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AN EVALUATION OF THE EFFECTIVENESS OF THE SENIOR YEAR PLUS PROGRAM IN IOWA

A Thesis

Submitted

in Partial Fulfillment

of the Requirements for the Designation

University Honors

Andrew Q. Morse

University of Northern Iowa

April 23, 2009

ABSTRACT

Iowa's public institutions graduate students with the sixth highest student loan debt in the nation (Project on Student Debt, 2008). As a result, Iowa Governor Chet Culver has proposed the Senior Year Plus Program, which is a state-funded dual-enrollment program. This program's purpose is to help alleviate the debts students incur while attending college. However, there are no examinations to this point that focus on the financial, as well as the personal and professional developmental benefits of the program, particularly in comparison to the four-year institution. The current research utilized a qualitative research design. Ten (5 Dual-Enrollers/5 Non-Dual Enrollers) participants currently enrolled at a four-year institution in Iowa were interviewed. Significant themes and insights emerged that highlighted a need to reconsider the investment made in this program in terms of financial gain, which was related to length of enrollment, as well as the holistic developmental benefits available to students who enroll in the Senior Year Plus Program.

INTRODUCTION

The foundation of a progressive citizenry is formed through a strong education made available to all citizens regardless of socioeconomic preconditions or other deterministic forces out of their control. It was Thomas Jefferson's idea that, "...it is the duty of its [America's] functionaries, to provide that every citizen...receive an education proportioned to the condition and pursuits of his [or her] life (Coates, 1999, n.p.)." The phrase "condition and pursuits of his [or her] life" is essential in Jefferson's quote, because it signifies that not only are each person's circumstances and interests different, but also that the 'conditions and pursuits' of the larger collective change. The society in which American citizens live is one that has undergone enormous change through technological advancement and a fight for social equality. These have both impacted the actions that citizens have taken in pursuit of a better life and have also expanded the information made available to and discovered by individuals. The changes undergone by society have most importantly impacted the aspirations developed, attempted and, in many cases achieved, by those with the motivation and means to do so, particularly in terms of higher education. However, while the institutions are in place for individuals to achieve their academic and career goals, the ability for some individuals to access them is limited because of circumstances out of their control. As a result, today's functionaries have proposed and implemented ways to help individuals achieve their aspirations, but in some instances these have gone unexamined to determine their effectiveness in fulfilling their purpose.

Before further discussion can occur regarding the changes undergone in the United States and how such change has impacted the educational needs and pursuits of individuals and the collective, further explanation of the importance and necessity of societal progress must be discussed. Progress, in one sense for the purpose of this paper, will mean that individuals live in and contribute to an American society that recognizes and strives for equality for all, regardless of preconditions out of one's control. Secondly, progress will refer to technological and ideological advancements that contribute to the goal of social justice and equality. These two notions are grounded in the understanding that social equality can be inspired by and instilled within individuals through a strong education. Since equality and progress are the foundation of a thriving democracy, it is clear that these two principles are the two ideals for which American citizens should continuously strive. For further purposes of this paper, the financial and social benefits of higher education to the individual and collective will be considered as one important mechanism through which citizens can continue to strive toward these ideals. Also, it must be mentioned that for the purposes of this paper, public four-year education will be referenced and discussed. This is done based on the premise that public, four-year education is funded by the taxpayers and because of this the ability to matriculate should remain fiscally viable to the public.

The fight for social justice and equality that has taken place in the United States over the past century has changed the social structure, and thus the pursuits of citizens. Because of the Civil Rights Act of 1964, for example, discriminatory practices such as the Jim Crow laws were overturned, or segregation in public places was abolished to give equal rights to minorities (www.senate.gov, 2009; Randall, 2001). Illegalizing discrimination opened up opportunities for many more individuals to pursue a college education. This Act, in addition to the Higher Education Act of 1965, which granted federal financial aid to be offered allowing more citizens to matriculate, changed the demographic makeup of higher education across the country (U.S. Department of Education, 2006). While these major legislative accomplishments have occurred, thus increasing accessibility and affordability to higher education, issues remain in regard to

college affordability. As a result, many state governments have pursued action to increase financial accessibility and affordability to higher education in recognition of the important role that a college educated citizenry plays in the stability and progress of society.

One such type of action has been the implementation of dual-enrollment courses, which offer college credits to high school students that also count toward their high school graduation. For example, Iowa recently passed legislation (HF2679) that increases the amount of dualenrollment credits high school students can take so that students may earn up to a full year of college courses before enrolling at a two- or four-year institution (Iowa General Assembly, 2008). This expanded program, known as the Senior Year Plus Program, allows students to earn up to 30 credit hours at the state's expense before attending a higher education institution. This means that students can save up to a full year's worth of tuition expenses and potentially graduate a full year earlier than those who do not enroll in any courses. The state government is able to potentially save money, too, given that the courses count toward both high school graduation and a college degree. Because Iowa is among the first state governments to sponsor a program that offers up to an entire year's worth of college credit, consideration will be given to this state's program. Before further elaboration on the Senior Year Plus Program can occur, though, more information regarding the current status of college affordability across the United States and in Iowa is needed.

According to the National Education Association (2009), average student loan debt incurred by college graduates in 2004 was almost 60 percent higher than in the mid 1990s. In Iowa, public university graduates are incurring an average of over \$26,000 upon graduation, placing their debt at the 6th highest in the country (The Project on Student Debt, 2008). This number represents a \$9,000 dollar increase in a decade (The Project on Student Debt, 2008). Students are paying higher proportions of their education-related expenses through student loans. In the state of Iowa, for instance, the average tuition charged at a four-year public institution was \$6,420 in 2008 (Sayre, 2007). This dollar amount represents roughly 48 percent of the total cost to educate a student per year. This amount is up significantly from two decades ago, when the percentage that the student paid for his or her education was 27.8 percent of the total cost per academic year (Sayre, 2007). On a national scale, in 2008 public higher education experienced an average cost increase of four percent, bringing the average cost of public four year higher education to \$6,185 (Collegeboard.com, 2007). Median household income decreased by two percent. Since this shows that wages are decreasing in terms of spending power, the amount of loan debt with which the student graduates only becomes a larger burden that potentially can deter individuals from matriculating, pursuing their career goals, and putting their education toward the collective good. This recent data only provides a narrow picture from which to derive conclusions. Looking over the long-term, however, will allow for an individual to see just how rapidly higher education expenses have increased in relation to family and individual incomes.

Ten years ago, the national average amount of tuition paid by students attending a public four-year college or university was \$3,356 (Steinberg, 1999). Students are graduating with larger student loan debts and heavier burdens while earning their degrees and later on as they begin their careers. Over the last ten years, tuition at four-year public universities nationwide has increased at an average of 30.86 percent, while the median family income (four-person family) increased at 13.8 percent. This data highlights the increased proportion of educational expenses that become the responsibility for the student and/or family to put forth in order to meet the current expenses of a college education. In fact, Redd (2004) noted that federal student loan borrowing increased from \$24 billion in 1995 to \$33.7 billion in 2000. Redd further explained that students who took out federally subsidized loans whose family income fell between \$60,000 and \$79,999 increased from 56 percent in 1993 to 67 percent in 1996.

It is most certainly clear that the conditions and pursuits of American's lives have changed. Also apparent is the notion that the demand for an education in proportion to those conditions and pursuits has certainly increased. However, if the citizen-student is expected to incur debt beyond that which allows for economic freedom or even an opportunity to matriculate, the progress of society, too, is hindered. It is not a productive or viable argument to assume that the education of an individual should be left to the individual. This is because the citizen's neighbor benefits directly from the education that the citizen-student receives. Without the financial possibility for today's hopeful college graduates to become educated as nurses, doctors, teachers, and many other vocations, society will face a troublesome road ahead. Particularly, the need of an accessible and affordable higher education becomes more salient while the United States population continues to increase, the baby-boomer generation continues to age, and the world continues to become interconnected through technological advancement.

LITERATURE REVIEW

While the federal government has proposed and implemented programs geared toward sending individuals to college, some state governments have also established programs to help alleviate the costs associated with higher education. For example, Governors Mark Warner of Virginia and Chet Culver of Iowa have proposed the Senior Year Plus program, which subsidizes the cost of college credit for high school seniors before they graduate (azgovernor.gov, 2007; chetculver.com, 2008). The credit is offered through established dual-enrollment programs within the state, where courses count for high school graduation requirements and also toward college credit for students' two- or four-year degrees. High school seniors in Virginia have the opportunity take up to a semester of college credit before graduating. According to Virginia Governor Mark Warner, students can save an average of \$5,000 in tuition costs toward their education (azgovernor.gov, 2007). Iowa's Senior Year Plus program gives the student an option of an entire year's worth of college credit (30 hours) toward his or her education while still in high school. While the Virginia program will add valuable background information, the focus of the proposed study will be the Iowa program as outlined by the governor's office.

Scholars have published articles promoting the benefits of dual-enrollment programs as a means to save students money and prepare them for career success after graduation. Boswell (2001) found that 15 states had laws that required the state or local district to pay for all or most of the tuition costs to students enrolled in dual-enrollment programs. In addition, nine other states have laws that allow for the local district to decide whether or not they will pay for dual-enrollment credit, and in three more states students pay a discounted rate. Boswell also noted that states paying for students' college courses save tax dollars by paying a smaller price for the student to be dually-enrolled compared to allocating tax dollars to the general funds of public

institutions. For example, the dual-enrollment program in Washington is believed to have saved the taxpayers an estimated \$24.6 million. The author stated that there are two hypothesized reasons for the savings. First, the expense is lower because students are significantly more likely to earn the credit from a community college, which offers lower-cost education in comparison to a four-year public institution. Second, since public schools are financed through tax dollars, the money that is paid toward students' high school education would also count toward their college education through the dual-enrollment program. However, students enrolled in the program have not actually been investigated to see whether or not they are graduating earlier or with less debt. This allows for the possibility that while it may save the state money in terms of cost per credit, it may not actually shorten the time the student spends earning her or his degree. The potential result is that the total actual cost to educate the student would increase because he or she would have to stay in college and pay for it on her or his own, using scholarships, loans, grants, or savings to subsidize the cost.

Current research suggests a need to critically evaluate dual-enrollment programs in terms of academic rigor in the classroom setting. As Hans Andrews (2000) illustrated, there may be differences in academic rigor in the classes offered in dual-enrollment courses compared to the traditional college courses. Andrews' research states that there are no criteria to evaluate the quality of dual-enrollment programs to determine whether or not they are well-administered. Laband and Piette (1995) found that students who took the prerequisite micro and macro Principles of Economics courses from a community college performed poorer on the upper-level Economics courses at the four-year college being evaluated. The authors noted that this result could in part be due to poorer quality of instruction for the introductory economics courses at the community college compared to the four-year college. They also claim that another possibility is the type of student taking the community college courses in comparison to the student who did not. This would suggest that further examination of these students to determine whether or not there were differences between those who did and did not take the introductory economics course is needed. Such an examination would allow for the reader to observe whether grade performance was or was not the only difference between these students. Because many dualenrollment credits are offered through the community college system in Iowa, this notion suggests that administrators at community colleges or four-year institutions need to examine the quality of their college courses and decide whether or not these courses provide the necessary basis for advanced classes in students' majors and their careers ahead. Also, the results suggest that research must investigate the characteristics of students taking the courses for further understanding of the academic performance of students enrolled in community college offered dual-enrollment credit.

Burns and Lewis (2000) also discussed that transferability of dual-enrollment credit is an issue for students, policymakers, and college administrators alike to consider in terms of cost effectiveness. Since dual-enrollment credit must be a signed agreement between the high school and the institution offering the credit, many students face issues of transferability when they decide to pursue their degree at an institution not involved with the agreement. When students transfer to another institution, they may encounter different prerequisite or admissions criteria that do not accept their previously taken courses. Burns and Lewis (2000) pointed out that transferability issues may delay the time it takes the student to graduate or delay their pursuit of major courses. Moreover, if these credits are not accepted by another institution, the state and school district will, in fact, have wasted money because the course will either not count towards

the student's graduation from the college or university or it will only count as an elective, which does not necessarily guarantee earlier graduation.

While a cost-reward analysis is a worthwhile and necessary task when considering dualenrollment programs, little to this point has been considered in terms of student development. Because higher education is an area in which the student can develop personally and intellectually, literature on student development and learning will now be considered. Such research can be found in the field of student affairs. Higher education is a place where students can learn about themselves and become adept learners, critical thinkers, and integrate themselves in the knowledge process. Baxter-Magolda (1992), for example, noted that from the very first time students walk into the classroom until the moment they cross the stage for graduation, students undergo a transformative process in how they view their role in the learning process and utilize their reasoning capabilities. Baxter-Magolda found that students beginning their higher education experience viewed the role of the professor as their guide to answers and thought that learning occurred in their ability to memorize what was said during class and in the course readings. By the time students graduated, however, that viewpoint tended to shift toward them taking more ownership in the learning process. Students reported disagreeing with the professor more often, which gives evidence for an increase in critical thinking ability, and felt as though they were more comfortable thinking for themselves. While this research occurred in the traditional higher education setting, the importance of this research is that students underwent a transformative process that helped them become independent thinkers who were able to reason more abstractly on their own. No such data currently exists for the learning process of students who dual-enrolled before attending a four-year college or university. Given that students are matriculating to four-year institutions with up to an entire year's worth of dual-enrollment credit, it is important to consider the learning process and development of these students to ensure the worthiness of the investment by the state and school districts in such classes.

Baxter-Magolda and King (2004) highlighted the Learning Partnerships Model as unique to the higher education setting and can aid the student in his or her development and learning. The Learning Partnerships Model is an educational foundation upon which student growth and development in higher education is based. The goal of the Learning Partnerships Model is to support and challenge the student. Support is created by validating learners as knowers, fostering an environment conducive to learning, and defining knowledge as a mutually contributive process (Baxter-Magolda & King, 2004). Challenge means that students are presented with new knowledge that allows them to explore different perspectives from their own. Baxter-Magolda states that through this model, students develop into self-authors in which they view knowledge as socially constructed and able to be reconstructed. Self-Authorship is a concept that represents the mature student. Prior to such development, Baxter Magolda notes that students often enter college viewing the professor as the absolute knower. Thus, the student views her or his role in the educational process as an absorber of knowledge and plays a little role in her or his own educational process. The author proposes that the higher education setting assists students in their journey toward self-authorship. Therefore, it should be the mission of the college- or university-level classroom to catalyze the self-authorship process in adult learners.

In addition, Quaye and Baxter-Magolda (2007) promoted intercultural maturity through the Learning Partnerships Model. Educators can reinforce in depth understanding and a genuine appreciation of diversity through the formation of learning partnerships between the educator and student. Through creating an educational environment that recognizes the learner as a classroom contributor, the educator can foster discussion about topics that allow the student to share his or her point of view, and also to realize and learn of the many different perspectives existing within his or her classmates. Because the learning environment has fostered an open dialogue and recognition of the student as the contributor, individuals will recognize that varying perspectives have merit toward the learning outcome and construction of knowledge. Such an enriched learning environment will both engender a sense of self-authorship within the student, and allow them to appreciate and recognize diversity. Because an understanding of myriad cultures and perspectives is a complex process, it is important for the higher education classroom to offer enriched opportunities for adult learners to expand their horizons. The classroom, however, is only one of the avenues through which the individual can learn in the higher education setting. Many scholars have also investigated the intellectual and personal benefits of co-curricular activities available to college students.

According to Astin (1984), a significant contributor to college student development occurs through their involvement within co-curricular activities. These experiences can range from living on campus, to participating in Greek life, to being elected a senator in the institution's student government. Astin notes that involvement in co-curricular activities enriches the college experience and motivates students to learn new things about the world around them. The research notes that students who are involved devote more time to academics, become involved in student organizations, and develop relationships with professors. To the contrary, Astin found that uninvolved students pay less attention to their studies, remain detached from the student community, and keep their interactions with their instructors strictly to classroom lectures. Astin's research does not refute the possibility, however, that students who are involved are simply better students academically, which indicates one limitation to his research. However, that does not limit the benefits available to students who do get involved to apply classroom knowledge to real life situations. It is noted that the earlier students become involved in cocurricular learning activities the more beneficial the gains in terms of their development. Since a unique component of the higher education experience is the ability that students have to find their niche and develop their strengths through numerous opportunities, the continuation of cocurricular involvement should be made possible in any program that offers higher education to students.

Astin (1977; 1993) has also conducted research on the benefits and purposes of higher education in the United States. The author based his conclusions on a longitudinal study involving 20,000 students and 25,000 faculty members at 200 higher education institutions across the United States. Astin found 190 characteristics within the higher education institution that positively affect the college experience for students. Variables such as the student's major, peer group, and faculty-student interaction all positively shape the college experience for the student. These variables equate to resources through which the student can grow and develop into an active member of the university community and graduate with a better understanding of the meaning of citizenship. By interacting with his or her professors, the student is presented with an information source about how to get involved within her or his prospective career field; get connected into research projects; and teacher's assistantships. As a result, students gain firsthand experience about their future careers and are able to make a positive difference during the process. The myriad benefits available in one location provide a unique benefit for the adult learner to develop and pursue her or his dreams.

The research proposed by scholars within the field of student development has examined populations of students while they are currently enrolled as either part- or full-time students. Such research is necessary because it allows the individual to observe the benefits available to students and the public through the education made available to its students. As a result, the examinations are significant to this research in respect to highlighting the impact that the higher educational experience can have on not only the individual, but on society. However, these evaluations are limited when attempting to apply the outcomes of these studies to the educational environment and opportunities of dual-enrollment students while they enroll for a potentially significant portion of their college careers. These students are enrolled, either on-line, in actual college classrooms, or with their high school peers in a classroom taught by a teacher with a master's degree. Dual-enrollment students have not been investigated in terms of learning and development outcomes, yet a vast amount of money in Iowa is spent each year on this program, with the proposed idea that students will receive a free or reduced cost and will graduate sooner. What this program also assumes is that students who dual-enroll in college credits while in high school will receive the same developmental benefits that have been found through research (Baxter-Magolda & King, 2004; Quaye & Baxter-Magolda, 2007; Astin, 1977; Astin, 1984, 1993).

Burns and Lewis (2000) noted that students who are dually-enrolled enjoy the experience of their college courses and feel that they are more ready for college than if they did not take the courses. The researchers reported that students who earned dual-enrollment credit felt that the courses were a step up from their high school courses. Burns and Lewis did not, however, provide an examination of the actual gains students made from the program intellectually and professionally, particularly in accordance with current student development and involvement theories. In addition, the researchers did not evaluate the performance of these students to give insight into the preparedness of the students who reported being more prepared than had they not taken the courses, nor did they evaluate the debt or graduation rates of these students compared to non-dual-enrollers.

If the dual-enrollment program does not, in fact, provide the same developmental and learning outcomes compared to the typical higher education matriculation patterns of adult learners, there is reason to question the effectiveness of the investment made in these students prior to high school graduation. Also, if students do not graduate with less debt or earlier than students who do not enroll in dual-enrollment classes, then there is reason to criticize the program as a viable means to provide an affordable, quality education. If the program does show that students are graduating earlier and with less debt, then the reader can see that perhaps the program is effective. Also, if dual-enrollment students do show that there are notable benefits to the program in terms of development in and out of the classroom, then there is also good reason to conclude that the program is fulfilling the mission of higher education. While investigators have provided limited reports on dual-enrollment programs, more is needed to see whether money is well spent and provides at least an equally beneficial educational environment in which the student can develop intellectually, professionally, and socially.

Because states such as Iowa have adopted government funded programs with the mission to help students alleviate the debts with which they graduate, an analysis of the effectiveness of the program is necessary. Iowa's students who matriculate to four-year public universities graduate with some of the highest student loan debt in the country when compared to four-year public institutions nationwide (The National Report Card on Higher Education, 2007). Therefore, it is important to examine whether or not the state's tax dollars are used as effectively as possible through programs geared to save students money. The current research seeks to investigate whether or not students will graduate earlier than students who do not enroll in dual-enrollment credit before matriculating to a four-year public institution. Furthermore, the current research will investigate whether or not students who enroll in the program graduate with significantly less debt than students who do not.

In addition, the research will delve into student development and will examine the academic, co-curricular, and social experiences reported by the respondents who did and did not partake in dual-enrollment credit before attending college full-time as a college student. This examination will give a clearer insight into the opportunities that are presented to and taken advantage of by students. Furthermore, the students will deliberate the growth that they have encountered over their time enrolled as a full-time student. Then, students will comment on their perceived and experienced preparedness for both their upper-level courses and their careers. From this data, the researcher will be able to note any similarities or differences between and within the dual- and non-dual-enrolled students. The analysis will give insight into the effectiveness of the program as a means to prepare students intellectually and professionally to succeed in their careers and in their lives as citizens.

Because of the aforementioned research and rationale, the present research seeks to investigate the effectiveness of the Senior Year Plus Program in Iowa. Given that the Iowa legislature has proposed the Senior Year Plus Program as a means through which students can obtain a more affordable education and prepare them for their careers, there must be an analysis of the program's effectiveness in several areas. In order for the Senior Year Plus Program to fulfill its mission it must prepare students for advanced courses in their majors and must also lessen the amount of debt with which they graduate. Therefore, the research seeks to answer the question, "Does the Senior Year Plus Program provide an education that prepares students for their careers and significantly reduce the cost with which they pay to attend college?" Since this question is complex in nature, several dimensions will be considered to examine the effectiveness of the Senior Year Plus program. First, did students who took between 12 and 30 college credits during their senior year in high school report an anticipated length of enrollment of less than students who attended a four-year institution with little or no dual-enrollment credit? Second, did students who took between 12 and 30 college credits during their senior year in high school report being less prepared for courses within their major or minor than students who came to the four-year institution with little or no dual enrollment credit?

The researcher will discuss the methodology of the current study for a better understanding of how the results were obtained from the participants of the project. Then, a discussion about the participants' responses will follow. The discussion will provide insight about the similarities and differences between and within dual-enrolled and non-dual-enrolled students. Also, an analysis corroborated by or shown to be inconsistent with the contemporary student development literature will allow the reader to determine the costs and benefits of dualenrollment programs.

METHODOLOGY

The research was conducted using a qualitative research design. There are several reasons that explain the importance of using a qualitative design to gain an empirical insight in the study. First, as Creswell (1994) stated, the qualitative design allows for the researcher to gain deeper clarity on the meaning behind the responses of the participants in the study. Second, Glesne and Peshkin (1991) pointed out that the opportunity for the researcher to gain rapport with the participant will build a trust that causes further elaboration on their experiences pertaining to the research questions. While the use of a quantitative design would allow for numerous factors to be extrapolated using factor analyses, the analysis of numerous factors is unnecessary for the purposes of this study. Instead, a comparison of dialogue permitted the researcher to examine patterns between the participants, determine common themes, and develop follow-up questions as necessary during the interview process.

After gaining permission from the Institutional Research Board, the researcher interviewed 10 students from the University of Northern Iowa undergraduate population. One half of the participants were selected because they entered the university with a minimum of 12 or a maximum of 30 credit hours taken during their senior year in high school. The other half of the respondents were chosen because they matriculated to their current institution with little or no prior college courses. The researcher met individually with each participant to conduct a structured interview, recorded with the respondent's permission. Further, the researcher informed the participant of the general nature of the study and obtained consent before the interview began. The interview lasted approximately 20-25 minutes and the tapes were transcribed and analyzed. Follow-up interviews were conducted with the participants about any unclear dialogue or when clarification was needed. The students were selected with the help of the institution's Office of the Registrar based on the following criteria in the dual-enrollment group: First, the students must have taken between 12-30 hours of dual enrollment credit during their senior year in high school. Second, the students must have attended the University of Northern Iowa without attending another institution after graduation from high school. Participants in the non-dual enrollment group were selected based on the following criteria: First, they must have come to their current institution with little or no dual-enrollment credit before graduating from high school. Second, the student must not have attended a previous institution as a full-time student after graduating from high school. Selecting students based upon these criteria allowed for the researcher to evaluate any difference between students who have taken a significant amount of dual enrollment credit and those who have not.

After the interviews were conducted and the data were transcribed, the researcher analyzed the dialogue for any similarities and differences that exist among and/or between the participants in the dual-enrollment and non-dual enrollment groups. The researcher reported any significant similarities and differences found in the transcription. To protect the respondents' identities, pseudonyms were assigned in both the transcription and the research report. *Procedure*

Lists of questions appropriate for each group being interviewed in the project were developed. Once the list of eligible research participants from both groups was received from the institution's Office of Information and Technology Services, individuals were contacted to participate in the study and interviews were conducted. Due to a limited response rate from the randomly selected participant list, a convenience sample was recruited for participation in the study by the principal investigator. Interview question lists have been provided in Appendices A and B of this research report for further consideration and understanding by the reader.

The interviews occurred in the student union at the institution where the research took place. This was done because it was viewed as a safe, central location for students to meet with the principal investigator for a conversation. The interviews lasted between 20 and 25 minutes, depending upon how in-depth the responses were and whether any follow-up questions needed to be asked or not. No rewards were given to participants for taking part in the study. If any clarification was needed by any of the responses of the participants, these individuals were contacted via email and asked to provide clarification when necessary. The participants consented to this before the interview began.

After the interviews were concluded, the tapes were transcribed. From the transcription, the principal investigator was able to code the responses in order to analyze between and within the dual- and non-dual-enrollment groups. The principal investigator then observed any differences and similarities from the responses to the questions. Common themes were extracted from the research and included into the research report to show evidence for or against the research questions being considered.

Participants

From the ten total participants interviewed for the research project, five (3 female and 2 male) students were interviewed for the dual-enrollment group and five (3 female and 2 male) students were interviewed for the non-dual-enrollment group. Dual-enrollment group students reported earning credits through Iowa's community colleges, either by attending the classroom, taking on-line courses, or through AP classes taught by high school teachers with master's degrees.

In the non-dual-enrollment group, students came from a variety of high schools across the state of Iowa, public and private, large and small. Ethnically speaking, one student reported being a non-resident alien of the United States. The remaining participants self-report as white residents of Iowa. The mean age of the non-dual- enrollment group is 20.80 (SD=.40) years of age, which also is the typical age of traditional sophomore/junior students at the University. No non-traditional students were selected for participation in this group. Also, none of the students had taken any college credits prior to graduating from high school. Participants represented majors from various academic colleges and departments across the university.

The dual-enrollment students also came from a variety of high schools within the state of Iowa. Students came from both public and private schools from schools across eastern, central, and western Iowa. Ethnically speaking, each participant self-reported as a white resident of Iowa. The mean age of dual-enrollment students who participated was 21.20 (SD=.40) years of age, which is the typical age of traditional junior standing students. No non-traditional students were selected for participation in this group. Students in the dual-enrollment group transferred an average of 23.2 (SD= 6.73) credits into college from high school, meaning that they had already taken almost one full year's worth of credit prior to attending the university.

Participants were initially selected at random based upon the aforementioned criteria in the methodology section. Each selected member in the randomized participant pool was contacted, but the response rate was lower than needed in order to examine the data and discover patterns. Therefore, the researcher had to recruit members for a convenience sample based on the necessary criteria and gathered the remaining participants for the study. Because all participants were asked about the benefits of being involved on campus, it is important to note that students were recruited from two organizations on campus. Four of the 10 (three dual-enrollment group, one in the non-dual enrollment group) participants in the study were recruited for the convenience sample. The recruited participants underwent an initial screening process to verify their qualifications for the study.

RESULTS

Themes emerged from the insight provided by the participants in the Dual- and Non-Dual Enrollment Groups. The research centered around the two following questions: Did students who took between 12 and 30 college credits during their senior year in high school report an anticipated length of enrollment of less than students who attended a four-year institution with little or no dual-enrollment credit? In addition, did students who took between 12 and 30 college credits during their senior year in high school report being less prepared for courses within their major or minor than students who came to the four-year institution with little or no dual enrollment credit? The interview questions that were developed to provide answers to these main research questions help the reader to understand the perspectives of students who have and have not taken dual-enrollment credit prior to attending a university. From the information that was gathered, the following themes were cultivated and are organized in the following order in this section of the research report: First, the respondents' feedback regarding the accessibility to dualenrollment credits is reported to give clearer insight into the Senior Year Plus Program; Second, information is provided about the anticipated length of enrollment and loan debt upon graduation from students in both the Dual- and Non-Dual Enrollment Groups; Third, the themes that emerged when respondents in the Dual-Enrollment Group were asked about perceived differences in quality and rigor compared to those taken at the university are reported; Fourth, the participants' comments from both groups regarding their overall experiences at the university are provided for further consideration by the reader; Fifth, the overall perceived benefits of earning dual-enrollment credit by students in the Dual-Enrollment Group are given.

Accessibility to the Dual-Enrollment Credit

Students from the Non-Dual Enrollment Group perceived limited access to dualenrollment credit as an obstacle that inhibited their ability to have taken these classes while in high school. Respondents in the Dual-Enrollment Group reported an average 23.2 college credits taken during high school. Participants in the Non-Dual Enrollment Group reported that a main reason for not taking these courses while in high school was because only a small number, if any, college credit courses were offered. For example, Nate had this to say about the opportunity to earn dual-enrollment credit when asked about the reason or reasons for not enrolling in such courses while a high school student: "Well my high school only offered two AP courses. I did take both of those, but I didn't feel as though I was adequately prepared to pass the AP examinations, so that was the main reason" (Junior, Economics & Actuarial Science).

For the students in the Dual-Enrollment Group who had much easier access to dualenrollment credits, the feeling of access was aided by the support that respondents received from their high school guidance counselors, who played a significant role in influencing these students to take the courses. Carol, for instance, noted that she "visited with my guidance counselor a lot and she helped me find the classes that would actually transfer into UNI and stuff that could actually help me in the future" (Sophomore, Marketing). While the advocacy on the part of these high school personnel was the most significantly influential method, participants also mentioned that they were motivated to take these courses by peers or older siblings who had already enrolled in these credits.

One of the main purposes of the Senior Year Plus Program is to serve as a means through which students can obtain government subsidized college credit in order to alleviate loan debt or shorten the time spent earning a college degree. Because members of the Non-Dual-Enrollment Group reported limited access to dual-enrollment courses, it causes curiosity to arise regarding just how much more affordable an education becomes when dual-enrollment credits are earned. The following section considers such an inquiry in the context of the information provided from respondents in the research project.

Debt Alleviation and Earlier Graduation

It was previously reported that students who took part in the Dual-Enrollment Group came in with an average of almost an entire year's worth of college credit. This is compared to participants in the Non-Dual-Enrollment Group who came with almost no college credit from high school. Several participants from both groups reported that they would be graduating with significant debt. In the Dual-Enrollment Group, two participants reported an anticipated loan debt of around \$25,000, two participants stated having no debt, and one participant claimed that he would graduate with around \$10,000 in student loans upon graduation. In the Non-Dual Enrollment Group, one participant reported an anticipated loan debt of \$24,000, two participants claimed that they would have no debt, one stated \$2,000, and one participant was unsure about how much she will owe.

It is difficult to report the impact that dual-enrollment credit had directly on debt alleviation for students who enroll in a significant amount of dual-enrollment credits while in high school. One reason is that these students have not yet graduated, and therefore can only provide speculative information on how much loan debt they will accumulate. A second, equally significant reason is that the students who reported having no debt from the university reported that their college expenses were being paid for by parents, scholarships, or partially through savings plans that had been set up prior to attending the university. For example, when Seth from the Non-Dual-Enrollment Group and Jon from the Dual-Enrollment Group were asked about the amount of debt with which they will accumulate before graduating, they had this to say:

"I pay for my rent. I pay for my fraternity...My parents pay for my schooling and my first year to live in the dorms and like my meal plan. So I do not anticipate graduating with any debt" (Jon).

"I would say two thousand. I'm actually pretty lucky. I've been working construction while in high school, so I've been saving money. That has helped my college expenses a little bit. My parents help me out a little bit. I haven't taken a loan out as of yet, but it looks like in the next year I'll have to" (Seth, Accounting).

If parents were going to pay for the student's college expenses regardless, then the money that the Dual-Enrollment Group participants theoretically saved from the college courses is irrelevant when considering the effectiveness of the program. This does not give evidence that students are coming to college because a significant portion of their college has already been paid for, so it does not necessarily show that financial access to higher education for the citizens of the state is improved. In addition, for the students who dually-enrolled, yet who are still graduating with around \$25,000 in loan debt, it is apparent that the program did not directly provide them with a cheaper education. This notion is important because the average amount that the student graduates with in Iowa is just over \$26,000 (The Project on Student Debt, 2008). At the institution in which the research took place, the average debt with which the student graduates is \$24,176 (University of Northern Iowa Office of Financial Aid, 2009).

In terms of length of enrollment, Dual Enrollment Group participants reported that they will spend an average of 3.75 total years to graduate, factoring in CLEP credit or any summer classes that they have taken or anticipate taking prior to graduation. The Non-Dual Enrollment Group participants reported an anticipated enrollment of 4.7 years, allowing for the same factors as the Dual-Enrollment Group. Additional consideration must be given for participants across

both groups. Both the Dual- and Non-Dual Enrollment Groups had students with education and accounting majors. Students with these majors typically take longer than four years to graduate at the university where the research took place. In addition, there may have been reporting issues with some of the participants. For instance, Carol, an accounting major, reported that she will only take three years to finish her degree with that major on top of the 27 hours that she took while in high school. She has not taken any summer classes or CLEP credit, nor did she anticipate to at the time she reported her length of enrollment. Since students who major in accounting typically take five years to graduate, it could be that Carol inaccurately reported her actual length of enrollment at the university.

Another significant factor that must be considered when determining the effectiveness of the Senior Year Plus Program is that of quality, particularly in relation to rigor. Participants were asked to reflect on the quality and rigor of their dual-enrollment courses, as well as the classes taken at the university. Being able to determine the level of challenge that these students faced in their classes, and to balance this with support from faculty, staff, and/or other students will provide a more holistic perspective to the reader.

Quality and Rigor

After considering the quality of the courses offered through established dual-enrollment programs within the state, it is clear that there exists a perceived disparity in quality and rigor when compared to that of the classes offered at the university. Students' responses varied in the Dual-Enrollment Group about whether or not the credit was beneficial in helping them learn the material, explore the topics in the course, and succeed in their classes while at college. It is important to note that students reported several avenues that they took in which to earn college credit, because it may be that the type of classroom forum impacted their perspective on outcomes and experiences from the class. First, students can earn credit through passing an AP exam after being taught by an instructor within their high school. Second, students can take the course on-line and earn a grade from an instructor who acts as the site administrator for the class. Third, students reported traveling to the nearest community college to take classes.

Amidst the perceptions that students had about the level of challenge and support offered through the Senior Year Plus Program, themes emerged that showcased issues related to the value of instruction in the dual-enrollment courses. One of the major themes that emerged from the participants was that the courses were significantly easier than classes they have taken while studying at the university. In addition, students described dissatisfactory experiences with online courses. Carol, who took 27 dual-enrollment credits, reported the following about her experience dual-enrollment courses while in high school:

"I don't think I learned very much from them at all. Most of them were on the internet and it was like five of us that would do it at the same time...We used the books on the test. You can't do that here, so it was an easy grade" (Sophomore, Accounting).

For Carol and several others, classroom rigor was an issue. Even Jon, who earlier was quoted saying that he took courses so that he could get ahead of his peers in college, reported that there were issues of rigor in his dual-enrollment classes compared to that of the university. He said: "I think you're getting the credits a little bit easier than you would at the institution. I thought the stuff I was learning was stuff I would learn in college, but I learned it in a little bit easier of a way." This statement echoed what Carol mentioned about testing procedures for her online class.

The way in which students in the dual-enrollment group perceived themselves while taking college credit was overwhelmingly similar: as high school students. This gives insight into perhaps why students felt as though their courses were not challenging. While this is not something that should be brought forth as a concern in and of itself, the description of the "high school mindset," as Adam put it, causes concern about the development that students undergo while earning a significant portion of their college credits. More specifically, Adam described the "high school mindset" as "a little bit of a slacker mindset. You don't have to try too hard, you know, and you don't have to study a lot. You don't need to overly worry about stuff." These students came from a variety of high schools, and thus had taken the credits at various community colleges across the state. Yet, these students similarly reported that the level of challenge from their classes was an issue that did not help them in their courses at the university.

The "high school mindset" reported by Adam and others raises curiosity in the perceived classroom role that first-year students espouse while making the adjustment to the four-year institution. As a result, participants were asked to discuss their perceived classroom role while a freshman at the university. Overwhelmingly, students from both the Dual- and Non-Dual Enrollment Groups reported that their role was to listen during lectures and contribute very little to classroom discussions. A common reason for this was because a significant portion of the classes that the respondents took in their first year were larger classes that took place in a lecture hall. Still, there were courses that the participants took that were smaller and involved more opportunities for students to contribute to the learning outcomes throughout the semester. Olivia from the Dual-Enrollment Group and Alina from the Non-Dual Enrollment Group had thoughts to share about their roles in class participation during their first years in college. For example:

"I more liked to sit and listen to what other people had to say. Um, I was in major classes right away, so they were larger lecture type settings, where really participation wasn't exactly required, unless you had a question. I wasn't prone to being very vocal if I didn't have to be" (Senior, Biology).

"At the beginning I was really shy. I would be in my chair and listen and not participate that much" (Deciding, Junior).

While students did not report being active in the classroom, they still perceived their courses as challenging and as having a significant impact on their learning. However, now that they are considered upperclassmen credit-wise, they had different perceptions about the roles they espouse in classroom participation.

"I try to have answers and participate actively, just because I feel like the professor is giving so much out there and you know, it's my responsibility to say something, to acknowledge that I understand., and get your point. Now I participate a lot more and I voice my opinion a lot more, you know" (Alina)?

"I would feel more comfortable, you know, having been here for a longer period of time. Class sizes now are smaller and I'm actually in a lot of the Gen Ed classes now, you know, and I'm the oldest person usually in those classes" (Olivia).

The reader is able to see that these two students, like the other respondents in both groups, underwent a perspective change in their role in the class. While Alina indicates that her participation is viewed more now as a responsibility, Olivia notes that her willingness to participate is tied to being more comfortable due to her length of enrollment and having seniority at the university.

The reader may begin to wonder what, specifically, caused the students to have such a perspective change about their role in classroom learning outcomes. Such curiosities are warranted, and can be considered in the holistic picture of the student's development while at the university. It is likely that part of the student's growth can be attributed to events that are outside of the university. It is also likely, based on the reports of the students, that their classroom experiences affected their development. The following section considers the overall university experience reported by members of the Dual- and Non-Dual Enrollment Groups. Such

information provides an opportunity for the reader to see the many facets that the university offers to foster the successful development of students.

Experience While at the University

Both the Dual- and Non-Dual Enrollment Groups shared an overall positive and beneficial experience at the university in terms of development, which was related to a personal connection to university resources and personnel. Being students at the university opened up many opportunities for involvement in student organizations or with professors in professional development with research, attending conferences, and one-on-one guidance to name a few. Because of opportunities such as these, students reported feeling successful in their time at the institution. Consider what Nate from the Non-Dual Enrollment Group said about his feeling of perceived success while at the university:

"(I had) above average success during my college career. I think a lot of students really don't get as involved as I have. I think, ya know, that there are all these opportunities to get involved for everybody. I think that getting involved is a really big part of getting out there and meeting people and preparing you to meet people later on in the "real world."

Nate mentioned that there was a developmental benefit for him to practice networking before entering the "real world" and building connections for career success. For him, this came through involvement. For Melissa from the Dual-Enrollment Group, she describes being able to do things that are atypical of other students at the university, such as going to the national convention for her career field while an undergraduate.

Such experiences were tied closely to a feeling of connectedness through positive relationships with members of the university community. Participants from both groups reported having developed a relationship with an advisor or at least one professor, as well as having established connections with university personnel. For example, talking with Alina about what has helped her succeed at the university showed that having a connection with advising was a

key element:

"I don't think I could do anything without (an advisor) in the Academic Advising Office. Every time I have a problem I knock on his door and I'm like, "I'm in trouble. Get me out of trouble. How do I do this?" You know, so he has helped me ever since my first day here. I have gotten the help that I've needed, the support that I've needed and I don't think I could ask for anything more."

Others reported the availability and accessibility of professors as a major part of their success at

the university. Adam in the Dual-Enrollment Group, for example, said the following about

access to professors within his major:

"I've had good experiences with all of my professors. I've had a lot of professors that I can go to and talk to over in the Biology Department. I know a lot of them and a lot of them are willing to sit and talk. They let you bounce ideas off of them, and they give you advice on classes" (Senior, Biology Education).

The connection to the faculty and staff at the university benefitted the students in their perceived success and gave them an opportunity to explore their proposed career fields prior to graduating from the university.

Aside from the classroom or academic benefits that were previously reported by participants in both the Dual- and Non-Dual Enrollment Groups, participants similarly described that they were involved in campus organizations. Additionally, the participants in both groups were involved early in their time as college students. These students displayed the perceived value of being involved on campus in terms of personal and professional development. Campus involvement increased their social network, as well as presented additional opportunities for enhanced responsibilities on campus. Some participants reported that being involved enhanced their understanding of diversity, and how individuals coming from different backgrounds can influence and learn from one another. Consider this quote from Nate, a participant in the Non-

Dual Enrollment Group, about the benefits of being involved on campus.

"A lot of these organizations I've been involved with have a varied, diverse group. As you get to know them, you get to know more about them and their situation, where they are. Within student government, there are quite a few differences there. There are more differences of the mind and how stuff should be worked through, but there's diversity there."

Other respondents elaborated on how being involved opened more doors for them to be drawn

into the community and to obtain employment. For instance, Jon from the Dual-Enrollment

Group mentioned this about his experience with campus involvement:

"Right away I joined the SAE fraternity. That opened doors for me doing the American Red Cross Blood Drive that we do. It started my networking at UNI a little bit more whre you get to know more people. I got into Connecting Alumni to Students (active campus organization). Getting into that helped me get onto the summer orientation staff, which opened the door for Panther Push (university recruiting event)."

It is apparent that students perceived personal and professional benefits from being involved and contributing to campus organizations. Students in both the Dual- and Non-Dual Enrollment Groups were very similar in level of involvement at the university. Not only did being involved aid in their realization of the varying perspectives that existed from people involved with them, but being active in the community also presented new opportunities for them to develop.

Up until this point, the perceived overall benefits of enrolling in dual-enrollment credit have not been described. The following section offers such information for the reader to develop a sense of the benefits and drawbacks of the dual-enrollment program in Iowa. When considering the following section, it is important to weigh all information relative to its ability to either justify or provide criticism of the Senior Year Plus Program. It is eminent to provide accurate consideration to any aspects that may highlight evidence in support of this program.

Perceived Benefits of Dual-Enrollment Credit

Dual-Enrollment group students noted several perceived benefits of enrolling in college courses, or taking AP exams for college credit, before graduating from high school. First, students reported that they were drawn to the program as a means to save them money before paying tuition at a college or university. In addition, the students reported that taking the credit was a great way to get ahead and graduate earlier in college, yet be challenged by a college class while still in high school. Melissa and Jon had this to say about their choices to enroll in college credit courses prior to graduating from high school:

"I thought it was a good opportunity to save money. Also, nothing was holding me back from taking it and I wanted to be put up to the challenge, especially with humanities and college speech. There was no reason to take a normal (high school) class so I was up for the challenge, and I didn't realize the benefits that it would have for me. Looking back in hindsight, I am really thankful that I did" (Senior, Communicative Disorders).

"I knew I wanted to get into college as ahead as possible, and it's proven to be that way. Now I can double minor and have a major so I just found that out today that I'll be able to double-minor from being so far ahead and I could've majored and minored in three and a half semesters here so it really pushed me ahead really far, and it really prepared me a lot for the classes here. I would say that's because I was able to kind've get my foot in the door" (Sophomore, Communications).

Such comments do show the benefits that high school students perceive who choose to enroll in such courses. It is observed that students do perceive dual-enrollment credit as an opportunity to expand their options that they have while in high school and get a head start on their futures. In addition, students see this program as a means to simultaneously save money towards their college education.

Also, when one examines the testimony by the Dual-Enrollment Group regarding the transferability of their earned credits from high school to the university, one can see that there were no significant issues regarding the credit transfer process to the institution. Students overall

reported that the credit transfer process presented no obstacles or barriers toward their graduation rate, and that most, if not all, of their credits transferred to the university like they were supposed to. In fact, Carol addressed the transfer process in the following statement:

"It wasn't difficult for me. I think my high school counselor did most of it, you know? I think most of them just transferred directly. If I had a question about it, she would just call the admissions office and make sure that it would transfer" (Sophomore, Accounting).

In a few cases, students did report that credits did not directly transfer in as equivalents for the liberal arts core courses at the university. These credits still counted as electives toward graduation, though. For instance, Melissa reported that she saw her math class not transferring directly to the university as a drawback of that class within her dual-enrollment credits. However, the course transferred in as elective credit to the university, and even though she did have to take a math class over again, it did not slow the time in which it is taking her to graduate. Overall, no students reported that dual-enrollment credits actually slowed their graduation rates.

Some Dual-Enrollment Group participants did report that, overall, the experience of earning college credit while in high school was positive. The reason that these students gave for having a positive experience was that the dual-enrollment courses paid rich dividends after they matriculated to the university. For example, Melissa commented on the benefits associated with her dual-enrollment courses. Her comments were as follows:

"Being able to graduate early (was a benefit). I'm happy that I don't need to pay an extra year of tuition. I know a lot of people complain about gen ed's in college, ya know? I also think gen eds in college are there for students to figure out what they want to do. It was just nice to be able to come into college more focused and that was definitely a benefit for me."

Ideas emerge from Melissa's comments that show some similarities from the other respondents. First, that she is going to graduate early from the university because of her unique focus and the dual-enrollment program. In fact, Melissa, who came in with 28 earned credits from high school, will graduate a year earlier than had she not enrolled in that amount of credits while in high school. While none of the other participants reported that they were going to graduate earlier, most did report that taking the college credits did provide some benefit for their future like providing them with preparation for college and allowing them to earn additional majors or minors before graduating with a Bachelor's degree. In addition, Melissa's comment shows also that the courses were a different way to earn college credit toward the liberal arts core. She had heard individuals complain about their "gen eds" in college, and taking many of them during high school was a different way to earn them. Lastly, what becomes apparent from this quote is that she was uniquely focused on her future plan compared to her peers. In fact, she more clearly states this in the following quote: "I came in as a freshman knowing what I wanted to do and that's Communicative Disorders…I worked it out with my advisor so I could complete my program in three years."

Now that all of the themes and significant concepts have been reported, a discussion of these themes will follow. Such a discussion is necessary because it affords the opportunity for elaboration on the findings to occur in relation to the larger picture of the role and purpose of higher education and the ability for citizens to pursue a college education. Given that the Senior Year Plus Program is funded through tax dollars, it is important to provide the most careful of consideration of the information provided. The discussion is also proposed as a catalyst for constructive, intentional discourse to occur about not only this research, but also the concept and effectiveness of dual-enrollment credit in Iowa.

DISCUSSION

Significant issues have become salient that warrant discussion not only within this research report, but also by state legislators and higher education personnel alike. If this program is meant to increase the accessibility to higher education for today's students, as well as reduce the amount of debt with which students graduate, then the outcomes of students who enroll in the program must highlight such information (chetculver.com, 2008). In addition, this program must provide the same benefits that the two- or four-year institution and its co-curricular environment offer for students. If the outcomes of the Senior Year Plus Program in these areas do not show evidence that the program's purposes are being met, then officials must evaluate whether or not the program can be adjusted to meet these expectations. If not, then one must consider whether this program is a responsible and effective means through which to provide students with affordable higher education course credits. The following themes that were discovered will be considered in-depth, and in this order: First, it was discovered that Dual-Enrollment Group participants perceived a lower quality experience and less rigor in their dual-enrollment courses compared to those taken at the university. Second, respondents in the Non-Dual Enrolment Group reported that a major reason for not taking dual-enrollment courses was because they were not accessible. Third, students in the Dual-Enrollment Group did not necessarily report graduating with any less debt or significantly earlier than students in the Non-Dual Enrollment Group. Fourth, participants from both groups reported overall positive experiences at the university. Fifth, the perceived benefits of the dual-enrollment program allow for individuals to envision an idea about the benefits and drawbacks of the Senior Year Plus Program.

Quality and Rigor

Several problems arise when thinking about the perceived "head start" that students gain from earning dual-enrollment credit in relation to the rigor of the dual-enrollment courses at the high school level. Overall, students who took college courses while in high school reported that they were significantly easier compared to the classes that they have taken at the university. This was supported by the respondents, noting that many of their tests were open book and that they were able to work consistently with partners on examinations. If there were other opportunities for the student to explore course topics, then there may not be reason for concern. However, no such experiences were reported. Instead, students overwhelmingly reported that they did not have to work very hard, particularly in comparison to the classes they take at the university, to pass the classes and earn the credit for the courses. This raises concern about the preparation students undergo in these courses when they matriculate to a four-year institution. Since these students are earning up to a quarter of their total credits needed for graduation with a four-year degree, it is necessary that these students be challenged in the dual-enrollment classroom. Such a lack of challenge and preparation from these courses could negatively impact these students in their major courses and could impact the time they spend at the four-year institution. Another assumption that guides the Senior Year Plus Program is that dual-enrollment courses offer the same challenging classroom environment compared to that of the four-year institution. Again, the reported information does not support this assumption.

The issue of rigor that emerged from the interviews with the participants showed that students felt as though the quality of their academic experiences in the dual-enrollment credit courses were not as great as their courses at the university. Dual-Enrollment Group participants also reported that there were other issues related to the overall perception of quality that they encountered in their college courses. Students reported dissatisfactory experiences with the quality of their experience with online courses taken for credit. Such courses were not perceived as difficult or challenging in terms of expectancy to study by the course instructor, and students reported having little to no instructor access. Other students reported positive experiences with courses that took place in a face to face setting between them, their peers, and the instructor. While these courses were still perceived as easier than the typical course at the university, it was still better than the online course where students felt a barrier to the instructor. The reader can begin to deduce that the quality of course credit between dual-enrollment classes and the four-year institution are perceivably dissimilar within the respondents in terms of challenge and support.

Closely tied to the perception of lacking classroom rigor and quality in the college courses earned during high school by members of the Dual-Enrollment Group was that these students reported being influenced by the reported "high school mindset." The respondents felt that they brought an attitude into their dual-enrollment classes that did not provide self-motivation to learn classroom material. Students responded that the "high school mindset" was similar to a "slacker mindset," where they did not try very hard, put forth limited amounts of time studying, and did not take the course seriously. Therefore, even if the course was rigorous in nature the student may not get the full benefit from it because of the attitude they possess about the course. Such an attitude is most certainly not confined to the high school learner, but given that it was such a significant response from the participants in the study it gives reason to mention the level of maturity that they brought to the course. It is also important to note that students in both groups did not report having such an attitude about their courses at the university.

The "high school mindset" also relates to the maturity that these students possess in terms of responsibility for their own selves. These students still lived at home and were largely supported through their high school studies by parents, guardians, or other care takers. This deviates from the college environment where the participants described being much more independent and in charge of their success than when they were in high school. Some respondents reported undergoing a transitional process while at college. They viewed their success as much more up to them and relied less on their parents than when they were in high school. As a result, these students began taking much more of a self-reliant role with academics, and grew personally by taking action on their own to be successful while in college. An ability to grow as individuals and students was one of the most significant and salient themes that emerged from the interviews with participants from both groups, and gives evidence of the incredible opportunities that are available to students at the four-year institution.

Issues of quality and rigor reported by dually-enrolling students, who took courses at various Iowa community colleges in this study, cause important notions to become salient regarding the ability for college-bound students to "prepare" for the rigors of college while in high school. By stating that dual-enrollment courses help the student "prepare" for the college classroom before matriculating to a four-year institution, it implies that these courses are a step above high school classes, but below the same level of rigor and quality as those offered during college. If dual-enrollment courses were similar to those offered at the institution in terms of rigor, then the program would not "prepare" students, but rather offer an alternative to courses at the institution. However, the testimony of the participants in this study shows that the rigor of dual-enrollment courses at the community college is incomparable to that of the four-year institution. As a result, students are getting these credits without being as challenged as they

would be in taking courses at the four-year institution, thus potentially hindering their preparedness to perform to their potential in upper-level major courses. In addition, the notion of dual-enrollment being a means for students to "prepare for college" also implies that they tend not to get the groundwork needed during high school to make a smooth transition to college. If this is the case, then instead of offering college courses there may be curricular and/or pedagogical issues that need to be addressed. Leaving pedagogical and/or curricular issues aside and implementing a program that would "prepare" students for the rigors of college fails to address the potential problem at hand – classroom rigor and quality at the secondary level. While this study's focus is not to address education at the secondary level, it is the purpose of this examination to evaluate the assumptions and philosophy of the Senior Year Plus Program. If the assumptions or philosophy fail to successfully address the issues at hand, then there is reason to address them with regard to the viability and effectiveness of this program.

Individuals responsible for the implementation of dual-enrollment credit need to give strong consideration to both the testimony from dual-enrollment students and the examination of the rationale for providing the credit to high school students. Possessing the "high school mindset" in a college class presents challenges for these individuals to consider. Students already possessed their "high school mindset" prior to enrolling in their dual-enrollment courses, which gives evidence that a learning culture exists within some high school students that may impede the level at which they challenge themselves academically. Since these individuals reported not developing a different attitude until attending the university, it is obvious that their dualenrollment courses did not provide the challenge or cultural enrichment opportunity to aid in the overcoming of this attitude during high school. This is because the benefits of a college education are larger than what are available simply through the college class. The higher education experience also involves developing an independent identity through not only class, but also living on one's own, getting involved on campus, making friends from different backgrounds than one's own, and attending cultural-enrichment programs available within the campus community. It would be impossible to recreate such an environment without duplicating what is already available at the four-year university. Therefore, elected leaders and others responsible for providing a quality education to students need to realize the holistic nature of higher education and how this directly relates to adult learner development.

Accessibility to Dual-Enrollment Credit

With reports of limited access to dual-enrollment credits from members of the Non-Dual Enrollment Group in the present study, there exists evidence to support the claim that the dualenrollment program in the state does not necessarily increase access to higher education. Students in the Non-Dual Enrollment Group were reportedly unable to earn college credits because they were not offered at their high school at the time they attended. Iowa's higher education issues of affordability and accessibility remain stagnant to students from districts all across the state, and for certain individuals to remain unaided based simply upon the high school in which they are enrolled is counter productive toward the notion of a progressive, equitable state (The Project on Student Debt, 2008). If accessibility to dual-enrollment credit is simply a matter of which school district possesses more money, then access is not improved for citizens from all socioeconomic backgrounds. Additionally, college becomes more accessible only to those who can already afford the prospect of higher education regardless of whether or not the credit is paid for by state tax dollars.

The issue of accessibility to dual-enrollment credits is important when considering the effectiveness of the Senior Year Plus Program. Since it was found that dual-enrollment credits

were significantly more accessible at some high schools than others, the Senior Year Plus Program may not necessarily provide a guarantee that Iowa's most talented, aspiring, and hopeful college students are given the opportunity to earn up to a year's worth of college courses before attending a university. However, since the passage of Senior Year Plus legislation now mandates that all high schools in Iowa offer students up to a year's worth of college credit, this may no longer be the case (Iowa General Assembly, 2008). Since the students interviewed for this study matriculated to the university before this legislation was enacted on July 1, 2008, high schools may actually be offering more credits to students. It must be stated, though, that simply because a year's worth of dual-enrollment credit is offered does not directly motivate students to matriculate to a four-year institution, particularly if the tuition still remains at a level that was already unattainable to the student. Thus, nobody is ensured to benefit from the concept of a dual-enrollment program.

Debt Alleviation and Earlier Graduation

Reports from the participants in the Dual-Enrollment Group do not necessarily alleviate skepticism over the claim of debt alleviation and earlier graduation rates compared to non-dual enrollers by advocates of the Senior Year Plus Program. In fact, it was found that this program neither reduces the amount of student loan debt with which students graduate, nor does it necessarily alleviate the amount of time spent at the university. The responses from the participants gave further evidence that more in-depth analyses on the financial affordability of college expenses and length of enrollment of dual- and non-dual enrollment students are needed. There was not significant enough evidence to support the idea that dual-enrollment students are graduating with any less debt than non-dual enrollment students. However, given that 10 students were interviewed, and they were interviewed before graduating from the university, it is not an accurate enough picture to completely refute the claim that students do not graduate with less debt after taking dual-enrollment credit than students who do not. The facts that students are enrolling in a year's worth of credit before attending the university, and are graduating with debt similar to that of the average amount with which students graduate is reason for further investigation (The Project on Student Debt, 2008).

There are several possible reasons based on the statements of the Non-Dual Enrollment Group students that provide insight into future research on the issue of loan debt among students who enroll in up to a year's worth of dual-enrollment credit. One issue is that students are seeing the credit that they earn while in high school as a "head start" on their college education. As a result, students are using the credit as a means through which to spend four years or more at the institution earning additional majors or minors than they might have without the dual-enrollment credit. Another issue is that students may be extending their time of enrollment due to changing their major. One of the participants in the Dual-Enrollment Group is able to graduate early because she did not change and remained focused on her one specific major. However, the other participants reported changing their majors at least once. If dual-enrollment students changed their majors later on during their proposed plan of study, then it may be the reason why their time is extended.

Hypothetically, the student should graduate early if she or he knew exactly what it was that the individual wanted to do prior to attending a two- or four-year institution. However, the evidence reported does not support that students who matriculate, at least to the four-year institution, have such foresight before attending. Therefore, students are not necessarily graduating a semester or year earlier than the anticipated four years students spend at the university. Instead, what is shown is that students are undergoing the same transitional process that those who do not dually-enroll undertake in terms of exploring their interests and the myriad opportunities that are available to them while at the institution. The Senior Year Plus Program assumes, then, that these students must know what they want to do before attending college in order for the Program to be effective. Since this underlying assumption is not supported by the information provided by the participants, there is reason to question the significance of a dualenrollment program within the state.

Because students take on additional majors or minors as a means to enrich their higher educational experiences, those responsible for the dual-enrollment program must consider whether such a pursuit is still worth the investment made to provide college courses during high school. In addition, these individuals must consider whether providing this education through high school is the most appropriate means, and if so, why is such a method the most appropriate means and not the traditional, four-year institution. Since contemporary research on adult education focuses on students who matriculate to the traditional higher education setting, more in-depth empirical analyses will be needed to support these ideas.

Also, advocates for dual-enrollment credit need to examine the necessary factors to earlier graduation and consider such factors in the context of the needs and realities of today's adult learners. According to the present study, students are, almost by nature, "major changers." This means that they reported changing their majors, or chose to add on additional areas of study, at least once during their college careers. If the program is based on the assumption that students will graduate earlier than is typical for the respective majors offered at the institution, then such an assumption is not only overly idealistic, it is also unrealistic based on the testimony of this project's participants.

Overall Experiences at the University

A pinnacle benefit of the four-year university setting pertains to the ability to become involved in the community and within the student's potential career field. Participants from both the Dual- and Non-Dual Enrollment Group alike reported that they were able to develop significantly over their college experience because of co-curricular involvement and community project participation. These students reported being given further opportunities through getting involved that enhanced their networking skills, and even presented employment opportunities. Such testimony gives evidence to the benefit that being involved on campus has on career development. While proponents of the Senior Year Plus Program may state that the college courses in high school may be supplemented by co-curricular activities offered to students while taking the courses, the underlying premise behind this statement does not necessarily justify the need for dual-enrollment courses to be offered to high school students. The premise is that the program is equally beneficial to the traditional higher education setting because students have a similar ability to develop personally and professionally through co-curricular involvement. The issue is that even if this were the case, such a claim does not justify the necessity of the Senior Year Plus Program. The respondents' feedback shows that there is much to gain from being involved at the university, and this shows that the institution is fulfilling its proposed mission and purpose. Unless examinations refuting this notion are provided, there is no basis to support the need for a dual-enrollment program from this perspective.

Perceived Benefits of Dual-Enrollment Credit

One benefit that respondents in the Dual-Enrollment Group reported was that of the ability for their dual-enrollment credits to transfer to the university. All participants in this group agreed that they had little to no difficulty with the transferability of their college courses taken

during high school to the in-state, public, four-year institution. While participants reported that some classes did not transfer in directly as the courses they had hoped for, the class still counted towards their graduation as an elective. Another aspect worth noting is that of involvement. Students in the dual-enrollment group reported similar levels of involvement, showing that enrollment in these courses while in high school did not affect the students' willingness and motivation to get involved on campus.

Both of these aspects highlight benefits of the dual-enrollment program in the state. Regarding transferability, students received sufficient guidance from their high school counselors and university personnel in helping them through the process. However, there are not necessarily any guarantees that this process would be reportedly as smooth at the other institutions within Iowa. Given, though, that students had overall positive experiences with credit transferability to the institution being investigated, there is evidence to support that, at the very least, the credits that students earn will count toward graduation. When considering involvement, it shows that students were able to make a smooth adjustment to college and realized the importance of their educational environment.

While transferability and level of involvement are important aspects of a successful transition and experience to the university, they pale in comparison to the warnings that arise from the information presented by the participants in the Dual- and Non-Dual Enrollment Groups overall. For example, transferability is important in this program, but means little to nothing if students are not necessarily graduating earlier or with less debt. Another example is that the credits may transfer to the university, but the quality of the learning experience does not translate to student success in courses at the four-year university. When talking about involvement, students who enroll in up to a year's worth of college credit miss out on a full year

of benefits in being involved in their campus community. Since being involved has reportedly given students leadership and development experiences while at college, it can only enhance their educational experiences by exposing them to such opportunities as early as possible. Overall, the drawbacks significantly outweigh the benefits of the Senior Year Plus Program when considering the information from this study in accordance with student development theory, dual-enrollment policy, and college affordability and accessibility research.

Limitations

While important information was cultivated about students' experiences at the university and in being enrolled in dual-enrollment courses, there are certainly limitations to the present study. It is important to note that limitations do not necessarily inhibit the quality of the information provided. Instead, it simply means that further consideration of the information could be done by investigating the issue through different methodology. One of the limitations of the current study is that it was conducted using a qualitative research design. Such a design may have impacted the accuracy that students had in reporting the anticipated debt with which they will incur upon graduating, as well as the actual length of enrollment at the university. This idea uncovers another limitation to the research in that currently enrolled students were investigated. The reason why this is potentially an issue is that students had to report their *anticipated* length of enrollment and not their actual length of study at the university, as well as their anticipated amount of loan debt. These factors may change by the end of their time at the university. Lastly, because of a limited response rate from the randomly generated participant pool, four participants needed to be recruited to participate as a convenience sample (out of the 10 total respondents). Given that students were asked to reflect on their involvement at the university,

and to provide insight into the benefits of the quality of their experience in co-curricular activities, bias may have entered into that portion of the information collecting process. *Future Research*

Future research should further explore similar questions that have been posed in this report and provide additional insight on the effectiveness and perceived quality of the Senior Year Plus Program in Iowa. Given the results of this project, it is recommended that future studies employ a quantitative research design. Such a design will allow for investigators to gather more accurate information about length of enrollment and loan debt upon graduating. The use of surveys instead of a one on one interview format may not enhance rapport between the participant and investigator, but it may allow for more individuals to participate and report about their experiences with the program. In addition, future research must employ a comparative analysis between recent university graduates who did and did not enroll in dual-enrollment credit while in high school. The reason for this is because it will give the researcher the ability to utilize actual information instead of speculative testimony provided by those who are currently enrolled and not graduated yet. Lastly, it would be a worthwhile task to examine which high schools, specifically, do not offer a significant amount of dual-enrollment credit. This is important because it may provide insight as to why these schools do not offer the credit, and may uncover options that could potentially uncover ways to offer the credit.

Conclusions become apparent after the results have been reported and discussed in the context of the assumptions that the Senior Year Plus Program makes. It is clear that the aforementioned assumptions of the Senior Year Plus Program are unsubstantiated when considering the evidence at hand from the present study. However, this study should only be considered in the context of a pilot study. This is because the program strictly examined

participants qualitatively. Additionally, the principal investigator of the present study lacked the financial resources to examine the program from a larger, statewide perspective.

SUMMARY

If the dual-enrollment program does not shorten the time that the student spends at the university, then examination and consideration of why students are not graduating early must be made. The rationale for dual-enrollment students not taking significantly shorter time because they want to explore academic options while at the university gives a new perspective. These individuals view higher education as a means to grow and develop their interests and prepare for career success. Since mechanisms are not in place to allow for individuals to do so while taking college courses during high school, state legislators should consider this in the context of the investment being made for the Senior Year Plus Program. It may be a more viable investment to directly subsidize the cost of students' educational expenses while at the university so that they can begin their higher education career in a setting that is more conducive to individual and professional development and exploration. Such an investment can be considered when thinking about the testimony of all participants in this project who reported overwhelmingly positive classroom and co-curricular experiences in terms of their development while at the university. If the students felt as though they were gaining such experience while still in high school, then students should come in with a clearer focus than they reported in the current information. Therefore, consideration must be given to the quality of investment being made in dualenrollment credit as a means to provide students with a solid, developmentally focused, and explorative learning environment.

Another cause for concern about the quality of tax-dollar investment in the Senior Year Plus Program pertained to perceived issues of classroom rigor with dual-enrollment credit courses by the participants. Simply put, the students did not view the dual-enrollment courses as very difficult. Whether this was an issue of the course challenge, or the level of maturity that the dually-enrolled student had during the time they took the course, it must be seriously considered in the context of the quality of learning outcomes. The focus should not be to provide today's college students with an inexpensive education, where the quality and challenge offered through the credits toward that education are hindered. Instead, the greatest benefit will come through the investment in a quality learning environment made affordable to students from all socioeconomic backgrounds. It is obvious from the information that there is reason to doubt the efficacy of the Senior Year Plus Program to fulfill this purpose with the way it is currently established. If, in fact, it is re-established and still has strong evidence against its effectiveness, then consideration must be given to alternative measures that will increase the affordability of higher education to the citizens of Iowa.

Appendix A

Dual-Enrollment Group

- 1. How many college credits did you take as a high school student?
- 2. Please explain your reason or reasons for taking college credits prior to attending the University of Northern Iowa.
- 3. What information or advice helped you decide about enrolling in college courses during high school?
- 4. At what point as a student at UNI did you choose your current major?
- 5. With what major did you first have at UNI and how many times have you changed it?
- 6. Before attending UNI, how many years did you expect it would take to earn your degree?
- 7. Now that you are a student, how many years do you think it will take to earn your college degree?
- 8. What were some of the benefits of taking college courses as a high school student?
- 9. What were some of the drawbacks of taking college courses in high school?
- 10. How much student loan debt do you anticipate you will graduate with?
- 11. What are your thoughts on how your credits transferred from your high school college courses to UNI?
- 12. At the beginning of your time as a college student at UNI, how did you view your role as a student in the classroom in participating with classroom discussion?
- 13. How do you view your role as a student in the classroom in participating with classroom discussion?
- 14. How would you compare the college courses you took in high school to those you have taken thus far at UNI?
- 15. If you felt there were any differences between the college courses you took in high school and the regular high school classes, what were they?
- 16. Please explain the co-curricular activities, organizations, or projects in which you are involved as a UNI student or in the community. How long have you been involved with co-curricular activities?
- 17. If you did not get involved with activities right away, what were the reasons for not getting involved with them?
- 18. What internships or other career-related experiences have you been involved with during college?
- 19. How would you compare your success during college with that of your peers?
- 20. Please describe your experiences with your academic resources at UNI such as advising, career services, tutors, professor office hours, participating in study sessions, etc..
- 21. How would you describe your preparedness to do well in your upper-level major courses?

Appendix B

Non-Dual Enrollment Group

- 1. How many college credits did you take as a high school student?
- 2. At what point as a student at UNI did you choose your current major?
- 3. With what major did you first have at UNI and how many times have you changed it?
- 4. Before attending UNI, how many years did you expect it would take to earn your degree?
- 5. Now that you are a student, how many years do you think it will take to earn your college degree?
- 6. How much student loan debt do you anticipate you will graduate with?
- 7. At the beginning of your time as a college student at UNI, how did you view your role as a student in the classroom in participating with classroom discussion?
- 8. During your college courses at UNI, how do you view your role as a student in the classroom in participating with classroom discussion?
- 9. Please explain the co-curricular activities, organizations, or projects in which you are involved as a UNI student or in the community. How long have you been involved with co-curricular activities?
- 10. If you did not get involved with activities right away, what were the reasons for not getting involved with them?
- 11. What internships or other career-related experiences have you been involved with during college?
- 12. How would you compare your success during college with that of your peers?
- 13. Prior to attending UNI, how many years did you anticipate it would take to graduate from college?
- 14. Now that you are a student at UNI, how many years will it take you to graduate from college?
- 15. How much student loan debt will you graduate with at UNI?
- 16. Please describe your experiences with your academic resources at UNI such as advising, career services, tutors, professor office hours, participating in study sessions, etc.
- 17. How would you describe your preparedness to do well in your upper-level major courses?

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