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Money on the Mind

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By [Allie Grasgreen](#)

The recession may be over, but as tuition and debt continue to rise, many students are still under extreme pressure to make ends meet – and for some, it's at the expense of academic pursuits.

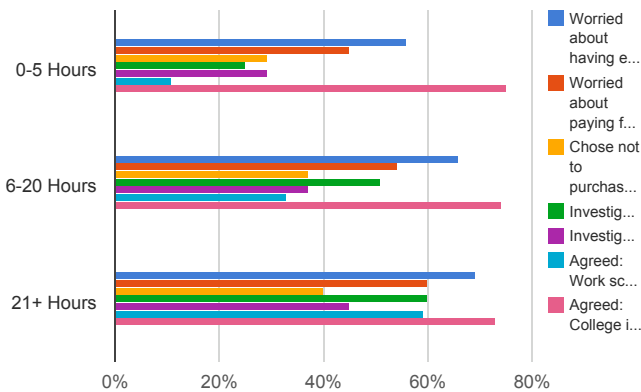
In part responding to critics who wondered why they hadn't explored this earlier, the creators of the [National Survey of Student Engagement](http://www.nsse.iub.edu/) (<http://www.nsse.iub.edu/>) this year asked how finances were affecting students' academic activity. The results, NSSE director Alexander C. McCormick said, are "not too surprising, but worrisome."

About 60 percent of full-time seniors who work more than 20 hours per week said it interfered with their academic performance, but just as many said they frequently looked into working more hours to cover costs. Further, 32 percent of first-year students and 36 percent of seniors said financial concerns interfered with their academic performance.

And 27 percent of freshmen and 34 percent of seniors said they "often" or "very often" chose not to purchase required academic materials because of the cost.

"You have to wonder what the impact is," said McCormick, who is also an associate professor of educational leadership and policy studies at Indiana University at Bloomington. One hopes that students are renting textbooks or borrowing from a friend rather than simply going without, but even then, he said, if a student can't open a textbook whenever needed, it's not ideal.

Percentage of Full-Time Seniors Who Reported Financial Stress, by Hours Worked per Week



Source: National Survey of Student Engagement

Perhaps it's also not surprising, then, that when asked whether a series of factors "substantially" influenced their choice of major, 55 percent of seniors said "yes" to having the ability to find a job (with more minority than white students saying so), and 52 percent noted potential salary. Nearly 59 percent pointed to career mobility or advancement, and 41 percent said potential for management positions. Still, academic interest and personal talents won out, with 89 percent of seniors answering in the affirmative to both.

Percentage of Seniors who Said the Following Factors Substantially Impacted Their Choice of Academic Major

Factor	Percentage
Academic interest or passion for topic	89
Fit for my talents and strengths	89
Career mobility or advancement	59
Ability to find a job	55
Potential salary or earnings	52
Preparation for graduate or professional school	48
Reputation of the major at your institution	44
Having influence over people or managing others	41
Encouragement from a faculty member or adviser	33
Parental or family influence	29

Taken together, the financial findings speak to the need for colleges to make sure students have the aid counseling and information they need regarding what's best for long-term success, McCormick said. Despite the bad rap that student loans are getting in the wake of a flood of stories about students graduating tens of thousands of dollars in debt, "the evidence is still pretty clear that borrowing is a better strategy than working full-time and going to school full-time," he said. "If students are using social media, maybe that's another angle for reaching students."

McCormick's suggestion of using social media was not arbitrary. The financial findings were part of the experimental questions NSSE asks each year, based on what's particularly relevant or interesting at a given time; the survey also included a section on the impact of social networking.

Lots of students use social media to study or pursue academic goals – 28 percent used it to plan study groups or tutoring sessions, 33 percent to complete class assignments or projects, 17 percent to learn about internships and 15 percent to communicate with faculty or advisers. Those students were also more likely to engage in collaborative learning and interact with faculty outside the classroom, and report higher satisfaction with their educations, but didn't necessarily take more academically challenging courses.

Still, most students who used social media used it for – wait for it – social purposes. And, in a finding that won't surprise anyone who has set foot in a college classroom circa 2012, more than two-thirds of students used social media at least sometimes during class, and about one in three did so frequently (with first-year students slightly more likely to do so than seniors).

"Colleges and universities will have to balance the distraction of social media during class with the potential to engage students through this new avenue of connections," the report says.

While the experimental questions offer interesting and timely insights, at the heart of NSSE is its measurement of students' engagement in campus and institutional activities, from service learning to study habits, that are believed to correlate with higher learning outcomes (though the survey is [not without its critics](http://www.insidehighered.com/news/2011/11/17/nsse-2011-measures-student-engagement-major) (<http://www.insidehighered.com/news/2011/11/17/nsse-2011-measures-student-engagement-major>)). The survey reports aggregate data, this year of 554 U.S. and 23 Canadian institutions, but individual colleges can receive their own results directly, and use them to make institutional changes if they choose.

One way NSSE measures engagement is by looking at how students who take "deep approaches to learning," or DAL, spend their time. DAL involves courses that emphasize advanced thinking skills (such as applying theories to practical problems or synthesizing information into new interpretations), integrating ideas from different sources and discussing them outside of class, and examining one's own thinking and the perspectives of others.

Seniors who engaged in those practices spent more time preparing for class (18 hours a week for the highest DAL levels versus 13 hours for the lowest), working (15 versus 13 hours), and participating in co-curricular activities (six versus four hours). The only area they spent less time on was relaxing and socializing (10 versus 11 hours). The pattern was the same for first-year students, though the hours varied.

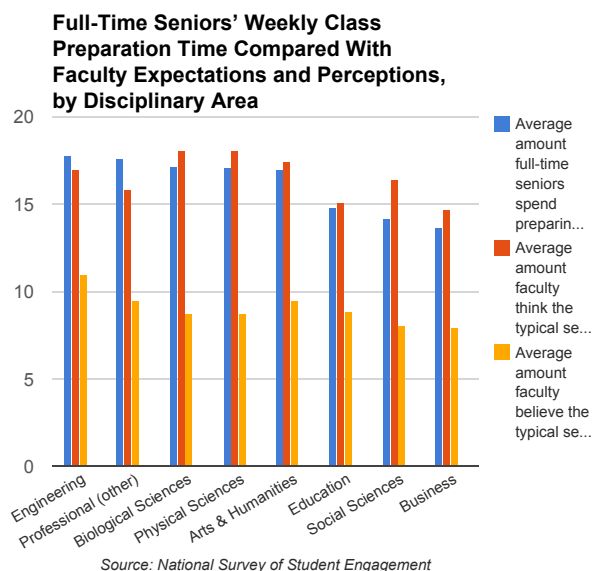
"It's pretty clear that deep learning is positively related to not just engagement, but students' perception of how much they've learned," McCormick said; hence, faculty should emphasize these practices. Acknowledging that deep learning is not reported equally across disciplines –

engineering, for instance, had lower DAL levels – McCormick noted that collaboration, to name one example, is essential in most all jobs. “I don’t think there are any fields that can really say, ‘No, that’s not our concern,’ ” McCormick said.

The survey also examines who participates in “high-impact practices” – things like internships, study abroad, research with faculty or capstone courses. Not surprisingly, the rates and types of high-impact practices vary by major. Education and nursing students were most likely to participate in service learning or do internships or practicums. Astronomy, physics and biochemistry or biophysics students did the most research with faculty members. Language and literature students studied abroad most, and students throughout the disciplines did a culminating experience at similar rates (somewhere in the 20 to 40 percent range).

Breaking down the findings into other subgroups, the survey showed more athletes did community service than non-athletes (78 versus 62 percent). Consistent with last year’s findings, fraternity and sorority members were more likely to participate in high-impact practices, take academically challenging courses, interact with faculty and learn collaboratively.

In other comparisons, the survey found variation in study habits by major, gender and age. Again consistent with previous installments, NSSE this year found that seniors spent slightly more time preparing for class (15 hours a week) than did freshmen (30 minutes less than that). Women spent an average of 50 minutes more studying than men; first-generation first-year students spent an hour less studying than their peers.



Not surprisingly, students who studied more got better grades.

By field, engineering students spent the most time studying and business students the least, and engineering and “other professional” field students were the only ones who spent more time studying than faculty expected. (The results in the table above are limited to the 31 institutions that distributed NSSE 2012 and also the [typical-student version \(http://fsse.iub.edu/pdf/2012/FSSE12%20Typical%20Student%20Scales.pdf\)](http://fsse.iub.edu/pdf/2012/FSSE12%20Typical%20Student%20Scales.pdf) of the Faculty Survey of Student Engagement 2012.)

Below are select findings from NSSE 2012, the last installment before the survey debuts its new, revamped format next year.

NSSE Results 2012

Category	Freshmen	Seniors
Level of Academic Challenge		
Number of assigned textbooks, books, or book-length packs of course readings		
--None	1%	2%
--Between 1 and 4	24%	29%
--Between 5 and 10	42%	37%
--Between 11 and 20	22%	19%
--More than 20	11%	14%
Number of written papers or reports of 20 pages or more		
--None	81%	51%

--Between 1 and 4	13%	39%
--Between 5 and 10	3%	6%
--Between 11 and 20	1%	2%
--More than 20	1%	2%
Number of written papers or reports between 5 and 19 pages		
--None	15%	10%
--Between 1 and 4	53%	43%
--Between 5 and 10	25%	30%
--Between 11 and 20	6%	11%
--More than 20	2%	6%
Number of written papers or reports of fewer than five pages		
--None	4%	6%
--Between 1 and 4	33%	34%
--Between 5 and 10	34%	27%
--Between 11 and 20	19%	18%
--More than 20	10%	15%
Coursework emphasized: ANALYZING the basic elements of an idea, experience or theory, such as examining a particular case or situation in depth and considering its components		
--Very little	2%	1%
--Some	16%	12%
--Quite a bit	43%	39%
--Very much	40%	47%
Coursework emphasized: SYNTHESIZING and organizing ideas, information or experiences into new, more complex interpretations and relationships		
--Very little	4	3
--Some	24	19
--Quite a bit	41	39
--Very much	31	39
Coursework emphasized: MAKING JUDGMENTS about the value of information, arguments or methods, such as examining how others gathered and interpreted data and assessing the soundness of their conclusions		
--Very little	5%	4%
--Some	24%	20%
--Quite a bit	41%	38%
--Very much	30%	37%
Coursework emphasized: APPLYING theories or concepts to practical problems or in new situations		
--Very little	4%	3%
--Some	20%	15%
--Quite a bit	38%	34%
--Very much	38%	48%
Hours per 7-day week spent preparing for class (studying, reading, writing, doing homework or lab work, analyzing data, rehearsing and other academic activities)		
--0	0%	0%

--1-5	13%	14%
--6-10	23%	23%
--11-15	22%	20%
--16-20	18%	17%
--21-25	11%	11%
--26-30	6%	7%
--More than 30	6%	8%
Active and Collaborative Learning		
Asked questions in class or contributed to class discussions		
--Never	3%	2%
--Sometimes	34%	23%
--Often	34%	30%
--Very often	29%	45%
Made a class presentation		
--Never	14%	7%
--Sometimes	50%	32%
--Often	26%	35%
--Very often	10%	27%
Worked with classmates outside of class to prepare class assignments		
--Never	14%	9%
--Sometimes	40%	31%
--Often	31%	33%
--Very often	15%	27%
Discussed ideas from your readings or classes with others outside of class (students, family members, co-workers, etc.)		
--Never	7%	4%
--Sometimes	34%	30%
--Often	35%	36%
--Very often	24%	29%
Student-Faculty Interaction		
Discussed ideas from your readings or classes with faculty members outside of class		
--Never	40%	31%
--Sometimes	37%	41%
--Often	15%	18%
--Very often	8%	11%
Received prompt written or oral feedback from faculty on your academic performance		
--Never	7%	5%
--Sometimes	33%	28%
--Often	40%	43%
--Very often	20%	24%
Work on a research project with a faculty member outside of course or program requirements.		
--Have not decided	36%	18%
--Do not plan to do	22%	48%
--Plan to do	36%	14%
--Done	6%	20%
Enriching Educational Experiences		

Had serious conversations with students who are very different from you in terms of their religious beliefs, political opinions or personal values		
--Never	14%	12%
--Sometimes	32%	32%
--Often	28%	29%
--Very often	27%	27%
Had serious conversations with students of a different race or ethnicity than your own		
--Never	16%	13%
--Sometimes	31%	32%
--Often	27%	28%
--Very often	26%	27%
Foreign language coursework		
--Have not decided	19%	9%
--Do not plan to do	28%	43%
--Plan to do	32%	10%
--Done	21%	38%
Study abroad		
--Have not decided	28	13
--Do not plan to do	27	64
--Plan to do	42	9
--Done	3	14
Culminating senior experience (capstone course, senior project or thesis, comprehensive exam, etc.)		
--Have not decided	36%	11%
--Do not plan to do	11%	22%
--Plan to do	50%	33%
--Done	2%	33%
Supportive Campus Environment		
Institutional emphasis: Providing the support you need to thrive socially		
--Very little	15%	24%
--Some	33%	36%
--Quite a bit	33%	27%
--Very much	19%	13%
Institutional emphasis: Providing the support you need to help you succeed academically		
--Very little	3%	5%
--Some	18%	22%
--Quite a bit	42%	42%
--Very much	37%	32%
Institutional emphasis: Helping you cope with your non-academic responsibilities (work, family, etc.)		
--Very little	23%	35%
--Some	36%	35%
--Quite a bit	26%	19%
--Very much	15%	11%