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## Identifying Student Perspectives: Addressing the Financial Barriers Facing Low-Income Students in Study Abroad

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LOYOLA UNIVERSITY CHICAGO

IDENTIFYING STUDENT PERSPECTIVES:  
ADDRESSING THE FINANCIAL BARRIERS FACING LOW-INCOME STUDENTS  
IN STUDY ABROAD

A THESIS SUBMITTED TO  
THE FACULTY OF THE GRADUATE SCHOOL  
IN CANDIDACY FOR THE DEGREE OF  
MASTER OF ARTS

PROGRAM IN CULTURAL AND EDUCATION POLICY STUDIES

BY

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CHICAGO, ILLINOIS

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## ABSTRACT

International education today is largely concerned with improving diversity throughout study abroad but despite institutional strategies which seek to address the barriers facing underrepresented students, the overall student profile of study abroad remains unbalanced. Cost is continuously deemed the biggest barrier affecting students' ability to study abroad, a burden that is most likely heavily felt by low-income students. Therefore, the focus of this study is to identify the student perspective in relation to the financial barriers affecting low-income students' intent to study abroad. The results of this study will identify necessary student resources which institutions like Loyola University Chicago can use to more effectively meet the needs of their underrepresented students, and to create more effective diversity strategies to improve study abroad enrollment among low-income students.

## CHAPTER ONE

### INTRODUCTION

Although study abroad is growing at a tremendous rate, nearly tripling over the past twenty years (Open Doors, 2011), the student demographic distribution remains largely unchanged. According to the 2012 Open Doors Data report, of the 273,996 U.S. students studying abroad during the 2010/2011 academic year, 77.8 percent were reported as White, while the remaining 22.2 percent represented ethnically diverse students identifying as Asian, Native Hawaiian, Pacific Islander, Hispanic/Latino(a), Black/African American, Multiracial, American Indian, or Alaska Native (Open Doors, 2012). These records over the past decade show that the student representation has changed very little, consistently showing a dominance of White students in study abroad programs. An additional finding indicates a majority of the study abroad students are women. The ethnic disparity in particular raises a common concern about inequality throughout higher education institutions. This concern suggests that diverse students (which for the purpose of this paper will represent ethnic and racial minorities, low-income, first-generation, LGBTQ, STEM majors, men, and students with disabilities) may lack access to knowledge, opportunity, and the ability to see themselves studying abroad. To address this imbalance among students abroad, universities have sought to develop strategies which seek to make study abroad more feasible and equally accessible to all students.

Loyola University Chicago has recently developed initiatives to support diversity among its study abroad programs. In fall 2011, the Office for International Programs (OIP) was evaluated by Diversity Abroad, an international education consortium focused on “increasing participation and better serving the needs of diverse and underrepresented students in international education” (retrieved from <http://www.diversityabroad.com/about-us>). After the evaluation, OIP addressed the need to improve student diversity in study abroad programs by creating a diversity committee which partners with various university departments to construct and implement initiatives that will better serve the needs of all students in relation to their intent and ability to study abroad.

### **Problem Statement**

As a founding member of the OIP Diversity Committee, I have learned of the many issues accounting for an unequal representation of students studying abroad. Previous research on diverse and underrepresented students abroad has identified the main barriers that result in an unequal representation of students abroad. These often consist of cost, credit transfer, lack of support, shortage of information about study abroad, a perceived unimportance or lack of benefit, and fear of discrimination abroad (Salisbury, Umbach, Paulsen & Pascarella, 2008; Stroud, 2010; Sweeney, 2012). Despite this knowledge and an upsurge of institutional initiatives which seek to overcome the barriers underrepresented students encounter when thinking about studying abroad, institutions and organizations lack strong student feedback which would inform a more effective, campus-based diversity strategy.

Part of OIP's diversity strategy has been to implement marketing material which enables students to visualize themselves studying abroad through the use of diverse student photos and student quotes speaking to the identified concerns and barriers associated with study abroad. To create this material OIP has recruited ten students to participate in photo shoots and interviews, which seek to better understand the underrepresented student's experience abroad. As one of the primary interviewers for these student interviews, I discovered that although these students were alumni of study abroad programs, and thus had overcome the barriers associated with going abroad, they still spoke of additional resources and information they would have liked to receive prior to their experience abroad. Nearly every student interviewed mentioned funding or cost as a primary issue in their intent or decision to go abroad, program enrollment, or during their semester abroad. Students mentioned that they would have found additional scholarships, budgeting and financial tips, and peer advisement from study abroad alumni to be very helpful in their enrollment decision and pre-departure process. These students informed OIP that a multitude of resources would have been helpful to them and future students in preparation for a study abroad experience.

### **Purpose of Study**

In order to achieve a greater, more diverse student representation abroad, universities need to seek a more personalized approach to understand how they can address the needs and overcome the challenges facing their students. Of the identified barriers inhibiting students from participating in study abroad, finances, or perceived additional cost are consistently cited as one of the primary challenges facing student

choice and ability to study abroad (Burkhart, Hexter, & Thompson, 2001; Carter & McCoy-Deh, 2010; Greenbaum, 2012; Lien, 2007; Sweeney, 2012). Therefore, if institutions wish to balance the student representation in study abroad, they need to address the ways they could meet the needs of their students and provide resources to help overcome any associated costs or barriers.

The purpose of this study is to understand, address, and propose solutions related to the financial barriers faced by underrepresented students abroad, specifically those with low Social Economic Status (SES), which will be defined by work study eligibility, first generation student status, or the recipient of financial aid. For the purpose of this study, low SES, low-income and financial need students, will be used interchangeably to represent the subjects of the study. The results of this study have identified resources and information low-income students need to overcome the real and perceived financial barriers associated with the intent to study abroad. The student insight gained through this study can provide universities and study abroad offices with valuable information regarding student need. These findings could also be incorporated into new or existing study abroad diversity initiatives to enable more effective strategies to improve diverse student representation abroad. This study will also help to identify if a further need exists to provide additional financial resources that are aimed at helping underrepresented students offset and overcome the additional expenses associated with studying abroad.

### **Research Statement**

The goal of this research project is to gain a better student perspective in order to understand how finances limit and deter low-income students from studying abroad. This

study will seek to identify what institutional resources students want and need to overcome the financial barriers associated with study abroad programs. The results of this study will inform institutions on the necessary resources needed by their low-income students to enable their enrollment in international education programs.

### **Research Question**

This project's primary research question asks:

What resources do low-income students *specifically* need to overcome the financial barriers associated with study abroad?

Additional sub-questions include:

What additional financial resources are necessary in overcoming this barrier?

What are students' perceived benefits of study abroad?

What informational resources and advisement do students need?

## CHAPTER TWO

### LITERATURE REVIEW

The importance of study abroad has been broadly acknowledged for its ability to provide students with the intercultural skills and knowledge necessary to compete in today's growing global economy (Wilson-Oyelaran, 2006). As employment becomes increasingly sparse and fiercely competitive, students are finding the need to set themselves apart. The opportunity to study abroad allows students to develop second language skills, problem solving techniques, greater independence, strong teamwork skills, personal and intellectual growth, cultural awareness, adaptability, motivation, and self-confidence (Greenbaum, 2012; Hernandez, 2009; Sweeney, 2012). The rewards of an international education experience promote and develop a student's personal well-being, as well as their professional advantage.

Although there is an increase in students studying abroad (Open Doors, 2011) there still remains a crucial "need to expand American students' international experience, and an even greater challenge to ensure that access to study abroad is available to all, including students of diverse backgrounds, low incomes and underrepresented fields of study" (as quoted by Allan E. Goodman in Institute for International Education, 2011, p. 1). The issue here lies in social and cultural capital theories which affect students' ability to take advantage of study abroad opportunities. Social and cultural capital theories suggest a correlation between students' socioeconomic status and their academic and

extra-curricular participation while in college (Greenbaum, 2012; Salisbury et al., 2008; Salisbury et al., 2010). The literature shows that financial concerns have consistently been reported as one of the primary barriers facing students in their decision to study abroad, and thus create a burden for students with low financial resources (Carter & McCoy-Deh, 2010; Fischer, 2012; Greenbaum, 2012; Heisel & Kissler, 2010; IIE, 2007; Lien, 2007; Salisbury et al., 2010; Stroud, 2010; Sweeney, 2012). This problem is particularly present among students underrepresented abroad, primarily those of low-income, first generation college students, and ethnic minority backgrounds. Students with less social and cultural capital than their majority peers will more closely weigh the monetary and non-monetary cost-benefits of participating in programs such as study abroad (Salisbury et al., 2010). Additionally, those with low social capital will be less likely to engage in study abroad opportunities due to a lack of resources, information, support, and perception of personal benefit (Salisbury et al., 2008). A recent study completed by IES Abroad (retrieved from <http://www.iesabroad.org/study-abroad/why/career-benefits>) showed that students who study abroad are more likely to secure a job after graduating college, be admitted to their first or second choice graduate school, and earn an average of \$7,000 more in starting salaries. Additionally, 76% of respondents reported “they acquired skill sets while studying abroad that influenced their career path” (retrieved from <http://www.iesabroad.org/study-abroad/why/alumni-survey-results>). Given these results and the current competition for employment, it is even more important to improve the ability for low SES students to increase their social capital through the involvement of international education opportunities.

In an effort to provide access to international education opportunities for students underrepresented in study abroad, research has sought to understand the factors that influence students' intentions to study abroad (Salisbury et al., 2008; Salisbury et al., 2010; Stroud 2010; Sweeney, 2012). These studies have found that aside from the overall increase of students studying abroad, ethnic minorities, low-income and first generation students, men, and students with disabilities still remain underrepresented in study abroad programs. Prior research has found that the primary barriers such students face when thinking about studying abroad consist of cost, credit transfer concerns, lack of support from faculty and staff, an overall shortage of information about study abroad, perceived unimportance, and fear of discrimination abroad (Salisbury et al., 2008; Stroud, 2010 ; Sweeney, 2012).

Results of a study conducted by Salisbury et al. (2008) found that socioeconomic status is positively related to a student's intent to study abroad. They found that students who are eligible for financial aid are less likely to participate in a study abroad program than those who have a higher family income. Further findings show that with each standard deviation increase in a parent's education, there is a five percent increase in the likelihood that the student will study abroad (Salisbury et al., 2008). The overall results of this study show how the degree of social and cultural capital is complexly related to a student's intent to study abroad. Further discussion shows that this interplay not only creates the need for financial assistance but also the need to promote the value of study abroad to those who do not see the educational and professional benefits due to low

social and cultural capital. The results of this study would seek to identify ways to overcome this imbalance.

Institutions and organizations which have acknowledged the present barriers have sought to create strategies and initiatives that seek to overcome these barriers (Carter & McCoy-Deh, 2010; Greenbaum, 2012; Lien 2007). Carter and McCoy-Deh (2010) conducted a research study on the partnership between college success and honors programs, known as the International Scholars Programs (ISP) at Philadelphia University. This program was an effort to introduce low-income students to short term international education opportunities so that they would participate in a full semester study abroad program before they completed college. Although this study focused on engaging students in international activities to promote future study abroad enrollment, the program and the study failed to address the resources that low-income students may need to enable them to go abroad. Additionally, this study does not account for the students who do not have access to programs such as ISP that provide them with experience and information related to international education.

A diversity initiative at University of Colorado Denver (CU Denver) sought to increase awareness and participation among first-generation students by developing partnerships with offices working with underrepresented students and global education to improve staff and faculty knowledge of study abroad programs and scholarships. They also elicited peer influence to help promote study abroad during college. This initiative gained student perspective by interviewing six first-generation study abroad alums to gain an understanding of their experience related to their pre-departure process, the

challenges they encountered and how they overcame them, and their semester abroad.

While this information is relevant to assessing the barriers first-generation students faced while abroad, it does not address first-generation students who have not had the ability to go abroad, or even intend to go abroad. The CU Denver diversity initiative is influenced primarily by students who already have gone abroad, which is relevant for addressing the barriers their first-generation students face while enrolling and participating in study abroad. However, if the intent is to create an initiative which seeks to increase enrollment for this specific student group, it is necessary to reach out to those first-generation students who have not already participated or shown interest in study abroad. The acknowledgement and representation of these students would more appropriately inform CU Denver of the necessary actions to take to successfully increase the enrollment of first generation students in study abroad programs.

Although prior research addresses the concerns associated with low-income, first generation, and minority student *intent* to study abroad, studies have not addressed what resources and information students personally need to overcome their concerns and actually decide to go abroad. Given the continued disparity of underrepresented students abroad, it is important to acknowledge and activate what students personally feel necessary in enabling them to study abroad. In an article for *The Chronicle of Higher Education*, Karin Fischer (2012) quotes Anthony C. Ogden of the University of Kentucky, who states that “students on financial aid are 11 percentage points less likely to study abroad than their peers”. Given this knowledge, research needs to discover what specific

financial resources are needed to improve the likelihood that financial need students will choose to study abroad.

As Eileen B. Wilson-Oyelaran mentioned during her keynote address at the Colloquium on Diversity in International Education in Washington, D.C., the assessment and resolution of institutional diversity strategies must be campus-based (Wilson-Oyelaran, 2006). With this focus on individual campuses, it is necessary to incorporate and represent the local student voice. Current diversity strategies lack this direct student perspective. This lack of acknowledgement for the context of the student body, which such strategies are meant to impact, could be part of the reason why, despite recent efforts, diversity in study abroad remains unbalanced. Studies have provided information as to what students find as barriers in their *intent* to go abroad but no research has sought to discover what they want and need in order to make studying abroad a reality. Since the barriers to study abroad have already been identified, it is necessary to ask students what they believe their institution could offer in an effort to overcome those barriers and improve study abroad enrollment for low-income students.

## CHAPTER THREE

### METHODS

In order to gain a stronger, more accurate understanding of the resources needed to address the financial barriers faced by low-income students, students need to be consulted as to what they personally feel would impact their decision to participate in a study abroad program. I constructed an online survey to discover students' financial need, interest and perceived benefit of study abroad, and what specific resources (monetary and intangible) they needed to positively influence their intentions to study abroad. This research study targeted low-income and first generation students. The results of this study identify necessary action that can be taken on an institutional level to more positively influence such students to study abroad.

The survey was composed of closed and open ended questions which aimed to identify a student's attitude toward the financial barriers associated with study abroad as well as to understand what resources would improve access to study abroad. Please see Appendix A for a copy of the student survey.

#### **Participants**

Participants were recruited through the following Loyola departments and organizations; Achieving College Excellence (ACE), Student Diversity and Multicultural Affairs (SDMS), and Financial Aid. These organizations were chosen for their strong involvement with first generation and/or low income students. Staff members of these

organizations were contacted and asked to distribute my survey to their students through the use of targeted emails, list serves, and Facebook pages. At the time of the survey dispersal, ACE had a total of 135 active students along with 182 members of the “Loyola ACE” Facebook page. SDMA distributed my survey to its list serve of 270 students, alumni, faculty, and staff members. The SDMA Facebook page had 225 members at the time of the study. The “Loyola University Chicago: Financial Aid Office” Facebook page had 376 “likes”. Due to the probability of overlap between these organizations and the public access of Facebook, the exact number of participants who had access to this survey cannot be calculated. The survey was distributed with a brief description of the research study and an access link to the online survey. In order to encourage students to participate in the study and complete the online survey, incentives were offered. Students who completed the online survey were given the opportunity to enter a lottery for a chance to win one of five, \$20.00 Target gift cards.

### **Instruments**

The data were collected through Opinio software. The survey began with a consent form and a question verifying that the participant was a Loyola student or alumna. This research study included many short answer questions as well as categorical response and Likert scaled questions. Once the data were collected, a summary and comment analysis was used to quantify the data. The comment report (raw qualitative data) was manually segmented and coded based on common trends and descriptive words mentioned in the responses. These coded data were then imported into Excel to create a

master list of codes used for each of the qualitative responses. Conclusions were drawn from the data based on the trends present in the data analysis.

### **Procedure**

The first attempt to collect survey responses took place on November 8, 2012. This survey was distributed only through the ACE Facebook page. After four days and zero responses, I revised the research plan to additionally include participant recruitment via ACE, SDMA and Financial Aid list serves and Facebook pages. The recruitment through the additional groups and access to list serves produced a successful response rate.

On December 12, 2012 I received a second approval from the Loyola University Chicago Institutional Review Board for project #956. On December 14, 2012 the survey was posted on all three of the organization's Facebook pages. The survey was also sent via email to the 270 SDMA members on December 14, 2012. On December 20, an ACE staff member generated my online survey through an email sent to 135 active ACE students. These emails provided a short description of my research study and an access link to the survey (see Appendix B). Once participants chose to access the survey they were directed to the survey consent page (see Appendix A). If participants agreed to the consent form they were then directed to the survey. No identifying information was collected and all participants' responses remain anonymous.

## CHAPTER FOUR

### RESULTS

The survey was open from December 12 – 31, 2012. In that time a total of 227 responses were collected. After filtering out incomplete surveys (based on answering three questions or less) a total of 193 eligible responses remained. The majority of the participants in this study, (77.72%; N=150) received financial aid assistance. Six participants (3.11%) did not answer this question. Of the participants receiving financial aid, 125 (83.33%) received University scholarships, 106 (70.66%) received government loans, 58 (38.66%) were Pell Grant recipients, 48 (32.0%) received private loans, and 48 (32.0%) received other national scholarships, grants, and additional aid. Participants were asked to select all that applied to them. The other primary target group of this study was first generation college students. A total of 49 (25.39%) participants reported as first generation college students, which was recorded as having parents who completed some high school or received a GED or high school diploma as their highest level of education.

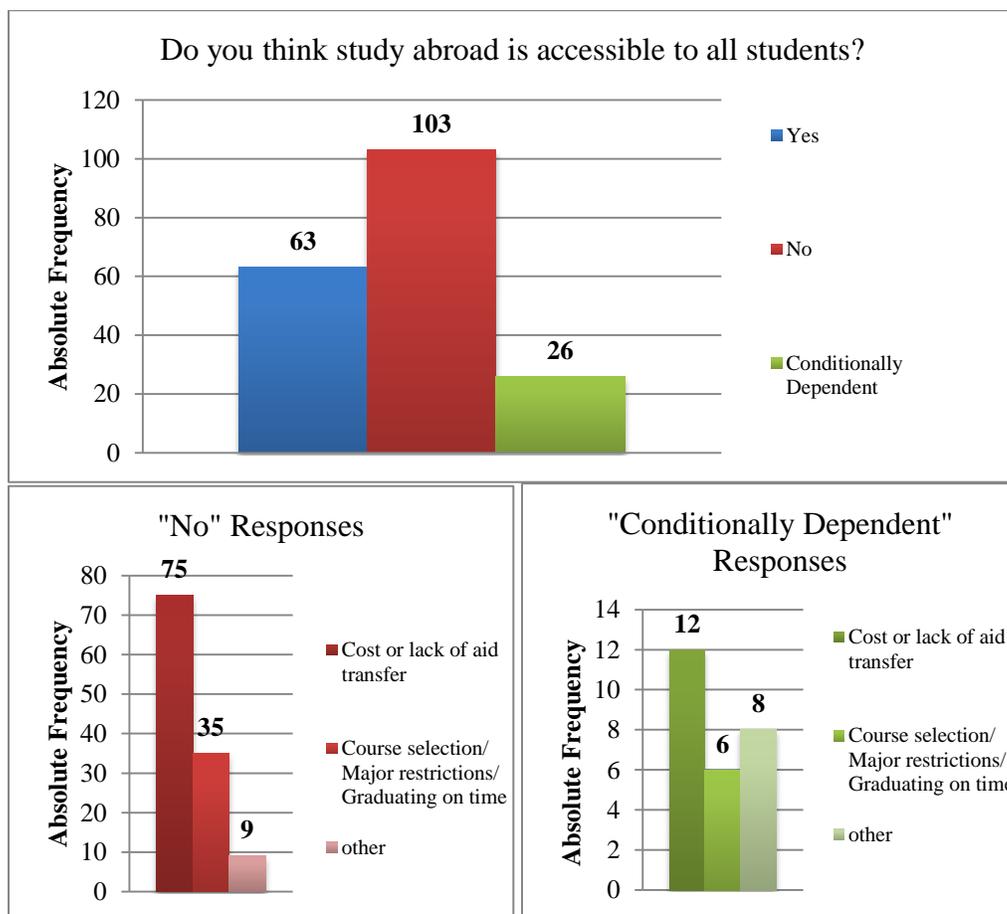
#### **Survey Results**

This study aimed to identify students' perception of study abroad in terms of its accessibility and importance during their undergraduate career. Additionally, this research identified the financial and institutional resources necessary to improve accessibility and increase participation for first generation and low income students. Nearly all of the participants, 188 (97.41%) had heard about study abroad. A portion

of participants (36.65%; N=70) had learned of study abroad from the university itself, including advisors, university events such as orientation, and prior visits to the school. Another popular source was through participant's friends, family, and alumni (20.94%; N=40). Thirty-one participants (16.23%) reported learning about study abroad from marketing around campus and the study abroad website. Seventeen (8.90%) participants heard about it from the Office for International Programs and study abroad fairs. The remaining participants (17.28%; N=33) learned of study abroad from a variety of other means.

When participants were asked if they thought study abroad was accessible to all students, 103 participants (53.65%) felt that it was *not*. This was recorded as a "No" response. Sixty-three (32.81%) participants felt that it *was* accessible, which was recorded as a "Yes" response. Additionally, 26 participants (13.54%) responded with a combination of "Yes" and "No". This was recorded as a "conditionally dependent" response. The details of these results are depicted in the figures below.

Figure 1. Results of Survey Question #5

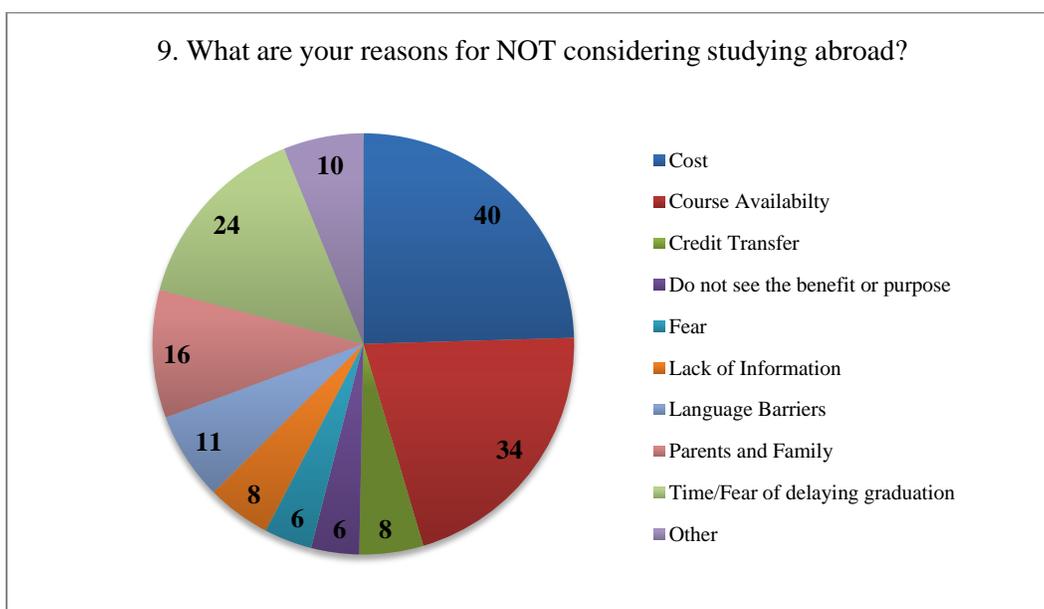


This research also sought to identify the perceived importance of studying abroad during one's undergraduate career. Participants were asked to rate the importance of studying abroad during their undergraduate career on a Likert scale ranging from 1-10 (1 = Not Important; 10 = Extremely Important). I have suggested that the base for average or medium importance will equal 5 on the Likert scale. With this, the majority of participants (74.09%; N=143) rated study abroad importance as a 6 or above on the Likert scale. Of this majority, fifty-seven participants (29.53%) rated study abroad

importance as a 10 (Extremely Important) on the Likert scale. Five participants (2.59%) did not answer this question.

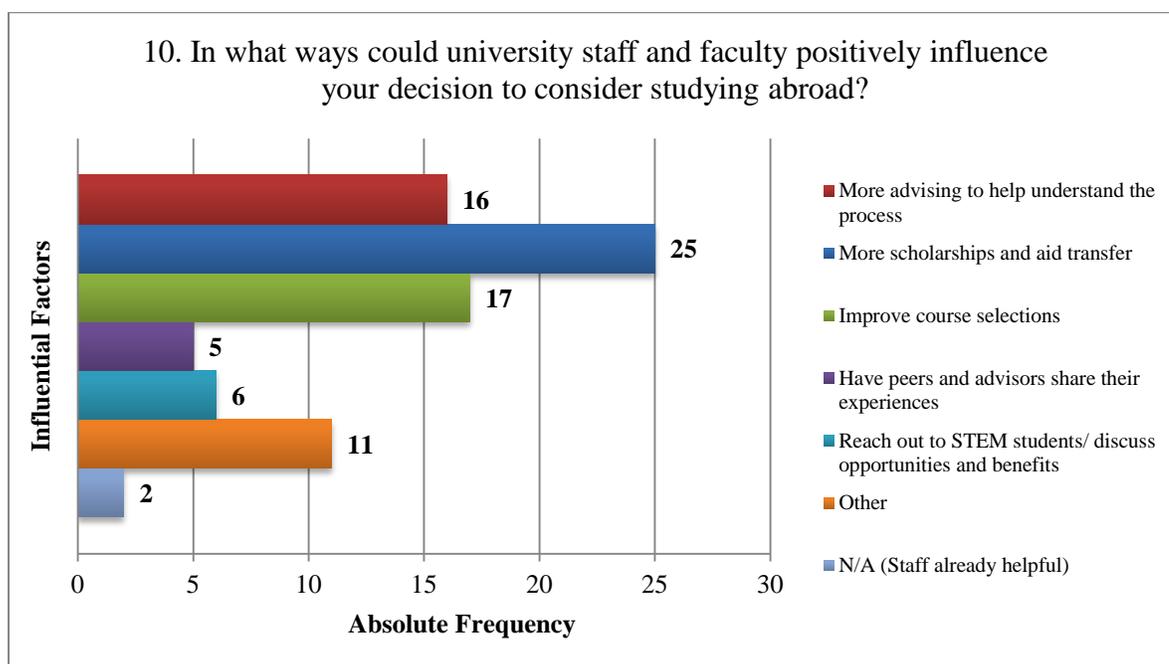
A total of 124 participants (64.25%) have considered studying abroad, 33 participants (17.10%) have not considered it, and 28 (14.51%) had previously studied abroad. Eight participants (4.15%) did not answer this question. The graph below details the primary reasons why 33 respondents (17.10%) did not consider studying abroad during their undergraduate career.

Figure 2. Results of Survey Question #9



As a follow up to the previous question, participants were asked to provide suggestions for ways university staff and faculty could positively influence their decision to consider study abroad. The figure below depicts a variety of suggestions participants had for faculty and staff to positively influence student's intent to consider study abroad.

Figure 3. Results of Survey Question #10

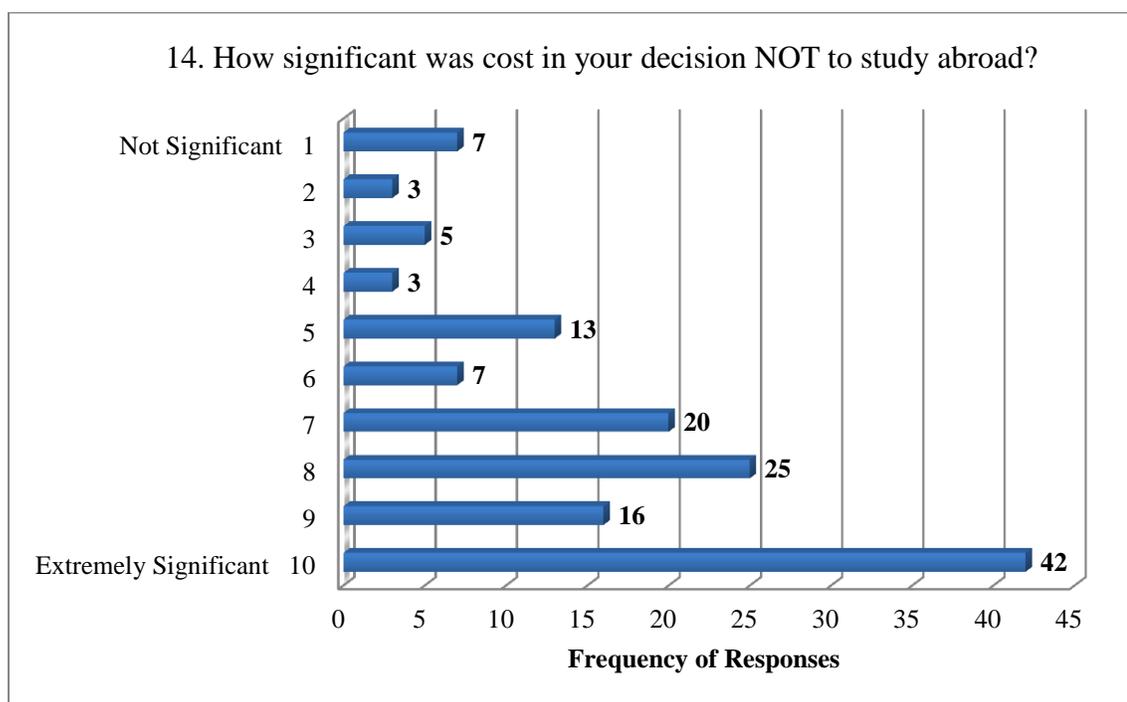


A total of 107 participants (55.44%) reported that they were currently considering studying abroad, 60 participants (31.09%) were not currently considering study abroad, and 26 (13.48%) participants did not answer the question. Of the 82 participants who had previously considered study abroad, but decided against it, 47 participants (57.32%) mentioned cost, 44 participants (53.66%) mentioned the lack of courses abroad, restrictions due to majors, and graduating on time, 3 participants (3.66%) mentioned family, and 10 participants (12.20%) mentioned a variety of other factors in deciding not to study abroad. This was an open ended question and many participants mentioned multiple factors in their responses. As a follow up question, 54 participants (27.98%) responded “Yes” to believing there were influential factors in overcoming the above mentioned barriers. Thirty-nine participants (20.21%) responded “No”, and 100

participants (51.81%) did not answer. Participants suggested better funding and more financial aid transfer (46.55%; N=27), more course offerings and transfer credits (44.83%; N=26), more advisement and promoting awareness (8.62%; N=5), and various other suggestions (15.52%; N=9) as a means to overcome the barriers.

These data support previous research findings that cost is a primary factor in preventing study abroad participation. The figure below details the significance of cost in affecting a participant's decision to study abroad.

Figure 4. Results of Survey Question #14



When asked if a designated study abroad scholarship would affect the participant's decision to study abroad, an overwhelming majority (88.08%; N= 170)

responded “Yes”. A total of 12 participants (6.22%) responded “No”, and 11 participants (5.70%) did not respond.

### **Limitations of the Study**

The quantitative method of research presented for this study limits the length and depth of student responses. Qualitative, in-person interviews or focus groups would allow for a more thorough understanding of the complex factors associated with finances and other barriers that affect a student’s intent to study abroad. Also, because this study focused primarily on first generation students and financial need recipients, the results of this study are biased to show more prevalent finance related findings. By limiting the study to a specific group of students, the results will not necessarily apply to additional students who are not considered low-income but still encounter financial concerns related to study abroad. Additionally, this study is limited to one private university and therefore will not accurately represent the complex contextual factors associated with other institution locations, institution types, religious affiliations, study abroad offices, funding, or student body demographics.

Due to a mistake made in the answer choices on question 14 of the survey, the results of questions 14 and 15 could not be used. A final limitation is that the exact number of subjects who had access to this survey cannot be calculated due to the public accessibility of Facebook.

## CHAPTER FIVE

### DISCUSSION

The guiding research question of this study was to identify the specific resources students with low SES need to overcome the barriers associated with study abroad. The results of this study support and build upon the literature which seeks to address and overcome the barriers underrepresented students face when considering studying abroad. With a total of 150 (77.72%) respondents receiving financial aid and 49 (25.39%) respondents reporting as first generation college students, the majority of the participants in this study fall within the original targeted groups intended for this study.

#### **Analysis**

An analysis of the results show that the majority of respondents (53.65%; N=103) felt that study abroad was not accessible to all students, thus supporting the need for better resources. Another 26 (13.54%) respondents reported that the accessibility was conditionally dependent, which was often explained as only being accessible to those who didn't encounter the common barriers. The reasons for both response types were primarily due to associated costs and/or lack of financial aid transfer for study abroad (see Figure 1). This proves, along with prior research, that cost is the most prevalent factor decreasing accessibility for students. When respondents were asked to report any ways in which they felt study abroad could be made more accessible, the majority (57.31%; N=98) requested that financial aid options be improved. This included a variety

of specific suggestions including the creation of more scholarships, increased financial aid transferability, and lowering costs. These suggestions help to answer the question of what financial resources are necessary to improve accessibility to study abroad.

Of respondents who had not considered study abroad before, cost (24.54%; N=40) proved to be the top reason for participants not deciding to study abroad. Since these respondents had previously considered studying abroad, I am inferring that their reasons for choosing cost as a primary deterrent is based on indirect perception of costs associated with studying abroad rather than based on fact or research done to inform such reasoning. Alternatively, of respondents who had considered study abroad but later decided against it; the majority of respondents still reported cost as the primary factor (57.32%; N= 47) in their decision not to go abroad. Since these respondents had previously considered it, I can assume that the information respondents received led them to reason that study abroad was too expensive.

The study also asked respondents to rate the significance of cost in their decision to study abroad. The results were overwhelming with the majority of respondents (63.98%; N=103) rating cost as a 7 and above on the Likert scale (see Figure 4). These data support that there is a true need for additional financial resources, specifically in the form of more inclusive financial aid transferability, more scholarships for study abroad, and an overall reduction in the cost for study abroad. To support this need for increased resources, 170 respondents (93.41%) claimed that a scholarship designated for students interested in studying abroad would positively impact their decision to study abroad. This

is an overwhelming response rate and given the consensus on cost deterrents and desire for additional financial aid, it seems clear that the development of new financial resources would dramatically impact the accessibility of study abroad for all students.

A secondary purpose of this study was to understand the perceived benefits of study abroad and to identify the informational resources necessary to improve accessibility in study abroad. The majority of respondents did find study abroad to be an important part of their undergraduate career with 143 (74.09%) respondents ranking this importance as a 6 and above on the Likert scale. This finding supports that the low enrollment for low-income and first generation students is not due to disinterest or lack of benefits, but rather is in fact due to the barriers which prohibit a student's participation.

When asked for ways in which university staff and faculty could positively influence one's decision to consider studying abroad, participants responded with a variety of recommended resources. Aside from the financial requests mentioned previously, respondents wanted to see improved course selections (22.67%; N=17) and more or better advisement (21.33%; N=16) which would allow them to understand the process of studying abroad better. Additional recommendations included more outreach to STEM students to discuss opportunities and benefits (8.00%; N=6) as well as requests to hear peers and advisors share their experiences from abroad (6.67%; N=5).

These results address the question of what informational resources are necessary to overcome the other barriers associated with study abroad. Addressing these requests for information and advisement would not only meet the needs of the students but could also be an opportunity for institutional staff to positively influence the perception of

study abroad. Currently, study abroad is perceived as too expensive and lacking in course selection necessary for students to stay on track for graduation. Better advisement and more informational resources could help to improve the accessibility of study abroad.

### **Recommendations**

This study successfully addressed the proposed research questions and offered insight for recommendations of institutional resources that will seek to overcome the barriers associated with study abroad. Staying true to the primary goal of this study, I have used the respondents own recommendations to form three primary recommendations to be adapted by institutions.

The findings of this study support previous research which finds cost as the major cause for inaccessibility among low-income and first generation students. Due to respondents' requests for more funding and better aid transferability, I recommend an institutional policy that supports this financial need. Many institutions, such as Loyola University Chicago, have restrictions on financial aid transfer for study abroad programs. For example, only some financial aid may transfer depending on the study abroad program. Loyola students are restricted in that they are not allowed to use institutional aid for non-Loyola sponsored programs, however all other financial aid may apply. There are a number of issues that can arise because of this restriction. If students receive a large amount of institutional aid, they are limited by the small number of sponsored programs that could constrict their course selection, location, program type (immersion, direct enroll, internship, etc.), language focus, or personal preferences. Thus, it may be the case that the selected university sponsored programs are not suitable for all students. If an

institution's mission, such as Loyola University Chicago, stands to promote global awareness and an understanding of the world's people and societies (retrieved from [http://www.luc.edu/mission/aboutus/mission\\_vision.shtml](http://www.luc.edu/mission/aboutus/mission_vision.shtml)), it is necessary to have aid transferability which allows for this growth and exploration.

My recommendation is to change the institutional policy to allow all aid to transfer and apply to at least the cost of tuition of a study abroad program. Many of the costs associated with study abroad programs are divided up by tuition charges, program fees, and additional costs to the student (flight, extra meals, travel, entertainment, etc.). Therefore, given that tuition is typically the most significant cost, it could be arranged that institutions allow all financial aid to cover tuition charges at the very least.

A second recommendation is to provide an institutional scholarship to assist financial need students in studying abroad. Although there are many need-based scholarships available for study abroad, it is clear from the results of this study that a specific university study abroad scholarship would significantly impact students' interest and ability to study abroad. Additionally, the creation of this scholarship could be marketed throughout campus which would also promote awareness of study abroad and the financial support that is available for students. This recommendation is also aligned with the expectations of the university mission. Institutions should put more funding in the form of scholarships to support the goals of globally engaged students.

My third recommendation also focuses on awareness. The results of this study showed that students wanted more advisement on the overall process of study abroad and

to better understand the opportunities available to them. Study abroad is a uniquely beneficial experience which prepares students for real world careers. However, study abroad is stereotyped as too expensive and inaccessible to lower-income students, and as Salisbury et al. (2008) mention, students with low SES will be less likely to engage in study abroad opportunities due to a lack of resources, information, support, and perception of personal benefit. Therefore institutions need to implement campus wide advisement of study abroad and create marketing material that promotes the accessibility of study abroad to all students. These advisement efforts would provide information on the areas of most concern; cost, course selection, and understanding the process and opportunities available.

The results of this study showed that students needed more direct and specific information to help them understand that study abroad is affordable. This campus wide advisement would help students understand the process, find programs and courses suitable to their major, and see that study abroad can actually be affordable.

### **Recommendations for Further Research**

If more financial aid or better aid transfer policies are needed, further research could study institutions which currently have flexible financial aid transfer policies in place for study abroad. The study could examine the cost-benefits to students and institutions which have these policies and whether or not it improves the accessibility for underrepresented students in study abroad.

An additional research study could examine current institutional scholarships for study abroad. This study could examine what the award amounts are, the eligibility

requirements, and how these scholarships affect study abroad enrollment for low-income and first generation students.

### **Conclusion**

The results of this research study effectively gained student perspectives on how institutions could enable new and better resources to overcome the barriers associated with study abroad. Specifically, this study focused on low-income and first generation students to fully understand what underrepresented students need to positively impact their intent to study abroad. The results led to three major recommendations for institutions:

1. Establish a new financial aid transfer policy which enables students to apply all aid (institutional, federal, and private) to the tuition charges of a study abroad program.
2. Create a specific study abroad scholarship which supports financial need students.
3. Develop campus wide marketing and advising which address and provide information on students' main areas of concern; cost and financial aid, course availability, and general information of the process and the opportunities available for all students.

Employing these recommendations will not only meet the needs of the students as expressed in this study, but it will also create more awareness that study abroad is in fact

accessible to all students. These recommendations will help reverse the misrepresentation that study abroad is too expensive and not accessible to all students.

APPENDIX A  
CONSENT FORM AND SURVEY DRAFT

## **Consent to Participate in Research**

**Project Title:** Identifying Student Perspectives: Addressing the Financial Barriers facing Low-Income Students in Study Abroad

**Researcher(s):** Lauren Miranda

**Faculty Sponsor:** Noah Sobe

### **Introduction:**

You are being asked to take part in a research study being conducted by Lauren Miranda for a Master thesis research project under the supervision of Noah Sobe in the Department of Cultural and Education Policy Studies at Loyola University of Chicago.

You are being asked to participate because you are a student or alumni of Loyola. This study seeks to improve opportunities for low-income and first generation students to study abroad by gaining insight and recommendations from students like you. As a Loyola student or alumni, your responses and opinions are very valuable to the goals of this study.

Please read this form carefully and ask any questions you may have before deciding whether to participate in the study.

### **Purpose:**

The purpose of this study is to address the financial barriers associated with studying abroad and to gain a stronger student perspective of how this barrier could be overcome to make study abroad more accessible to all students.

### **Procedures:**

If you agree to be in the study, you will be asked to:

- Complete this online survey to the best of your ability and to the degree in which you are comfortable answering.

### **Risks/Benefits:**

There are no foreseeable risks involved in participating in this research beyond those experienced in everyday life normal use of the Internet.

### **Compensation:**

By completing this survey you will be offered a chance to enter a raffle for a chance to win one of five, \$20 Target gift cards. If you choose to enter this raffle, you will be asked to complete a separate form in which you will provide contact information to be utilized only if you are a winner of a gift card.

**Confidentiality:**

- Data will be gathered through the Opinio software system and then transferred to a password protected USB drive. After analysis, the data will be deleted.
- If the participant chooses to enter the raffle, the contact information will be obtained completely separate from the survey and will not in any way be associated with your survey responses.
- If a participant completes an anonymous survey and then submits it to the researcher, that the researcher will be unable to extract anonymous data from the database should the participant wish it withdrawn.

**Voluntary Participation:**

Participation in this study is voluntary. If you do not want to be in this study, you do not have to participate. Even if you decide to participate, you are free not to answer any question or to withdraw from participation at any time without penalty.

**Contacts and Questions:**

If you have questions about this research study, please feel free to contact Lauren Miranda at [lauren.miranda21@gmail.com](mailto:lauren.miranda21@gmail.com) or the faculty sponsor, Noah Sobe at [nsobe@luc.edu](mailto:nsobe@luc.edu).

If you have questions about your rights as a research participant, you may contact the Loyola University Office of Research Services at (773) 508-2689.

**Statement of Consent:**

By completing the survey you are agreeing to participate in the research.

*I agree I do not agree*

### Survey Draft

1. Are you a Loyola student or alumni? Yes/No

If you answered “Yes” please proceed to the following survey questions.

2. Have you ever heard about studying abroad? Yes/No
3. If you answered Yes, where or from whom did you first hear about study abroad?
4. Do you think study abroad is accessible to all students? Why or why not?
5. In what ways could it be more accessible?

6. On a scale of 1 -10, (1= low and 10 = high) how important do you find studying abroad to be in respect to your undergraduate career?  

1	2	3	4	5	6	7	8	9	10
Not Important			Somewhat Important				Extremely Important		

7. Have you ever considered studying abroad during your undergraduate career?  
Yes/No

8. If you answered No, what are your reasons for not considering studying abroad?

Cost

Course Availability

Credit Transfer

Do not see the benefit or purpose

Fear

Lack of information about studying abroad

Language barriers

Parents or Family

Time/ Fear of delaying graduation

Other (please explain)

9. Of your answers from above, in what ways (if any) could university staff and faculty positively influence your decision to consider studying abroad?

10. Are you currently considering studying abroad? Yes/ No

11. If you have previously considered studying abroad, but have decided against it, what were the factors in your decision?
12. Is there anything that could have been influential in overcoming those factors? (please explain)
13. On a scale of 1-10 (1 = low 10 = high), how significant was cost in your decision to not study abroad (if at all)?
- |                 |   |   |   |   |   |   |   |                       |    |
|-----------------|---|---|---|---|---|---|---|-----------------------|----|
| 1               | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9                     | 10 |
| Not significant |   |   |   |   |   |   |   | Extremely Significant |    |
14. Considering your home institution costs (tuition, housing, books, meals, etc.) what do you think studying abroad costs in comparison to your home campus costs?
- More than home institution
  - About the same as home institution
  - Slightly more than your home institution
  - Significantly more than your home institution
  - No idea
15. How did you estimate this cost comparison?
16. If there was a scholarship designated for students interested in studying abroad, would it affect your decision to study abroad? Yes/No
17. If you answered No, please explain why.
18. Do you receive financial aid assistance? Yes/No
19. In what forms do you receive financial assistance? Check all that apply.
- a. Government Loans
  - b. Private Loans
  - c. Pell Grant
  - d. Additional Grants (please specify)
  - e. University Scholarships
  - f. National Scholarships

g. Other (please specify)

20. What is the highest level of education either of your parents or guardians have received?

- a. Some high school
- b. GED or High School diploma
- c. Two Year or Associate Degree
- d. Four year of Bachelor Degree
- e. Master Degree or higher
- f. Professional Degree
- g. Other

21. Would like to be entered into the raffle to win one of five \$20 gift cards to Target?

Yes/No

22. If you have answered “Yes” please click the following link where you will be asked to provide contact information that will be used only to notify you if you have won. (This information will be collected separately from your survey).

APPENDIX B  
SAMPLE EMAIL DESCRIPTION

ATTENTION LOYOLA STUDENTS AND ALUMNI! Participate in a graduate research study for a chance to WIN one of five \$20 Target Gift cards!! The short survey will request your thoughts and recommendations for enabling more opportunities for all students to study abroad! Click the link to access the online survey!

<https://surveys.luc.edu/opinio6/s?s=44606>

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## VITA

Lauren Miranda had her first study abroad experience as a sophomore in college when she studied in Aix-en-Provence, France. Since that semester abroad, her passion for international education has grown and she now encourages other students to experience the limitless personal, academic, and career benefits such an experience can have.

In the fall of 2011, Lauren enrolled in the Cultural and Education Policy Studies Master of Arts program at Loyola University Chicago to expand her knowledge of international education in the higher education setting. While attending Loyola, Lauren began working as a graduate intern in the Office for International Programs. One of her primary projects included working on the diversity initiative which sought to improve study abroad opportunities for underrepresented students in study abroad. Lauren's passion for this work inspired her research represented in this thesis. Lauren's involvement in the diversity initiatives allowed her to see that there was a need for campus based research which aimed to discover student perspectives which would more effectively address and overcome the barriers low-income and first generation students face when considering study abroad.

Currently, Lauren is a Study Abroad Advisor in the Office for International Programs at Loyola University Chicago. There she continues to pursue her passion of improving access and opportunities for all students to engage in study abroad experiences.

