

2017 SPECIAL REPORT

Making Ends MEET

Student Discussion Guide



**The Role of Community Colleges
in Student Financial Health**



INTRODUCTION

What follows is a discussion guide that can be used to facilitate conversations with students about their experiences with student financial health.

To access the full CCCSE Focus Group Toolkit, visit <https://cccse.org/resources/focus-groups>. Featured on this page is the Focus Group Manual, which provides comprehensive guidance around planning and conducting focus groups with students, faculty, and staff. This manual contains several appendix resources, such as templates for invitation emails and consent forms as well as sample intake survey questions and basic focus group opening questions. In addition, the Toolkit includes a variety of discussion guides (including this one) devoted to a diverse array of topics important to community college student engagement and success.

STUDENT DISCUSSION GUIDE

OUTCOME #1

To learn more about students' decisions to attend college and about their experiences transitioning to college.

1. Thinking about your future, what are your personal goals? Your professional goals?
2. Why did you decide to go to college? Did anyone urge you to go to college? Parents? Friends? High school teachers or counselors? Anyone else?
3. Did anyone discourage you from considering college? If so, who was that person? What reason(s) did they give?
4. Are you the first in your family to attend college or do you have family members who have attended? Do you have friends from high school who went to college or who are now attending college? How did this influence your decision to attend college?
5. Why did you choose this college? Was cost a factor in choosing this college? If so, how big of a factor?
6. At this time, what causes you the most worry or stress about college? Have finances been a worry or stress?
7. Have you been going to college continuously since you started or have you stopped out at times?
8. If you have stopped out, why? What brought you back to college?

9. As you think about your future in college and beyond, what do you see as your biggest challenges in meeting your goals and expectations?

OUTCOME #2

To hear students' thoughts about financial challenges that could significantly affect their chances of achieving their postsecondary goals.

1. How are you paying for college? Your own income or savings? Money from parents or other family members? Loans? Scholarships? Grants? Work-study? Other?
2. How many of you are working while you're in college? At the college? Outside of the college? How many hours per week?
3. Would you say you are satisfied with your current financial situation? Why or why not?
4. What do you see as your biggest financial challenges right now?
5. Think about the money you're bringing in—from your job, from scholarships, grants, loans, other sources—and think about your current expenses, both school expenses and living expenses. List your current expenses for school and current expenses outside of school (e.g., mortgage or rent, child care, food, clothing, etc.). Are you bringing in what you need for living expenses? For school expenses? What else do you need money for right now?
6. Considering your current financial situation and your college goals, how likely is it that you'll be able to stay in college and complete your goals? (Scale of 1-5, with 5 being very likely). Explain your answer. If it's not very likely, what would help you stay and finish college?
7. If you receive financial aid, do you feel that it is adequate for covering your college expenses? Why or why not? Does it help you with living expenses? If yes, in what ways?
8. How many of you have lost eligibility for financial aid because you didn't pass a course? How many of you have run out of financial aid because courses you were taking didn't earn you college credit? If this has happened to you, did you know it was going to happen before it did?
9. If you are receiving financial aid, do you believe you will have what you need to complete your college program?
10. How many of you will have student loan debt to repay after you leave college? How many of you will have other loan debt to repay? Do you know how much it will be? Did someone help you determine this amount? If so, who helped you with that? Do you have an idea of how you'll repay the debt?

OUTCOME #3

To better understand students' perceptions of their own financial literacy.

1. On a scale of 1-5, with 5 being excellent, how would you rate your own knowledge and skills at budgeting, managing your money, and making financial decisions? Explain your answer.
2. For those who indicated that you have pretty good knowledge and skills, how did you learn? When and where? From whom?
3. How often do you budget your money? How did you decide upon this timeframe?
4. Do you budget for future living expenses? If so, how often?
5. At this time, what do you believe needs to happen to help you get on solid ground financially?

OUTCOME #4

To better understand students' perspectives about college policies, programs, and practices that help them to overcome challenges related to their financial circumstances.

1. Before you came to college for the first time, did you know that you might be able to receive financial help to go to college? If so, when and how did you learn about it?
2. Did you fill out a FAFSA (Free Application for Federal Student Aid) prior to first registering for courses at this college? If so, when? How did you find out about the form? Did someone encourage you to fill out the form? Did someone help you fill out the form?
3. If you did not fill out the FAFSA, why didn't you?
4. Has anyone at this college helped you to figure out how to pay for your college expenses? For your living expenses? If so, what was the title of this person, and how has this person helped you?
5. If you have not worked with a person like this at the college, what is the reason? Would you like to?
6. Is there anyone you talk with inside or outside the college about managing money or who helps you when you are faced with financial decisions? Describe who that person is and how they help you.
7. Since you've been in college, have you had any classes where you learned skills in how to manage money and make financial decisions? Describe those experiences.

8. Either inside or outside the college, have you participated in any programs or organizations or worked with any community agencies that have helped you learn about budgeting and money management? If so, describe that experience.
9. At this college, are there particular programs, organizations, or experiences that have helped you be more successful in college? If so, what are they? How have they been helpful to you?

ADVICE

1. In your opinion, what are the most important things the college could do to help you juggle all your financial challenges so you can be successful in completing your academic goals? To help you learn the skills you need to achieve your personal and professional goals once you complete college?
2. If you were giving advice to a sibling or friend who was considering going to college and was concerned about finances, what would you advise they to do to be successful in college? Beyond college?