

***Academic Progression:
Students Perspectives of Strategies to Assist with Financial
Barriers to Nursing Education Survey Report***



***Wisconsin Nursing Leads the PACC:
Partnerships in Action for Community Care***

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Acknowledgements

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This report, as well as other Wisconsin Center for Nursing (WCN) reports, is dedicated to ensuring an adequate, competent, and diverse nursing workforce for the people of Wisconsin and can be found at www.wicenterfornursing.org.

Background and Significance

Despite nursing being one of the fastest growing occupations in the United States, demand is still outpacing supply. The Bureau of Labor Statistics projects that by 2022, there will be more than one million jobs for registered nurses (United States Department of Labor, 2013). Klein (2012) stated that to address the nursing shortage, it is critical to identify strategies for retention and academic success of students in undergraduate nursing programs.

Cost and funding for nursing school has been identified as one barrier to recruitment and retention of nursing students. Associate degree nursing (ADN) programs can provide an alternative to the costs of a college education. As registered nurses (RN) making higher wages, individuals with an ADN can then return to school for BSN Completion. The Population Reference Bureau (2013) reported that fewer young people from low-income families attend college, and that students who had to work 30 or more hours per week in high school and 20 or

more hours per week in college were less likely to attend or continue college. Goldrick-Rab, Kelchen, Harris, & Benson (2015) reported that making college more affordable for students who were initially unlikely to succeed can increase persistence.

Instruments and Methods

A survey to examine nursing students' perspectives of strategies that would assist with financial barriers to education was developed by WCN and members of the Academic Collaborative of the *Wisconsin Nursing LEADS the PACC* grant (see Appendix A). A 15-item survey through Constant Contact was developed following a review of literature examining financial barriers to academic progression. A combination of multiple choice and short answer items were used to examine strategies to assist with financial barriers from the student's perspective. The survey protocol was approved by the Institutional Review Board of Marquette University and the Robert Wood Johnson Foundation research protocol process.

A letter of introduction was sent to deans of all Wisconsin schools of nursing that had an ADN or BSN completion program. Deans were asked to forward the survey to students in their programs. An e-mail introduction provided students with information about the survey (see Appendix B). An on-line link was used for students to access the survey. Respondents voluntarily participated in the survey.

Results

A total of 522 ADN and BSN completion students responded to the survey. All data were self-reported.

Financial Aid

Participants answered five questions related to financial aid. A total of 80% reported receiving financial aid; although, 92% had applied for financial aid. Student respondents (47.5%)

stated they were aware that financial aid was available; however, over 50% were only somewhat aware or not at all aware that financial aid was available.

When asked how they received information regarding financial aid, 73% of students reported that information was received through the financial aid office, 40% received information during orientation, and 34% received their information from the school's website.

Students were asked about strategies that would better assist them in understanding financial aid that they would qualify for. Responses included, in order of frequency:

- Financial aid workshops
- One-on-one advising with financial aid officers
- Dedicated website or pamphlets specific to financial aid
- Checklists for applying
- Better breakdown of costs to education
- Providing other resources besides FAFSA
- Explaining what to look for in loans
- Using laymen's terms

Scholarships

Six questions focused on scholarships. Student responses showed that 64% had applied for a scholarship, 61% were aware that they were eligible for a scholarship, but 33% were unsure of eligibility. Only 16.5% were definitely aware of available scholarships, whereas 74% were only somewhat aware and 12% were not at all aware of scholarships available.

When asked how they received information about scholarships, 50% of students reported that information came from the school website, 35.5% received information from the financial aid office, and 29.5% received some information from instructors or staff.

One question asked about the student's confidence in completing scholarship applications. Only 33% were very confident in their ability to complete a scholarship application, 60% were either somewhat confident or not very confident, and 6% were not at all confident. One question examined student's confidence in their ability to qualify for a scholarship. Only 20% were very confident in their ability to qualify, whereas 71% were somewhat or not very confident, and 9% were not at all confident in their ability to qualify.

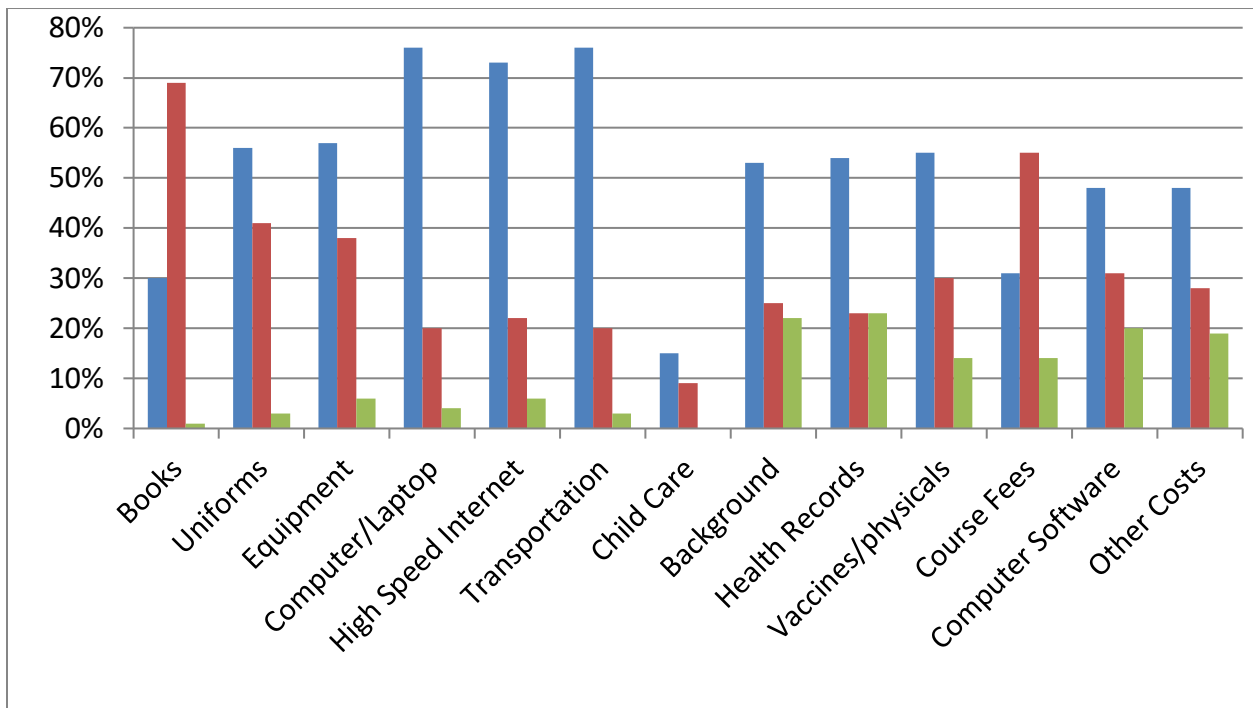
When asked about strategies to better assist students to apply for scholarships, student responses included the following, in order of frequency:

- Provide more information on available scholarships
- Provide information on how to find available scholarships
- Have a streamlined scholarship application process
- List deadlines for scholarship application completion
- Provide a tutorial on completing scholarship applications that includes
 - How to write an essay that will stand out
 - Who to ask for letters of recommendation
- An orientation on how scholarships help students

Unexpected Costs and Stress

The survey included a list of items that often are added as a part of student fees within nursing programs. Students were to respond as to whether the cost of each item was higher than expected, expected, or unexpected. Student responses are shown in Figure 1. Other costs that were identified by students that were not included in the list and were often either unexpected or higher than expected included:

- The increasing cost of clinical requirements over the years
- Printing or buying a printer
- Graduation fees
- Supplements to guide learning
- Tutoring
- HESI case studies
- Travel costs for distance learning or travel to clinical
- Reduced work time
- Student parking



Key: Higher than Expected Expected Unexpected

Figure 1. Unexpected Costs of Nursing Education

Students were also asked to rate the stress of these costs using a 1-5 Likert scale with 1 being not stressful and 5 being very stressful. The overall result of stress added by unexpected cost is shown in Figure 2.

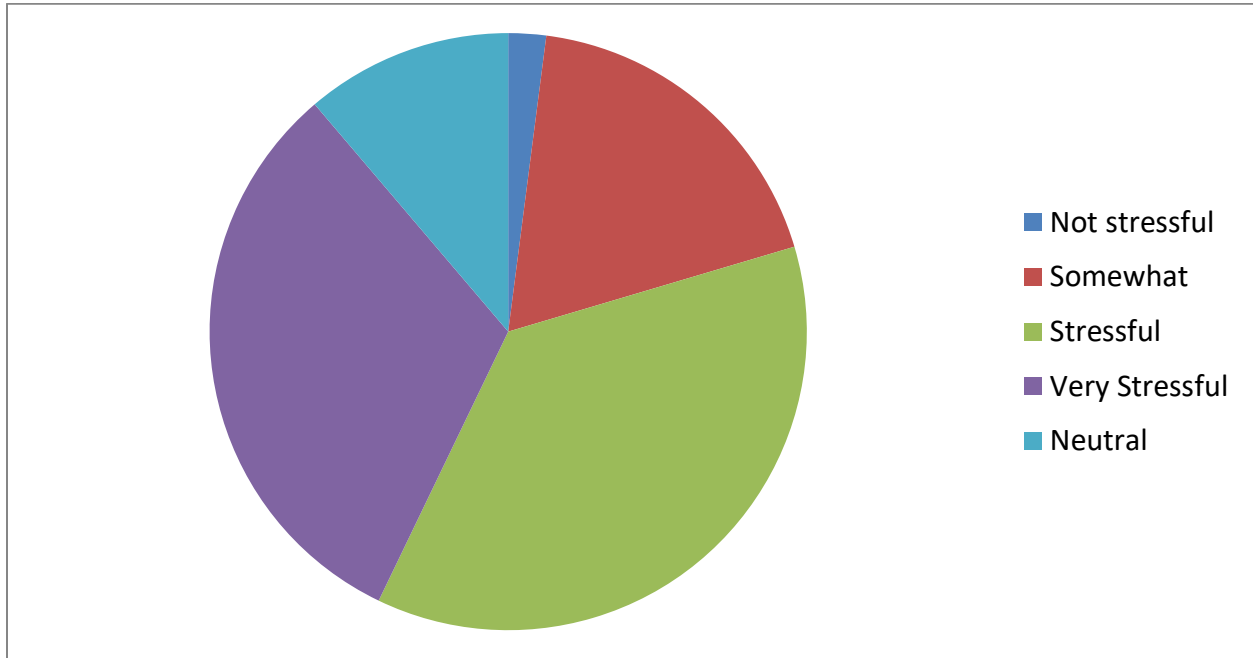


Figure 2. Stress of Unexpected Costs

Students were provided with two short answer questions. The first asked students to identify other areas of financial concern. Answers to this question included the need to have a reliable vehicle to get them to school and clinical sites; accrument of too many credits results in no longer qualifying for financial aid, the large student loans faced following graduation, class schedules making it difficult for students to work, and the ability to maintain health insurance when having to work part time.

The second short answer question asked about any other strategies they could suggest to assist with financial concerns. Strategies identified included:

- Schools to provide a list of expenses up front and when the expenses will be needed so students can plan ahead

- Mandate scholarship applications and training as part of the curriculum
- Offer child care
- Administer screening tools to evaluate students at risk for financial stress
- Bundle school supplies
- Require fewer texts, as so many articles are used in classes

Discussion and Limitations

The data suggest that many ADN and BSN completion students are not aware of financial aid and scholarship opportunities that are available to them. Students need assistance in understanding financial aid and scholarship opportunities, as well as help in correctly completing complicated applications. Bettinger, Long, Oreopoulos, and Sanbonmatsu (2012) reported that simply informing individuals about eligibility did not improve college access. They found the real barrier to be the complexity in filling out the form and the time to complete.

Findings show that many students receive information about financial aid and scholarships through the nursing school they are attending. As many received information from the financial aid office, it suggests that students may have had to seek out information. However, if students did not recognize that financial aid/scholarships were available or did not believe that they were eligible, they would not seek out information from the office or the website.

Students have identified strategies that may be helpful in their understanding and completion of financial aid and scholarship applications. Schools of nursing need to identify and implement specific strategies to assist students in awareness, eligibility, understanding, and completion of financial aid and scholarship applications.

Data suggest that there are many costs associated with nursing school that were either higher than expected or unexpected. Bellfield and Gessner (2010) reported that for ADN nurses,

cost was the main factor (49%) that deterred them from advancing their education. Results suggest that these higher than expected and unexpected costs increased stress levels for students. Strategies for helping students to understand costs were identified. Nursing schools need to be transparent regarding expected costs and timing of costs, so students can plan and prepare.

Relative to survey limitations, respondents were those participants who volunteered to take the online survey. Because the sample is based on those who self-selected to participate, rather than a probability sample, no estimate of sampling error can be calculated. The nature of the survey respondents themselves may be that they over-represent a specific population of students. Thus, the survey may be subject to multiple sources of error, including but not limited to, sampling error, coverage error, and measurement error. Although this study essentially represents a convenience sample, it served to provide valuable information in understanding strategies that may assist in mediating financial barriers in Wisconsin.

Conclusion

The survey results offer a limited snapshot of ADN and BSN completion students' perceptions of strategies to assist with financial barriers to nursing education. The results suggest that many students may not be aware or understand financial aid and scholarships that are available. If aware, they do not have the knowledge or confidence to complete an application. Strategies to increase awareness, understanding, and skills were provided. Findings also showed that there are many higher than expected or unexpected costs to nursing education that can increase stress for nursing students. Schools of nursing need to implement strategies that make costs transparent for student planning.

Jimenez (2016) reported that the nursing deficit in the United States may be moving towards a crisis. Nursing school enrollments are not growing fast enough to meet the demands of

organizations. The American Association of Colleges of Nursing (2014) reported that enrollment in BSN programs was up 2.6%, but this will not be enough to meet the shortage. The ADN programs provide students and the industry the opportunity to graduate RNs in a shorter timeframe. The Institute of Medicine (2010) recommended that 80% of the nursing workforce be bachelor's prepared by 2020. BSN Completion programs allow ADN prepared nurses to advance their knowledge and skills in areas of leadership, critical thinking, and professional knowledge. However, many barriers exist to individuals entering ADN and BSN completion programs. These barriers need to be understood and addressed in order to meet the demands of the nursing community.

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Appendix A

Survey

Examining Student's Perceptions of Strategies to Assist with Financial Barriers to Progression in ADN and BSN Completion Programs

1) I am eligible to receive financial aid.

- Yes
- No
- Unsure

2) I have applied for financial aid

- Yes
- No

3) I am aware of the financial aid that is available for me

- Definitely aware
- Somewhat aware
- Not very sure
- Not at all aware

4) I have received information regarding financial aid through: (check all that apply)

- Orientation
- Advising sessions
- Financial Aid Office
- Instructors/staff
- School website/brochure
- Peers
- Other _____

5) What strategies would be most useful in better understanding financial aid that you would qualify for?

6) I am eligible to receive Scholarships

- Yes

- No
- Unsure

7) I have applied for Scholarships

- Yes
- No

8) I am aware of Scholarships that are available for me

- Definitely aware
- Somewhat aware
- Not very sure
- Not at all aware

9) I have received information regarding Scholarships through: (check all that apply)

- Orientation
- Advising sessions
- Financial Aid Office
- Instructors/staff
- School website/brochure
- Peers
- Other _____

10) I feel confident in my ability to complete a Scholarship application

- Very confident
- Somewhat confident
- Not Very confident
- Not at all confident

11) What strategies would better assist you in being able to apply for Scholarships?

12) Please identify costs of nursing education that may have been unexpected. Then describe the stress of the unexpected costs: 1 being not too stressful and 5 being very stressful.

a. Books

- Expected

- Higher than expected
- Unexpected

Not Stressful -----Very stressful

1 2 3 4 5

b. Uniforms

- Expected
- Higher than expected
- Unexpected

Not Stressful -----Very stressful

1 2 3 4 5

c. Equipment (stethoscopes, skills lab supplies)

- Expected
- Higher than Expected
- Unexpected

Not Stressful -----Very stressful

1 2 3 4 5

d. Computer/laptop

- Expected
- Higher than expected
- Unexpected

Not Stressful -----Very stressful

1 2 3 4 5

e. High Speed Internet Access

- Expected
- Higher than expected
- Unexpected

Not Stressful -----Very stressful

1 2 3 4 5

f. Transportation

- Expected

- Higher than expected
- Unexpected

Not Stressful -----Very stressful

1 2 3 4 5

g. Child care

- Expected
- Higher than Expected
- Unexpected

Not Stressful -----Very stressful

1 2 3 4 5

h. Fees for criminal background check

- Expected
- Higher than expected
- Unexpected

Not Stressful -----Very stressful

1 2 3 4 5

i. Fees for Health Records

- Expected
- Higher than expected
- Unexpected

Not Stressful -----Very stressful

1 2 3 4 5

j. Costs to obtain needed vaccines, physicals

- Expected
- Higher than expected
- Unexpected

Not Stressful -----Very stressful

1 2 3 4 5

Appendix B

Survey Introduction

E-Mail message to introduce survey to students:

The Wisconsin Center for Nursing is trying to determine why there are not more students graduating from Associate Degree Nursing Programs and BSN Completion programs and we are asking for your help.

We understand that many things can influence a student's ability to be successful in a nursing program. This survey is examining financial issues students may see as potential barriers to progression in order to better assist students in understanding and working through financial constraints. We are asking that you help us in better understanding how finances can impact you by completing this short survey. It should take you about 5 minutes to complete and your answers will be completely anonymous. Completion of the survey is considered as consent to participate in this inquiry.

Thank you for your assistance!