a communication issue, and when the communication is more clear this problem will improve.

● **A Housefellow perspective**

While it is true that this is a communication issue, there is also a need to review administrative and staff training about work-study because many of these touchpoints for students aren't always able to respond helpfully since they themselves are not educated about or clearly understand about work-study.

● **The Think Tank perspective**

It might be helpful to have closer ties between the Career Center and the HUB because the first thing students want to know is how to find a job, which they ask at the HUB since this is where they go to question their outstanding balance and realize that they need a job to work off the balance. This is the question that HUB admins say they are not qualified to address.

Option 2. Provide a safe space for students to communicate their stressors before they become unmanageable

● **A Housefellow perspective:**

In the interaction between students and their housefellows, there are key moments of communication when students are in trouble. But these are often missed because students don't feel comfortable discussing their financial issues with someone they're not familiar with, so relationship building in general with these students is very important as a way to make sure they come forward before their stressors get out of hand.

● **A HUB Administrator perspective:**

There is an information overload for incoming students and families. So potential stressors like an outstanding balance from work-study get lost in the larger picture of the information parents and students are dealing with.

● **A Student perspective:**

It would be helpful to understand what may be potential stressors that might arise for me regarding my financial situation during my first year.

● **The Think Tank perspective:**

It might be helpful for students and advisors to map out potential financial stressors like work study prior to a crisis, or during a crisis, map out the current range of stressors (financial and not) and do a risk-benefit analysis to orient where the student needs to focus energy and prioritize what to manage.

Option 3. Reworking the presentation of the financial aid package to show work-study as separate from the rest of the package.

The Think Tank perspective:

- If the financial aid package can be designed to clarify the fact that work-study is not automatically guaranteed and that students need to find jobs and work a number of hours to utilize that work-study amount, students would more likely be able to balance their budget. They can plan ahead to see the type of job they need to get and the number of hours they would need to work to effectively utilize that work-study allotment.

● **A Student perspective**

I wish I had known that my balance for work-study was not just a part of my financial aid package and that I had to work for it. This information would figure strongly into the type of jobs I apply for.

● **The Education Supervisor perspective**

The confusion of work-study has to do with the way work-study is presented to students. The very intentionality of the exact sum makes students construe work-study as definite. By having the work-study included with the rest of the financial aid package, students think that CMU “already figured out the job you’re going to do and how much you’re going to make.” This leads to confusion about whether there is job availability, job designation, and wages from the job.

● **A Student Affairs Representative perspective**

The confusion lies with the way CMU describes financial aid packages (defining the various aspects: grants and scholarships vs. loan vs. work-study). This is even more problematic for family and students who are unfamiliar with the vernacular of what they (CMU financial aid administrators) mean when they explain financial aid. There is also an information overload for incoming students and families. The financial aid process is important. But, it is only one part of the larger picture of what information parents and students are receiving.

● **A Housefellow perspective**

Although there is information overload, students and parents are interested in the financial aid process. When she is on the road, the question that families are most interested in is the financial aid question. But the problem is that there is not a way to adequately communicate the financial aid process prior to their children entering school.

● **A HUB Administrator perspective**

Another way to view work-study is to examine the benefits it provides. Off-campus work-study jobs are a win-win situation because it is a great way for CMU to use its work-study allotment (while not having to provide or create work-study positions and the students fulfill their work-study allotment). There is a CMU staff member who acts as the gatekeeper of work-study information. This person seems to be in charge of handling the work-study issue among students and families. If students have questions about their work-study allocation, they should contact this person.

Option 4. Incorporating scenarios that showcase the financial aid process into the CMU financial aid website

A Hub Administrator perspective:

Students have to experience the work-study “pain point” of having an outstanding balance to finally understand how it works. “It [work-study] is very hard to understand conceptually until they experience it.” Maybe having scenarios based on past students’ real experiences with the financial aid process would clarify things for incoming students.

A Student Affairs representative perspective:

The school needs to figure out a way to reach students’ families earlier in the process. Maybe advisors can direct students and their families to this website with the scenarios before students enter school.

The Think Tank perspective

Since this idea for a clearer website seems so popular, maybe the HUB can utilize the resources of CMU and consult with the communication design department where students are trained in information design to create a website that incorporates scenarios from real life situations. The scenarios, informed by real life situations, would demonstrate how students experience and traverse the financial aid process.

A Student perspective

My family doesn’t really know anything about financial aid so burdening them with more information would not be helpful. On the other hand, if we can be directed to a website with helpful information that is offered in a clear manner, maybe we can better prepare for the financial aid process.

DECISION POINT 2 Finding a job

Gwen is a freshman student with work-study in her financial aid package. She already has a waitressing job, as her parents are unable to support two other siblings who are both in college. So far, Gwen has been able to manage with the \$7.25 per hour plus tips. However, she still has an outstanding balance of a couple thousand dollars that she must pay before the end of the semester, and would like to take advantage of her work-study eligibility. Ideally, she is searching for a job that is academically relevant, helpful to her resume and future career, and less physically straining than her waitressing job.

SCENARIO **Gwen approaches her favorite professor Dr. Anderson, with whom she has excellent relations, in order to ask to be a Research Assistant for the next semester.**

Gwen: *So...I was wondering if I could possibly be Tina's replacement as your research assistant? I heard she's going abroad.*

Dr. Anderson: *I know you're a hard worker, Gwen, but I'm sorry to say that my research assistant positions are almost exclusively reserved for upperclassmen, maybe sophomores in some special cases.*

Gwen: *Oh, I see...*

Dr. Anderson: *I know that you're very ambitious, but have you considered that as a freshman, a job might be too much on your plate?*

Gwen: *[Thinks: I already have too much on my plate, but I have to deal with it. I really need this extra job to pay off my outstanding balance so I can sign up for classes next semester.] Oh, well the thing is, I already have a waitressing job, but I have a little bit of my tuition left to pay and am looking for an on-campus job, since I have work-study.*

Dr. Anderson: *Well, I know CMU has TartanTrak. Do you have an account? I used it to post my research assistant jobs.*

Gwen: *Yeah, I have an account but it is so confusing. I went to the "Jobs" tab, and when I tried to look for specifically work-study jobs, I couldn't find the category for it. When I finally figured out that "Student Employment (paid by Carnegie Mellon funds)" were the on-campus jobs for work-study students, there weren't any desk jobs, which would be ideal since I come home exhausted from waitressing.*

Dr. Anderson: *That makes sense. Did you try the Career Center?*

Gwen: *I actually went yesterday but they told me to go to the library or the separate departments.*

Dr. Anderson: *The library? Why would they send you to there?*

Gwen: *Oh, they told me that library desk attendants there are hired through a different system. But when I got there, they said they didn't have any positions available. The guy who was working at the time told me that honestly, desk jobs are handed down between friends, and it's very hard to get one by just applying. He got his because his best friend decided to quit.*

Dr. Anderson: *I see...*

Gwen: *I really wish I had known this information before I came here—the real process of how campus jobs work.*

Dr. Anderson: *That would be very helpful.*

Gwen: *Well, are there other departments looking for student employees?*

Dr. Anderson: *I'm sorry, but departments usually prefer students in their own majors, like I did with my RA posting. I wish I could help you out better. However, I'd be more than willing to strongly consider you in your spring semester of sophomore year.*

Gwen: *I would love that opportunity! Though I'd have to see how my schedule changes. Thank you Dr. Anderson.*

Dr. Anderson: *No problem. See you in class Gwen.*

What is the Problem?

Students who qualify for work study need to find a job in order to take advantage of their financial aid package; employers with work-study-eligible positions need qualified students to fill them.

FINDINGS Option 1. Improve efficiency of TartanTrak

A student perspective

Work-study jobs aren't listed as their own category on TartanTrak, making it difficult to see the best options in terms of what I am looking for in a job and which jobs are actually work-study.

● **An employer perspective**

TartanTrak is useful for connecting to employers. Interviews are the best way of finding job fit. I think TartanTrak is a tool to gain a general understanding of a job, not necessarily to find out whether the job is the perfect fit. This idea applies to both students and employers who use TartanTrak.

● **Another employer perspective**

In order to quickly fill recently opened positions, I tend to use friends of my current employees instead of TartanTrak, because it is too time consuming.

Option 2. Publicize available jobs in more ways

● **An administrator perspective**

There is already an orientation program titled "Student Employment," which may be an unclear title. And it's presented at the end of a long week of information, which can lead to "information overload."

● **A student perspective**

Jobs should be publicized in places where students spend the most time either because of their interests or major.

● **Another administrator perspective**

It's computationally easy to email students who qualify for work-study by making a "work-study distribution list." We could email students when work-study jobs open up in order to get word out more quickly.

Option 3. Improve students' job-finding skills

● **An administrator perspective**

It's important for students to know that whether they like it or not, many jobs in real life are acquired through informal networking. They should network with friends, especially upperclassmen.

● **A student perspective**

That seems like good advice. I wish I had learned that kind of transferable skill earlier.

● **An administrator perspective**

Freshmen often have few contacts but need a job as much as upperclassmen do. And students who aren't proactive about finding a job are the ones who need the most help from us. We should be more proactive in assisting students.

● **Multiple student perspectives**

I was surprised to hear that there was one person on campus who is the work-study contact. That kind of information should be offered more clearly on the website.

● **The Think Tank perspective**

It would be helpful if financial aid advisors were as proactive in contacting freshman before they arrive on campus as academic advisors are.

● **A student perspective**

Being contacted by an advisor makes a big difference!

DECISION POINT 3 Finding Balance

Don is a sophomore double majoring in Mechanical Engineering and Engineering & Public Policy. He has a heavy academic course load, and currently has two work-study jobs—one at the UC Info Desk and the other at the front desk in Mudge House. His mother is a single mom and only makes about \$15,000 a year. Don also has two siblings who are in college. He is interested in joining a fraternity.

Ellen is a senior majoring in Mechanical Engineering. She is eligible for work-study but chooses to have an off-campus job. She is heavily involved in extracurricular/professional activities. She is on the executive board of a national organization for engineers and plays on CMU's club volleyball team. Ellen also holds an important position in her sorority. She takes out loans to cover the difference on her balance that her work study allotment cannot cover.

SCENARIO Don and Ellen are studying and talking at the library.

Ellen: *I need a break!*

Don: *Agreed. I just have so much on my mind right now I can barely focus on school.*

Ellen: *Why, what's up?*

Don: *So, I have two work-study jobs, one at the Info Desk in the UC and the other at the Mudge front desk usually during the graveyard shifts and I'm working fifteen hours a week. I really want to rush this year and I think I may need to drop one of my jobs because both those jobs along with rushing and my MechE and EPP would just be way too much. I just really don't know what to do.*

Ellen: *I know where you're coming from. My sophomore year, I decided to join a sorority but I had to give up one of my jobs and take out a private loan. Now I just have an off-campus job and loans instead of two jobs.*

Don: *Was it worth it?*

Ellen: *Personally, I was able to get an internship through my sorority with Boeing so that helped. But the only thing now is I'm graduating soon and therefore have to start paying back my private loans, which will be a complete hassle. It's hard because I've gained so many opportunities on campus and professionally through my Greek experience but there are times when I find it difficult to balance it all.*

Don: *How so?*

Ellen: *For example, next week, I have homework due in each of my classes; I am expected to work all weekend at my work-study job and am expected to help out with sorority rush all weekend, too. I don't want to let anyone down and obviously schoolwork should be put first...but after that, it is hard to decide whether I should work or attend sorority recruitment.*

Don: *I don't mean to be harsh but shouldn't work come before sorority life?*

Ellen: *I wish it were that easy. I've already been asking the sorority to make exceptions for me all semester and they are putting a lot of pressure on me to be there because they say they value my help and opinion. But at the same time, if I don't work I would hate to leave my boss stuck without help.*

Don: *Well, I don't know what to tell you. I'm still trying to figure out my own situation about rushing. What do you think I should do? Did you talk to your advisor when you joined or about any of the problems you are having now?*

Ellen: *I don't know what you should do, but no I did not talk to my advisor about it. I feel as though they wouldn't really know much about joining Greek life and would not want to talk about non-academic things with me. Did you talk to your advisor or your family?*

Don: *My advisor and I don't really talk much so I feel like she would be pretty out of touch if I went to her about this. My mom doesn't really understand what balancing all this is like so I can't talk to her either. I don't know what I'm going to do.*

Ellen: *Yea, I don't know what I'm going to do next week. I'm sure we'll figure it out. I guess we should get back to work now.*

The Story Behind the Story

Don is thinking:

I've been working two jobs since freshman year, and haven't really had an opportunity to make some good friends. One of the brothers is a really nice guy in my major and we've done homework a couple times, so I know a fraternity can be helpful for my academics. I've always wanted to be in a fraternity since high school, and I feel that I'll be too old as a junior to pledge next semester. Also, I'll never get this opportunity again after college. But with how much I have on my plate now, I don't know if I can make the commitment. And if I do join, I can't ask for exceptions in attendance—especially as a brand-new brother.

Ellen is thinking:

My college career has certainly been busy, but I love my sorority and was willing to go through the extra work and responsibility to be in it. Adding on Greek life can be stressful, but I got a lot of great experiences I wouldn't trade for easier ones. However, it didn't come at a small price—I'll have to pay for all of my loans once I graduate. Don just has to prioritize and ask himself what he really wants, just like I did.

What is the Problem?

At Carnegie Mellon, students are expected to uphold rigorous academic standards and strongly encouraged to participate in extracurricular activities. However, independent students have an additional third responsibility—a job or jobs to pay for their college expenses—that absolutely cannot be sacrificed. Therefore, independent students must find a manageable way to balance the three.

FINDINGS **Option 1. Provide students with a simple checklist that will help them visualize what their workloads will look like throughout the school year, and include tips on how to balance their responsibilities.**

● A Student perspective

We are very motivated, intelligent, and want to be involved, but the environment that we are in makes it very difficult. You first go too far, then learn that you have to cut things out—we have to get burned before we learn not to touch the stove. It's about finding a balance between investments into organizations, social life and academics. I wish there were a simple sheet that helped me actually see how much I was piling on myself at the beginning of each semester.

● A Professor perspective

Everyone has balance problems but it seems like there is a special issue here among the students who have to work. A profile, similar to the stress

tests may be useful in helping students to look at the degree of stress/difficulties that they may be in. We as professors cannot entirely escape students with commitments, despite our well-defined academic agenda.

● **The Think Tank perspective**

Students must self-identify in order for administrators and professors to help them effectively. Many independent students take on too many responsibilities at the beginning of the semester, thinking that they can handle all of them. It later becomes difficult for them to admit that they need help, since they often blame themselves for making such choices. A simple checklist that helps students physically visualize their next semester may help them make smarter decisions from the beginning. In addition, a piece of paper or online document is quick and easy to fill out, personal, and non-judgmental.

Option 2. Have one unified center that can connect students to all of the various resources that are available to them.

● **A Housefellow perspective**

There are sacrifices for student leadership and engagement that students have to make. I believe that the philosophy within the campus community is this: we want to see each student matriculate and excel at the institution. Although I hold various positions throughout campus, I want to be an available resource to students no matter where I am within the institution, and I feel like a lot of people are the same way. I wonder if we can have something like a single customer service desk or switchboard that knows exactly how to connect students to all of our resources.

● **A Professor perspective**

We are aware that working students come in exhausted and stressed out, and are often unable to come to our set office hours. Although we make many adjustments, we cannot always accommodate these students. I feel as though students do not know that there are other academic resources outside of their own professors to turn to for help.

● **A Student Affairs Representative perspective**

We make an obvious effort to have a net of articulated and spelled out connections. SIO is especially making that a bit more evident.

● **A HUB Administrator perspective**

Though our area of expertise is billing, financial aid, and how registration connects with students' bills, we do have the responsibility to help students

connect with other resources on campus. Many students come to the HUB asking where they can apply for jobs, and we repeatedly send them to the Career Center. The people who work in the HUB know enough to direct students to the right places.

● **The Think Tank perspective**

Although there is a wealth of resources on campus for independent students, they are scattered, which often causes students to mistake one department's resources for another. It can get frustrating to go from one place to another for a specific piece of information, and it creates the mistaken illusion that the resource the student is looking for does not exist. One unified center that can accurately direct the student to their desired resource would eliminate some of these communication/accessibility problems.

Option 3. Since there seems to be a lack of communication between independent students and the various resources, develop and/or expand on effective educational outreach programs to help students with financial planning, debt management, and time management.

● **A Student says:**

There are hundreds of different types of students who experience balancing issues every day. I think if we had a peer-mentor program that matched older independent students who have gone through the same situation, younger ones would be more willing to come for help much earlier. Maybe there could be a survey in the beginning to pair them up according to financial status, major, and extracurricular activity and job type.

● **A Professor perspective**

We as professors don't know about all of the aspects of our students' lives other than their academic performance. There is a certain kind of discouragement when it comes to building personal relationships with our students—we don't want to seem intrusive or unprofessional, and as educators, we have a specific academic agenda we wish to achieve.

● **A HUB Administrator perspective**

From a billing perspective, we know that a student can save a few hundred in certain areas by making small sacrifices, and thus avoid taking another job. For example, choosing to live in a double or triple instead of a single can reallocate the money towards that last \$1,000 left on a student's balance. However, we have discussed, but have not taken any formal action to develop official financial planning and debt management services yet. We have noticed that with 55% of undergraduates taking out loans, the need for these services are realistic and urgent. Maybe this is just the nudge we need.

● **An Education Administrator perspective**

I find it troublesome that Don and Ellen did not talk to their academic advisors. I believe advisors can provide technical solutions to help a student balance their college experience. For example, an advisor can find out which classes can double count towards two majors or switch schedules around. We are aware that not all advisors have all of the information or necessary skill sets that students would like for them to have. However, we are moving towards equipping them through different types of training sessions so that they can be a more complete and holistic resource. Although this is not a magic fix, it is a starting point to help advisors connect better with their students, creating a possible area of support in which they feel more comfortable.

● **The Think Tank perspective**

Interestingly, the solution to this balancing problem can be found through just that—a balance. Students must be willing to identify themselves as those who need help from their professors and administrators, and they in turn, must be willing to take the initiative to leave their comfort zones in an effort to reach out.

Concluding Notes



Ultimately, our Think Tank is an attempt to use leadership to start a dialogue capable of generating change. These findings are starting points, and the suggestions we propose are meant to incite further inquiry and discussion of the problems and pressures Independent Students face. Our round table discussions revealed not only the enormity and complexity of the issues, but more importantly, the willingness of the stakeholders to effect change. In addition, it is our hope that these findings give a sense of agency to Independent Students, as well as inform future inquiries into this matter.

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