



EN202-01 Presentation II

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Questions:

-Primary Question: Did college debt have an impact on your decision to attend college?

-Secondary Question:

- 1) What factors influenced you to attend the college that you are attending?

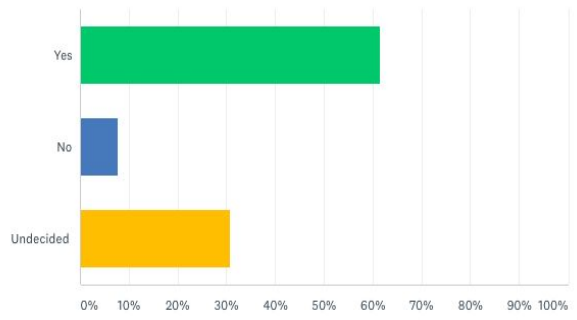
Methodology

1st: The student researcher distributed a survey amongst 38 NMC students. Out of the 38 students, the researcher had only received 13 responses from people in their late teens and early 20's. 61% of the respondents answered "yes" when asked if they would like to transfer to a four-year university but majority of those students listed "money" as a factor that would prevent that. Majority of the respondents also stated that the costs of attendance usually discourages them to apply to a college that they might be interested because they want to avoid taking out student loans which is why the students chose to attend NMC, it is affordable and close to home.

Methodology

Are you interested in attending or transferring to a four year university?

Answered: 13 Skipped: 0



ANSWER CHOICES	RESPONSES
Yes	61.54% 8
No	7.69% 1
Undecided	30.77% 4
TOTAL	13

How might you feel about needing to take out a student loan? Why might you feel this?

Answered: 13 Skipped: 0

RESPONSES (13) WORD CLOUD TAGS (0) Sentiments: OFF

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Apply to selected Filter by tag Search responses

Showing 13 responses

- I would not like to take a student loan as it would take a very long long long time to pay it off
6/2/2019 10:47 PM [View respondent's answers](#) [Add tags](#)
- idk
6/2/2019 10:19 PM [View respondent's answers](#) [Add tags](#)
- I'd rather stop going to college than getting a student loan that I can't pay off in time.
5/30/2019 9:51 PM [View respondent's answers](#) [Add tags](#)

Methodology

2nd: The student researcher sent out 10 letters to experts. Out of the 10 letters, only received 5/10 responses. The student researcher asked questions about financial aid, paying aid, whether or not repayment of student loans has had an impact on life after college, and whether or not the students had planned to take out students loans. According to the replies, the respondents who had graduated and had taken out student loans are struggling to repay them. One student stated that they were unable to qualify for scholarships so she had to take out loans and she struggled for many years in order to repay those loans. Students who have not yet graduated fear the thought of students loans and are trying to avoid it.

Methodology

3rd: The student researcher conducted a semi-structured interview with someone who is in the process of obtaining her Master's Degree. This person had attended NMC after high school and graduated with her Associate's Degree without having to pay anything out of pocket. She then transferred to UH Manoa and graduated with an accumulated debt of \$38,000. After 5 years of working in the government, she decided to continue on with her education. Although her debt from previous degree has greatly affected her quality of life, she believes that knowledge is important and it will be worth it in the end so she decided to further her education even more.

Methodology

Analyzing Literature: According to the 7 literatures that were analyzed, my research and the findings in the literatures relate in a lot of ways. The students fear taking out student loans and many of them struggle to repay them after college. A lot of student feel like they need to get a higher paying job over doing something that they love because of the loan repayment. Many people are unable to own homes or purchase new cars because of the accumulates student loan debt. One student proved that students choose colleges based on the affordability and location, just as the students from NMC.

Conclusion

According to the findings based on the research and the literature reviews, students tend to find themselves discouraged to attend college because of the estimated cost of attendance. One person decided to study abroad and took out a student loan and is now regretting it. Many responses from the surveys stated that they chose NMC because of the affordability and location and the study that was analyzed also stated that students are likely to choose college based on affordability and location. So based on the findings, college debt and other factors such as location and the income of the household does have an impact on a student's decision to attend college or where they plan to attend college.