1998

Student Loan Procurement: Exploring Its Linkages to Leadership, Diligence, and Post-Collegiate Behaviors.

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STUDENT LOAN PROCUREMENT: 
EXPLORING ITS LINKAGES TO LEADERSHIP, DILIGENCE, 
AND POST-COLLEGIATE BEHAVIORS

A Dissertation

Submitted to the Graduate Faculty of the 
Louisiana State University and 
Agricultural and Mechanical College 
in partial fulfillment of the 
requirements for the degree of 
Doctor of Philosophy

in

The Department of Educational Leadership, 
Research, and Counseling

by

Thresa A. Nelson-Brown, 
B.B.A., Loyola of Chicago, 1986 
M.A., Louisiana State University, 1997 
May, 1998
ACKNOWLEDGMENTS

First giving honor to God, our Lord and Savior Jesus Christ, and the Holy Spirit, who makes all things possible. This dissertation evolved from the contributions of many people who will always remain special to me. I would like to express my appreciation to my co-chairpersons for serving as role models of leadership and diligence throughout this process. I would like to give heartfelt thanks to; Dr. Becky Ropers-Huilman for her advice, encouragement, and patience, and Dr. Kofi Lomotey (my favorite Vice President and Provost) for his support, guidance, and commitment to helping me complete this research and my doctoral program. The learning experience I have received will benefit me for years to come.

I would like to extend my appreciation and gratitude to the other members of my dissertation committee: Dr. Richard Fossey, who shared so much of himself and his research in the area of student loans; Dr. Lynn Lamotte, whose expertise in statistics is unmatched; and Dr. Theodore Palivos, who provided unique economic perspectives and challenges to this research project.

My sincerest appreciation is extended to Ms. Jodie Flynn and Mr. Robert Melson, who assisted me greatly in the analysis of the data collected in this study. To my buddies, Mr. Thadeus Claiborne, Ms. Melonne Wicker, Ms. Tonetta Morrison, Mr. Ralph Ricardo, Ms. Trina Roberts, Ms. Cyn D. Reynaud, and my cousins, Ms. Lydia James and Ms. Andreola Lott, your assistance in completing this research will always be remembered. To the professors at Louisiana State University and Southern University your support and backing will always be cherished. During this process, I felt this was “our dissertation” and I thank you all for your herculean efforts.
My love and appreciation are extended to my husband, Marshall S. Brown for his patience, his support, his understanding, his encouragement, and his willingness to take risks by suggesting that we quit our jobs to pursue doctorate degrees! I would also like to thank my parents, Billy and Doris Nelson, my siblings, Mary and Larry Nelson, and my brother-uncle, Floyd James. You all knew I could do it and consistently shared your unwavering confidence with me. To my mother-aunts, Ms. Audrey Jackson, Ms Freddie James, and Ms. Mary Nelson, and my first teachers in life, Ms. Betty Bryant and Mr. Sidney Moton, who contributed so much of yourselves to my lifelong development, you all have my sincerest gratitude and admiration for the contributions you have individually made to my life.

To the little people in my family, who fill my life with laughter, Kyontha, Breyonn, Tyler, James Taylor, Trinity, Marcel, Tameka, Darren, David, Mica, Candace, Jasmine, Jordan, Montgomery, Nia, and the multitude of younger cousins, I expect you all to surpass my accomplishments. This degree was pursued with all of you in mind.

A special note of appreciation and thanksgivings is extended to my grandmother, Ms. Myrtle James and my late grandparents, Mr. Ollis James, Ms. Mary Nelson, and the Rev. George Nelson for leaving me a legacy of leadership and diligence to be proud of and giving me the ability to overcome all obstacles to achieve success. I hope, in turn, that I have made you proud.

Finally, this dissertation is dedicated to the loving memory of my god-brother, Mr. Patrick O'Dell Bryant, the first member of the "chicken yard gang" to go home. Patrick, it is the laughter we will remember, whenever we remember, the way you were... You are always in our hearts.
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ABSTRACT

With 50% of college attendees leaving college with student loan debt and the default rate of these loans dropping substantially, it may be time to turn our attention away from repayer-defaulter comparisons to look at loaner-non-loaner comparisons. This study addresses the research gaps in the student loans literature by linking leadership, diligence, and post-collegiate behaviors to loan procurement.

Respondents in this study (n=692) were examined and survey data was collected using abstracted versions of the Posner and Brodsky (1992) Leadership Practice Inventory, the Bernard (1991) Diligence Inventory, and an original demographic questionnaire. Leadership competencies, diligence competencies, post-collegiate behaviors, and demographic characteristics were linked to the presence or absence of loan procurement.

The quantitative procedures concluded that there are developmental leadership and diligence benefits associated with student loan procurement. The leadership and diligence models were strong predictive tools for loan procurement and logistic models were developed for African Americans, Whites, females, and males. There were no significant differences found in the post-collegiate behaviors of loaner and non-loaner groups.

The qualitative results of this study indicated that there are gender and racial differences in the perceptions of leadership, diligence, and the variables associated with success. In contrast to the quantitative results, graduates' reactions to their loan status included regret, anxiety, frustration and anger and concerns about the affects

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on post-collegiate lives (consumer purchases and just-out-of-school salaries),
administrative problems, and interest accumulations.

Implications to the economic returns of a college education, quality of life
factors, loan sensitivity, educational opportunity, and national, state, university, and
personal financial policies were discussed.
INTRODUCTION

Evolution of the Problem

The original purpose of my research was to compare loan repayers and loan defaulters and build multivariate profiles of these two groups using leadership and diligence variables. I also intended to run logistical regression analysis on selected demographic variables that were associated with loan repayment and build combined leadership, diligence, and demographic profiles of repayers and defaulters. The use of leadership and diligence as variables associated with loan repayment behavior would have been new to this field of research. Using personality measurements in the repayment models, I proposed to go beyond the current demographic models used in the student loan literature.

Survey Pilot Results

In August of 1997, I conducted survey pilot procedures at the monthly meeting (welcoming reception) of Louisiana State University's Black Graduate and Professional Student Association (BGPSA). The pilot procedures were conducted to (1) test validity of the data collection procedures, (2) gain information concerning construct validation of the variables examined in my study, and (3) determine if graduates would report loan status and personal information in the research design's prescribed classroom and organizational settings.

During the survey pilot procedures, I surveyed 23 graduates in attendance. All but one of the graduates who completed the survey provided confidential loan and salary information (n=22 or 96%). Additionally, 15% of the respondents reported their loan status as being in default. The national default rate at its highest ranged from 17% to 20%. Based on this high range of 17% to 20% and the fact that the 1994
(latest reported fiscal year as of 1997) national default rate was 11.6%, the data collection procedures were deemed viable and the fieldwork procedures began.

**Fieldwork Procedures Results**

Despite the encouraging results of the pilot survey, the actual fieldwork procedures did not yield adequate levels of defaulters to include in the logistic regression profiles. As a result, the focus of the research required refinement. After 692 surveys were collected, the fieldwork procedures yielded a total default rate representation of 2% of the graduates (n=16) and an additional 3% of the graduates (n=21) reported their status as a previous default that was either paid in full or in good standing. After months of data collection and fieldwork procedures where I (1) spent four days at a national conference and set up a booth to solicit volunteers; (2) visited over 40 classrooms at Louisiana State University and Southern University; and (3) visited various Greek and professional local meetings, I learned first hand that the dissertation process is an evolutionary one and I was faced with some difficult choices about continuing with this study.

**Redefining My Research Orientation**

The results of my fieldwork procedures indicated that my sample was even more restricted than initially planned. The two groups that emerged as a result of my data collection procedures were loaners-repayers and non-loaners, not repayers and defaulters. The loaners surveyed in this study had either repaid their loans in full or were in good standing in terms of making current payments. This finding is not surprising considering the aggressive collection procedures of the U.S. Department of Education implemented with the 1992 loan reforms. (These procedures are discussed in the literature review conducted for student loan procurement and repayment on page 61). As a result of these collection efforts, the 1995 national default rate is
10.7%. Recent researchers have indicated that 66% of defaulters will eventually fully repay their loan debt (Volkwein & Cabrera, 1998). These findings indicate that the true default rate of student borrowers is approximately 4%. Therefore, it maybe time to turn our attention away from defaulter-repayer comparisons and look at loaner-repayer and non-loaner groups. In deciding to redefine my study and redirect my research orientation, I considered the following:

- First, as of 1996, over one-half of graduates leave college with a substantial amount of student loan debt as a result of the 20 year shift from grants to loans in the federal financial aid program. This shift has resulted in saddling promising lower-class students with seemingly insurmountable amounts of debt (Hansen & Gladieux, 1991, p 34).

- Second, despite astronomical increases in loan volume, the national default rates on student loans have dramatically decreased in the first five years of this decade as a result of aggressive collection procedures of the U.S. Department of Education. The default rate that soared to heights of up to 20% in the late 1980's is now reported at 10.7% for the fiscal year 1995 (the last year that this information is available as of 1998) (Burd, 1997). Some policy-makers have turned their attention to other areas without fully understanding why this decline has occurred or the impact it has had on the post-collegiate lives of loaners.

- Third, graduate concerns at the multiple survey administrations did not point to the fear of loan default. In fact, studies have shown that even if graduates do default on their loans, over 66% of loan defaulters eventually resume payment on their debt obligations (Volkwein, 1995; New Jersey Loan Default Taskforce, 1988). Instead, many graduates highlighted tremendous anxiety about their ability to repay their loans with post-collegiate salaries or the implications that repaying these
loans would have on future consumption patterns, marriage options, family size decisions, and/or saving or paying for their children's education. Twenty years ago, most of these students would have received grant assistance to pay for their education. Today, they receive loans that must be repaid during the critical start up years after graduation. Clearly, the post-collegiate experiences and concerns of these loaners are very different from non-loaners. These comments and differences caused me to wonder about the variances and the current and future implications of acquiring and repaying student loans.

- Fourth, after hearing the concerns expressed by the graduates, the last factor that played a role in my decision to redefine my study was the lingering question: Are there any beneficial advantages associated with acquiring and repaying student loans? In the past, the social and political benefit supporting the use of financial aid has centered on allowing access to students who may not otherwise receive the opportunity to attend postsecondary institutions. However, the benefit of providing access (the original purpose of the total student financial aid program) could be overshadowed by the implications of the shift from grants to loans in the federal program. This shift only magnifies the existing differences between the social classes in our country when graduates with loans carry insurmountable amounts of debt into their post-collegiate lives.

The best we can hope for is that in addition to the debt levels that some students carry into their post-collegiate lives, students with loans will have the opportunity to acquire skills that will benefit them in their academic, occupational, and personal lives. Therefore, my newly defined research orientation sought to uncover linkages among leadership competencies, diligence competencies, post-collegiate civic behaviors, and student loan procurement/repayment exist.
With 50% of college attendees leaving college with student loan debt and the default rate of these loans dropping substantially, it may be time to turn our attention away from repayer-defaulter comparisons. As more and more college students acquire loans, what are the possible changes that could be associated with loan procurement in current and future generations of college cohorts? Can we assume that the educational and post-collegiate experiences of loaners and non-loaners who receive other forms of support (scholarship and/or parental) are or will continue to be similar? The quantitative procedures employed provided the opportunity to determine whether there are developmental (leadership and diligence) or social (post-collegiate behavioral) differences between loaner-repayers and non-loaners that maybe associated with student loan procurement. These qualitative procedures provided the opportunity to explore the perceptions that graduates have about leadership and diligence and examined the impact of loan procurement on the lives of college graduates during the post-collegiate repayment periods.

**Statement of the Problem**

**Background**

On January 28, 1997, Senator Edward Kennedy issued a congressional press release on President Clinton's proposed educational budget stating the following:

To meet the rising cost of college, students and their families are going deeper and deeper into debt. In the 1990's, students have borrowed more in student loans than in the last three preceding decades combined. In 1996 alone, students borrowed $30 billion, a 65% increase since 1993. Since 1988, borrowing in the federal student loan program has more than doubled. The President's proposal recognizes that making college more accessible and affordable is a top priority for the nation. His proposal increases funding for higher education, provides tax cuts for education, and cuts student loan fees (Congressional Press Releases, 1997).

On February 16, 1997, the Orange Country Register cited the following:

"Today's college graduates are learning the financial facts of life: There's no escaping
taxes or student loan repayments" (Chun, 1997, p A1). Across the country, universities, policy-makers, editorial writers, and all Americans are engaging in the national debate concerning federal student loans.

The origins of this debate started more than thirty years ago when the Federal Student Financial Aid Program was developed to reduce inequities in our country by providing disadvantaged students assistance to pay for postsecondary education opportunities. The purpose of the federal program was to level the playing field by broadening educational opportunity for economically disadvantaged students with grants, loans, and work-study funding. For decades, financial aid has been an effective tool for making post-secondary education accessible for all those who aspire and have the ability to participate. By awarding aid on the basis of need, the system was relatively straightforward; economically disadvantaged students received federal grants, low-interest loans and/or subsidized work-study that enabled them to enroll in post-secondary institutions.

As the years passed, loans became the preferred method of assisting disadvantaged and middle-income families and the orientation of the federal program shifted from grants to loans. This shift is not hard to understand as loan dollars (not grant dollars) through student repayments can be recycled back into the federal program to support the next generation of students who required federal assistance to attend college. Therefore, theoretically the loan program was intended to be financially independent and self-supportive (Kramer, 1991).

Researchers have typically investigated the phenomenon of student loan procurement through four theoretical perspectives. Namely: (1) the human capital theory and the value of public subsidy have been demonstrated by the significant linkages between earned degrees and higher post-graduate incomes and quality of life
factors; (2) the effects of student loans on educational opportunity (college access and college choice) has been demonstrated by the responsiveness of lower income families to grant assistance and middle and upper income families to loans; (3) the linkages of student loan acquisition to higher education organizational literature (institutional wealth and student body diversity) have been demonstrated by the higher loan procurement rates and lower loan repayment rates occurring at proprietary, historically black, and community college educational institutions (Volkwein, 1995); (4) the ability to pay model has been supported by the role of family support, marital status, and dependent children on student loan procurement and repayment rates.

This research investigated the phenomenon of student loan procurement through all of the above perspectives but added a new perspective that used the 20 year shift from grants to loans in the federal program as a backdrop for examining racial and gender variations of younger and older graduates who did or did not use loans to pay for their postsecondary degrees.

When examined from the aforementioned perspectives, student loan acquisition is not a simple issue to explore. Recent researchers (after the 20 year shift from grants to loans), have focused on graduates' ability to pay student loans in their post-graduate lives. The rise in student borrowing co-exists with overall consumer borrowing now surging to record levels (ERI, 1997; Fossey, 1998; Greiner, 1996). More people are finding that their student loans are getting too heavy to juggle. Joanne Budde, executive director of the Consumer Credit Counseling Service of San Francisco in a New York Times article reported; “We are seeing more people in their late 20's who didn't get the job they planned for, these young adults have several maxed-out credit cards and a lot of student loans” (Hansell, 1997, p. 4A). The debt
challenges faced by current cohort groups of college graduates have to date been unmatched in previous generations.

The Federal Student Financial Aid Program

The use of loans to finance postsecondary education has grown dramatically since the passage of the Higher Education Act of 1965, which authorized grant, loan, and work-study programs in Title IV. Loans have grown from 20% of the total federal financial aid awarded to students to represent 73% ($25 billion) of the student aid awarded during the 30 year time period from 1965 to 1995 (Hearn, 1998). A 1997 American Council on Education Policy Brief on Student Borrowing indicated that in one year, the student loans awarded to borrowers increased 24% from $25 billion in 1995 to $31 billion in the 1996-1997 fiscal year.

The 1995-1996 National Postsecondary Student Aid Study (NPSAS-95) reported that 78% of professional students borrow an average of $47,000 by the completion of their programs. Most alarmingly, 27% of professional students borrow $75,000 or more. Master's degree completers who borrowed either for undergraduate or graduate education or both had an average cumulative debt ranging from $15,100 to $21,400 for public and private institutions respectively. Doctoral degree completers had an average of $22,500 when they borrowed funds.

The 1991 Recent College Graduates Study (RCG:91) reported that graduating college seniors incurred mean loan balances of $9,300. The 1995 senior averages have increased to a range of $12,000 to $14,300 for public and private institutions respectively (ACE, 1997). One central question arises: What are the possible changes that we may see in college graduates that may be associated with the increased volume of student loan acquisitions? As the number of students who receive loan assistance grows and college students incur greater levels of indebtedness to pay
for postsecondary education, this loan volume and its impact on college students and college graduates could have tremendous implications for national policy-makers, universities, and colleges across the nation.

Federal Legislation and its Impact on The Student Financial Aid Program

From 1965 to 1995, legislators have had a tremendous impact on the volume, the program character, and the individuals who benefit from the student financial aid program. The 1965 and 1972 higher education legislative acts expanded the program in the equity oriented direction with the use of grant dollars for postsecondary education, but the remaining legislative amendments did little to reduce inequalities in our country. In fact, some researchers believe that the shift from grants to loans has exacerbated the inequities of our citizens by saddling promising lower class students with seemingly insurmountable amounts of debt (Hansen & Gladieux, 1991, p. 394).

The Shift From Grants to Loans in the Federal Program

The rise in the volume of student loans in the past several years has been attributed to the 1992 (reform legislation) amendments. Lawmakers increased annual borrowing limits and created unsubsidized-loan programs for all students regardless of financial need. Since 1992, the loan volume has more than doubled from about $15 billion to approximately $34 billion in 1997 (Burd, 1997). “Student loan repayments could become as much a fixture in young adults’ lives as mortgage or car payments” (Tanamachi, 1997, p. A1). Some loan repayment periods and amounts can match or exceed mortgage indebtedness and this fact is an ominous threat to the future financial stability of a college graduate.

Reforms in the Federal Student Loan Program

As the volume of loans increased, so did the default rates associated with these loans. The 1992-1993 reform legislation for the federal student aid program
resulted in more than two dozen sets of regulations. The reform initiative resulted from a variety of conditions including increased program costs, administrative mismanagement, the shift from grants to loans in the overall program, and the increasing debt burdens of students due to rising college costs. The purpose of the reform was to address and improve: (1) the repayment rates on student loans, (2) the future financial viability of the program, (3) problematic loan administration, and finally, (4) the restriction of educational opportunity resulting from raising college costs (Campaign & Hossler, 1998).

Institutions with repayment rates of less than 60% in one year face immediate disqualification from the federal student aid programs. During 1997, more than 109 educational institutions (including 29 public and private colleges) were notified that their 1995 repayment rates put them in the disqualification category (Burd, 1997). Institutions with repayment rates of less than 75% for three consecutive years can lose the right to participate in the federal program (GAO, 1993). Also during 1997, a total of 77 educational institutions (including 15 public and private colleges) were in line for such action (Burd, 1997).

**Student Loans and Post-Collegiate Repayment**

The reforms are working and students are taking their debts seriously. Since 1990, the percentage of borrowers who repay on student loans has increased steadily, rising from 77.6 percent in 1990 to 89.3 percent in 1995, the last year for which figures were available. This increase in the repayment rate and decrease in the default rate (10.7%) represented the fifth consecutive year of repayment improvement and default reduction (Burd, 1997). This repayment improvement was due in part to the U.S. Department of Education's aggressive accountability and collection efforts, the implementation of the new National Student Loan Data System (NSLDS), and the
disqualification of over 600 universities. Institutions become ineligible for participation in the federal program due to low repayment rates (U.S. Department of Education, 1996).

**Student Loans, Federal Reforms, and Educational Opportunity**

In 1995, the amount of institutional disqualifications from the federal student loan program rose to 900 (Burd, 1997). From an institutional perspective, colleges and universities face dire financial straits if they can not develop some mechanism to increase the loan repayments associated with students who attend their institutions. Despite the demise of “in loco parentis”, higher education administrators are held accountable for the actions of their students while they are on campus and continue to be accountable even after students have graduated. Unfortunately, most of the institutional disqualifications have occurred in educational facilities that serve lower income and students of color. As a result, the shift from grants to loans and the federal reforms both work in opposition with the central purpose of the federal program: to increase educational access.

In the process of increasing student loan repayment rates, universities must consider that it is illegal to deny federal loans to students based on factors like gender, race, or academic ability. Therefore, the admission decision rather than the loan decision is likely to be the point at which institutions attempt to predict and control graduation rates and student loan repayment prospects. The danger is that campuses will begin to search for overly simplistic admission indicators like race and poverty that may predict and screen out likely dropouts and loan defaulters (Volkwein & Cabrera, 1998) and further deny access to disadvantaged groups.

Restricted admission policies that factor in the demographic characteristics of loaners would diminish the educational opportunity for many deserving students. This
"restricting access" stance (that could be assumed by some campuses) would contradict the central purpose of the federal student loan program. The central purpose traditionally has been defined as increasing access to higher education for disadvantaged individuals, to include African American, Native American, and Hispanic students, not denying access to these groups (Hossler, Braxton & Coppersmith, 1989; Mortensen, 1995; Volkwein & Cabrera, 1998).

The aggressive accountability and collection efforts implemented by the federal government have also targeted individual graduates in addition to educational institutions. On January 21, 1998, the final edition of The Commercial Appeal cited the following:

Hoping to spur student loan repayment, the federal government Tuesday disqualified 1,402 health professionals, including a handful of Mid-South providers, from the Medicare and Medicaid programs. "They must pay up or lose out," said Donna Shalala, Secretary of Health and Human Services. She spoke Tuesday after the names were posted on the Internet. The list of physicians, dentists, pharmacists, chiropractors and other professionals will also be published in the Federal Register (Powers & Brosnan, 1998, p. A9).

The above passage points out that student debt concerns are broader than the access issue for disadvantaged students. Jacqueline King, director of federal policy analysis with the American Council on Education, said students at the low and high ends of the economic ladder were having problems with loan debt. "If you're in a low-paying job, repayments could be significant, for law and medical students, total debt can reach $50,000 and result in payments of over $600 a month" (Wilson, 1998, p. B4).

The literature revealed research that examined the impact of loans on educational opportunity and the ability the pay student loans. This research will cover these two areas and determine if there are any developmental (leadership and diligence) or social (post-collegiate behaviors) benefits associated with student loan

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procurement. To date, I know of no study that has examined the relationship of loan procurement and student or graduate psychological and social development.

My qualitative research inquiries will ask loaners and non-loaners about (1) their perceptions of leadership, (2) their perceptions concerning the leadership and diligence contributions to academic, occupational, and personal success, and (3) their linkages of student loan repayment with post-collegiate behaviors. I will also ask loaners to share their reactions about their loan status hoping to elicit comments about the impact of student loans on their post-collegiate lives.

Note: All of the loaners in this study were also repayers. For the purposes of introducing my problem statement in chapter one and all of the subsequent chapters, I will refer to this group as loaners in the group comparisons discussed throughout this study.

**Leadership**

An argument can be made that students who acquire loans have a vested interest in maximizing their college experiences because they will pay for their collegiate experience in the first five to thirty years after graduation. One proposed benefit of acquiring student loans is that students may develop stronger leadership competencies resulting from college affiliations and work experiences. A majority of colleges and universities have established some sort of leadership education program for students (Hirschorn, 1988), demonstrating a belief that leadership can be learned and enhanced through the educational process (Bass, 1985; Bennis & Nanus, 1985; Bradford & Cohen, 1984; Burns, 1974; Crown & Marlowe, 1960; Kotter, 1987; Levinson & Rosenthal, 1984). Posner and Brodsky (1992) summarized leadership behaviors as: (1) challenging the process, (2) inspiring a shared vision, (3) enabling others to act, (4) modeling the way, and (5) encouraging the heart of others. These
behaviors also correspond well to the developmental issues that are important for college students (Bass, 1981; Clark & Freeman, 1990; Kouzes & Posner, 1987; Posner & Kouzes, 1988; Powell, 1989; Roberts, 1981) and fit the qualities required by students within academic settings (Bass, 1981; Kouzes & Posner, 1988; Miller & Jones, 1981; Newton, 1981). In this research, I examine loaners and non-loaners and make an inquiry as to whether there are developmental (leadership) benefits associated with the process of acquiring student loans to pay for postsecondary education.

Diligence

Financial advisors advocate that a crucial part of doing the best for your college age children is giving them responsibility in regards to paying for their college educations. Godfrey (1998) recommends that:

College age offspring should be prepared to take responsibility for one-quarter of her/his college expenses. Your college bound child will not only be helping financially, but also will be more likely to attend classes diligently if they have to help pay for their education (Godfrey, 1998, p. G6).

The concept of diligence originates out of the student effort literature. Bernard and Schuttenberg (1995) report that a significant and meaningful correlation exists between study skills and grade point averages in high school and college. Researchers have concluded that a renewed emphasis should be placed on the inclusion of study skills within educational curricula and that students should be held more accountable for their educational results (Ericson & Ellett, 1990; Pace, 1988). The phenomenon of diligence was conceptualized out of this research (Bernard, 1991). Diligence is defined as "effort expended toward holistic educational development reflecting goals and practices promoting mental, physical, social, and spiritual well being. Diligence characteristics center on motivation,
concentration/assimilation, conformity/citizenship, discipline, and responsibility” as cited in Bernard (1991) page 91.

Pace (1988) maintained that the quality of effort expended by college students on studying is strongly related to positive academic outcomes. Astin (1979) pointed to the expenditure of physical and psychological energy as the key to academic achievement. Bernard (1991) indicated that diligence is manifested at all levels of development and achievement. In this research, I examine loaners and non-loaners and make an inquiry as to whether there are developmental (diligence) benefits associated with the process of acquiring student loans to pay for postsecondary education.

**Problem Statement**

While previous studies have examined leadership, diligence, and student loan procurement independently, I know of no studies that have examined the complex relations between and among these variables. As a result, little is known about the internal psychological (diligence) benefits or the external social (leadership) benefits that are associated with student loan procurement. These types of linkages are absent from the current literature. Additionally, not much is known about how parents and educators can use this information to make prudent financial, educational, and developmental decisions for college age students.

This research primarily examined; (1) whether loaners and non-loaners are different in regards to their leadership competencies, diligence competencies, and other post-collegiate behaviors defined as civic involvement, community service, tax adherence, ethical business practices, voting behavior, lawful conduct, and charitable contributions; (2) the relationship of leadership and diligence with student loan
procurement; and (3) the relationship of selected demographic, leadership, and
diligence variables with student loan procurement.

There are no conceptual or theoretical frameworks available to integrate the
above information into policy that provides universities with a comprehensive
understanding of the leadership and diligence profiles associated with loaners and
non-loaners. Additionally, no instruments are available to jointly measure leadership,
diligence, student loan acquisition, and other post-collegiate behaviors. Consequently,
parents and universities do not fully understand the developmental or social benefits
(or impediments) that are associated with acquiring postsecondary loans. This
information is also required to make informed decisions about determining the
appropriate mix of loans, grants, and work study allocations for student assistance
financial packages.

Quantitative Research Questions

The following quantitative research questions guided this study:

Quantitative Research Question (1)
Are loaners and non-loaners different in regard to their leadership competencies,
diligence competencies, and their post-collegiate behavior?

Quantitative Research Question (2)
What are the leadership and diligence profiles of loaners and non-loaners?

Quantitative Research Question (3)
What are the combined demographic, leadership, and diligence profiles of loaners and
non-loaners?

• Are the profiles different for Caucasians and African Americans graduates?
• Are the profiles different for female and male graduates?
Qualitative Research Questions

The following qualitative research questions guided this study:

Qualitative Research Question (1)
Do you think that leaders are more socially or politically responsible than non-leaders? Why?

Qualitative Research Question (2)
Is diligence or leadership more critical to academic and occupational success? What has been the most important to your success? Why?

Qualitative Research Question (3)
Any comments about loan status?

Qualitative Research Question (4)
Do you think that student loan repayment is related to post-collegiate socially responsible behavior? Why?

The above multi-layered questions were asked to derive graduates' negative and positive perceptions of the leadership, diligence, and student loan procurement. The combination and contrast inquiries were posed to understand respondents' conceptualizations of the relationships between and among these variables as they are associated with various successes and post-collegiate behaviors. Question three invited graduate reactions to their student loans by inquiring about their loan status. The final question sought to link loan repayment to other post-collegiate behaviors and sought to determine if respondents would agree to link loan repayment to socially responsible behavior. In summary, the answers to these qualitative questions were used to supplement the quantitative findings and provide respondent insights on the relationships among and between leadership, diligence, and student loan procurement.
Purpose of the Study

The primary purpose of this study was to develop a conceptual framework that linked loaners and non-loaners to multiple indices of leadership and diligence. My research sought to identify leadership and diligence skill development opportunities that are associated with the experience of acquiring student loans. I applied logistical regression procedures using two independent variables (or constructs) to predict a single criterion dependent variable. Applying this definition to the specifics of my study; the independent constructs of leadership (supported by five domains of challenging, inspiring, enabling, modeling, and encouraging) and diligence (supported by the five domains of motivation, concentration/assimilation, conformity/citizenship, discipline, and responsibility) were used to develop group profiles of college graduates who incurred loans and those who did not incur loans.

Significance of the Study

This study is important and theoretically significant as it is the first study that links the constructs of leadership and diligence to student loan procurement. It is one of the first studies that examined how these variables for academic success relate to post-collegiate behaviors. My research is also one of the first studies to examine post-collegiate behavioral differences of loaner-repayers and non-loaners. These comparisons were made to determine if there are any developmental (leadership and diligence) or social (civic) benefits associated with the experiences of acquiring and repaying student loans.

This study is relevant to practice as the findings can further the process of altering institutional financial decisions to aid in the development of college students. Additionally, the findings of this study are socially relevant as student loan procurement
(and subsequent repayment) can be a proxy measurement for post-college financial or social success/failure (Volkwein, 1995, p. 20).

The significance of this study to future research is that it examines the influences of leadership and diligence beyond the traditional educational outputs of standardized test scores and grade point averages to larger societal outputs. Societal outputs are defined as post-collegiate loan repayment, law adherence, ethical business practices, non-violent behavior, civic involvement, voting behavior, alumni donations, and community benevolence.

**Conceptual Framework for the Study**

Previous researchers have linked leadership and diligence to educational outcomes primarily operationalized as academic achievement. My study sought to examine the influence of leadership and diligence in the larger societal context by relating these variables to college graduates and their post-educational environments and behaviors by surveying graduate respondents. Additionally, this research attempted to discover what happens after college as these individuals go into society and start their post-collegiate lives.

My research's conceptual model sought to start new investigations that examine the internal psychological profiles (motivation, concentration/assimilation, conformity/citizenship, discipline, and responsibility) and the external socially oriented profiles (challenging the process, inspiring a shared vision, enabling others to act, modeling the way, and encouraging the hearts of others) of loaners and non-loaners. This research orientation is separate from the previous demographic profile examinations, but it can be complementary to investigations that focus on the demographic (pre-college, college, and post-college) profiles of repayers and defaulters. These demographic profiles use race, gender, family status, degree
completion, college grade point average, family support, and earnings variables. My research used some of the same variables and also examined the racial and gender variances among loaners and non-loaners to improve family and institutional financial decisions concerning student loan procurement.

Leadership and Diligence Competencies Profile Comparisons Post-Collegiate Civic Behavior

Figure 1:
Conceptual Framework
Loaner and Non-Loaner Leadership, Diligence, and Post-Collegiate Behaviors
Figure 2: Conceptual Framework
Leadership, Diligence, and Loan Procurement

Figure 3: Conceptual Framework
Demographic, Leadership, Diligence, and Loan Procurement
REVIEW OF THE LITERATURE

Overview and Organization

Previous studies have independently focused on leadership, diligence, and student loan procurement. However, no study has looked at the complex relations between and among these variables. Additionally, parents, universities, and federal organizations have not used the above variables to understand the developmental gains that are related to student loan acquisition. My study addresses these gaps by developing leadership and diligence profiles for loaners and non-loaners and combines these competencies with selected demographic variables.

This literature review is organized by each of the relevant theoretical constructs under examination within this study. The literature review summarizes research on (1) leadership, (2) diligence, and (3) student loan activity utilizing literature from the Educational Resource Information Center (ERIC) and the Louisiana On-line Library Access (LOLA) databases. Primary and secondary research publications from the past 20+ years (1977-1998) were examined in this literature review. In synthesizing the research, I compared and contrasted the findings of previous researchers and developed the conceptual framework for the variables under consideration in this study.

Leadership

Using qualitative emergent theme analysis of the leadership articles, my review indicated that a substantial portion of the literature of the past two decades on leadership has centered on the development of leadership skills in children. In fact, 42% of the articles examined looked at the benefits of leadership for children and teenagers involved in school activities, 4-H clubs, Future Homemakers of America, Future Farmers of America, and other academic activities.
The remaining research on college leadership centered on: (1) identifying and measuring behavior variables that indicate leadership in students (14%), (2) the educational and occupational benefits of fostering leadership in students (22%), and (3) the past and present conceptualizations of student leadership (16%). Articles that could not be grouped into the above categories because they involved leadership programs in specific areas (multimedia, gangs, AIDS, military, drugs, community organizations, etc.) represented 6% of the publications.

**Identifying and Measuring Leadership**

Hart and Kean (1996) proposed that effective college student leaders are defined by (1) consistency in word and action, (2) ownership of responsibility for actions and the leadership position, (3) development of healthy relationships with friends, co-workers, mentors, and mentees, and (4) ethical decision making. Posner and Brodsky (1992) asserted that effective student leaders did not vary according to gender and that they engage in challenging, inspiring, enabling, modeling, and encouraging practices more frequently than their less effective counterparts.

Gorden (1994) found that his respondents of college leaders possessed high levels of leadership ability after examining the motivational, management, interpersonal, and communication abilities of these college students. Gorden found that significant portions of the variance associated with the “management of self” factor and “interpersonal relations” factor could be explained by the respondent’s gender. Apart from gender, none of the other demographic characteristics had a significant influence on the above leadership factors.

Hall (1980) specifically looked at the leadership traits necessary to and fostered by editing a college newspaper. The leadership traits required and exhibited included
delegating authority, developing subordinates, motivating others, being approachable, commanding respect, and bringing out optimum performances in others.

Several researchers have developed instruments to measure leadership and evaluate the positive outcomes of leadership in postsecondary students, i.e., the Buckner and William's (1995) Student Leadership Using the Competing Values Model, Posner and Brodsky's (1992) Student Leadership Practices Inventory, DeJulio's (1981) Measurement of Leadership Potential in College Students, and Hall's (1980) Developing Leadership Traits. The most widely used leadership instrument for college students is the Posner and Brodsky's (1992) Student Leadership Practice Inventory (SLPI). Most of the models for leadership originated in the private sector (Leavitt, 1986; Levinson & Rosenthal, 1984; Peters & Austin, 1985; Tichy & Devanna, 1986) and were developed with managers in business organizations. Posner and Brodsky felt that the business model for leadership, i.e., the Leadership Practices Inventory - LPI developed by Kouzes and Posner (1988) needed some adaptations to measure student leadership.

College students differ from managerial populations by age, experience, and types of organizations the groups are involved in. College students are also different because they primarily work with volunteers and people from their own peer groups. Finally, student leaders are typically involved with social or service-based organizations rather than product or technology-based competitive environments with profit motives. As a result of these differences, Posner and Brodsky (1992) adapted the Kouzes and Posner (1988) leadership model to fit college student experiences and the Student Leadership Practice Inventory was developed.

Both the Leadership Practices Inventory (LPI) and the Student Leadership Practices Inventory (SLPI) have identical subscales that are summarized as follows:
(1) Challenging the Process supported by the practices of (a) searching out challenging opportunities to change, grow, innovate, and improve and (b) experimenting, taking risks, and learning from the accompanying mistakes. (2) Inspiring a Shared Vision supported by the practices of (a) envisioning an uplifting and ennobling future and (b) enlisting others in a common vision by appealing to their values, interests, hopes, and dreams. (3) Enabling Others to Act supporting by the practices of (a) fostering collaboration by promoting cooperative goals and building trust and (b) strengthening people by giving power away, providing choice, developing competence, assigning critical tasks, and offering visible support. (4) Modeling the Way supported by the practices of (a) setting the example by behaving in ways that are consistent with shared values and (b) achieving small wins that promote consistent progress and building commitment. (5) Encouraging the Heart supported by the practices of (a) recognizing individual contributions to the success of every project and (b) celebrating team accomplishments regularly (Kouzes & Posner, 1988; Posner & Brodsky, 1992).

**Benefits of Leadership**

Many researchers have looked at leadership in higher education environments and highlighted the academic achievement associated with leadership activities. These academic achievements include school completion, higher grade point averages, and higher scores on graduate school admission standard tests education (Brown, 1978; Fazio & Ural, 1995; Gorden, 1994; Karnes & Riley, 1996; Ryan, 1994; Schiralii, 1993; VanDerKarr, 1994). Preissler and Handley (1992) and Sermersheim (1996) conducted research on past leaders of college Greek and government organizations to examine the impact of leadership on work-related and personal life skills. A majority of the students felt that their undergraduate leadership exposure was beneficial and prepared
them for their chosen profession. Additionally, students who held college leadership positions revealed more positive attitudes about careers and enhanced abilities to look ahead when making career choices.

**Reconceptualization of Leadership**

**Cultural and Gender Pluralism**

Definitions of leadership have recently been expanded to include cultural and gender pluralism. Schmidt (1996) concludes that effective leadership is culturally inclusive and requires a willingness to take risks, cultural self-awareness, ability to separate individuals from stereotypes, attentive listening, ability to view cultural differences as assets, and a willingness to see opposing viewpoints as valid and real. Other researchers agree that there are multicultural definitions of leadership (Arminio, 1993; Croteau, 1992; Treat, 1995; Yamasaki, 1995).

King (1994) looked at the impact of leadership on African American students within predominately white institutions and concluded that these student leaders may face identity crisis issues and/or a lack of value and belief affirmations from predominately white environments. King concluded that educational environments must become more culturally inclusive to allow all student leaders to fully participate.

In a study of over 2,000 African American graduates of United Negro College Fund Colleges (UNCF), Thompson (1986) concluded that the primary mission of UNCF colleges is assistance of African American students in developing knowledgeable, ethical leadership. African American respondents indicated that there were at least three ideal types of leadership:

1. **Intraracial Leaders** - The interests and influence of these leaders are generally confined to the black community, to some institution or organization with all black members.
(2) Interracial Leaders - These leaders "walk in two worlds." This type of leader has always existed in some form, even in the period of slavery. Historically and currently, there are blacks who were/are called upon to establish or maintain harmony between the races.

(3) Integrated Black Leaders - This is a new and emerging segment of the Black leadership class. Their integrated leadership duties and responsibilities necessarily transcend Black interests. (p. 165).

In examining the gender differences among student leaders, Posner and Brodsky (1992) found no differences in the leadership practices of female and male student leaders using the Student Leadership Practices Inventory (SLPI). However, when Komives (1994) revised the SLPI and developed the Administered Achieving Styles Inventory, she concluded that female student leaders were most comfortable with the empowering leadership practices of “enabling others to act” and least skilled in “challenging the process.” Other researchers also have indicated that there are gender issues that influence the strength and weakness of leadership competencies (Cawood, 1992; Silien, 1992; Vale & Riker, 1979). This research will further examine these differences.

**Service Leadership**

In addition to the gender and racial pluralism considerations offered in the reconceptualization of leadership, a recent trend in defining and developing student leadership has been the introduction of service to the college community and to the overall society as a whole. Various researchers have developed conceptual models and laid the theoretical groundwork for making a paradigm shift in the area of student leadership toward service learning and service administration (Cawood, 1992; Enos & Troppe, 1996; Leder & McGuinness, 1996; Seitz & Pepitone, 1996). Enos (1996)
presented various options for integrating service learning into the college curriculum through service learning courses, graduation requirements, research that is integral to service, internships, and service learning majors and minors.

Likewise, Leder and McGuinness (1996) examined ways in which a college or university can support and enhance service learning pedagogy that included practical strategies for curriculum design, faculty development, and administrative support. Illustrations were drawn from Loyola College of Maryland whose program has five categories of initiatives: a service-leadership track, a service learning colloquium, a departmental associates program, course administration support, and faculty development programs. Seitz and Pepitone (1996) examined Wright State University's two-year student leadership program that attracts students who are interested in developing a selfless yet influential leadership style characterized by a commitment to others. This program stresses inner strength and the ability to lead by persuasion, not coercion. A leadership phase follows an initial service phase.

Buckner and Williams (1995) reconceptualized university student leadership development by applying the competing values model and concluded that student leaders saw themselves most often as mentors to others within their organization or club and least often as brokers to individuals outside their immediate unit. Buckner and Williams (1995) indicated that the position of leadership, type of organization or club, student classification, and gender produced significant differences in the leadership roles performed. As a result of these findings, recommendations were made to (1) provide student leaders with more opportunities to perform the broker leadership role, specifically by interacting more with university administrators and (2) provide opportunities to allow senior students to peer-educate underclass students.
Activist Leadership

In addition to the service leadership reconceptualizations, Chambers and Phelps (1993) and Miser (1988) explored the notion that student activism can be a form of leadership development. The promotion of activism raises issues that challenge educators to view the developmental potential of activist behavior and thought. Chambers and Phelps also concluded that social and academic conditions can support or inhibit the resurgence of activism in educational settings. Likewise, Ryan (1994) called for the systematic cultivation of community college students to create a activism/advocacy leadership voice that can assist two-year institutions in explaining community colleges’ missions and needs to lawmakers, the media, and the voting public.

Summary

Leadership Identification and Measurement

After performing a qualitative theme analysis on the leadership behaviors identified and measured in the Hart and Kean (1996), Posner and Brodsky (1994), Gorden (1994), and Hall (1980) research, I determined that leadership characteristics can be divided into two categories (1) the effective management of self and (2) the effective management of others.

Effective self-management skills represented 47% of the total leadership characteristics detailed in the studies. These skills were identified as (1) consistency in word and action, (2) ownership of responsibility for actions and the leadership position, (3) ethical decision making (Hart & Kean, 1996), (4) challenging the process, (5) modeling the way (Posner & Brodsky, 1992), (6) personal motivation, (7) self management (Gorden, 1994), (8) being approachable, and finally, (9) commanding respect (Hall, 1980).
Effective management of others represented 53% of the total leadership characteristics detailed in the above studies. These skills were identified as (1) development of healthy relationships with friends, co-workers, mentors, and mentees (Hart & Kean, 1996), (2) inspiring a shared vision, (3) enabling others to act, (4) encouraging the hearts of others to act (Posner & Brodsky, 1994), (5) positive interpersonal skills, (6) effective communication skills (Gorden, 1994), (7) delegating authority, (8) developing subordinates, (9) motivating others, and (10) bringing out optimum performances in others (Hall, 1980).

In examining the balance of leadership characteristics related to self-management (internal-47%) and leadership characteristics related to the management of others (external-53%), both the Gorden and the Posner and Brodsky instruments fit the results of the qualitative analyses. However, in this study, I selected the Posner and Brodsky's instrument due to (1) the heavier emphasis on external management characteristics, (2) its adaptation from the professional sector that can be appropriate for both college graduates and current graduate students, and finally, (3) the Posner and Brodsky instrument best incorporates the reconceptualization (multicultural, service, and activist) attributes of leadership. The following table highlights internal/external characteristic ratios of the studies summarized:

<table>
<thead>
<tr>
<th>Study</th>
<th>Internal Factors</th>
<th>External Factors</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hall</td>
<td>33%</td>
<td>67%</td>
</tr>
<tr>
<td>Posner and Brodsky</td>
<td>40%</td>
<td>60%</td>
</tr>
<tr>
<td>Gorden</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>Hart and Kean</td>
<td>75%</td>
<td>25%</td>
</tr>
</tbody>
</table>

**Leadership Benefits**

Previous research has indicated that college students after graduation benefit in work related areas and enhanced personal life (relationships) and occupational (career choices) skills. These advantages are accrued from positive attitudes about
their careers and their career choices (Brown, 1978; Fazio & Ural, 1995; Gorden, 1994; Karnes & Riley, 1996; Preissler & Handley, 1992; Ryan, 1994; Schiralli, 1993; Sermersheim, 1996; VanDerKarr, 1994).

The research indicated that college leaders differ from adult professional leaders by age, experience, organizational type (profit vs. service), the volunteer nature of student organizations, and peer vs. subordinate associations. As a result of these differences, leadership models used for professional organizations may not be appropriate for student organizations (Posner & Brodsky, 1992). However, they are appropriate for measuring leadership in college graduates.

Reconceptualization of Leadership

Researchers have indicated that it is particularly important to expand the definition of leadership to include those non-traditional variables that capture the most pluralistic representation of leaders i.e., gender and cultural diversity (Arminio, 1993; Croteau, 1992; King, 1994; Schmidt, 1996; Treat, 1995; Yamasaki, 1995). Posner and Brodsky (1992) are the only researchers who indicated that leadership practices were not affected by gender issues. Most of the other researchers examined (Cawood, 1992; Gorden, 1994; Hall, 1980; Komives, 1994; Silien, 1992; and Vale & Riker, 1979) indicated that leadership could be associated with gender specific social roles.

Many colleges and universities are beginning to link leadership to service and benevolence (Cawood, 1992; Enos & Troope, 1996; Leder & McGuinness, 1996; Seitz & Pepitone, 1996). Academic administrators and researchers are beginning to incorporate service components into curriculum schedules and associate, administrative, and faculty development programs.

Activism is a newly recognized form of leadership that challenges us to expand the definition of student leadership. The research pointed out that educational
environments can encourage or inhibit traditional or novel expressions of student leadership. Educational environments can support or repress social or political activism on college campuses (Chambers & Phelps, 1993; Miser, 1988; Ryan, 1994). I believe the activism phenomena is captured in Posner and Brodsky's "challenging the process" subscale.

Redefining traditional definitions of leadership can provide many societal gains as new paradigms for leadership move toward openness and tolerance for diversity, a stronger "other person" orientation, and concerns for individual rights and human welfare (Pascarella and Terenzini, 1991). Schmidt's (1996) research concludes that effective leadership is culturally inclusive and requires a willingness to take risks, cultural self-awareness, ability to separate individuals from stereotypes, attentive listening, ability to view cultural differences as assets and a willingness to see opposing viewpoints as valid and real. King (1994) reported that African American students are faced with unique challenges when trying to assume leadership roles within predominately white institutions. Thompson (1986) indicated that African Americans are either interracial, interracial, or integrated leaders. The Posner and Brodsky (1992) leadership subscales of inspiring a shared vision, enabling others to act, and modeling the way capture a large portion of these variables used to redefine leadership.

**Diligence**

A majority of the research on diligence originates from the student effort literature. Student effort centers on the practices and assessment measures for grading and quantifying student effort. Relationships between student characteristics, perceived college environments, student behavior, and student achievement gains
have all been positively correlated in numerous studies. Diligence centers on the
internal motivation and volition of individuals.

**Identifying and Measuring Diligence**

Student diligence is operationalized as having components of motivation and
The research of Corno and Kanfer (1993), suggested the following relationship:
motivation is defined as the ability to enhance learning and performance in school by
directing attention to critical element tasks, mobilizing efforts, and increasing
persistence when goals are readily attainable. Volition, in contrast, is needed when
goals are not clear and easily met. Under more difficult conditions, volitional
processes are required in addition to motivation to benefit learning and performance.
Volition assists in the transition of goals and intentions into actions; it sets the stage for
action through commitment to explicit intentions.

Bernard (1991) created the diligence inventory to extend Pace's (CSEQ) effort
studies and to recognize that students (not university curricula) should be held more
accountable for educational results. His/her diligence inventory emphasizes the
widespread inclusion of study skills into educational curricula. The original Diligence
Inventory (DI-HS) was developed for high school students and found that female
students were more diligent than male students and younger (junior) students were
more diligent than older (senior) students. However, Bernard suggested that diligence
is manifested at all developmental levels related to education. As a result, the
Diligence Inventory for Higher Education Form (DI-HE) was developed (Bernard,
Thayer, & Streeter, 1993). The five subscales of the DI-HE are motivation,
concentration/assimilation, conformity/citizenship, discipline, and responsibility.
Bernard's five subscales of diligence are summarized as follows: (1) Motivation: the drive to get started along a certain course of action with an intended result, (2) Concentration and Assimilation: the act of focusing attention on a problem, task, or impending situation through a process by which all new experiences, when received into the consciousness, are modified so as to be incorporated with the results of previous processes and the interaction in which a subject or its parts are mentally conceived, (3) Conformity and Citizenship: the act of maintaining harmony or the status quo in an organized setting by demonstrating maturity with respect to dealing with one's self and significant others, (4) Discipline: the training of the will, and (5) Responsibility: the practices that contribute to building good morals and self-esteem.

A summary of student effort skills and the student effort instruments follows: Gall et al. (1990) as cited in Bernard (1991) defined study skills as the effective use of appropriate techniques for completing a learning task. Several standardized instruments on study skills or learning strategies are available, for example, the Survey of Study Habits and Attitudes (SSHA) by Brown and Holtzman (1967), the Learning and Study Strategies Inventory (LASSI) by Weinstein, Schultz, and Palmer (1987), the Motivational Strategies for Learning Questionnaire (MSLQ) by Pintrich et al. (1987), the Minnesota Study Habits Bank: Selective Analysis Form (Raynor, 1980), the Effective Studies Test (Brown, 1964), and the College Adjustment and Study Skills Inventory (Christensen, 1968).

In an examination that reviewed the content of these instruments, Weinstein, Goetz, and Alexander (1988) indicated that these inventories cover traditional areas of study skills: note taking, time management, work habits, and student attitudes toward school and study. Few studies extend student effort to diligence as conceptualized by Bernard's research.
A number of studies have examined the disincentives to student effort and found that (1) non-academic activities which compete for time, (2) public policies that reward students for making minimal effort (as graduation rates have risen while achievement scores have declined), (3) ambivalent messages sent by schools when athletics are given privileged status, (4) peer pressure against academic achievement, and (5) classroom practices that convey low expectations with unchallenging work, all contribute to low levels of student effort exhibited in current educational settings (Tomlinson, 1992) and therefore, may also impact the diligence of students.

**Benefits of Effort and Diligence**

Study skills and GPA are found to be moderately correlated (.36 to .46) for high school and college students (Shay, 1972). Erekson (1992) developed a simultaneous four-equation model for analyzing whether student effort and academic achievement are jointly determined. The results of this study showed that increased student effort toward working with faculty improved grades, but course effort and library effort had no significant effect on grade point averages. Most of the studies measuring student effort have used Robert Pace's College Student Experiences Questionnaire (CSEQ) with the 14 quality of effort scales (Pace, 1988). Pace examined the importance of student effort and involvement in college activities as decisive elements in promoting positive college outcomes. Additionally, Pace concluded that college outcomes depend on responsible student behavior and institutional environments that either encourage or discourage active student participation.

The dimensions of student responsibility for effort scales include classroom behavior, library time, creative arts involvement, science involvement, student union participation, athletic activity, dormitory/Greek involvement, faculty interaction, club/organizational involvement, writing experience, breadth of personal experiences,
breadth of student acquaintances, range of topical conversation, and expertise and knowledge brought to conversations (Davis, 1993). Pace (1988) concluded very simply that students got out of the educational experience what they put into it.

**Reconceptualization of Effort into Diligence**

Bernard (1991) was the first researcher to develop and use a concept of diligence that expands the previous concept of student effort. As discussed earlier, the diligence phenomenon goes beyond study skills and student effort and incorporates other constructs like motivation and volition. Thomas (1988) stated that academically strong students exhibit healthy self-concepts, strong personal values, and an inner directed locus of control. All of these characteristics can be included in the construct of personal motivation; that is thought to be essential to student diligence.

Unfortunately, the student effort research has focused on traditional study skills and has ignored concepts like personal motivation and volition.

**Summary**

**Identifying and Measuring Diligence**

Most of the research on diligence has focused on the traditional student effort tasks that support academic achievement within academic settings (Davis, 1993; Ereinson, 1992; Pace, 1988; Shay, 1972). Traditional study skills as cited in Bernard (1991) include note taking, time management, work habits, and student attitudes toward school and study. Bernard’s Diligence Inventory Instrument goes beyond traditional effort skills and includes aspects of motivation and volition. The diligence inventory also provides an useful tool for relating diligence variables to the post-collegiate behavior of graduates in the larger social context defined as occupational and other post-collegiate environments (Bernard, 1991; Bernard, Thayer, & Streeter, 1993; Corno & Kanfer, 1993).
Benefits of Diligence and Effort

Research has shown that diligence and efforts are correlated to academic success. As Pace (1988) concluded, students get out of the educational experience what they put into it. Bernard (1991) stated that diligence can be manifested at all levels of development, and therefore inferring that diligence in post-collegiate professional and social environments could lead to occupational and/or civic success.

Reconceptualization of Effort into Diligence

Bernard's (1991) research suggested that diligence is manifested at all developmental levels. Student diligence is thought to go beyond study skills and student effort and incorporates other constructs like motivation and volition. Personal motivation is thought to be essential to student effort (Thomas, 1988). Motivation can be employed to achieve attainable goals while volition is needed to achieve goals that are not clear or easily met (Corno & Kanfer, 1993).

Bernard (1991) and Bernard and Schuttenberg's (1995) student diligence research includes dimensions of student responsibility rated on diligence scales of motivation, concentration/assimilation, conformity/citizenship, discipline, and responsibility. In both cases, student responsibility is key to all development and learning. Bernard (1991) also found that diligence is manifested at all levels of educational development (Bernard & Schuttenberg, 1995). In this study the diligence inventory was adapted to college graduates as diligence can also be manifested at all levels of post-educational development. Diligence incorporates internal psychological profiles of personal motivation and volition that are essential for understanding collegiate and post-collegiate behaviors.
Student Loan Procurement and Repayment

To examine the variables effecting student loan procurement activity, it is important to look at the societal, academic, and economic factors that occur before, during, and after the college years. The national and institutional policies (social, financial, and educational) implemented during one decade can greatly impact subsequent decades. Student loan acquisitions are greatly influenced by the student characteristics of the college applicant pool and the types of educational institutions chosen by borrowers. Additionally, the quality of college curricula and college experiences can influence the quality of post-collegiate lives for graduates who acquire loans to attend college in the United States.

In my review of the literature, I examined educational articles derived through an (ERIC) search relating to student loan federal legislation, additional articles on educational opportunity in the United States, and finally, secondary review articles on the case law concerning loan repayment and bankruptcy filings for students who acquired loans to pay for their education.

Student Loan Activity Literature Review Focus

This literature review will focus on four major areas: (1) federal legislation that has changed the orientation of the federal student aid program from grants to loans, (2) the impact of this shift from grants to loans in the federal program on educational opportunity, (3) university factors that affect student loan procurement, and (4) the impact of loan procurement on the post-collegiate lives of borrowers during repayment periods.

One goal of this literature review is to highlight major federal reforms and their impact on the student financial aid program. A second goal is to identify societal shifts and social policies that have expanded or restricted educational opportunities for
segments of the population that use student loans extensively. A third goal is to examine the university factors that play a role in student loan procurement. A final goal is to summarize the student and institutional characteristics that are correlated with post-collegiate loan repayment behavior and discuss the post-graduate experiences of college students that have used loans to pay for their college education, the volume and causes of non-repayment, and the remedies available within the law for students unable to repay loan indebtedness.

Federal Legislation and Their Impact on The Student Financial Aid Program

The US higher education act of 1965

The US Higher Education Act of 1965 arose out of the prosperity and growth of the sixties. It was largely a product of wide-ranging educational initiatives on the part of President Lyndon Johnson. This and other acts were closely connected to the Democrats’ “War on Poverty”, “Great Society” efforts, as well as the Civil Rights Act of 1964. Philosophically, Title IV of the act expanded aid in the equity-oriented direction and laid the fiscal groundwork for the future massive growth of the program in dollars and recipients. The 1965 act also initiated the guaranteed student loan (GSL) program that was aimed at middle class families with liquidity problems. Through the GSL program, families not needy enough to qualify for the need-based aid programs could borrow funding for their children’s education, using loans with favorable interest rates (Hearn, 1998).

The 1972 reauthorization and amendments

The 1972 Reauthorization and Amendments initiated a period of policy refinement and expansion for the federal program. The first implication of the act was the development of the Basic Educational Opportunity Grants (BEOG) program that allowed students to take their aid to the institution of their choice. This program was
the federal government's first major need-based, direct-grants program. The second implication of the 1972 legislation was to expand the federal aid program to include propriety and vocational institutions. Federal policy focus then changed from "higher education" to "post-secondary education." Government sponsored private corporations were developed and the government paid special allowances to lenders and offered 100% federal reinsurance to states with low default rates. The third implication of this act was the passage of the Middle Income Student Assistance Act (MISAA) to address the perceived "middle-income squeeze." With this change, federal programs began to substantially depart from the need-based grant oriented aid for disadvantaged students (Hearn, 1998).

The 1980 reauthorization

The 1980 Reauthorization focused on redesigning and managing the growth of student-aid programs. Congress created the Parental Loans for Students (PLUS) program. This program was open to all Americans regardless of need, had larger loan amounts, provided no interest rate subsidies, and featured higher interest rates. By 1986, student loans had accumulated to 60% of the federal program at $13.0 billion and grants were at $5.5 billion or 25% of the federal program aid dollars (See Appendix B). The Reagan Administration, to control the growth in the loan program, ended college benefits to social security survivors, toughened the PLUS program and limited borrowing to actual needs by implementing a needs-analysis test for students with family incomes over $30,000 (Hearn, 1998).

During this growth period, policy-makers became concerned about the incidences of loan defaults in both the GSL and the National Direct Student Loan (NDSL) programs. From 1965 to 1980, gross defaults grew from $300,000 (or 2.4%) to $32 million, (or 8.9%) and then grew seven-fold in the 1980s (Barger & Barger,
In the mid-1980s, Congress imposed more stringent "due diligence" requirements on institutions to reduce default rates, limit multiple disbursement of loans to first year students, and limit interest billings (Hearn, 1998).

**The 1986 reauthorizations**

In 1986, this act implemented the Unsubsidized Supplementary Loans to Students (SLS) program for independent students. This act toughed the need-analysis for loan eligibility and placed limitations on student borrowings. However, the number of students borrowers in the loan programs grew from 2.9 million to 3.7 million, (28%) between 1980 and 1990. Not surprisingly, the growth in the grant program was severely restricted: federal grants grew from $4.8 billion to $6.0 billion during the same period (See Appendix B).

**The 1992 reauthorization**

President Clinton, in his first term, figured prominently in the debate about student aid and attempted to address rising program costs, management questions, the shift of less grants/more loans for lower income students, the debt burdens of all students, and rapidly rising college costs. The President proposed a national service program and a direct lending program to replace the existing student loan program. Alternative GSL repayment periods were implemented by offering income-contingency options. Congress in 1992-1993 expanded the eligibility for the loan programs, raised loan limits, place eligibility analysis for Title IV programs, and reduced Pell eligibility for students (Hearn, 1998).

During 1994-1995, the Ford Direct Student Loan Program was adopted and institutions began disbursing funds directly to students. It is projected that 60% of all federal loans will be direct by 1998. Between 1990-1995 the number of student borrowers in the Stafford Program grew from 3.7 million to 6.2 million, a 68% increase.
Federal loan balances grew from $15.0 billion to $25.3 billion, (a 69% increase) while the federal grant program grew less than 1% from $6.0 billion to $6.2 billion. Loan balances represented 72% of total federal aid dollars while grants represented 18% (See Appendix B).

The Shift From Loans to Grants in the Federal Student Aid Program

Social policy

In the United States, education is not just for the brilliant or the rich. Perhaps no other national trait epitomizes our country as much as the belief in both the possibility and the desirability of bettering the socioeconomic station to which one was born. “Education is thought to be the great engine of social mobility and economic growth as well as the major cure for the ills of poverty, structural unemployment, idle youth, and mid-career boredom” (Johnstone, 1986, p. 228).

Because education is thought to be a crucial element of success, it is important to look at who receives this advantage and who is denied access to this benefit. It is especially important to examine this issue now as the costs of higher education continue to rise. These costs have a tremendous impact on individuals in poverty or fellow citizens who hope to remove themselves from the impediments of structural unemployment. Structural unemployment is defined as multiple generations who receive transfer payments (i.e. welfare and unemployment benefits).

Federal and state programs grew rapidly through the 1970s and peaked in the mid-1980s. The growth in educational opportunity for people of color and lower income students also increased as a result of President Johnson’s War on Poverty, the Great Society initiatives, and the Civil Rights Act of 1964. College and university enrollments also grew as the numbers of low-income and minority students enrolling in higher education increased dramatically.
From 1965 to 1995, legislators have had a colossal impact on the volume and the character of the federal student aid program. Legislators also have greatly influenced which individuals benefit from the student aid program. In 30 years, the total program has grown from $2.7 billion to $46.2 billion in 1995 (Hearn, 1998). The 1965 and 1972 legislative acts expanded the program in the equity oriented direction, while the 1980, 1986, and 1992 amendments did little to reduce inequalities in our country. One of the largest social and financial policy changes is the shift from grants to loans in the student aid program. This shift began in the Carter years and has continued into the 1990’s.

This shift in program focus was largely attributable to the passage of the Middle Income Student Assistant Act. Favorable interest rates created incentives to participate in government rather than private loan programs. With the passage of this legislation, the student financial aid program began to substantially depart from the needs-based grants aimed at disadvantaged students (Hearn, 1998).

In the 20 year period of 1975-1995, grants grew from 13% to 18% of the total dollars in the student financial aid program, while loan volume grew from 20% to 73%. The remaining 9% consisted of work-study programs (2%) and special funds and (7%). In the two year time period from 1995 to 1997 the loan volume grew from $25 billion to $34 billion, an increase of $9 billion or 36% (ACE Policy Brief, 1997). Some researchers believe that the shift from grants to loans has exacerbated the inequalities of our citizens by saddling promising lower and middle class students with insurmountable amounts of debt and discouraging others from ever going to college (Hearn, 1998).

With the increasing loan volume, the student repayment rates began to lag. As a result, Congress enacted the 1992 reform legislation for the federal student aid
program. This reform initiative arose from a myriad of conditions including raising program costs, administrative mis-management, the shift from grants to loans in the overall program, and the increasing debt burdens of all students due to rising college costs (Hearn, 1998).

Financial policy

The United States' system of higher education is expansive and fully dependent on the existence of credit for college attendance. In 1991, 50% to 67% of students received some form of student aid through grants, loans, or work study programs (Kramer, 1991, p. 249). This cost nevertheless is considered to be a sound investment for society, the individual student, and his or her family (Geske, 1995).

Individual mean indebtedness for all students rose from $6,488 to $16,417 between the years of 1985-1999, an increase of 153%. The mean annual repayment amounts rose from $987 to $2,161, an 119% increase. As a percentage of respondents' annual gross income, the mean annual repayment amounts grew from 6.23% to 9.52%, while the average increase in annual gross income for this period was 5.5% (Campaign and Hossler, 1998).

Twenty years ago, students took out about $1.20 in loans for every $1 of federal grants received. In 1996-1997, that proportion was $3.80 in student loans for every $1.00 in grants according to government reports (Marino, 1996). It is easier to provide money for loans because that money goes back in the coffers. Still it could be argued that grants are an investment in someone who will become a future taxpayer.

College costs have escalated over the past 15 years and the loan volume has grown to $25 billion or 73% of the total student aid program to meet these needs. The median household income has remained relatively flat. As a result, debt is a growing ingredient in the mix of paying for postsecondary education. However, the acquisition
of debt for education is not viewed in the same manner by all families. Lower income families philosophically view loans differently than middle and upper income families and are less willing to incur educational loans. This fact has tremendous implications on the access and choice components of educational opportunities for lower income students (Campaign & Hossler, 1998; Stage & Hossler, 1989).

**Loan Sensitivity, Educational Access, and Educational Choice**

**Societal shifts**

Societal demographic trends set the context for examining college students and the student financial aid program within the United States' higher education system. Using the information reported from the 1987-1992 Census, the United States' population grew to 248.7 million, up 22 million from 1980. While the population as a whole grew 9.8%, the number of whites increased 6.0%, Blacks 13.2%, Native Americans 37.9%, Hispanics 52.8%, and Asian Americans an astounding 107.8%.

At these growth rates, the 2010 United States population will include 38 million Blacks, an equal number of Hispanics, 10 to 12 million Asian Americans, and as many as 3 million Native Americans (Hodgkinson, 1992). It is important to note that 25% of Black and Hispanic families in the United States live below the poverty level, up to 30% live “at the margin”, and 40% are middle income generators (using $25,000 as an entry point into the middle-class). “At the margin” families are members of the United States’ working poor who are eligible for poverty benefits. Therefore, over 55% of Blacks and Hispanic families live in or near poverty within America (Hodgkinson, 1992, p. 25).

It is projected that by the year 2010, major states will have no ethnic majority among its children. This is due to dramatic increases in the number of non-white children. White children will probably drop by 3.8 million while the number of non-white
children will probably increase by 4.4 million. These numbers have tremendous implications for higher education and the student financial aid program. The current higher education student body is 19% minority, while today's public school enrollment is 30% minority and 35% preschool enrollment is minority (Hodgkinson, 1992, p. 27).

No longer can we ignore the needs, talents, aspirations, and energy of minority children in America (p. 34). Trent (1991) in the book *College in Black and White*, summarizes this situation in the following manner:

> The conclusion for higher education is inescapable, American public schools are now very heavily enrolled with minority students, large numbers of whom will be college eligible. Previous policies like "benign neglect" seemed reasonable when the percentages of minorities was 10% to 12%, but what state can neglect 40% to 45% of its youth? Thus out of sheer self-interest, it behooves the higher education community to do everything in its power to make sure that the largest possible number of minority students do well in public schools and thus become college eligible. If this is not done, the potential decline in college cohort groups would not be 24% for the nation, but could be twice that (p. 41).

While it is important to examine who is going to college now and in the future, it is equally important to understand how individuals will pay for their attendance in institutions of higher education. In the early years of student aid program, Kramer and Van Dusen (1986) argued that student financial aid packaging was based on several generally accepted principals: (1) the expectation of a level of parental contributions equal to parents' "ability to pay" determined by needs-analysis; (2) the expectation that students would contribute "self-help" funds drawn from their savings and earnings, and finally (3); the assumption that total aid would address the difference of costs and parental/student contributions.

In sum, the burden of educational costs was shared by some combination of four partners or sources of revenue: parents, student, taxpayers, and institutions. The Guaranteed Student Loan Program is thought to have interfered and blurred each aspect of this long-standing consensus among aid administrators, the government,
students, and their families as college attendees acquired greater levels of debt to finance their postsecondary education. With the policy changes from grants to loans, the burden of paying for college shifted to parents and students. "Today, parents have abrogated their responsibility and allocated even greater percentages of the costs of education to students" (Hansen & Gladieux, 1991 p. 389).

Parental support has edged down partly because the typical undergraduate is older. Half of all undergraduates are over the age of 24 and often they are out of their parent's home. Statistics show that in 1965, 64% of parents helped in student loan repayments for children who earned both bachelor's and master's degrees. By 1991, only 47% of parents assisted their children in paying for higher educational expenditures (Marino, 1996, p. 1E). As a result, this cost burden for attending higher education is met with ever-increasing amounts of student loans.

Kramer (1991) concluded that the growing reliance on student loans is undermining the long-standing assumption of the aid community that grants are the way to equalize educational opportunities by taking the place of parental contributions among lower income families. Kramer states, "Grant programs reduce the inequality of resources, but loan programs perpetuate it when low income graduates owe more than their affluent contemporaries. This undermines the rationale of leveling-up that was central to the consensus of the 1950s" (p. 250).

**Educational opportunity**

Today educational access and choice in the United States are seriously threatened by a number of trends and events, namely the shift in federal aid programs from grants to loans. Additionally, current educational reforms have a substantial impact on the educational opportunities of some students. Educational opportunity is defined as student aspirations, access, or choice (Mortensen, 1995; St. John, 1989).
Educational aspirations evolve over several years and result from parental encouragement, interaction with peers and other family members, student ability, and school experiences (Stage & Hossler, 1989). It is unlikely that the shifts in federal loan policies will have an immediate impact upon the aspirations of students. However, it is well documented that there are significant differences in the willingness of students and families of diverse income levels to take on loans (Mortensen, 1995). Therefore, the shift from grants to loans in the federal program adversely affects the educational opportunity of minority and lower income students.

**Restriction of educational access**

Hossler, Braxton and Coopersmith (1989) concluded that families from lower income groups are more averse to taking out loans, while families from middle to upper income groups are not so opposed to taking out loans. The federal loan policies that emphasize loans over grants have had an adverse effect upon the access of higher education institutions among students from low to moderate income groups. In fact, enrollments from the period of 1979 to 1993 by students from lower income families (+4.1%) has lagged behind middle income families (+12.8% to +16.0%) and higher income families (+21.1%) who are better able to afford increased costs of education.

Mortensen (1995) argues that the current federal reliance on loans and the failure to provide higher limits for Pell grants has adversely affected the access of students from lower income families (i.e. Blacks and Minorities). Yet it is counter-argued that there is not a direct linear relationship between the reliance on loans and the access of students, as state aid, tuition policies, family backgrounds, and educational experiences have a significant impact on the development of educational aspirations and access to higher education. Although there may not be a direct linear
relationship, many agree with Mortensen that an over-reliance on loans can seriously threaten the gains that have been made in equalizing educational opportunities in the United States.

Restriction of educational choice

To examine whether these policies have an impact on the choice of institutions students select, a recent study of enrollment trends by St. John (1989) points out that during the early 1980s, middle income enrollments improved within all types of institutions. Changes in the federal grant policy however, have influenced a shift of low income (Blacks and other minorities) enrollments from four year colleges to two year colleges or out of the higher education system altogether. The 15 year shift from grants to loans which began with the Middle Income Student Assistance Act of 1978 (MISAA) has had a serious negative effect on the college choices for low income and minority students.

Research by St. John (1989) and St. John and Noell (1989) established that low income student enrollment behavior is responsive to the amount of grant aid but not to the amount of loan aid. Middle income student enrollments are more responsive to loans than grants. Therefore, the widening gap between available federal grant dollars and loan dollars exacerbates the negative effect that loans have on some first-generation lower income college students.

University Factors That Affect Student Loan Procurement

Institutional support is not available to close the gap between lower, middle, and upper income students. Some schools practice “differential aid” packaging where students with high grades and high test scores are given more grant and less loan money than students who do not meet these qualifications. What results is that
students most at risk of leaving college for economic (inability to pay high tuitions) or academic reasons end up with larger loans and more part-time work.

Some institutions still provide a significant amount of grants to students who are the neediest. However, the high costs of colleges and universities often force low income students to incur significant loan burdens. Consequently debt is a leading factor in limiting college choice and is also increasingly important in a student's selection of a career upon graduation (ERI, 1996). The Federal Family Education Loan Program seems to offer an added measure of flexibility in college destination choices for middle and upper income students, but this benefit appears to go hand-in-hand with a deleterious effect on the college choices of many lower income and minority students. Lower income and minority students have had their college choice options shifted from four year institutions to primarily two year and propriety institutions.

Institution type

During the 1980s, student loan repayment rates fell to 65% at proprietary/vocational schools (Breneman, 1991) and the dollar value of default claims grew 1200% to account for one-fifth of total program costs (Volkwein & Cabrera, 1998). Research was directed at determining the causes of default rates in the student loan program. Government investigations found that a significant amount of fraud, waste, and abuse occurred at proprietary institutions. As a result, numerous examinations were conducted to determine the institutional influences on the soaring default rate of student loans.

Institutions with repayment rates of 75% or lower for the periods of 1991 through 1993 were subject to a loss of eligibility within the federal system. The 1992 amendments dramatically reduced the number of proprietary institutions receiving
federal aid and have had a tremendous impact on increasing the national repayment rates of student loans. With the advent of the aid reform, the 1990s loan participation rates of students and institutions from the proprietary sector have decreased from 35% of total loan allocations to 10% of total loan allocations. Over 900 institutions have dropped out of the federal loans programs between the years of 1992-1997 (Burd, 1997). Most of these defectors were from the proprietor sectors.

The student loan reforms have greatly reduced the educational opportunity of disadvantaged groups by putting pressure on colleges and universities to control their student repayment rates and eliminating educational institutions that serve disadvantaged groups. Reform initiatives have increased student loan repayment rates by eliminating 900 institutions (mostly proprietary) with high default rates from the federal loan program. Therefore, the same reforms that have increased the repayment rate of student loans have had an extremely negative impact on educational opportunities for the individuals who attend proprietary institutions, namely females, minorities, economically disadvantaged students, and students whose training is in low wage fields (Coomes, 1998).

Finally, the 20 year evolution of student loans becoming a primary component of the federal program presents the greatest threat to educational opportunity. The shift from grants to loans has led to numerous funding challenges to disadvantaged students and the universities they attend. Reform threats (i.e. the loss of eligibility) to proprietary and historically black institutions have tremendous implications to educational opportunity in our country. Research indicates that proprietary and historically black institutions have student repayment rates that are substantially lower than predominately white four year public and private colleges (Coomes, 1998; Morra, 1994). As a result, these institutions walk a fine line of servicing "at risk" populations.
without putting their financial viability “at risk” with disqualifications from the federal student aid program.

**Student Loans and Post-Collegiate Repayment**

This research’s qualitative inquiries asked graduates to comment about the post-collegiate status of their student loans and explored their perceptions on the linkages of repayment to post-collegiate socially responsible behavior. These questions were asked to examine the effect of loan procurement on the post-collegiate lives of graduates (during the repayment years). The following sections highlight the literature on student loan activity (repayment and default) during the post-collegiate repayment years and provides background on the student characteristics, institutional factors, legal remedies, and post-graduate quality of life indicators that are associated with student loan repayment and default rates.

**Student characteristics**

In *Condemning Students to Debt* (Fossey & Bateman, 1998), ten studies were summarized that examined factors associated with defaults in the federal student loan program. Only four studies highlighted factors that were positively associated with loan repayment. The factors positively associated with loan repayment included marital status, higher earnings, higher parent/family income, two parent homes, high school or college graduates, non U.S. citizens, and graduates from non-proprietary institutions.

The General Accounting Office completed a review in 1991 of 12 studies conducted during the time period of 1984-1990. The following table highlights how often the indicated student characteristics were found to lead to loan default behavior.
Table 1:
Summary of Loan Default Characteristics from 12 Studies:

<table>
<thead>
<tr>
<th>Default Characteristics</th>
<th>Number of Studies</th>
<th>Studies Percentages</th>
</tr>
</thead>
<tbody>
<tr>
<td>Attended vocational/trade school</td>
<td>12</td>
<td>100%</td>
</tr>
<tr>
<td>Had low income</td>
<td>11</td>
<td>92%</td>
</tr>
<tr>
<td>Had little or no financial support</td>
<td>8</td>
<td>67%</td>
</tr>
<tr>
<td>Borrowed small amounts</td>
<td>7</td>
<td>58%</td>
</tr>
<tr>
<td>Failed to complete program</td>
<td>6</td>
<td>50%</td>
</tr>
<tr>
<td>Attended school one year or less</td>
<td>6</td>
<td>50%</td>
</tr>
<tr>
<td>Had minority background</td>
<td>3</td>
<td>25%</td>
</tr>
<tr>
<td>Unemployed at time of default</td>
<td>2</td>
<td>17%</td>
</tr>
<tr>
<td>Lacked high school diploma</td>
<td>1</td>
<td>8%</td>
</tr>
</tbody>
</table>

The above analysis concluded that students (1) who attended vocational or trade (proprietary) schools, (2) with low incomes, and (3) who received little or no financial support are the graduates that are most likely to default on their student loans. This finding adds support to the proposition that the shift in the federal student aid program from grants to loans are amplifying the existing inequities between middle and upper income students and lower income students.

**Student characteristics' impact on default behavior**

Studies like Volkwein and Cabrera (1998) have found that individual characteristics of borrowers exert a stronger influence on default and repayment behavior than the characteristics of the institutions they attend. The pertinent characteristics of borrower defaulters include race and gender, family socioeconomic status, parents' educational attainment, specific disciplines studied, college GPA, and completion status of degree.

There is agreement from a majority of researchers that African Americans and American Indians who come from families with little schooling have the lowest repayment rates generally ranging from 40% to 70% (Volkwein & Cabrera, 1998). This study replicates the previous research by determining that the inability to pay is the greatest cause of default behavior for these two groups. (Volkwein & Cabrera, 1998).
African American and Hispanic defaulters are significantly more likely to be unemployed, be dissatisfied with their educational program, and to have personal problems that interfere with loan repayment (Volkwein & Cabrera, 1998). Whites and Asians are significantly more likely to resume loan repayment after default. The NPSAS-87 database shows that 66% of defaulters have resumed payment and 31% have completed repayment after default (p. 8). The predictors of loan repayment for white students are not the same as the predictors for black students.

**Student characteristics that affect the probability of loan repayment/default**

Various researchers have found that being Non-Asian or Non-White, having dependent children, and being separated, divorced, or widowed all generate sizable decreases in the probability of loan repayment. On the other hand, significant increases in repayment probability are produced by being female, by having parents who attended at least two years of college with incomes above $30,000, by earning a high school diploma, by majoring in the sciences, by attaining high college grades, by completing a college degree or professional license, and by higher current earnings (Volkwein & Cabrera, 1998). The conclusions made by Volkwein and Cabrera (1998) are that student loan activity (repayment and default) behavior can be substantially predicted by the characteristics of the borrowers. Moreover, the type of institution attended, the grades earned, and the choice of a major appear to be less important than completing a degree, being married, and not having dependent children.

The impact of institutional type appears important only for White borrowers. Blacks and Hispanics in the study, when compared to Whites, have lower levels of degree attainment, lower levels of academic achievement, and almost twice the number of dependent children, rates of separation, and divorce. College GPA is a
strong predictor of loan repayments behavior for Whites. For minorities, degree completion is more important than grades earned (Flint, 1993).

The lowest repayment rates are among single parents with no degree or certificate. The highest repayment rates occur among those with bachelors or graduate degrees, those with higher loan amounts (generally correlated with more years of schooling and training), and those married without children. Degree completion, marital status, and dependent children are the great equalizers among the races. Borrowers in similar circumstances exhibit similar levels of income and loan repayment behavior regardless of race or ethnic group (Volkwein & Cabrera, 1998).

These findings have rich implications for national policy makers, campus managers, researchers, parents, and students alike as decisions are made concerning financial aid, admissions decision, and student affairs.

Institutional impacts on repayment/default behavior.

Recent research raises questions about individual and institutional influences on borrower repayment and default behavior. Studies by Hearn (1984; 1991), Mow and Nettles (1990) and Astin (1993) concluded that student outcomes are associated with the type of institution they attend. However, Knapp and Seaks (1992); Volkwein and Szlest (1995) concluded that institutional variables have little or no impact in repayment rates of students when compared to individual borrower characteristics. Volkwein and Szlest used NPSAS-87 data to come to their conclusions that borrower characteristics are defined as college major, GPA, degree earned, marital status and dependent children. Dynarski (1994) and Volkwein (1995) previously used NPSAS-87 data to conclude that attending a four-year institution is independently associated with a significantly higher repayment rate by student borrowers.
Three studies using NPSAS-87 data (Dynarski, 1994; Volkwein, 1995; Volkwein & Szlest, 1995) show conflicting results as to whether the institutions attended by students affect their future repayment behavior. Volkwein has found himself on both sides of the issue within the same year. However, his most recent research concludes that institutional influences are minor determinants of repayment behaviors. When considering defaults among racial/ethnic populations, over two-thirds of Whites, Hispanics, and Asians defaulters are located at proprietary and two-year institutions. African Americans and Native Americans have high default rates at all institutions.

**Legal remedies**

Fossey (1998) reports that Congress has been concerned about student loan default volume since the 1970s. Legislators believed that some students were abusing the federal loan program by shedding their educational debt in bankruptcy. To prevent this, Congress passed legislation in 1978 that substantially limited a debtor's ability to discharge student loan obligations in bankruptcy proceedings. Unless students could show "undue hardship," debtors were precluded from discharging their educational loans for five years after they become due. In 1990, the five year limitation was raised to seven years (p. 161).

Some courts have ruled that students cannot discharge their loans within seven years unless they can show "the certainty of hopelessness" about their long-term financial prospects (Fossey, 1998, p. 161). Due to this ruling and the courts' strict use of the Johnson test, the Brunner test, and the Poverty test, students are rarely granted relief from student loan debts. As a result, they are denied equal protection under the bankruptcy statute and the opportunity to have a "fresh start" for debtors with excessive debt (p. 164). There are over 30 federal cases where students have been held to the greater standard of "extreme and unbearable hardship" in trying to receive
relief from their student loans. In all of these cases, the courts have refused to
discharge educational loans in spite of strong evidence that the loan debtors were in
dire financial straits.

Harsh measures against student loan repayers are popular with the public and
would be justified if most loaners were middle-class college graduates who obtained
good value from their education and then refused to pay for it (Fossey, 1998, p. 161).
Advocates of the strict measures taken by the court are quick to point out that one
middle-class student from a advantaged family was able to defraud the system and
obtain $101,500 in student aid by using different names, social security numbers, and
forging the signature of school officials (Elgin, 1993, p. 54). However, student abuses
are rare. A profile of students who have filed for relief is that of a low-income minority
member who incurred educational loan debt at proprietary institutions or low quality
colleges. In addition, single parents are prominently represented among former
students who do not repay their loans. Most of the court cases involve individuals who
encountered difficult life circumstances and whose economic situations were made
more precarious by the burden of their loans. Unemployed persons and individuals
with mild but not totally debilitating illnesses also figure prominently in non-repayment
cases (Fossey, 1998, p. 162). In most of the examined cases, students had acquired
their student loans in good faith but received no value from their schooling. In these
cases, student loans have worsened their life chances, not improved them.

**Post-Graduate quality of life factors**

Failure to meet student loan obligations can spell post-graduate financial
disaster for many students. Wages can be garnished, tax refunds intercepted, and
credit histories ruined. Legal rulings have insured that even bankruptcy will not
dismiss the obligation. Graduates report that a lack of job opportunities and heavy
student loan burdens are severely affecting the quality of their lives (Marino, 1996, p. 1E). It is not uncommon for some students to spend 25% to 30% of their after-tax pay on repaying student loans. The average for all fields is 10%. This 10% is not an insignificant amount when you consider the magnitude of other post-graduate living expenditures. Multiple lenders offer several repayment options besides the standard 10 year plan, but it is important to remember that the lower the payment and the longer the term, the more paid out in interest over the life of the loan (p. 2E).

Fifty three percent of graduate and professional students borrow for their postsecondary schooling. A significant portion of these student borrowers have low post-graduate income levels (ERI, 1996, p. 26). Examining borrowers by race and ethnicity, the research indicated that 55% of African Americans and Hispanics live at or near poverty. Over 60% of the students from these two demographic groups use loans to pay for their educational expenditures. Sixty two percent of African Americans, 60% of Hispanic, 54% of whites, 43% of Native American, and 37% of Asian students incur loans for their college education.

Anne Matthews (1996), as cited in Will (1997), reported that half of all students leave college with significant debt, some of which will last until their children are college age. She reports that the market for college graduates is saturated; 20% of college graduates work in jobs that do not require a college degree. Additionally, the market for Ph.D.s is glutted: one million graduate Ph.D.s are without academic employment and only two in five get academic appointments. These findings have serious implications for future research on educational returns.

In a study conducted by the Educational Research Institute (ERI) (1996), debt as a percentage of monthly income was calculated for graduate and professional fields of study. The following ranges were reported: Doctorates (2% to 5%), Attorneys (12%
to 27%), and Physicians (5% to 12%). This study indicated that total debt levels are higher for students in the medical, dental, and law fields when compared to students in Ph.D. programs. The lower loan levels for Ph.D. students are primarily attributable to the institutional support that is available in the form of assistantships and fellowships.

While the above rates may be modest (with the exception of attorneys), the ERI (1996) does not consider the problems graduates may face in securing employment. Recent employment studies have indicated that definite commitment placements are lower for doctorates in the 1990s than in the 1970s (ERI, 1996). The American Medical Association warns students that medical graduates face tougher job markets, especially for specialists (anesthesiologists, gastroenterologists, etc.) Finally, reported job prospects are also low for law students as an increasing amount of students are taking low paying jobs as legal assistants or leaving the field altogether (ERI, p. 45). Another limitation in the ERI study is the use of average salaries in calculating debt to income percentages. Using averages may understate the actual single digit percentages above if students fail to receive offers that are on par with these national averages (p. 45).

Credit underwriting guidelines for mortgage lenders specify that all debt payments including mortgage payments should not exceed 33% to 36% of monthly gross income. If adjusted student loan payments fall between 25% to 33% of monthly gross income, the burden of borrowing for their education may prevent some graduate students from buying a home early in their lives (ERI, 1996, p.45).

Using the Department of Housing and Urban Development (HUD) mortgage guidelines, total debt (including car, loans, credit cards, and mortgages) cannot exceed a total of 41% of monthly gross income (Greiner, 1996, p. 10). Mortgage payments
alone cannot exceed 29% of a graduates' monthly salary. If this is the case, student loan debt percentages cannot exceed 12% and other debt must be zero.

The trend of increased borrowing can have serious long-term consequences for students and the nation as a whole as they start their post-graduate lives. Decreased participation in lower paying public service oriented fields, reduced consumption, and higher default rates are all potential negative effects of the ever increasing level of borrowing by students to finance their education (ERI, 1996).

**Repayment and default rates**

The lack of job opportunities, the overproduction of college graduates, and the "mis-education" of proprietary students have all led to decreases in the volume of student loan repayments. Considering all of the problems that led to the student loan reforms, the default rate received the most media attention. Default expenses in the ten year period of 1970 to 1980 soared from $4.8 million (4.6%) to $44 million (8.9%) (Barger and Barger, 1981). 1990s default rates grew to ranges from 17% to 21% (Hearn, 1998).

**New trends in repayment rates**

During the first five years of the 1990's, the volume of loan repayments reported by the United States' Department of Education had dramatically increased and the default rate had decreased. The U.S. Secretary of Education reported in January 1996 that:

The 1994 national student default rate has been cut almost in half from 22.4% three years ago to 11.6% in the most recent year, due in part to the US Department of Education's aggressive accountability and collection efforts. The department collected $585 million in 1994 by offsetting tax refunds from 774,000 defaulters. Wage garnishments increased from some 5,000 defaulters in all of 1994 to nearly 8,300 persons in the first quarter of 1995. Litigation against student defaulters has increased from 200 accounts in 1994 to 708 accounts in the first quarter of 1995.
Some 600 schools have become ineligible for participation in the program due to high default rates. The new National Student Loan Data System (NSLDS) is improving its monitoring of student aid applications to prevent ineligible students and students who provide false information from receiving federal funds (Riley press release from the US Secretary of Education, 1996).

By 1997, the Department of Education had barred more than 900 educational institutions and the 1995 national default rate was 10.7%. Secretary Riley once again praised the student loan agencies for the continued improvement citing:

The use of litigation and the use of new and expanded collection powers including wage garnishment and offsets of income tax refunds. The federal government recovered about $500 million by seizing income tax returns from student borrowers in default and by garnisheeing $19 million in wages from 53,000 defaulters (Burd, 1997).

**Summary**

**Student Loans and Federal Legislation**

From 1965 to 1995, legislators have had a tremendous impact on the volume, the character of the total federal student aid program, and the individuals who benefit from it. The 1965 and 1972 acts expanded the program in the equity oriented direction, while the remaining acts did little to reduce inequalities in our country. The primary contributing factor to the rise in family borrowing for college appears to be the 1992 amendments and reauthorization of the Higher Education Act with its raised annual limits (Campaign & Mossier, in press, p. 6).

**The Federal Program Shift From Grants To Loans**

Education is thought to be the great social engine of mobility and economic growth. However, social policy that favors loans over grants is exacerbating the inequalities of our citizens by saddling promising lower and middle class students with insurmountable amounts of debt during the post-collegiate years (Campaign & Hossler, 1998; Heam, 1998; Kramer, 1991; Kramer & Van Dusen, 1986).
This review indicated that the financial policy (under which loans have grown to represent 73% of the federal student aid program), has severely restricted educational opportunity for lower income and people of color in the United States (Campaign & Hosler, 1998; Stage & Hosler, 1989). Lower income families philosophically view loans differently than middle and upper income families (Hosler, Braxton, & Coopersmith, 1989; St. John & Noell, 1989). This difference results in decreased educational opportunity for lower income students.

**Loan Sensitivity, Educational Access, and Educational Choice**

Demographic and societal shifts have resulted in substantial changes in the pool of college applicants (Hodgkinson, 1992; Trent, 1991). As disadvantaged students of color and low income students become larger portions of the pool for college attendees, more financial aid in the form of grants is needed to finance their postsecondary expenditures. Unfortunately, the federal program has drifted away from its “need-based” focus and these students most likely will end up with the largest debt accumulations for college expenditures in our nation’s history (Hansen & Gladieux, 1991; Kramer, 1991; Kramer & Van Dusen, 1996; Marino, 1996).

Today, educational opportunity in the form college access has been severely restricted for the aforementioned groups of students. Many students of color and low income students are simply not attending college (Hosler, Braxton, & Coopersmith, 1989; Mortensen, 1995). Those who do attend postsecondary institutions have found their college choice options shifted from four-year institutions to community colleges and proprietary institutions (St. John, 1989; St. John & Noell, 1989). Students who attend proprietary institutions and receive no value for their educational expenditures can end up without job opportunities and cause the national default rate on student loans to increase dramatically (Coomes, 1998; ERI, 1996; Fossey, 1998).
University Factors That Affect Student Loan Procurement and Repayment

The research shows that individual characteristics exert stronger influences on default and repayment behavior than the institutional characteristics of the university they attend (Knapp & Seaks, 1992; Volkwein & Cabrera, 1998; Volkwein & Szlest, 1995). Yet, the federal government continues to hold universities accountable for the repayment rates of prior students. Historically Black Institutions (GAO, 1993; Morra, 1994; Volkwein & Cabrera, 1998) and proprietary institutions (Apling & Aleman, 1990; Caroll, 1988; Coomes, 1998) face record numbers of disqualifications if their default rates are not brought within the federal guidelines. If universities restrict admission policies or financial assistance to disadvantaged students in an effort to control future repayment rates, educational opportunity will be decreased. Yet, if disqualifications occur, this too will further reduce educational opportunity for female students, students of color, and lower income students (Coomes, 1998). Either way, disadvantaged students lose.

Student Loans and Post-Collegiate Repayment

Student characteristics for borrowers in similar circumstances (level of income and degree completion) are comparable for default behavior regardless of race or ethnic group (Volkwein & Cabrera, 1998). However, students of color have higher rates of default due to the unfavorable post-graduate conditions of unemployment and the inability to pay (Dynarski, 1994; GAO, 1991; Volkwein, 1995). The lowest repayment rates are among single parents without degrees or certificates (Volkwein & Cabrera, 1998). The highest repayment rates occur among females and students with degrees, those with higher loan amounts that correlate with more years of schooling and training, and those students who are married, with children, and came from two parent homes, higher incomes, and did not attend proprietary institutions. Finally,
international student citizens are more likely to repay their loans. (Volkwein & Cabrera, 1998).

Single parents, unemployed graduates, and individuals with debilitating illnesses have not found any relief from student loan indebtedness in legal cases of bankruptcy filings (Fossey, 1998). The courts have been very unforgiving for individuals who find themselves in dire straits after graduation. Some researchers hypothesize that current court actions and restricted job markets seriously can mitigate the benefits associated with quality of life factors for college graduates (Nelson-Brown, Ropers-Huilman, & Fossey, 1998).

For decades education has been championed as the "great equalizer" in our country. This belief has been fueled with economic analysis indicating that there are large monetary, social, and private gains to pursuing postsecondary education. Researchers have indicated that double digit favorable returns may be understated due to the inability to quantify the non-monetary (i.e. stable marriages, improved family lives, better health, efficient consumption, better asset management skills and increased professional mobility) benefits of education for college graduates. Additionally, the exclusion of social benefits or externalities (increased research, human resources, economic growth, etc.) also causes the returns of education to be understated (Cohn & Geske, 1990; Geske, 1995).

Excessive loans can severely reduce the quality of life factors, the non-monetary benefits, and the social benefits of education as college graduates opt out of lower-paying public service fields and even decide that the costs of legal and medical professional training outweigh the post-graduate benefits. Students who are encumbered with debt consume less. This decreased consumption has tremendous
implications for our nation's economic growth (ERI, 1996; Greiner, 1994; Marino, 1996; Will, 1997).

Finally, while educators and policy makers breathe a collective sigh of relief over the increasing national student loan repayment rate (and the declining default rate), to date no researchers are examining how this phenomenon is affecting the post-collegiate lives of college graduates. As the government implements aggressive loan collection techniques, students are left with wage garnishments, tax refund interceptions, and ruined credit histories. For students who acquired loans in good faith but received little value for their education or low paying occupational positions, student loan procurement has worsened their life chances, not improved them (Fossey, 1998). This research will ask graduates to comment on the effect of student loan procurement on their post-collegiate lives during the repayment years.
RESEARCH METHODOLOGY

Research Design

In this study I primarily sought to examine the leadership and diligence competencies and the post-collegiate behavioral differences of loaners and non-loaners. The design for this study was an ex-post-facto design in which the variables were assigned and not manipulated. This inductive study was conducted to explore the relationships between and among multiple subscales of leadership and diligence with loaner and non-loaner respondents. I used a mixed methodology approach, using both quantitative and qualitative procedures. Additionally, the qualitative and quantitative results were strengthened with triangulation procedures.

Methodological triangulation involves the use of multiple methods to examine an issue or problem (Patton, 1990). Quantitative procedures were used to develop profiles of loaners and non-loaners. Qualitative procedures were used to: (1) explore graduates' perceptions of the leadership and diligence variables examined in this study; (2) explore the linkages of the leadership and diligence variables to academic, occupational, and personal success; (3) provide construct validity for variables examined in this study; and (4) solicit loaner reactions to their student loans and repayment commitments during the post-collegiate years.

Constant Comparative procedures (Lincoln & Guba, 1985) were performed on all of the qualitative inquiries to determine if African American vs. Caucasian and female vs. male responses differed in regards to perceptions, construct validation, and the linkages of leadership and diligence to various successes. I used the responses from the qualitative questions to enrich the quantitative results.
Quantitative Procedures

A majority of the information obtained in this study was received from the use of quantitative procedures. These procedures determined if leadership and diligence profiles associated with student loaners and non-loaners. Additionally, loaner and non-loaner profiles were developed from regression analysis. The quantitative and qualitative procedures and findings in this research will serve as a pilot study for a national study on leadership, diligence, and student loan procurement. Ultimately, my goal is to conduct a national study in which the constructs of leadership, diligence, and student loan activity can be generalized to the overall population.

Qualitative Procedures

Qualitative procedures took the form of three multi-layered questions that were included in the survey instrument. The answers to the qualitative questions were used for methodological triangulation procedures on the qualitative and quantitative results.

Sample

A primary sample of college graduates was drawn from students attending professional and graduate evening classes at Louisiana State University (LSU) and Southern University (SU). Additional selections were drawn from fraternity and sorority graduate chapters within the Baton Rouge area. Graduate students and professional members attending the National Conference of the Association for the Study of Higher Education (ASHE) in Albuquerque, New Mexico were also surveyed. These sampling frames were selected to provide an appropriate mix of former student leaders (fraternity and sorority) and former diligent students who most likely worked during college (Graduate, and Professional Associations, and students attending evening classes at LSU and SU).
The Louisiana State University (LSU) system enrolls over 57,000 students. Its population demographics are summarized as 80% White, 10% African American, and 10% Other. The Southern University (SU) system enrolls over 16,300 students. Its population demographics is summarized as 5% White, 92% African American, and 3% Other. These two systems educate over 43% of all of the students in Louisiana. Population demographics of the two systems represent 40% of all White students, 48% of all African American students, and 50% of all Other Race students within postsecondary educational institutions within Louisiana.

The total sample target was 1000 respondents. The data collection procedures yielded 692 surveys received from 40 classrooms and six professional and graduate chapters of fraternity and sororities in the Baton Rouge area. The types of respondents participating in this research were summarized as follows; loaner-repayers (n=421 or 60.8%), non-loaners (n=255 or 36.8%), and defaulters (n=16 or 2.3%). Defaulters were removed from the sample prior to performing the logistical analysis to develop the loaner and non-loaner profiles in order to address the two largest graduate groups in the sample.

Instrumentation

A survey questionnaire consisting of a demographic data sheet and two inventory instruments was used for data collection in this study. (See Appendix C). The two instruments included in the questionnaire were:

Leadership Practice Inventory (LPI)

The Student Leadership Practice Inventory (SLPI) (Posner and Brodsky, 1992) is a modified version of the Kouzes-Posner Leadership Practice Inventory (LPI) (Kouzes & Posner, 1988). Both instruments are based on the specific behaviors and actions students and professionals reported using when they are "at their personal
best" as leaders. The leadership construct in both instruments is categorized by five leadership domains or scales labeled: (1) challenging the process, (2) inspiring a shared vision, (3) enabling others to act, (4) modeling the way, and (5) encouraging the heart of others. These factors are identified as common to successful leaders and correspond well with developmental issues important for college students and professionals.

Posner and Brodsky (1992) modified the leadership instrument to fit students by replacing the words “at work” with “in our organization.” The instrument in this study eliminates any reference to work or student organizations in order to be appropriate for both professional respondents and graduate students. If leadership in the post-collegiate years (i.e. post undergraduate years) correlates to student loan procurement then university administrators can incorporate this information in their decisions concerning financial assistance packages to foster leadership during the time that students are receiving their postsecondary education.

Reliability and validity.

Reliability and validity for the leadership inventory have been previously demonstrated with private and public sector executives. Internal reliabilities for the SLPI as measured by Cronbach’s alphas were strong at .88 for internal effectiveness and .83 for external effectiveness. Reliabilities of the five subscales are generally .70 (Posner & Brodsky, 1992). The Kouzes and Posner (1988) LPI had even higher effectiveness measurements. This study used an abridged version of the leadership inventory. The instrument consists of 20 items, four questions for each subscale. A five-point likert scale was used. For the purposes of coding the responses, the likert measurement was collapsed into a three-point scale. “Rarely or never” and “once in a while” responses were coded -1, “sometimes” responses were coded 0, and “fairly
often and "very frequently or always" responses were coded 1 for the 20 questions.
The total instrument scores ranged from -20 to 20 and the subscales ranged from -4
to 4 (higher scores indicated stronger leadership tendencies).

**Diligence Inventory - (DI)**

Diligence is defined as an expression or reflection of an individual's effort
toward a holistic development in the mental, moral, physical, and social dimension.
The diligence construct is categorized by five domains or scales: motivation,
concentration/assimilation, conformity/citizenship, discipline, and responsibility.

**Reliability and validity**

Validity and reliability for the diligence inventory were established by using a
sample of 339 college students. The 48 item instrument yielded a reliability coefficient
alpha of .904 and the reliabilities of its five scales ranged from .557 to .858 (Bernard &
Schuttenberg, 1995). In this study, I modified the DI-HE by abstracting 20 items from
the instrument, four items for each subscale. A five-point likert scale was used. For
the purposes of coding the responses, the likert measurement was collapsed to a
three-point scale. "Rarely or never" and "once in a while" responses were coded -1,
"sometimes" responses were coded 0, and "fairly often and "very frequently or always"
responses were coded 1 for the 20 questions. The total Instrument scores ranged
from -20 to 20 and the subscales ranged from -4 to 4 (higher scores indicated
stronger diligence competencies).

**Data Collection Procedures**

Individual packets containing instrumentation for the independent variables (LPI
and DI), a demographic information form, and instructions were distributed at the
weekly evening classes of Louisiana State University and Southern University or the
membership meetings of the aforementioned alumni, fraternity, sorority, graduate, and
professional associations. Respondents were asked to fill out the survey and return the packets to the researcher.

The pre-printed scanable surveys were processed and analyzed by the Louisiana State University Testing and Measurement Center. The descriptive, demographic, and correlational statistics along with the multivariate logistic regression results compiled by the Testing and Measurement Center were used for data analysis to form the conclusions of this research.

**Independent Variables**

The independent construct of leadership and its associated domains were operationalized by cumulative scores tabulated for the responses to the following survey items: (See Appendix D for the complete Leadership Practices Inventory Instrument).

Challenging the process [questions 1, 6, 11, and 16],
- I look for opportunities that challenge my skills and abilities.
- I challenge the way things are done.
- I look for new ways to improve processes.
- I try to learn from processes that do not go as planned.

Inspiring a shared vision [questions 2, 7, 12, and 17],
- I share my dreams and aspirations about the future.
- I try to communicate in a positive hopeful manner.
- I try to meet various interests by working for common goals.
- I show my enthusiasm and excitement about goal accomplishment.

Enabling others to act [questions 3, 8, 13, and 18],
- I treat others with dignity and respect.
- I give people the freedom and responsibility to make their own decisions.
• I create an atmosphere of mutual trust for cooperative relationships.
• I provide opportunities for others to assume leadership responsibilities.

Modeling the way [questions 4, 9, 14, and 19],
• I make sure that people uphold agreed upon standards.
• I share my beliefs about organizational efficiency.
• I behave in ways that are consistent with agreed upon standards.
• I make sure that programs and projects have clear goals and plans.

Encouraging the heart of others [questions 5, 10, 15, and 20],
• I give people encouragement as they work on projects.
• I praise people for jobs well done.
• I find ways to celebrate accomplishments.
• I make sure to tell others about good work performed by others.

The independent construct of diligence and its associated domains were operationalized by cumulative scores tabulated for the responses to the following survey items: (See Appendix D for the complete Diligence Inventory Instrument).

Motivation [questions 21, 26, 31, and 36],
• I finish projects that I start.
• I try to do outstanding work with all of my assignments.
• I am able to motivate myself to do my assignments.
• I make sure that all my assignments are done correctly.

Concentration/Assimilation [questions 22, 27, 32, and 37],
• I set high standards for myself.
• I proofread assignments before turning them in.
• I try to see the relationship between what I am working on and what I already know.

• I make sure my assignments look neat and tidy.

Conformity/Citizenship [questions 23, 28, 33, and 38],

• I tend to avoid conflicts with my supervisors/advisors.

• I owe an explanation to my family/supervisor when I am out longer than expected.

• I follow budgeting and accounting systems for my finances.

• I enjoy attending religious ceremonies.

Discipline [questions 24, 29, 34, and 39],

• I remember to drink adequate water.

• I think I get enough rest.

• I think I get enough exercise.

• I have regular eating habits.

Responsibility [questions 25, 30, 35, and 40]

• I complete assignments before spending time with family and friends.

• I do assignments as soon as I get them.

• I like to take on challenging projects.

• I try to keep my weight under control.

Bernard and Shuttenburg (1995) defined discipline in the diligence inventory as the “training of the will.” Individuals who are disciplined enough to take care of their nutritional and physical fitness needs may also exhibit positive discipline traits in their academic and occupational environments. As a result, the questions concerning personal health and fitness are appropriate measurements of the construct of
discipline. This response is also appropriate for the last question chosen for the responsibility constructs.

**Dependent Variables**

The dependent variable in my study is dichotomous in nature and is defined as loaners-repayers and non-loaners. The dependent variable was operationalized within this design by the student loan status reported on the survey instrument.

**Data Analysis Procedures**

This study relied on a mixed methodology of quantitative and qualitative data analysis procedures to report the findings of this research. Methodological triangulation procedures were performed on the data collected from qualitative and quantitative inquiries to increase the reliability of the research results.

**Self-Reported Information**

This study relies on the results reported by Dale Trusheim's (1994) study on the accuracy of self-reported financial information. Trusheim examined the 1986-87 National Postsecondary Aid Study database and reported that the accuracy rates of self-reported financial information contained within the database ranged from 90.5% to 93.0%. Agreements between institutional and self-reported financial aid status were: public universities (93.0%), private universities (90.5%), public colleges (92.6%), and private colleges (90.8%). The accuracy rate for the dollar amounts of financial aid reported by students and institutions dropped to 70%. Students were found to under-report amounts of financial aid received. Student reports were typically $50 to $300 lower than the amounts reported by institutions. The dollar amounts of loans are not used for classification purposes, and therefore, this discrepancy is not considered material for the design of this study.
Descriptive Statistics

Summary descriptive statistics for pertinent demographic and sample characteristics were performed (for gender, ethnicity, age, marital status, family size, school completion, college GPA, years of employment, field of study, salary range, and loan commitment) for the overall sample. Additional descriptive statistics summaries were performed on the leadership and diligence inventories used in this research.

Loaner - Non-Loaner Comparative Analysis

A variety of analyses were performed to examine the independence of established relationships for the pre-college (gender, ethnicity, and age), college (GPA, college affiliations, field of expertise), and post-collegiate (marital status, children, school completion, full-time employment years, salary, and loan status and amount) characteristics of loaners and non-loaners using college graduates as the unit of analysis. Pearson Correlation t-test statistics using a significance level of 5% were used to compare the leadership competency means and diligence competency means of loaners and non-loaners.

Multivariate Analysis

This research examined the patterns of loan procurement by a series of logistic regression models. Logistic regression is the most appropriate analytical tool for handling a data set with a dichotomous dependent variable and a mixture of categorical and interval data among the independent variables (Feinberg, 1983). Logistic regression for this type of data set has been shown to be superior to discriminant analysis (Cabrera, 1994).

Loan acquisition is presumed to be associated with various pre-college, college, post-college characteristics, and leadership and diligence competencies. Standardized coefficients were calculated to represent the relative importance of each
variable, controlling for all others on the logit. Odds statistics were calculated to show the impact that each variable makes on the probability of loan occurrence controlling for all other variables.

The design for this study is based on those described by Volkwein's (1995) study that examined the characteristics of student loan defaulters within different racial and ethnic groups. Previous researchers have looked at demographic information to develop defaulter profiles by racial groups. In this study, I will develop loaner-repayer and non-loaner profiles based on the reported subscales of leadership, diligence, and the demographic variables. Odds statistics show the impact that each subscale makes on the probability of loan acquisition controlling for all other subscales of leadership and diligence (including demographic variables) for the overall model, the gender model, and the ethnic model for loaner-repayers and non-loaners.

**Frequency Analysis**

Frequency statistics were calculated to determine the extent to which the graduates engaged in the post-collegiate behaviors of lawful behavior, ethical business practices, civic involvement, community service, voting manner, charity donations, and tax payments. Additional frequency statistics were used to address whether loaner-repayers and non-loaners are similar or different in regards to these behaviors.

**Qualitative Analysis**

Responses from the qualitative questions were analyzed using Patton's Emergent Theme Analysis (1990) and Lincoln and Guba's Constant Comparative Method (1985). Constant Comparative procedures involve the processes of unitizing and categorizing information into emergent themes. Constant Comparative analysis was performed on selected questions to distinguish between the similarities and differences that are related to (1) loaner and non-loaner, (2) racial, and (3) gender
groups and to provide respondent insights on the relationships between and among the variables under examination in this study.

Patton (1990) stated the use of emergent theme analysis or emerging categorical schemes are appropriate when the researcher has no idea of what will be found during the data collection process. Once the data is collected, the researcher looks for patterns or themes that emerge from the data. The researcher using emergent theme analysis starts the fieldwork with a blank slate and no perceived notions about the respondent's attitudes or perceptions. Therefore, cultural patterns, themes, and organization emerge from the fieldwork data.

Lincoln and Guba's (1985) Constant Comparative Methods is a process where patterns emerge from a two-step process that includes unitizing and categorizing qualitative data. Unitizing is the process of taking data collected and breaking it into the smallest possible units of information. Categorizing is the process of bringing the information together into provisional categories that are mutually exclusive, internally homogeneous, and externally heterogeneous. Categorizing also involves reviewing categories for overlap, re-evaluating miscellaneous groupings, and looking for relationships among the categories. Emergent categorical scheme analysis in this research design was thought to be superior to predetermined categorical scheme analysis where the data is sorted into predetermined categories by the researcher.

**Limitations of the Study**

The design for this study had the following limitations. First, the sample was drawn from volunteer organizations (fraternity, sorority, graduate, professional groups, and attendees of evening classes) that are affiliated with two state colleges in southeastern Louisiana. Additionally, attendees of the 1997 annual Association for the Study of Higher Education (ASHE) conference were surveyed. As a result, of this
sampling frame, the variations within the sample may be restricted. Additionally, findings of this study may be influenced by sampling biases and therefore, may not be generalized to the overall population. This research, however, was an inductive study conducted to determine if the leadership and diligence constructs are associated with loan procurement and therefore, is not intended to be generalized to larger populations.

Second, a selected group of loaner-repayers and non-loaners were used in the multivariate logistic analysis to develop leadership and diligence profiles. Defaulters were not examined as a separate group in this study. Any study seeking to explore the leadership and diligence similarities and differences of repayers and defaulters should use an alternative sampling frame.

Third, parental support was assumed for those students who had not incurred loans to pay for their postsecondary educational expenditures. However, this research's design did not inquire about parental socioeconomic background as college graduates were the targeted sample. Research indicates that smaller percentages of parents are providing support for their college age offspring (Marino, 1996), more independent non-traditional students are attending college today (Marino, 1996), and parents and students, regardless of need or socioeconomic status, are making greater uses of unsubsidized loans to pay for their children's education (Campaign & Hossler, 1998; Stage & Hossler, 1989). In the future, however, to eliminate this limitation, inquiries into parental support and/or socioeconomic backgrounds should be added to the logistical profiles.

Fourth, correlational analysis can not establish cause and effect relationships between and among the variables that are examined. However, the logistic regression
analysis can develop group membership profiles (or models) that statistically predict loaners and non-loaners.

Fifth, qualitative and quantitative methods are subject to the perceptions and perspectives reported by the participants and the researcher. Participant responses and researcher interpretations are subject to distortions due to personal biases of which each may or may not be aware. Therefore, triangulation procedures were performed on the quantitative and qualitative findings to minimize the impacts of these limitations.

**Survey Pilot**

On August 22, 1997, I attended the welcoming reception of Louisiana State University’s (LSU’s) Black Graduate and Professional Student Association (BGPSA) to:

- test the viability of the intended data collection procedures
- gain information concerning construct validity and survey instrument clarity
- determine the approximate percentage of survey respondents who would report the presence of a current or prior student loan default and other confidential information in these types of forums

I was able to survey 38% of the individuals in attendance at this meeting.

Respondents were asked to complete the survey and note the time spent on the instrument. Additionally, respondents were asked to provide feedback for the following questions:

- How would you summarize the purpose of this research?
- How does the survey instrument serve the research purpose?
- Do the qualitative questions aid in the purpose of the research?
- Are there questions you would add to the survey?
- Does this survey measure constructs associated with leadership?
• Does this survey measure constructs associated with diligence?
• Does this survey measure constructs associated with effort?
• Does this survey measure constructs associated with loan activity?
• Does this survey measure constructs associated with social responsibility?

**Survey Pilot Findings**

I distributed 23 surveys at the meeting and only one respondent chose not to disclose his/her salary and loan status (5%). The remaining surveys were tabulated and respondent loan status was summarized as follows:

• 9% reported they had not incurred student loans
• 15% reported their student loan status as being in default
• 27% reported their student loan as currently deferred
• 49% reported their loans in good standing (35%) or paid in full (14%)

The data collection procedures proved viable, as I was able to survey close to 40% of the attendees at the meeting. The average time spent on the survey was 10 minutes for the actual survey and an additional five to ten minutes on the instrument assessment questions. Numerous adjustments were made to the actual survey instrument based on the verbal and written comments shared by the respondents.

Overwhelmingly, the respondents (78%) felt that student loan repayment was related to post-collegiate socially responsible behavior. Finally, respondents reported that the survey instrument did measure (See Appendix E for instrument trial survey) the following constructs:

• 62% reported the instrument measured leadership constructs
• 62% reported the instrument measured diligence constructs
• 52% reported the instrument measured constructs associated loan activity
• 71% reported the instrument measured social responsibility constructs
Fieldwork Findings

Despite the encouraging results of the pilot survey procedures, the actual fieldwork data collection procedures did not yield an appropriate number of defaulters. Instead, the two groups that emerged from the fieldwork procedures were loaner-repayers and non-loaners. Due to the results of the fieldwork procedures, the orientation of the study was redefined. See Evolution of the Problem in Chapter 1 on page 1.

Fieldwork Recommendations for Future Studies

Quantitative Recommendations

During multiple administrations of the survey instrument used in this research, graduates offered recommendations to improve the effectiveness of the data collection document. Any future researchers should consider the following survey adjustments:

- Change the frequency ratings to: (1) rarely or never, (2) less than half, (3) half of the time, (4) more than half, and (5) very frequently or always, to clearly distinguish between the levels of response.
- Breakdown the Hispanic category to distinguish between Latinos, Chicanos, Mexicans, etc. Also add Native Americans and a category for International students.
- Add parental assistance and socioeconomic background inquiries.
- Add divorce and possibly some descriptor for gay and/or lesbian couples to the marital status category.
- Add specialist degrees and jurist doctorates to the school completion category.
- Add more options to the college GPA section to better distinguish between graduate academic performance.
- Add more years of experience to the full-time employment category.
• Add loan amounts greater than $40,000 to the maximum loans acquired question.

Qualitative Recommendations

Although the qualitative questions I used in this study are appropriate, given the reorientation of the problem statement, I would change the inquiries used in this research in the following manner for future investigations:

• Do you think that student loan procurement aids or detracts from the development of leaders who are socially or politically responsible? Why?

• Has acquiring student loans aided in the development of diligence or leadership skills that are critical for academic and occupational success? Has leadership or diligence been the most important to your success? Why?

• Do you think that student loan repayment is related to post-collegiate socially responsible behavior? Why?

The above multi-layered questions would have served the same purpose as the questions used in this study i.e., to derive graduates’ negative and positive perceptions of the leadership, diligence, and student loan procurement. The combination and contrast inquiries would still be used to understand respondents’ conceptualizations of the relationships between and among the variables, as they are associated with various successes and post-collegiate behaviors. I think I would have left the last questions untouched to provide exploratory information about the linkages of loan repayment and socially responsible behavior but I would have been a lot more specific about the other open-ended question that invited graduate to share reactions to their student loans:

• What has been the impact of student loan procurement on the quality of your life during the repayment years?
I do not feel that these questions would have resulted in significant changes in the responses received from the questions used in this research. In summary, in both cases, (the original problem and the restated problem) the answers to qualitative questions were and would have been used to supplement the quantitative findings and provide respondent insights on the relationships among and between leadership, diligence, and student loan procurement.
SUMMARY OF RESULTS

In this chapter I describe the results of the study. The results are presented as follows: (1) descriptive statistics for the overall sample; (2) descriptive statistics for the various independent variables; (3) quantitative analyses pertinent to major research questions; and (4) qualitative analyses pertinent to major research questions. The independent variables were as follows: (a) subscales of leadership (challenging the process, inspiring a shared vision, enabling others to act, modeling the way, and encouraging the hearts of others), (b) subscales of diligence (motivation, concentration/assimilation, conformity/citizenship, discipline, and responsibility), and (c) selected demographic information. The dependent variable was dichotomous and defined as those graduates who acquired loans to finance their postsecondary education and those who did not. Note: all of the loaners examined in this sample were also repayers. Graduates who had defaulted were removed from the sample before the logistic regression procedures were performed. These loaner-repayers will be referred to as loaners for the purposes of summarizing the results of this study.

Summary of Sample Descriptive Statistics

The sample for the study was drawn from individuals attending professional and graduate evening classes at Louisiana State University (LSU) and Southern University (SU). Additional selections were drawn from the Association for the Study of Higher Education (ASHE) Annual National Conference held in Albuquerque, New Mexico. Fraternity and sorority graduate chapter members were surveyed. Participation in this study was voluntary. The LSU and SU systems enroll over 43% of all Louisiana students, 40% of all White students, 48% of all African American students, and 50% of all Other Race students in postsecondary educational institutions.
within Louisiana. The data collection procedures used in this study yielded a total of n=692 graduates.

**Demographic Characteristics**

Descriptive statistical results for the total sample groups can be found in Table 2 to Table 4. These tables depict personal and professional characteristics for the sample participants (n=692). The sample groups consisted of 421 loaners, 255 non-loaners, and 16 defaulters.

<table>
<thead>
<tr>
<th>Table 2: Demographic Characteristics</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Borrower Category</strong></td>
</tr>
<tr>
<td>Gender</td>
</tr>
<tr>
<td>Female</td>
</tr>
<tr>
<td>Male</td>
</tr>
<tr>
<td>Ethnicity</td>
</tr>
<tr>
<td>African American</td>
</tr>
<tr>
<td>Asian</td>
</tr>
<tr>
<td>Hispanic</td>
</tr>
<tr>
<td>White</td>
</tr>
<tr>
<td>Other</td>
</tr>
<tr>
<td>Age</td>
</tr>
<tr>
<td>20-24</td>
</tr>
<tr>
<td>25-29</td>
</tr>
<tr>
<td>30-39</td>
</tr>
<tr>
<td>40-49</td>
</tr>
<tr>
<td>50-over</td>
</tr>
</tbody>
</table>

*percentages may not add to 100% due to missing data

**Overall Sample**

The demographic statistics in Table 2 indicates that females comprised a majority (61.1%) of the total sample. African Americans constituted 35.3% of the participants and the White population represented 53.3% of the respondents. Other racial categories represented 9.7% of the participants surveyed. The ages of the participants ranged from 25 to 39 years, with the same age range representing 52.4% of the respondents.
Loaners and Non-Loaners

There were no significant (5 points and 10%) differences between the representations of female and male loaners and non-loaners. The racial and age variables of loaners and non-loaners in Table 2 were deemed to be significant (in terms of their five points and ten percentage differences). First, the percentage of African Americans (42.8%) who acquired loans for postsecondary education was 85% greater than the percentage of African Americans (23.1%) who were non-loaners. The percentage of Whites (49.4%) who acquired loans for postsecondary education was 19% less than the percentage of Whites who were non-loaners (60.8%). Clearly, White students attending postsecondary institutions avoid the accumulation of loans to a larger extent than African Americans and may receive more parental, institutional, and/or other forms of financial support. Second, there were 29% more loaners between the ages of 25 to 39 years of age than non-loaners in this age group. The occurrences of older graduates between the ages of (40 - 49) and (50 years and above) as loaners were 34% to 50% respectively less than non-loaners in this age range. In other words, older graduates were more likely to use other forms of payment (i.e. parent support, GI bills, and grant funding) for postsecondary education. This finding was consistent with the 30-year evolution of the student financial aid program that in the past offered greater grant assistance to veteran and disadvantaged students in need.

College Characteristics

Overall Sample

The college demographic statistics for the overall sample in Table 3 indicated that college grade point averages typically ranged from 2.5 to 4.0 (96.7%) with 2.5 to 3.4 (49.6%) being the most typical. College involvement was reported as Greek
affiliation (28.2%), student government (14.6%), other student organizations (50.7%).

Over 71.1% of the participants reported working as a student. Education (38.9%), business (19.9%), and social science (12.7%) were the most common fields of expertise for the participants in this study.

Table 3:
College Characteristics

<table>
<thead>
<tr>
<th>Borrower Category</th>
<th>Overall</th>
<th>Loaners</th>
<th>Non-Loaners</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>692</td>
<td>421</td>
<td>255</td>
</tr>
<tr>
<td>College GPA</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Below 1.5</td>
<td>0.1 %</td>
<td>0 %</td>
<td>0.4 %</td>
</tr>
<tr>
<td>1.5 to 2.4</td>
<td>1.6 %</td>
<td>1.9 %</td>
<td>1.2 %</td>
</tr>
<tr>
<td>2.5 to 3.4</td>
<td>49.6 %</td>
<td>48.9 %</td>
<td>51.4 %</td>
</tr>
<tr>
<td>3.5 to 4.0</td>
<td>47.1 %</td>
<td>48.5 %</td>
<td>45.9 %</td>
</tr>
<tr>
<td>College Affiliations</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Greek Organization</td>
<td>28.2 %</td>
<td>29.2 %</td>
<td>26.7 %</td>
</tr>
<tr>
<td>Student Government</td>
<td>14.6 %</td>
<td>19.1 %</td>
<td>7.8 %</td>
</tr>
<tr>
<td>Other Student Organization</td>
<td>50.7 %</td>
<td>53.1 %</td>
<td>47.5 %</td>
</tr>
<tr>
<td>Worked as a Student</td>
<td>71.1 %</td>
<td>75.8 %</td>
<td>63.9 %</td>
</tr>
<tr>
<td>Field of Expertise</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Arts</td>
<td>6.2 %</td>
<td>6.4 %</td>
<td>5.9 %</td>
</tr>
<tr>
<td>Business</td>
<td>19.9 %</td>
<td>19.1 %</td>
<td>21.6 %</td>
</tr>
<tr>
<td>Education</td>
<td>38.9 %</td>
<td>40.6 %</td>
<td>36.9 %</td>
</tr>
<tr>
<td>Legal</td>
<td>1.6 %</td>
<td>1.2 %</td>
<td>1.6 %</td>
</tr>
<tr>
<td>Medical</td>
<td>3.2 %</td>
<td>2.4 %</td>
<td>4.7 %</td>
</tr>
<tr>
<td>Applied Science</td>
<td>6.1 %</td>
<td>5.5 %</td>
<td>7.1 %</td>
</tr>
<tr>
<td>Social Science</td>
<td>12.7 %</td>
<td>15.2 %</td>
<td>9.4 %</td>
</tr>
<tr>
<td>Technical</td>
<td>5.2 %</td>
<td>3.8 %</td>
<td>7.8 %</td>
</tr>
</tbody>
</table>

* percentages may not add to 100% due to missing data

Loaners and Non-Loaners

The collegiate variables of college affiliations and field of expertise categories showed significant variances (5 points and 10%) at Table 3. There were no significant differences in the academic performance of loaners and non-loaners as indicated by their grade point averages. The percentage of loaners (19.1%) who were involved in student government was 145% greater than non-loaners (7.8%) who engaged in extracurricular activities. The percentage of loaners (53.1%) who were involved in other student organizations was 12% greater than non-loaner (47.5%) involvement.
Finally, the percentage of loaners who worked as a student (75.8%) was 19% greater than non-loaners (63.9%). These findings indicated that students with loans may pick up valuable networking, communication, leadership, and/or diligence skills during the college years that may not be acquired by non-loaners. (Note: Greek involvement was also higher for loaners but not significantly so).

In examining the selected majors of loaners and non-loaners, the only difference that is material is that loaners (15.2%) tended to major in the social sciences with 62% greater frequencies than non-loaners (9.4%). Loaners have larger percentages of graduates in the areas of arts, education, and the social sciences fields of study. Non-loaners, on the other hand, have higher percentages of graduates in the areas of business, legal, medical, applied sciences, and technical support fields of study. This finding is significant as non-loaners seem to choose those fields that have higher post-collegiate incomes (Gray, 1997).

Loaners, were at a double disadvantage in relation to the non-loaners in this study. One, they graduate with collegiate debt encumbrances that non-loaners do not have and two, they work in fields that traditionally have lower post-collegiate income levels and this may amplify the pre-existing inequities that may exist between the two groups.

Post-Collegiate Characteristics

Overall Sample

The post-collegiate demographic statistics in Table 4 indicate that over one-half or 51.9% percent of the participants were single and 40.3% were married. A majority (67.8%) of the participants had no children and 26.6% of the sample had small families consisting of one to two dependent children living at home. The highest level of school
Table 4:  
Post-College Characteristics

<table>
<thead>
<tr>
<th>Borrower Category</th>
<th>Overall</th>
<th>Loaners</th>
<th>Non-Loaners</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>692</td>
<td>421</td>
<td>255</td>
</tr>
<tr>
<td>Marital Status</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Married</td>
<td>40.3 %</td>
<td>35.9 %</td>
<td>49.1 %</td>
</tr>
<tr>
<td>Single</td>
<td>51.9 %</td>
<td>57.1 %</td>
<td>43.1 %</td>
</tr>
<tr>
<td>Divorced</td>
<td>6.9 %</td>
<td>6.7 %</td>
<td>7.8 %</td>
</tr>
<tr>
<td>Children</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>None</td>
<td>67.8 %</td>
<td>70.8 %</td>
<td>63.1 %</td>
</tr>
<tr>
<td>One to Two</td>
<td>26.2 %</td>
<td>24.9 %</td>
<td>29.4 %</td>
</tr>
<tr>
<td>Three</td>
<td>3.3 %</td>
<td>3.1 %</td>
<td>3.9 %</td>
</tr>
<tr>
<td>Four or More</td>
<td>1.2 %</td>
<td>0.2 %</td>
<td>1.6 %</td>
</tr>
<tr>
<td>School Completion</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Business/Trade</td>
<td>0.6 %</td>
<td>0.2 %</td>
<td>1.2 %</td>
</tr>
<tr>
<td>Associates</td>
<td>0.1 %</td>
<td>0 %</td>
<td>0.4 %</td>
</tr>
<tr>
<td>Bachelors</td>
<td>47.4 %</td>
<td>46.6 %</td>
<td>50.2 %</td>
</tr>
<tr>
<td>Masters</td>
<td>20.4 %</td>
<td>19.5 %</td>
<td>21.6 %</td>
</tr>
<tr>
<td>Masters 30+ Hours</td>
<td>18.4 %</td>
<td>18.8 %</td>
<td>17.6 %</td>
</tr>
<tr>
<td>Doctorate Degree</td>
<td>9.1 %</td>
<td>11.2 %</td>
<td>5.9 %</td>
</tr>
<tr>
<td>Full-time Employment</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>None</td>
<td>16.6 %</td>
<td>16.9 %</td>
<td>16.1 %</td>
</tr>
<tr>
<td>1 to 2 Years</td>
<td>18.2 %</td>
<td>20.9 %</td>
<td>14.5 %</td>
</tr>
<tr>
<td>3 to 5 Years</td>
<td>17.9 %</td>
<td>19.7 %</td>
<td>16.1 %</td>
</tr>
<tr>
<td>6 Years or More</td>
<td>45.2 %</td>
<td>41.1 %</td>
<td>51.8 %</td>
</tr>
<tr>
<td>Salary</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Below $9999</td>
<td>20.8 %</td>
<td>21.4 %</td>
<td>18.8 %</td>
</tr>
<tr>
<td>$10,000 to $20,000</td>
<td>17.8 %</td>
<td>21.9 %</td>
<td>11.4 %</td>
</tr>
<tr>
<td>$20,001 to $30,000</td>
<td>22.7 %</td>
<td>23.8 %</td>
<td>22.4 %</td>
</tr>
<tr>
<td>$30,001 to $50,000</td>
<td>23.6 %</td>
<td>21.1 %</td>
<td>28.2 %</td>
</tr>
<tr>
<td>$50,000 to $75,000</td>
<td>7.5 %</td>
<td>6.4 %</td>
<td>9.8 %</td>
</tr>
<tr>
<td>$75,000 to $100,000</td>
<td>1.9 %</td>
<td>1.7 %</td>
<td>2.4 %</td>
</tr>
<tr>
<td>$100,000 or Above</td>
<td>0.6 %</td>
<td>0.7 %</td>
<td>0.4 %</td>
</tr>
<tr>
<td>Loan Amount</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Did Not Incur Loans</td>
<td>37.6 %</td>
<td>2.6 %</td>
<td>0 %</td>
</tr>
<tr>
<td>Under $1,000</td>
<td>2.2 %</td>
<td>3.1 %</td>
<td>0 %</td>
</tr>
<tr>
<td>$1,001 to $5,000</td>
<td>10.3 %</td>
<td>15.9 %</td>
<td>0 %</td>
</tr>
<tr>
<td>$5,001 to $10,000</td>
<td>12.3 %</td>
<td>19.1 %</td>
<td>0 %</td>
</tr>
<tr>
<td>$10,001 to $15,000</td>
<td>11.1 %</td>
<td>18.1 %</td>
<td>0 %</td>
</tr>
<tr>
<td>$15,001 to $25,000</td>
<td>14.9 %</td>
<td>24.2 %</td>
<td>0 %</td>
</tr>
<tr>
<td>$25,001 to $40,000</td>
<td>7.2 %</td>
<td>11.2 %</td>
<td>0 %</td>
</tr>
<tr>
<td>$40,001 or Above</td>
<td>3.2 %</td>
<td>5.1 %</td>
<td>0 %</td>
</tr>
<tr>
<td>Loan Status</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Did Not Incur Loans</td>
<td>36.8 %</td>
<td>0 %</td>
<td>100 %</td>
</tr>
<tr>
<td>Paid in Full</td>
<td>11.1 %</td>
<td>18.3 %</td>
<td>0 %</td>
</tr>
<tr>
<td>Paid in Full - Default</td>
<td>0.9 %</td>
<td>1.4 %</td>
<td>0 %</td>
</tr>
<tr>
<td>In Good Standing</td>
<td>26.3 %</td>
<td>43.2 %</td>
<td>0 %</td>
</tr>
<tr>
<td>In Good Standing - Default</td>
<td>1.1 %</td>
<td>1.7 %</td>
<td>0 %</td>
</tr>
<tr>
<td>Deferred</td>
<td>20.4 %</td>
<td>33.5 %</td>
<td>0 %</td>
</tr>
<tr>
<td>Deferred - Default</td>
<td>1.2 %</td>
<td>1.9 %</td>
<td>0 %</td>
</tr>
<tr>
<td>Currently in Default</td>
<td>0.6 %</td>
<td>0 %</td>
<td>0 %</td>
</tr>
</tbody>
</table>

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completion for a majority of the participants was a Bachelors' degree (47.4%). Those participants with Masters and Masters plus 30 hours represented 20.4% and 18.4% of the respondents respectively. Over half of the participants had worked five years or less (52.7%) while professionals with six or more years of professional experience were the most common (45.2%). The salary range most typical was $20,000 to $50,000, (46.3%), while 61.3% earned $30,000 or less. Individuals not acquiring loans for postsecondary financing represented 37.6% of the participants. A majority of loaners typically acquired between $10,001 to $25,000 (26.0%) in loans to pay for college.

Loaners and Non-Loaners

In comparing the post-collegiate variables of loaners and non-loaners, at Table 4, graduates with loans have significant and higher frequencies of being single (57%) with no children (70.8%). These frequencies were 30% and 12% higher than non-loaners. Although loaners appear to have personal life balance issues, they have material and higher frequencies of (11.2%) doctoral degrees that were 90% higher than non-loaners. In terms of employment, loaners had material and higher (20.9%) frequencies of one to two years of work experience that was 48% higher frequencies than non-loaners (5.9%). Non-loaners were usually older with material and higher (51.8%) frequencies of six or more years of work experience that was 21% higher frequencies than loaners (41.1%). Finally, the frequency of loaners (21.9%) with salaries between $10,000 and $20,000 is 92% higher than non-loaners (11.4%). In all of the salary ranges above $30,000, non-loaners have higher frequencies than loaners. This finding is consistent with the field of study variances that indicated that non-loaners chose majors with higher post-collegiate incomes.
Post-Collegiate Behaviors

Overall Sample

Post-collegiate behaviors (for responding participants) at Table 5 were reported as: 41.8% practiced ethical business practices, 39.7% reported civic involvement, 7.5% reported recreational drug use, 46.4% reported community service, 74.7% voted in state elections, 74.6% voted in national elections, 31.4% had driven home after drinking, 60.1% made donations to charity, 74.9% paid their “fair share” of taxes, .6% had been detained for major legal offenses, 35.8% had donated funds to alumni organizations, and 2.7% had been detained for minor legal offenses.

Loaners and Non-Loaners

Table 5 depicts the frequencies of selected post-collegiate behaviors examined in this study for loaners and non-loaners. The results indicated that responding loaners were more likely to engage in the post-collegiate behaviors of ethical business

<table>
<thead>
<tr>
<th>Post-Collegiate Behavior</th>
<th>Overall</th>
<th>Loaners</th>
<th>Non-Loaners</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ethical Business Practices</td>
<td>41.8%</td>
<td>43.2%</td>
<td>41.2%</td>
</tr>
<tr>
<td>Civic Organization Involvement</td>
<td>39.7%</td>
<td>40.1%</td>
<td>39.6%</td>
</tr>
<tr>
<td>Recreational Drug Use</td>
<td>7.5%</td>
<td>9.3%</td>
<td>5.1%</td>
</tr>
<tr>
<td>Community Service</td>
<td>46.4%</td>
<td>47.1%</td>
<td>45.9%</td>
</tr>
<tr>
<td>Voted in State Elections</td>
<td>74.7%</td>
<td>76.1%</td>
<td>74.1%</td>
</tr>
<tr>
<td>Voted in National Elections</td>
<td>74.6%</td>
<td>75.8%</td>
<td>74.5%</td>
</tr>
<tr>
<td>Driven Home After Drinking</td>
<td>31.4%</td>
<td>33.1%</td>
<td>28.6%</td>
</tr>
<tr>
<td>Donations to Needy</td>
<td>60.1%</td>
<td>58.9%</td>
<td>62.7%</td>
</tr>
<tr>
<td>Paid Taxes</td>
<td>74.9%</td>
<td>73.6%</td>
<td>78.4%</td>
</tr>
<tr>
<td>Major Offenses</td>
<td>0.6%</td>
<td>0.2%</td>
<td>1.2%</td>
</tr>
<tr>
<td>Alumni Donations</td>
<td>35.8%</td>
<td>34.9%</td>
<td>38.8%</td>
</tr>
<tr>
<td>Minor Offenses</td>
<td>2.7%</td>
<td>3.6%</td>
<td>1.2%</td>
</tr>
</tbody>
</table>
practices, civic involvement, recreational drug use, community service, voting in state/national elections, driving home after drinking, and being detained for minor legal offenses. Responding non-loaners were more likely to engage in the post-collegiate practices of making donations to the needy, paying taxes, and giving alumni donations. In contrast, the non-loaners were more likely to have been detained for major legal offenses.

**Summary of Descriptive Statistics for Instrument items**

Table 6 to Table 8 include summaries of descriptive statistics for each instrument used to operationalize the various independent variables in this study.

**The Leadership Practice Inventory (LPI)**

Descriptive statistics for each item of the 20-item LPI instrument used in the study were computed for the total sample (n=692). Table 6 reports the means and standard deviations for each of the LPI items. All items on the LPI were scored using a three point frequency scale: -1: "Rarely or Never/Once in a While" to 1: "Very Frequently or Always/Fairly Often". Higher LPI scores indicated higher (reported) leadership competencies. Item means for the total sample ranged from a low of .455 for LPI item 6 (I challenge the way things are done) to a high of .948 for LPI item 3 (I treat others with dignity and respect). The standard deviations for the LPI items ranged from a low of .264 for item 3 (I treat others with dignity and respect) to a high of .665 for item 2 (I share my dreams and aspirations about the future). Leadership subscales could range from -4 to 4 at Table 8. The leadership subscale means for the total sample ranged from a low of 2.820 (challenging the process) to a high of 3.295 (encouraging the hearts of others). Subscale standard deviations ranged from 1.154 (enabling others to act) to 1.444 (challenging the process).
<table>
<thead>
<tr>
<th>Item</th>
<th>Item Statement</th>
<th>Mean</th>
<th>Standard Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>I look for opportunities that challenge my skills and abilities.</td>
<td>0.771</td>
<td>0.514</td>
</tr>
<tr>
<td>2</td>
<td>I share my dreams and aspirations about the future.</td>
<td>0.509</td>
<td>0.665</td>
</tr>
<tr>
<td>3</td>
<td>I treat others with dignity and respect.</td>
<td>0.948</td>
<td>0.264</td>
</tr>
<tr>
<td>4</td>
<td>I make sure that people uphold agreed-upon standards.</td>
<td>0.717</td>
<td>0.517</td>
</tr>
<tr>
<td>5</td>
<td>I give people encouragement as they work on projects.</td>
<td>0.851</td>
<td>0.399</td>
</tr>
<tr>
<td>6</td>
<td>I challenge the way things are done.</td>
<td>0.455</td>
<td>0.639</td>
</tr>
<tr>
<td>7</td>
<td>I try to communicate in a positive hopeful manner.</td>
<td>0.897</td>
<td>0.336</td>
</tr>
<tr>
<td>8</td>
<td>I give people freedom and responsibility to make their own decisions.</td>
<td>0.813</td>
<td>0.439</td>
</tr>
<tr>
<td>9</td>
<td>I share my beliefs about organizational efficiency.</td>
<td>0.601</td>
<td>0.619</td>
</tr>
<tr>
<td>10</td>
<td>I praise people for jobs well done.</td>
<td>0.881</td>
<td>0.375</td>
</tr>
<tr>
<td>11</td>
<td>I look for new ways to improve processes.</td>
<td>0.764</td>
<td>0.497</td>
</tr>
<tr>
<td>12</td>
<td>I try to meet various interests by working for common team goals.</td>
<td>0.649</td>
<td>0.594</td>
</tr>
<tr>
<td>13</td>
<td>I create an atmosphere of mutual trust for cooperative relationships.</td>
<td>0.831</td>
<td>0.421</td>
</tr>
<tr>
<td>14</td>
<td>I behave in ways that are consistent with agreed-upon standards.</td>
<td>0.842</td>
<td>0.414</td>
</tr>
<tr>
<td>15</td>
<td>I find ways to celebrate accomplishments.</td>
<td>0.732</td>
<td>0.538</td>
</tr>
<tr>
<td>16</td>
<td>I try to learn from processes that do not go as planned.</td>
<td>0.829</td>
<td>0.437</td>
</tr>
<tr>
<td>17</td>
<td>I show my enthusiasm and excitement about goal accomplishments.</td>
<td>0.814</td>
<td>0.467</td>
</tr>
<tr>
<td>18</td>
<td>I provide opportunities for others to assume leadership responsibilities.</td>
<td>0.662</td>
<td>0.573</td>
</tr>
<tr>
<td>19</td>
<td>I make sure programs and projects have clear goals and plans.</td>
<td>0.788</td>
<td>0.465</td>
</tr>
<tr>
<td>20</td>
<td>I make sure to tell others about good work performed by others.</td>
<td>0.832</td>
<td>0.425</td>
</tr>
</tbody>
</table>
### The Diligence Inventory (DI)

#### Table 7: Diligence Inventory Descriptive Instrument Item Statistics

<table>
<thead>
<tr>
<th>Item</th>
<th>Item Mean</th>
<th>Standard Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>21</td>
<td>0.887</td>
<td>0.356</td>
</tr>
<tr>
<td>22</td>
<td>0.909</td>
<td>0.335</td>
</tr>
<tr>
<td>23</td>
<td>0.576</td>
<td>0.639</td>
</tr>
<tr>
<td>24</td>
<td>0.191</td>
<td>0.798</td>
</tr>
<tr>
<td>25</td>
<td>0.211</td>
<td>0.694</td>
</tr>
<tr>
<td>26</td>
<td>0.826</td>
<td>0.416</td>
</tr>
<tr>
<td>27</td>
<td>0.833</td>
<td>0.442</td>
</tr>
<tr>
<td>28</td>
<td>0.381</td>
<td>0.814</td>
</tr>
<tr>
<td>29</td>
<td>0.037</td>
<td>0.825</td>
</tr>
<tr>
<td>30</td>
<td>-0.011</td>
<td>0.764</td>
</tr>
<tr>
<td>31</td>
<td>0.631</td>
<td>0.604</td>
</tr>
<tr>
<td>32</td>
<td>0.718</td>
<td>0.547</td>
</tr>
<tr>
<td>33</td>
<td>0.246</td>
<td>0.803</td>
</tr>
<tr>
<td>34</td>
<td>-0.125</td>
<td>0.853</td>
</tr>
<tr>
<td>35</td>
<td>0.661</td>
<td>0.574</td>
</tr>
<tr>
<td>36</td>
<td>0.872</td>
<td>0.376</td>
</tr>
<tr>
<td>37</td>
<td>0.896</td>
<td>0.363</td>
</tr>
<tr>
<td>38</td>
<td>0.414</td>
<td>0.792</td>
</tr>
<tr>
<td>39</td>
<td>0.291</td>
<td>0.806</td>
</tr>
<tr>
<td>40</td>
<td>0.439</td>
<td>0.769</td>
</tr>
</tbody>
</table>

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Descriptive statistics for each item of the 20-item DI instrument used in the study were computed for the total sample (n=692). Table 7 reports the means and standard deviations for each of the DI items. All items on the DI were scored using a three point frequency scale: -1: “Rarely or Never/Once in a While” to 1: “Very Frequently or Always/Fairly Often”. Higher DI scores indicate higher (reported) diligence competencies. Item means for the total sample ranged from a low of -.125 for DI item 34 (I think I get enough exercise) to a high of .909 for DI item 22 (I set high standards for myself). The standard deviations for the DI items ranged from a low of .335 for item 22 (I set high standards for myself) to a high of .853 for item 34 (I think I get enough exercise).

<table>
<thead>
<tr>
<th>Table 8: Leadership and Diligence Inventories</th>
<th>Competency Statistics</th>
<th>Mean</th>
<th>Standard Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Leadership Inventory</strong></td>
<td>Challenging the Process</td>
<td>2.821</td>
<td>1.444</td>
</tr>
<tr>
<td></td>
<td>Inspiring a Shared Vision</td>
<td>2.881</td>
<td>1.324</td>
</tr>
<tr>
<td></td>
<td>Enabling Others to Act</td>
<td>3.261</td>
<td>1.154</td>
</tr>
<tr>
<td></td>
<td>Modeling the Way</td>
<td>2.968</td>
<td>1.302</td>
</tr>
<tr>
<td></td>
<td>Encouraging the Hearts of Others</td>
<td>3.295</td>
<td>1.227</td>
</tr>
<tr>
<td><strong>Diligence Inventory</strong></td>
<td>Motivation</td>
<td>3.222</td>
<td>1.268</td>
</tr>
<tr>
<td></td>
<td>Concentration/Assimilation</td>
<td>3.353</td>
<td>1.186</td>
</tr>
<tr>
<td></td>
<td>Conformity/Citizenship</td>
<td>1.619</td>
<td>1.781</td>
</tr>
<tr>
<td></td>
<td>Discipline</td>
<td>0.403</td>
<td>2.169</td>
</tr>
<tr>
<td></td>
<td>Responsibility</td>
<td>1.304</td>
<td>1.782</td>
</tr>
</tbody>
</table>

Diligence subscales could range from -4 to 4 at Table 8. The diligence subscale means for the total sample ranged from a low of .403 (discipline) to a high of 3.353.
Subscale standard deviations ranged from 1.186 (concentration/assimilation) to 2.169 (Discipline).

The subscales that were highly associated with loan procurement were combined with selected demographic variables that were highly associated with loan procurement to develop combined multivariate profiles of loaners and non-loaners. See summary section for the results of the multivariate analyses for loan procurement.

**Summary of Quantitative Results**

**Leadership and Diligence Competencies of Loaners and Non-Loaners**

Table 9 summarizes the result of t-tests performed to compare the leadership and diligence competencies of loaners and non-loaners. The analysis at Tables 9 and 10 were performed to address research #1:

- Are loaners and non-loaners different in regards to their leadership competencies, diligence competencies and their post-collegiate behaviors?

The results indicated that at a .05% level of significance, the overall leadership competency of the two group were not different. Yet, loaners a exhibited higher and statistically significant mean competency score (2.9113) for the “challenging the process” leadership competency over and above non-loaners (2.6745). Loaners also reported higher mean scores for the “enabling others to act” and “encouraging the heart” leadership competencies. Non-loaners reported higher leadership competency mean scores for “inspiring a shared vision, and “modeling the way” subscales.

In examining the diligence competencies, the results indicate that at the .05% level of significance, non-loaners reported higher diligence competency mean scores for the overall diligence construct. Additionally, non-loaners reported higher mean competency scores in the following diligence subscales: “conformity and citizenship”
Table 9:
Leadership and Diligence T-Tests of Means
(Loaners and Non-Loaners)

<table>
<thead>
<tr>
<th></th>
<th>Loaners</th>
<th>Non-Loaners</th>
<th>P-Value</th>
<th>Significant at 5%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Leadership Mean Scores:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Challenging the Process</td>
<td>2.9113</td>
<td>2.6745</td>
<td>0.041</td>
<td>yes</td>
</tr>
<tr>
<td>Inspiring a Shared Vision</td>
<td>2.8822</td>
<td>2.9286</td>
<td>0.657</td>
<td></td>
</tr>
<tr>
<td>Enabling Others to Act</td>
<td>3.2747</td>
<td>3.2411</td>
<td>0.717</td>
<td></td>
</tr>
<tr>
<td>Modeling the Way</td>
<td>2.9443</td>
<td>3.0321</td>
<td>0.399</td>
<td></td>
</tr>
<tr>
<td>Encouraging the Hearts</td>
<td>3.3508</td>
<td>3.2222</td>
<td>0.188</td>
<td></td>
</tr>
<tr>
<td>Diligence Mean Scores:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Motivation</td>
<td>3.1961</td>
<td>3.3016</td>
<td>0.296</td>
<td></td>
</tr>
<tr>
<td>Concentration/Assimilation</td>
<td>3.3429</td>
<td>3.3944</td>
<td>0.587</td>
<td></td>
</tr>
<tr>
<td>Conformity and Citizenship</td>
<td>1.4159</td>
<td>1.9681</td>
<td>0.000</td>
<td>yes</td>
</tr>
<tr>
<td>Discipline</td>
<td>0.2788</td>
<td>0.6521</td>
<td>0.032</td>
<td>yes</td>
</tr>
<tr>
<td>Responsibility</td>
<td>1.1947</td>
<td>1.5401</td>
<td>0.015</td>
<td>yes</td>
</tr>
</tbody>
</table>

Post-Collegiate Behavioral Differences of Loaners and Non-Loaners

Table 10 depicts the frequencies of selected post-collegiate behaviors examined in this study for loaners and non-loaners. The results indicated that responding loaners were more likely to engage in the post-collegiate behaviors of ethical business practices, civic involvement, recreational drug use, community service, voting in state/national elections, driving home after drinking, and being detained for minor legal offenses. Responding non-loaners were more likely to engage in the post-collegiate practices of making donations to the needy, paying...
taxes, and giving alumni donations. In contrast, the non-loaners were more likely to have been detained for major legal offenses.

<table>
<thead>
<tr>
<th>Table 10: Post-Collegiate Behaviors (Loaners and Non-Loaners)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Loaners</strong></td>
</tr>
<tr>
<td>Number of Participants</td>
</tr>
<tr>
<td>Ethical Business Practices</td>
</tr>
<tr>
<td>Civic Organization</td>
</tr>
<tr>
<td>Recreational Drug Use</td>
</tr>
<tr>
<td>Community Service</td>
</tr>
<tr>
<td>Voted in State Elections</td>
</tr>
<tr>
<td>Voted in National Elections</td>
</tr>
<tr>
<td>Driven Home After Drinking</td>
</tr>
<tr>
<td>Donations to Needy</td>
</tr>
<tr>
<td>Paid Taxes</td>
</tr>
<tr>
<td>Major Offenses</td>
</tr>
<tr>
<td>Alumni Donations</td>
</tr>
<tr>
<td>Minor Offenses</td>
</tr>
</tbody>
</table>

**Multivariate Models for Loan Procurement**

**Leadership and Diligence Model**

The significance of this research is that it is the first study that links the constructs of leadership and diligence to student loan procurement. In the logistic regression procedures, the subscales of leadership and diligence were used as independent variables associated with the likelihood of incurring loans to finance postsecondary educational expenditures. The dependent variable was dichotomous in nature and was defined as graduates with loans and graduates without loans. This analysis at Table 11 was performed to address research question #2:

- What are the leadership and diligence profiles of loaners and non-loaners?

Using the variables examined in this study, the leadership and diligence loan model is bimodal and correctly predicts 92.54% of the loaners, 15.88% of the non-loaners, and
63.83% of the combined groups. Loaners represented 63% of the total graduates used in this model and non-loaners represented 37% of the total sample of graduates.

Table 11:
Multivariate Loan Procurement Leadership and Diligence Model

<table>
<thead>
<tr>
<th>Measurements</th>
<th>Coefficients <em>B</em></th>
<th>Odds Exp (B)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Leadership</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Challenging</td>
<td>0.1893*</td>
<td>1.2084</td>
</tr>
<tr>
<td>Inspiring</td>
<td>-0.0974</td>
<td>0.9072</td>
</tr>
<tr>
<td>Enabling</td>
<td>0.0883</td>
<td>1.0923</td>
</tr>
<tr>
<td>Modeling</td>
<td>-0.1062</td>
<td>0.8992</td>
</tr>
<tr>
<td>Encouraging</td>
<td>0.1633</td>
<td>1.1774</td>
</tr>
<tr>
<td>Diligence</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Motivation</td>
<td>0.0399</td>
<td>1.0407</td>
</tr>
<tr>
<td>Concentration/Assimilation</td>
<td>-0.0566</td>
<td>0.9449</td>
</tr>
<tr>
<td>Conformity/Citizenship</td>
<td>-0.1574*</td>
<td>0.8544</td>
</tr>
<tr>
<td>Discipline</td>
<td>-0.0322</td>
<td>0.9683</td>
</tr>
<tr>
<td>Responsibility</td>
<td>-0.1048</td>
<td>0.9005</td>
</tr>
<tr>
<td>Constant</td>
<td>0.2388</td>
<td></td>
</tr>
</tbody>
</table>

Analysis Summary: * Significant at .05 level

\[(PCP) = \text{Percentage Correctly Predicted}\]
\[x^2 = 30.695\]
\[df = 10\]
\[- = .0007\]

Graduates (PCP) (n=)

<table>
<thead>
<tr>
<th></th>
<th>(PCP)</th>
<th>(n=)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loaners</td>
<td>92.54%</td>
<td>389</td>
</tr>
<tr>
<td>Non-Loaners</td>
<td>15.88%</td>
<td>233</td>
</tr>
<tr>
<td>Total</td>
<td>63.83%</td>
<td>622</td>
</tr>
</tbody>
</table>

The first of the data columns indicated the standardized coefficients. The coefficients represent the relative importance of each variable, controlling for all others. The first thing that is apparent by reviewing Table 11 is that the coefficients listed in the first column were not large but there were two competencies that were found to be associated with the probability of incurring student loans. The leadership competency of challenging (L1) was associated with significant increases in the probability of incurring loans while the diligence competency of conformity/citizenship (D3) was
associated with significant decreases in the probability of incurring loans. The leadership competencies of enabling (L3) and modeling (L4) and the diligence competency of motivation (D1) have positive coefficients and are associated with increases in the probability of incurring loans. The second data column lists the odds statistics. The odds statistics show the change in loan procurement probability that variables make, controlling for all others when compared to the omitted population (non-loaners).

**Combined Demographic, Leadership, and Diligence Overall Model**

The purpose of this study was to develop a conceptual framework that linked the global construct of student loan procurement to multiple indices of leadership and diligence. However, overall demographic analysis was performed independently to determine what variables were strongly associated with loan indebtedness and repayment. The results of the demographic analysis were combined with the leadership and diligence variables in an attempt to develop the strongest predictive model. The demographic analysis resulted in six variables that were significant to the likelihood of incurring student loans. These variables were gender, ethnicity, age, marital status, school completion, and student government affiliations. These selected demographic variables were combined with the leadership and diligence competencies for the combined models below. The analysis depicted in Table 12 to Table 14 were performed to address research question #3:

- What are the demographic, leadership, and diligence profiles of loaners and non-loaners?
  - Are the profiles different for Caucasians and African Americans graduates?
  - Are the profiles different for female and male graduates?
<table>
<thead>
<tr>
<th>Measurements:</th>
<th>Coefficients</th>
<th>Odds</th>
</tr>
</thead>
<tbody>
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<td></td>
</tr>
<tr>
<td>Female</td>
<td>-0.1558</td>
<td>0.8558</td>
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<tr>
<td>Ethnicity</td>
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<td></td>
</tr>
<tr>
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<tr>
<td>Asian</td>
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</tr>
<tr>
<td>Hispanic</td>
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<td>Other</td>
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<tr>
<td>Age</td>
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<td>20-24</td>
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<td>25-29</td>
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<td>5.2429</td>
</tr>
<tr>
<td>30-39</td>
<td>1.5191</td>
<td>4.5679</td>
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<tr>
<td>40-49</td>
<td>0.3646</td>
<td>1.4399</td>
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<td>Marital Status</td>
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<tr>
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<tr>
<td>Divorced</td>
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<td>0.5766</td>
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<td>School Completion</td>
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</tr>
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<td>Trade</td>
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<tr>
<td>Associates</td>
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<td>Bachelors</td>
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<tr>
<td>Masters</td>
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<tr>
<td>Masters +30</td>
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<td>0.5038</td>
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<tr>
<td>Greek Organization</td>
<td>-.4384</td>
<td>0.6450</td>
</tr>
<tr>
<td>Student Government</td>
<td>1.1389</td>
<td>3.1233</td>
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<tr>
<td>Other Organization</td>
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<td>0.7525</td>
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<tr>
<td>Leadership</td>
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<tr>
<td>(L1) Challenging</td>
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<td>1.1759</td>
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<tr>
<td>(L2) Inspiring</td>
<td>-.0857</td>
<td>0.9179</td>
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<tr>
<td>(L3) Enabling</td>
<td>0.0361</td>
<td>1.0368</td>
</tr>
<tr>
<td>(L4) Modeling</td>
<td>-.0900</td>
<td>0.9140</td>
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<tr>
<td>(L5) Encouraging</td>
<td>0.1912</td>
<td>1.2017</td>
</tr>
<tr>
<td>Diligence</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(D1) Motivation</td>
<td>0.0206</td>
<td>1.0208</td>
</tr>
<tr>
<td>(D2) Concentration/Assimilation</td>
<td>0.0341</td>
<td>1.0347</td>
</tr>
<tr>
<td>(D3) Conformity/Citizenship</td>
<td>-.1674</td>
<td>0.8459</td>
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<td>(D4) Discipline</td>
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<td>(D5) Responsibility</td>
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<tr>
<td>Constant</td>
<td>.2950</td>
<td></td>
</tr>
</tbody>
</table>

**Analysis Summary:**

\[ x_2 = 132.873 \]

(\(PCP\)) = Percentage Correctly Predicted

\[ df = 28 \]

\[ = .0000 \]

<table>
<thead>
<tr>
<th>Graduates</th>
<th>(PCP)</th>
<th>(n=)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loaners</td>
<td>85.68%</td>
<td>370</td>
</tr>
<tr>
<td>Non-Loaners</td>
<td>49.55%</td>
<td>220</td>
</tr>
<tr>
<td>Total</td>
<td>72.20%</td>
<td>590</td>
</tr>
</tbody>
</table>

*** Significant at .001 level

** Significant at .01 level

* Significant at .05 level
The combined demographic, leadership, and diligence overall model in Table 12 correctly predicted 85.68% of loaners, 49.55% of non-loaners, and 72.20% of both groups. The loaner and non-loaner representations in the model were 63% and 37% respectively. This finding indicated that the leadership and diligence model in Table 11 provided a stronger predictive measure of the factors associated with loan occurrence. 

The combined model, however was a stronger predictive tool for non-loaners and both groups (49.55% vs. 15.88%) and (72.20% vs. 63.83%).

The first data column ("B" coefficients) indicated the relative importance of each variable, controlling for all others. The Odds [Exp(B)] statistics in the second data column indicated the change in the loan occurrence probability that each variable makes controlling for all others when compared to the omitted populations. In all of the analyses in Table 12 to Table 14, the omitted populations were: males, Whites, over 50, single, doctorate degrees, and no college affiliations respectively. For example: African Americans were over three and one half times more likely to incur loans than Whites.

Two types of findings in Table 12 were visible. First, the coefficients indicate that there were three types of variables associated with sizable and/or significant increases in the probability of incurring loans. These three variables were ethnicity, age, and student government affiliations. Second, significant decreases in the probability of incurring loans were associated with: being Asian and married, school completion levels of trade, bachelors, and masters degrees, involvement in other college organizations, and the diligence competency of conformity/citizenship (D3).

The notable odds statistics indicated that: (1) African Americans were three and one-half times more likely to be loaners than Whites; (2) younger respondents (between the ages of 20-39) were four to five times more likely to be loaners than
respondents over 50 years of age; and (3) graduates involved in student government were over three times more likely to be loaners than graduates not involved in student government organizations. The leadership competencies of challenging (L1), enabling (L3), and encouraging (L5) and the diligence competencies of motivation (D1) and concentration/assimilation (D2) had positive coefficients and were associated with increases in the likelihood of loan procurement. (See Figure 4 for a summary of significant variables associated with loan procurement).

**Combined Demographic, Leadership, and Diligence Racial Model**

The combined demographic, leadership, and diligence racial model in Table 13 correctly predicted 94.87% of African American loaners, 45.83% of African American non-loaners, and 83.33% of both groups of African American graduates. Loaner and non-loaner representations for African Americans graduates in the model were 76% and 24% respectively. Separate logistic analyses for African Americans were conducted even though the graduates in this group (n=204) were slightly below the recommended standard of ten cases per variable (240 responses would meet this criteria). This same model predicted 75.94% of White loaners, 56.03% of White non-loaners, and 67.38% of both groups of White graduates. Loaner and non-loaner representations for White graduates in the model were 43% and 57% respectively. The racial model was a stronger predictive tool for African American loaners, White non-loaners, and both groups of African Americans.

**African American Graduates**

Two types of findings were visible in Table 13 when examining the column results for African Americans. First, three variables were associated with sizable and/or significant increases in the probability of incurring student loans: age (20-39), student government affiliations, and the diligence competency of motivation (D1).
### Table 13:

**Logistic Regression Results - Racial Groups**

**Combined Demographic, Leadership, and Diligence Model**

<table>
<thead>
<tr>
<th>Measurements:</th>
<th>African Americans (n=204)</th>
<th>Whites (n=328)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Coefficients</td>
<td>Odds Coefficients</td>
</tr>
<tr>
<td></td>
<td>&quot;B&quot;</td>
<td>Exp(B)</td>
</tr>
<tr>
<td>Gender</td>
<td>Female</td>
<td>-.4747</td>
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<tr>
<td>Age</td>
<td>20-24</td>
<td>3.5799</td>
</tr>
<tr>
<td></td>
<td>25-29</td>
<td>3.6656</td>
</tr>
<tr>
<td></td>
<td>30-39</td>
<td>2.5546</td>
</tr>
<tr>
<td></td>
<td>40-49</td>
<td>1.0931</td>
</tr>
<tr>
<td>Marital Status</td>
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<td>Divorced</td>
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<td>Associates</td>
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<td></td>
<td>Masters</td>
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</tr>
<tr>
<td></td>
<td>Masters +30</td>
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</tr>
<tr>
<td>Greek Organization</td>
<td>-1.3608</td>
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</tr>
<tr>
<td>Student Government</td>
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<td>0.2326</td>
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<td>Other Organization</td>
<td>Leadership</td>
<td>(L1) Challenging</td>
</tr>
<tr>
<td></td>
<td>(L2) Inspiring</td>
<td>-.0313</td>
</tr>
<tr>
<td></td>
<td>(L3) Enabling</td>
<td>0.5304</td>
</tr>
<tr>
<td></td>
<td>(L4) Modeling</td>
<td>-.1951</td>
</tr>
<tr>
<td></td>
<td>(L5) Encouraging</td>
<td>-.0617</td>
</tr>
<tr>
<td>Diligence</td>
<td>(D1) Motivation</td>
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</tr>
<tr>
<td></td>
<td>(D2) Concentration/Assimilation</td>
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</tr>
<tr>
<td></td>
<td>(D3) Conformity/Citizenship</td>
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</tr>
<tr>
<td></td>
<td>(D4) Discipline</td>
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</tr>
<tr>
<td></td>
<td>(D5) Responsibility</td>
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</tr>
<tr>
<td>Constant</td>
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<td>4.3416</td>
</tr>
</tbody>
</table>

**Analysis Summary:**

\[ x^2 = 68.993 \]  
\[ df = 24 \]  
\[ \text{Graduates: PCP} = 94.87\% \]  
\[ \text{(n=156)} \]  
\[ \text{Loaners: PCP} = 45.83\% \]  
\[ \text{(n=48)} \]  
\[ \text{Non-Loaners: PCP} = 56.03\% \]  
\[ \text{(n=187)} \]  
\[ \text{Total: PCP} = 83.33\% \]  
\[ \text{(n=204)} \]  
\[ \text{PCP} = 67.38\% \]  
\[ \text{(n=328)} \]

**Statistics:**

- \[ \chi^2 = 55.392 \]  
- \[ df = 24 \]  
- \[ \text{Graduates: PCP} = 94.87\% \]  
- \[ \text{(n=156)} \]  
- \[ \text{Loaners: PCP} = 45.83\% \]  
- \[ \text{(n=48)} \]  
- \[ \text{Non-Loaners: PCP} = 56.03\% \]  
- \[ \text{(n=187)} \]  
- \[ \text{Total: PCP} = 83.33\% \]  
- \[ \text{(n=204)} \]  
- \[ \text{PCP} = 67.38\% \]  
- \[ \text{(n=328)} \]

*** Significant at .001 level
** Significant at .01 level
* Significant at .05 level

Second, significant decreases in the probability of incurring student loans were associated with: being divorced, school completion levels (all degrees), and other organizational affiliations.
Figure 4:
Summary of Variables That Are Significantly Associated With Loan Procurement
The notable odds statistics for African Americans indicated that: (1) younger African American respondents (ages 20 to 39) were 12 to 39 times more likely to be loaners than African American respondents over 50 years of age and (2) African Americans with student government affiliation were almost four times more likely to be loaners than graduates without these affiliations, and (3) African American loaners were almost two times more likely to have positive motivation competencies (D1) than non-loaners. The leadership competencies of challenging (L1) and enabling (L3) and the diligence competency of motivation (D1) have positive coefficients and are associated with increases in the likelihood of loan procurement for African American graduates. (See Figure 4 for a summary of significant variables associated with loan procurement).

**White Graduates**

Two types of findings were visible in Table 13 when you examine the column results for Whites. First, three variables are associated with sizable and/or significant increases in the probability of incurring student loans: age (20-39), school completion levels of a trade or bachelors degree, and student government affiliations. Second, significant decreased in the probability of incurring student loans were associated with being married.

The notable odds statistics for Whites indicate that: (1) White younger graduates (ages 20-39) were two to three times more likely to be loaners than than White respondents over 50 years of age; (2) White graduates with trade degrees were 43.5 times more likely to be loaners than Whites with doctorate degrees; and (3) White graduates involved in student government were three times more likely to be loaners than White graduates without these affiliations. The leadership competencies of challenging (L1) and encouraging (L5) and the diligence competency of
concentration/assimilation (D3) had positive coefficients and were associated with increases in the likelihood of loan procurement for White graduates. (See Figure 4 for a summary of significant variables associated with loan procurement).

**Combined Demographic, Leadership, and Diligence Gender Model**

The combined demographic, leadership, and diligence gender model at Table 14 correctly predicted 83.56% of female loaners, 60.71% of female non-loaners, and 74.65% of both groups of female graduates. The loaner and non-loaner representations of female graduates in the model were 61% and 39% respectively. The same model predicts 90.73% of male loaners, 45.00% of non-loaners, and 74.89% of both groups of male graduates. The loaner and non-loaner representations of male graduates in the model were 65% and 35% respectively. The gender model was a stronger predictive tool for male loaners and females non-loaners.

**Female graduates**

When the logistic analysis in Table 14 is examined, two types of findings were visible for females. First, five types of variables are associated with sizable and/or significant increases in the probability of incurring student loans: ethnicity (African Americans), age (30-39), school completion level of a trade degree, student government affiliation, and the leadership subscale of challenging (L1). Second, significant and/or sizable decreases in the probability of loaner status were associated with: being Asian or married, school completion levels (bachelors and all masters degrees), and the diligence competencies of motivation (D1) and conformity-citizenship (D3).

The notable odds statistics for females indicate that: (1) African American females were four times more likely be loaners than White females; (2) younger
<table>
<thead>
<tr>
<th>Table 14: Logistic Regression Results - Gender Groups</th>
<th>Combined Demographic, Leadership, and Diligence Model</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Measurements:</strong></td>
<td><strong>Coefficients</strong></td>
</tr>
<tr>
<td><strong>Gender</strong></td>
<td></td>
</tr>
<tr>
<td>Female</td>
<td></td>
</tr>
<tr>
<td><strong>Ethnicity</strong></td>
<td></td>
</tr>
<tr>
<td>African American</td>
<td>1.4617</td>
</tr>
<tr>
<td>Asian</td>
<td>-1.8725</td>
</tr>
<tr>
<td>Hispanic</td>
<td>0.5897</td>
</tr>
<tr>
<td>Other</td>
<td>-0.2500</td>
</tr>
<tr>
<td><strong>Age</strong></td>
<td></td>
</tr>
<tr>
<td>20-24</td>
<td>1.3211</td>
</tr>
<tr>
<td>25-29</td>
<td>1.0513</td>
</tr>
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<td>30-39</td>
<td>1.3524</td>
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<td>40-49</td>
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<td><strong>Marital Status</strong></td>
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<td><strong>School Completion</strong></td>
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<td>Trade</td>
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<td>Associates</td>
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<td>Bachelors</td>
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<td>Masters</td>
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<td>Greek Organization</td>
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<td>Student Government</td>
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<td>Other Organization</td>
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<tr>
<td><strong>Leadership</strong></td>
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<td>(L1) Challenging</td>
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<tr>
<td>(L2) Inspiring</td>
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<tr>
<td>(L3) Enabling</td>
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<tr>
<td>(L4) Modeling</td>
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<tr>
<td>(L5) Encouraging</td>
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<td><strong>Diligence</strong></td>
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<td>(D1) Motivation</td>
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<tr>
<td>(D2) Concentration/Assimilation</td>
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</tr>
<tr>
<td>(D3) Conformity/Citizenship</td>
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</tr>
<tr>
<td>(D4) Discipline</td>
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<tr>
<td>(D5) Responsibility</td>
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<tr>
<td>Constant</td>
<td>1.2804</td>
</tr>
</tbody>
</table>

**Analysis Summary:**

- $x^2 = 119.904$, $df = 27$, Percentage Correctly Predicted (PCP) = 83.56%
- $x^2 = 51.224$, $df = 27$, Percentage Correctly Predicted (PCP) = 74.65%

**Graduates:**

- Loaners: 83.56%, 90.73%
- Non-Loaners: 60.71%, 45.05%

**Total:**

- 74.65%, 74.89%

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times more likely to be loaners than females with doctoral degrees, (4) female with student government affiliations were almost three times more likely to be loaners than females without this affiliation, and (4) female with loans were almost 1.4 times more likely to have positive leadership challenging (L1) competencies than female non-loaners. The leadership competencies of challenging (L1), enabling (L3), and encouraging (L5) and the diligence competencies of concentration/assimilation (D2) and responsibility (D5) had positive coefficients and increased the likelihood of loan procurement. (See Figure 4 for a summary of significant variables associated with loan procurement).

Male graduates
Examining the logistic analysis in Table 14, two findings were visible when you examine the columns associated with males. First, four types of variables are associated with sizable and/or significant increases in the probability of incurring loans: ethnicity (African Americans) age (all), student government affiliation, and the diligence competency of motivation (D1). Second, there were three types of variables that were associated with decreases in the probability of incurring loans: school completion level of a trade or bachelors degree, Greek affiliation, and the diligence competency of responsibility (D5).

The notable odds statistics for males indicated that: (1) African American males were four times more likely to be loaners than White males; (2) younger male respondents (ages 20 to 39) were five to 12.5 times more likely to be loaners than male respondents over 50; (3) male graduates with student government involvement were four times more likely to be loaners than male graduates not involved student government; and (4) male loaners were one and one half times more likely to have
positive motivation (D1) competencies than non-loaners. The leadership competencies of enabling (L1) and encouraging (L5) and the diligence competencies of motivation (D1) and discipline (D5) had positive coefficients and were associated with increases in the likelihood of loan procurement for male graduates. (See Figure 4 for a summary of significant variables associated with loan procurement).

Summary of Qualitative Results

Qualitative Response Reporting

My qualitative procedures made use of Constant Comparative Methods (Lincoln & Guba, 1985) and emergent theme analysis (Patton, 1990) to summarize the graduate responses for each of the qualitative questions used in this research design. The strongest form of support for the emergent themes is the use of direct quotes from the graduates. Direct quotes were used to substantiate all of the themes resulting from my qualitative analysis at Table 15 to 21. The individual qualitative summary sections will reference each of the emergent themes noted in the tables then immediately list the multiple graduate responses that support these ideas. Direct quotes were separated by a semi-colons and each semi-colon indicated that a new graduate response has begun.

Leadership and Responsibility

A large percentage of the respondents (n=572 or 82.6%) answered the leadership question: “Do you think that leaders are more socially and/or politically responsible than non-leaders? Why?” Participants strongly agreed (n=320 or 56%) that leaders were more responsible than non-leaders. The next largest response category was participants who found the question problematic (n=164 or 29%) and did not indicate a yes or no answer. Eighty-eight participants (15%) indicated that leaders were not more socially or politically responsible than non-leaders. Constant
Comparative Methods (Lincoln & Guba, 1985) were used to develop emergent themes from each category of responses. Every third response (n=219) was examined to develop the emergent themes summary in Table 15.

Table 15:
Leadership Question:
Do you think that leaders are more socially and/or politically responsible than non-leaders?

<table>
<thead>
<tr>
<th>Leadership Comments</th>
<th>Total</th>
<th>Yes</th>
<th>No</th>
<th>Problematic</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Count:</td>
<td>572</td>
<td>320</td>
<td>88</td>
<td>164</td>
</tr>
<tr>
<td></td>
<td></td>
<td>56%</td>
<td>15%</td>
<td>29%</td>
</tr>
<tr>
<td>Emergent Theme Count:</td>
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<td></td>
<td></td>
<td>55%</td>
<td>24%</td>
<td>21%</td>
</tr>
</tbody>
</table>

Qualitative Themes:
- Yes - LPI Subscales: 60 49%
- Yes - "To Lead" Followers: 15 12%
- Yes - "By Definition": 14 11%
- Yes - Set the Standard for Others: 14 11%
- Yes - Requirement for Public Eye: 12 10%
- Miscellaneous: 7 7%
- No - Negative Perceptions of Leadership: 27 52%
- No - Leaders and Non-Leaders are the Same: 15 29%
- No - Other Positive Characteristics: 8 15%
- No - Only Leaders in Public View: 2 4%
- Negative Perceptions - Leadership: 20 44%
- bi-directional Interactions: 11 24%
- Should Be, But Not Necessarily So: 11 24%
- Miscellaneous: 3 8%

Additional contrast procedures indicated that there were no significant differences in the responses of loaners and non-loaners for the leadership and responsibility question. As a result, the following qualitative graduate comments will not be separated by loaner and non-loaner groups. (See Table 19 at for group comparisons.)
Yes - Leaders Are More Responsible

The qualitative leadership question in this study asked: “Do you think that leaders are more socially and/or politically responsible than non-leaders? Why?” Fifty six percent (n=320) of the graduates indicated yes, leaders were more responsible than non-leaders. The examined qualitative responses (n=122) indicated that leaders were more responsible than non-leaders for the following reasons:

(1) they lead followers (12%):
   - a lot of people look up to them and depend on them; they make decisions that affect large numbers of people; they have a desire for people to listen to them and they want to have followers; they provide direction for non-leaders; it is their responsibility to retain followers; leaders mold every follower; a leader finds out what people want, need, and looks for ways to help them attain it.

(2) simply by definition (11%):
   - that is why they are leaders!; they have to be; it is what defines part of their roles; they have to be in order to influence others; they must conform to societal standards; they are expected to assume a position of responsibility by those they lead; they agree to lead the community, state, or nation in a positive social and political direction; and finally, leaders by definition accept responsibility; leaders are more responsible because inherent in the definition of leader is behaving responsibly.

(3) they set the standard for others (11%):
   - they set the standard and are in the spotlight; they set the standard for everyone else to follow; they set the example for non-leaders; they set
good examples for their followers; they are held to a higher standard of responsibility; they set the example in which followers will attempt to follow; someone (needs to be) in charge to ensure order and oversee standards and decisions.

(4) it is a requirement for being in the public eye (10%):

leaders are in the public eye more and the community perceives and expects more from them; they suffer under public scrutiny for their positions taken on issues; other people are looking up to them for leadership; they have to have a better image; due to the fact that their leadership is often on public display; leaders are more visible; and finally, public image is important to leaders.

Qualitative confirmation of the LPI subscales

A majority (49%) of the responses that linked leadership with responsibility indicated leadership characteristics that confirmed the competencies examined in this study with the Leadership Practices Inventory (LPI). The first subscale of the LPI is “Challenging the Process” supported by the practices of (a) searching out challenging opportunities to change, grow, innovate, and improve and (b) experimenting, taking risks, and learning from the accompanying mistakes. The qualitative responses to this question supported the first LPI subscale of challenging the process by indicating that leaders:

have talents that are used to improve problems; initiate opportunity and take a stand at handling matters; show a positive attitude to make changes;
have a zeal to want to do; get involved and take an interest in what is happening; stick their necks out to take chances; challenge the social
rules and make changes happen in society; and finally, speak up for and
direct changes in arenas of life.

The second subscale of “Inspiring a Shared Vision” supported by the practices of (a)
envisioning an uplifting and ennobling future and (b) enlisting others in a common
vision by appealing to their values, interests, hopes, and dreams was confirmed by the
qualitative responses that indicated leaders:

- are socially conscious of people’s feelings and thoughts; think of
  the future and what it takes to be successful; are looked to for
  guidance, inspiration, and role models; fulfill obligations to larger
  consistencies; look to the future; influence the views and ideas of
  followers; lead others to common objectives; have choices, opinions,
  values, and beliefs that can be far reaching; have a broader view of
  the issues and see holistic views; and finally, have visions and focus
  for the future.

The third subscale of the LPI is “Enabling Others to Act” supported by the practices of
(a) fostering collaboration by promoting cooperative goals and building trust and (b)
strengthening people by giving power away, providing choice, developing competence,
assigning critical tasks, and offering visible support was confirmed by the following
qualitative responses that indicated that leaders:

- communicate, persuade, encourage, and motivate; nurture and
  mentor so that new leaders can emerge; delegate authority with
  demanding work; are goal oriented, set standards, have moral
  ethics; and finally, motivate others to act.

The fourth LPI subscale of “Modeling the Way” supported by the practices of (a)
setting the example by behaving in ways that are consistent with shared values and (b)
achieving small wins that promote consistent progress and building commitment is confirmed by the qualitative responses that indicated that leaders:

- upheld organizations in the day to day aspects; were more sociable and able to communicate; were role models; were more interpersonal and intrapersonal; set good examples for the community; were more outgoing; had clearly defined goals; get involved and take on responsibility; assert themselves in rhetorical or communicative ways; and finally, conform to societal standards.

The fifth LPI subscale was "Encouraging the Heart" supported by the practices of (a) recognizing individual contributions to the success of every project and (b) celebrating team accomplishments regularly. This subscale was confirmed by the qualitative responses that indicated leaders:

- were sensitive to the human elements of interactions; sensitive to other's needs; and finally, look for ways to improve group morale.

Qualitative confirmation of culturally inclusive, service, and activism leadership

In addition to verifying the LPI subscales, the qualitative responses also substantiated the culturally inclusive definitions of leadership (see page 25) that included a willingness to take risks, cultural self-awareness, ability to separate individuals from stereotypes, attentive listening, the ability to view cultural differences as assets, and a willingness to see opposing viewpoints as valid and real. Graduates indicated that leaders:

- interacted in more surroundings; in more multifaceted ways; and finally, effectively interact with a diverse group of individuals.

The service and activism reconceptualizations of leadership defined by the introduction of service to the college community and to the overall society as a whole (Seitz,1996)
was also confirmed by the qualitative responses given in this study. Service leadership is defined as a selfless yet influential leadership style characterized by a commitment to others. Activism leadership is characterized as the promotion of issues and ideas that challenge the community and other institutions with activist behavior and thought (Chambers & Phelps, 1993; Miser, 1988). Both reconceptualizations require a paradigm shift in the area of leadership toward service learning, service administration and institutional support of activist activities. The qualitative responses indicated that leaders are required to:

- think of other people’s welfare not just their own; set a good example for the community; challenge the social rules and make changes happen in society; help fulfill community goals and group needs; accept responsibility for the welfare of others; recognize needed roles in community and take more active roles; and finally, be there to serve and assume roles that no one else wants.

More than 56% of the graduates felt that there were positive contributions that leaders and leadership characteristics make to academic, social, and community environments. However, the graduates also shared negative perceptions of leaders and leadership characteristics in the emergent themes that follow.

**No - Leaders Are Not More Responsible**

Approximately, 15% of the respondents (n=88) did not agree that leaders were more responsible than non-leaders for the following reasons. The qualitative responses (n=52) indicated: (1) leaders were only more responsible in the public view (4%). Additionally, the graduates indicated that leaders were not more responsible but have other positive characteristics (15%) such as:

- just being more outgoing; are more socially or politically active;
[leaders] are made as a function of communication and rhetorical
skills; status and money does not hurt either; and finally, they
comfortably negotiate and balance being who they are naturally with
who they are expected to be.

(3) leaders and non-leaders were equally responsible (29%):
non-leaders can be just as responsible as leaders, it depends on
the person, the experience, and the qualities developed in a person’s
life; everyone should be responsible because we are all a part of
society; responsibilities are distributed among people - some leaders
are, some are not; non-leaders may be more responsible but they go
unnoticed; leaders can guide, but we all make their own decisions;
non-leaders can act in more subtle ways; and finally, non-leaders can
act in responsible ways without having to answer to constituencies or
interest groups.

The largest emergent theme of the no responses (leaders are not more responsible
than non-leaders) pointed to negative perceptions of leadership and highlighted a
skepticism about leaders in our country. Overwhelmingly, graduates felt that
leadership qualities were not sufficient to give one the idealism and the sense of ethics
needed to be responsible. Approximately 52% of these examined qualitative
responses indicated that leaders:

- have hidden agendas and are responsible only to themselves;
- have more access to money and power and avoid punishment for
  their actions; are self-serving with no responsibility; only serve their
  own self-interests; can be corrupt and abandon group goals for personal
  gain; have condescending attitudes and do not really know the person;
tend to forget why they were elected and their promises to improve things; can not be trusted; by looking at today's politicians are not moral; get more civic recognition but others do the dirty work; are disconnected from social responsibility; are irresponsible with ulterior motives; take advantage of their positions; do not have a set of values and beliefs; can be deterrents to responsibility; have a bell curve that applies to them; are just more savvy than others; behaviors are 100% contextual; and finally, are often tangled in bureaucracy, administrative overload, and drowned by meetings.

Clearly, the graduates felt that within the current social and political environment of our country, leaders are not held to higher standards nor were they, in all cases, role models to emulate.

Are Leaders More Responsible?

Approximately 29% of the graduates found this question problematic and did not indicate a yes or no answer (n=164). The problematic responses (n=45) were summarized with the following themes: (1) the negative perceptions of leadership (44%) similar to the findings summarized in the aforementioned section. New themes in the problematic responses highlighted the (2) bi-directional interactions of leaders and non-leaders (24%):

- all environments require effective leaders but also effective followers;
- leaders set examples but non-leaders choose who to follow and when;
- I believe there has to be leaders and followers; just because people follow does not mean they haven't put a great deal of thought into what or whom they choose to follow or work toward; everyone can make small differences; and finally, it takes both leaders and followers
to provide a check and balance in order to do the responsible thing.

(3) leaders should be more responsible but are not always necessarily so (24%):
leaders in U.S. tend to be more politically oriented in their decisions
than being socially responsible; I would like to believe they are, but I
am afraid that the truth reveals that they are politically responsible and
socially disconnected; in some cases they are, in others they are not;
elected leaders usually perform in arenas with controversy and blame
others for their failures; it depends on an individual's values, goals, and
attitudes. Hitler was an irresponsible leader, Mother Teresa was a
responsible leader; and finally, I think that leaders should be more
responsible but I do not think they are; it is their responsibility to
communicate a set of values and beliefs to a community a social
and political conscious is a part of that belief system that should be
conveyed symbolically and in actions.

The results of the qualitative findings indicated that while graduates appreciate the
benefits of leaders and leadership, a substantial portion of the respondents have
negative (15% or n=88) or ambivalent feelings (29% or n=164) about the contributions
of leadership to personal, institutional or social development. As a result, any higher
education curriculum that implements leadership development for students should
address these negative and problematic perceptions. See leadership Programs in
Higher Education at page 190.

**Diligence, Leadership, and Success**

Once again a large percentage of participants (n=522 or 75.2%) addressed the
diligence - leadership contrast question: "Is diligence or leadership more critical to
academic and occupational success? What has been the most important to your
success? The participants overwhelmingly indicated that diligence (n=269 or 52%) was more important than leadership (n=63 or 12%) for various successes. The

Table 16:
Diligence Question:
Is diligence or leadership more critical to academic and occupational success?
What has been most important to your success?

<table>
<thead>
<tr>
<th>Diligence Comments:</th>
<th>Total</th>
<th>Diligence</th>
<th>Leadership</th>
<th>Both</th>
<th>Problematic</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Count:</td>
<td>522</td>
<td>269</td>
<td>63</td>
<td>130</td>
<td>60</td>
</tr>
<tr>
<td></td>
<td></td>
<td>12%</td>
<td>25%</td>
<td></td>
<td>11%</td>
</tr>
<tr>
<td>Emergent Theme Count:</td>
<td>247</td>
<td>115</td>
<td>31</td>
<td>57</td>
<td>44</td>
</tr>
<tr>
<td></td>
<td></td>
<td>13%</td>
<td>23%</td>
<td></td>
<td>18%</td>
</tr>
<tr>
<td>Qualitative Themes:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Academic</td>
<td>115</td>
<td>100%</td>
<td>27</td>
<td>87%</td>
<td>40</td>
</tr>
<tr>
<td>Occupational</td>
<td>106</td>
<td>92%</td>
<td>31</td>
<td>100%</td>
<td>41</td>
</tr>
<tr>
<td>Personal</td>
<td>113</td>
<td>98%</td>
<td>20</td>
<td>65%</td>
<td>34</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>37</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>84%</td>
</tr>
<tr>
<td>Benefits</td>
<td>7</td>
<td>6%</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Perceptions/Subscales of DI</td>
<td>30</td>
<td>6%</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Leadership is a By Product of Diligence</td>
<td>13</td>
<td>11%</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Negative Experiences (Diligence)</td>
<td>4</td>
<td>3%</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Diligence is a By Product of Leadership</td>
<td>17</td>
<td>55%</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Negative Experiences (Leadership)</td>
<td>13</td>
<td>42%</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Leadership Benefits</td>
<td>12</td>
<td>39%</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Diligence and Leadership Equally Important</td>
<td>17</td>
<td>33%</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other Characteristics for Personal Success</td>
<td>37</td>
<td>84%</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Religious Characteristics for Success</td>
<td>14</td>
<td>32%</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Women Characteristics for Success</td>
<td>3</td>
<td>7%</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

second largest response category was that both diligence and leadership (n=130 or 25%) were equally important to various successes. Finally, a small percentage of respondents (n=60 or 11%) found the question problematic and did not answer with any of the above responses. Constant Comparative Methods (Lincoln & Guba, 1985) were used to develop emergent themes from each category of responses. Every third response (n=247) was examined to develop the emergent theme summary in Table 16.
Additional contrast procedures indicated that loaners relied primarily on diligence (34%) for success and found the question problematic (41%). Non-Loaners relied primarily on leadership (42%) and diligence (29%). Although the graduate groups relied on different skills those variances can be highlighted without separating the qualitative comments into loaner and non-loaner classifications. See Table 20 for group comparisons.

**Diligence is More Critical to Success**

The qualitative comparative diligence and leadership question in this study asked: “Is diligence or leadership more critical to academic, occupational, and personal success? What has been most important to your success? Over half (52%) or (n=269) of the graduates indicated that diligence was more critical than leadership in various successes [academic (100%), occupational (92%), and personal (98%)] [% of graduates answering diligence was more critical]. These findings are consistent with previous research on the effects of effort on college achievement (Bernard, 1991; Bernard, Thayer, & Streeter, 1993; Corno & Kanfer, 1993; Pace, 1988; Shay, 1972). The examined qualitative responses (n=115) indicated that diligence was more important than leadership because: (1) there were diligence benefits that exceeded leadership benefits (5%):

- diligence improves leadership; my diligence has put me in a position to lead; diligence automatically translates into effectiveness and leadership; you can be a great leader but without the drive or diligence to pursue your goals you will not be a consistent leader.
(2) Leadership is a by-product of diligence (11%):

A diligent person can be successful without being a leader, without diligence a person cannot be a leader; diligence provides long-term commitment, in order to stick to projects and persevere no matter how insurmountable the objectives, sometimes leadership has to be sacrificed in order to accomplish more; diligence sets the example by which others will perform and isn't that leadership?; diligence will produce greater success in the long run; leadership creates success superficially; leadership is a by-product of diligence; I have observed successful people who I would not consider leaders, they are successful because of diligence; a leader who is not diligent will not make much of a difference; and finally, an extremely diligent person can be highly successful without being a leader.

Here, the graduates indicated that the internal psychological (diligence) profiles of individuals are more important to various successes than their social (leadership) profiles.

**Qualitative confirmation of the DI subscales**

Approximately 26% of qualitative responses that indicated diligence was more critical to success elaborated and confirmed the subscales examined in this study with the Diligence Inventory (DI). The first subscale of the DI is "Motivation" defined as the drive to get started along a certain course of action with an intended result. The graduates supported the first subscale of motivation by defining diligence as:

- working consistently toward a goal; being able to see the end of the tunnel; a strong driven inner strength to accomplish success; and finally, being able to complete what you start, go after what you want.
The second subscale of the DI is "Concentration and Assimilation defined as the act of focusing attention on a problem, task, or impending situation through a process by which all new experiences, when received into the consciousness, are modified so as to be incorporated with the results of previous processes and the interaction in which a subject or its parts are mentally conceived. The graduates confirmed this subscale by defining diligence as:

- not giving up and staying with a task until completion; the ability to take criticism and be well organized; willingness to do what it takes to complete the task; having the ability to always get the job done; trying and trying again; and finally, refusing to fail.

The third diligence subscale of "Conformity and Citizenship" is defined as the act of maintaining harmony or the status quo in an organized setting by demonstrating maturity with respect to dealing with one's self and significant others. The graduates verified this subscale by defining diligence as:

- being a supportive background and working as a team; having a hunger for knowledge and competitiveness with colleagues; being able to stick with something and have concern for fellow workers; and finally, being persistent, resourcefulness, and making connections politically.

The forth diligence subscale of "Discipline" is defined as the training of the will. The qualitative responses verified this subscale by defining diligence as:

- trying and never giving up; staying focused until the end; persistence, determination to complete; willingness to stick with something; persistence and determination; adequately managing time wisely.
The fifth subscale of “Responsibility” is defined as the practices that contribute to building good morals and self-esteem. The qualitative responses substantiated this subscale by defining diligence as:

- hard work, patience, creativity, reinvention, tenacity, determination
- and perseverance; and finally, expecting a lot on oneself

These results indicated that graduate perceptions were comparable to Bernard's definition of diligence. This matching of graduate's responses to the diligence competencies used in the survey instrument provided construct validation of the variables under examination in this study.

**Leadership Is More Critical To Success**

Approximately 12% (n=63) of the graduates indicated that leadership was more important than diligence in various successes [academic (87%), occupational (100%), and personal (65%)](% of the graduates who indicated leadership was more critical). (Note: the percentages do not add to 100% because graduates referred to multiple themes in their responses and therefore were included in all appropriate themes). In the qualitative responses (n=31) leadership was thought to be more critical than diligence due to the following: (1) diligence is a by product of leadership (55%):

- diligence is just an attribute of leadership; leadership is important as well as assuring that subordinates are diligent; leadership and opportunities for leadership did not come without diligence;
- leadership is more important but diligence is a key to leadership;
- diligence is an important aspect of a leader.

(2) leadership benefits (39%) defined as:

- people respond to those they can trust and relate to and leadership sets the pace for the rest of the group.
Both Diligence and Leadership are Critical to Success

Approximately 25% (n=130) of the graduates indicated that both leadership and diligence were important in various successes [academic (70%), occupational (80%), and personal (67%)] (% of the responses that indicated both leadership and diligence were critical). The qualitative responses (n=57) indicated that both leadership and diligence were critical to success due to the following:

- they go together because diligence without leadership does not have all the successes and vice-versa; in order to get ahead you need both good leadership qualities and diligence; I have not held a lot of formal titles but I am diligent about achieving goals and find ways to act as a leader without running for special positions in organizations; a combination of the two is important; both of these qualities work hand in hand, if you have one you have the other; and finally, both are important and distinct; you can be very diligent and not be a leader; I believe I am a leader within my own realm and diligence in my work keeps me moving toward success.

Other Factors Graduates Felt Were Critical to Success

Approximately 11% (n=60) of the graduates indicated that neither leadership nor diligence was critical to success. The qualitative data (n=44) in this section indicated that there were other variables attributable to academic, occupational, and personal success. Once again the percentages will not added to 100% because the graduates referred to multiple themes. Of the problematic responses, additional factors thought to be important to success were summarized as: (1) other factors (84%) summarized as:
(a) personal factors:
values, hard work, self-control, thinking positively, and self-confidence;

(b) family, professional, and educational support systems:
positive encouragement; family support, education, family, and knowing
how to treat people; support from colleagues; good mentors, talent, and
commitment; setting an example for family members; motivations from
others; knowing the right people and having connections; and finally,
parents.

(c) noted diligence and leadership variables (even though problematic answer given):
motivation; a strong inner strength; a sense of self-determination;
leadership, knowledge, and effort; self motivation; challenging
situations; responsibility; patience; discipline; persistence;
perseverance; trustworthiness; and finally, flexibility.

(d) various other variables for success included:
an exercise routine; staying focused in crazy situations; a life in
balance; reasonable health; finding information; not procrastinating;
not settling for the “status quo”; staying busy; always being involved;
thinking successfully; luck; raw talent; and finally, intelligence.

(2) religious affiliations (32%):
a primary factor is one’s belief in God; my faith and belief in a higher
spiritual power; faith and family support; trusting and depending on God
for guidance; leadership as well as faith in God; my belief and trust in
God; most important to my success has been God; a deep lasting spiritual
motivation; a strong faith in Jesus is what strengthens me to succeed;
and finally, both faith and hard work.
The findings in this area indicated that graduates had different recipes for success. The most interesting themes were from the problematic responses where graduates provided their own ingredients for various successes. Religious affiliations and family support were two of the most interesting contributions for success given over and above leadership and diligence variables.

**Loaner Comments**

Approximately one-fifth of the graduates (n=148) responded to the question inquiring about reactions to their loan amount or loan status: “Any comments about loan status?” All 148 responses were examined using the Constant Comparative Methods (Lincoln & Guba, 1985) and Patton’s (1980) emergent theme analysis. The emergent themes are summarized in Table 17.

The qualitative student loan question in this study asked graduates to share their thoughts about the amount or status of their student loans: “Any comments about loan status?” All (n=148) of the qualitative answers to this question were examined for emergent themes.

**Graduate School and Student Loans**

The largest qualitative emergent theme (n=46) indicated that 31% of the graduates had avoided loans for undergraduate degrees but, had acquired substantial loans for graduate school. The qualitative data highlighted the following emergent themes:

1. **gratitude (41%)**:

   - thank goodness loans are available for those who can not afford school without them; (loans) are necessary and important for staying in college; they helped! no problem!; and finally, loans
are very beneficial for social and academic use as well as creating credit histories.

Table 17:
Loan Status
Question: Any comments about loan status.

<table>
<thead>
<tr>
<th>Loan Comments:</th>
<th>Total Emotional Reactions</th>
<th>Emotional Future Concerns</th>
<th>Repayment Strategies</th>
<th>Graduate Loans</th>
</tr>
</thead>
<tbody>
<tr>
<td>Qualitative Themes:</td>
<td>148</td>
<td>37</td>
<td>32</td>
<td>33</td>
</tr>
<tr>
<td>Emotional Reactions</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Regret</td>
<td>17</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Anxiety</td>
<td>12</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Frustration</td>
<td>5</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Anger</td>
<td>3</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Concerns</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Future</td>
<td>18</td>
<td></td>
<td>56%</td>
<td></td>
</tr>
<tr>
<td>Administrative</td>
<td>8</td>
<td></td>
<td>25%</td>
<td></td>
</tr>
<tr>
<td>Interest</td>
<td>3</td>
<td></td>
<td>9%</td>
<td></td>
</tr>
<tr>
<td>Financial</td>
<td>3</td>
<td></td>
<td>9%</td>
<td></td>
</tr>
<tr>
<td>Repayment Strategies</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Proud of Payment</td>
<td>8</td>
<td></td>
<td>24%</td>
<td></td>
</tr>
<tr>
<td>No Loans</td>
<td>5</td>
<td></td>
<td>15%</td>
<td></td>
</tr>
<tr>
<td>Military</td>
<td>4</td>
<td></td>
<td>12%</td>
<td></td>
</tr>
<tr>
<td>Pay as you Go</td>
<td>4</td>
<td></td>
<td>12%</td>
<td></td>
</tr>
<tr>
<td>Work</td>
<td>3</td>
<td></td>
<td>9%</td>
<td></td>
</tr>
<tr>
<td>Graduate School Loans</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Gratitude</td>
<td>19</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Graduate Loans</td>
<td>16</td>
<td></td>
<td>35%</td>
<td></td>
</tr>
<tr>
<td>Only</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Deferment</td>
<td>11</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

(2) graduate loans only (35%):

I did not have loans in undergrad, I do have loans now; I received my first loan this first semester of graduate school; I just started loans for graduate school and will owe one loan upon completion; I just started loans for graduate school; I incurred my first loan for this current year; I did not incur loans for undergrad, my parents paid $25,000 per year but graduate school is self-financed; and finally, I only started taking out loans during graduate school; I had a scholarship for my undergraduate degree.
(3) appreciation for deferment (24%):

I am deferred for two years; I was paid and in good standing but now I am in the Ph.D. program and it is deferred; I paid on time for a while when I was still in school but decided to get them deferred; I am still in graduate school and have them deferred; I have paid off one loan, I have currently deferred my doctoral loan; and finally, thank God you can defer them while pursuing your graduate degree.

A majority of the graduates (43%) who addressed this question had acquired loans between $10,000 and $25,000 and will assume average monthly payments with an approximate range of $150 to $310 upon graduation (NPSAS: 96). Alarmingly, 16% of the graduates indicated loan accumulations ranging between $25,000 to $40,000 and above. These graduates will assume monthly payments with an approximate range of $310 to $515 after graduation (NPSAS: 96). This finding is probably the largest contributing factor to graduates’ reactions and concerns about their student loans.

**Emotional Reactions to Student Loans**

The second largest emergent theme (n=37) from the qualitative responses indicated that 25% of the graduates expressed emotional reactions to the status and/or amount of their student loans acquired for their postsecondary education. The emotional comments can be characterized as follows:

(1) regret (46%):

if I had to do it all over, I would be more responsible; paying back loans is a long process; I am currently seeking a loan forgiveness program with little success; I wish I did not have them; I will be
paying off my Ph.D. loans forever; I would give anything to have them paid off; education will drain your day; no problem, they will be paid off within the next 40 years!; and finally, with $75,000 in loans; sometimes you ask yourself, “why in hell have I done this to myself and my family!”

(2) anxiety (32%):

they haunt me!; I frequently have late payments; the amount for graduate school is $30,000 for one year; I have big loans and a small salary; I owe a great deal of money and I am fearful that I will default and I understand the consequences of that; I got a lot of them!; I am still racking up more debt!; they are building and I do not like to think about the amount I owe; and finally, they are good until it is time to repay them.

(3) frustration (14%):

I will be paying them back forever; I did a consolidation loan to spread the payments over 20 years to be able to afford them!; I am unable to make a serious dent in my loans; the payments are not enough money to eliminate anything but the interest!; and finally, the payments go on forever!

(4) anger (8%):

(the loan administrators are) “criminals!”; I should not have to pay them back because I work in the public sector!; “agh!!”; and finally, they are degrading to apply for!
Concerns About Student Loans

The third largest emergent theme (n=32) indicated that 22% of the graduates expressed a variety of concerns that result from having student loans. The qualitative responses indicated the following issues:

(1) future concerns (56%):

I feel afraid that I will not find a job that can support myself and my loan debts; I am graduating in June; how am I going to make a $300 monthly loan payment on an assistant professor salary? I will be paying forever, my boyfriend also has loans and when we marry we wonder if we will ever be able to buy a house; I will be in serious debt for a while; with $75,000 in loans why would I want to apply for a low-wage academic job?; I am in critical condition, hopefully I will have a full-time job before the grace period ends; student loans are a number one consumer problem!; I was never really worried; but now it is starting to sink in; I am beginning to realize how much I have to pay back; and finally, I hope the education benefits outweigh the costs!

(2) administrative concerns (25%):

my university's processing was poor; there should be other programs that allow students to work off their loans; six months after graduation I had not received anything so I called myself; I was treated like a criminal/bum in the financial aid office; and finally, I dislike the bureaucracy and uncoordination of departments in my lender company; their mistakes can increase the chance of default because of miscommunications.
(3) interest concerns (9%):

the interest is what will kill me!; the interest is incredible after payments begin; and finally, leave off the interest and you can finish in four years!

financial concerns (9%):

they are difficult to pay back on just-out-of-school salaries; lending institutions should be understanding when it relates to not being able to repay loans immediately after college; and finally, student loans are the number one consumer problem!

Graduates' reactions to their loan status or volume included: regret, anxiety, frustration, and anger. The administrative and financial concerns voiced indicated that graduates were aware of the negative consequences that student loan procurement could have on their quality of life factors during the post-collegiate repayment years.

Repayment Strategies for Student Loans

The next emergent theme (n=33) can be characterized as strategies graduates (22%) recommended to avoid acquiring loans and actions to mitigate the volume of loans accumulated for postsecondary education. A large percentage of the qualitative responses expressed pride over completing the repayment of loans, being able to rapidly repay their loans (24%), or being in good standing (27%):

we made efforts to budget for an expedited payoff schedule and successfully followed through on our goal!; since graduation I have been paying it back as rapidly as possible; I have paid my UG loans; now in a whole new round for graduate education; my undergraduate loans are paid in full; and finally, Hallelujah! I paid my final $100 payment after seven years in July!
Other responses recommended strategies for controlling the impact of student loans on their post-collegiate lives:

(1) avoid student loans (15%) and (2) pay as you go (12%):

I am currently getting a Ph.D. and have taken out no loans; I had a scholarship for undergraduate and I am paying as I go for graduate school; I do not believe in loans or carrying debt of any kind; I have a full graduate assistantship; and finally, I try as much as possible not to raise any loans prior nor have any burden after the college.

(3) pay with military service (12%):

I joined the national guard to pay for school; I take loans but I also received assistance from the national guard for five years; after leaving the US army, I joined the national guard and took the student loan repayment option, as long as I was actively drilling my loan payments were made and they were completely paid off by the guard; and finally, I was in the army for four years and received the GI bills; I was also in the national guard for seven years and this augmented my future educational expenses.

(3) work (9%):

I received an education major tuition exemption in exchange for teaching each semester received; I opted for work-study instead of loans; I worked my way through school and paid 100% of school and living expenses through hard work and diligence; and finally, I work full-time and am a full-time graduate student.

Many of the recommendations made by the graduates are similar to the advice given by national financial experts. Current students should be aware of these.
recommendations before they incur large amounts of student loan encumbrances.

See Loan Options Available for Student Loan Borrowers on page 200.

**Loan Repayment and Post-Collegiate Behavior**

For the last qualitative question, again a large percentage of participants (n=491 or 71%) addressed the social responsibility question: "Do you think that student loan repayment is related to post-collegiate socially responsible behavior? Why?"

<table>
<thead>
<tr>
<th>Social Responsibility Comments:</th>
<th>Total</th>
<th>Yes</th>
<th>No</th>
<th>Problematic</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Count:</td>
<td>491</td>
<td>310</td>
<td>104</td>
<td>77</td>
</tr>
<tr>
<td></td>
<td></td>
<td>63%</td>
<td>21%</td>
<td>16%</td>
</tr>
<tr>
<td>Emergent Theme Count:</td>
<td>170</td>
<td>112</td>
<td>32</td>
<td>26</td>
</tr>
<tr>
<td></td>
<td></td>
<td>66%</td>
<td>19%</td>
<td>15%</td>
</tr>
</tbody>
</table>

**Qualitative Themes:**

- Yes-Developmental Benchmark: 32 (29%)
- Yes-Part of Broad Responsibility: 22 (20%)
- Yes-Commitment to Others - National Concern /Citizenship: 31 (28%)
- Yes-Ethical Concerns: 11 (10%)
- Yes-Future/Financial Concerns: 7 (6%)
- Yes-Attitudes About Defaulters: 9 (8%)
- No-Ability to Pay: 15 (47%)
- No-Indication of Other Things: 6 (16%)
- No-Economic National Concerns: 5 (18%)
- Miscellaneous: 6 (6%)
- Part of Broad Responsibility: 7 (27%)
- Ability to Pay: 6 (23%)
- Ethical Implications: 4 (15%)
- Other Causes: 3 (12%)
- Financial Acumen: 2 (8%)
- Miscellaneous: 4 (15%)

The participants overwhelmingly indicated that loan repayment (n=310 or 63%) was related to socially responsible behavior. The second largest response category (n=104 or
21%) indicated that loan repayment and socially responsible behavior were not related. Seventy-seven participants (16%) found the question problematic and did not answer with a straight yes or no. Constant Comparative Methods (Lincoln & Guba, 1985) were used to develop emergent themes from each category of responses. Every third response (n=170) was examined to develop the following emergent theme summary in Table 18.

Additional comparative procedures indicated that 20% of both groups found the question problematic and did not answer with a yes or no. More loaners shared that student loan repayment is more a barometer of an ability to pay (45%), economic and national concerns (35%), or other things (20%). A majority of loaners (n=83 or 63%) and non-loaners (n=29 or 74%) agreed that student loan repayment and socially responsible behavior were related.

The graduates indicated basically the same types of responses with the exception of the loaners indicating the ability to pay response and non-loaners sharing more negative perceptions about defaulters and indicating that loan repayment was an ethical concern. As a result, the qualitative responses were not separated into loaner and non-loaner groups because these variances are apparent in the format used to report the qualitative responses. See Table 21 for group comparisons.

Yes - Repayment is Related to Post-Collegiate Socially Responsible Behavior

The qualitative post-collegiate behavior question in this study asked: "Do you think that student loan repayment is related to post-collegiate socially responsible behavior? Why?" Overwhelmingly, 63% (n=310) of the graduates indicated yes, loan repayment was associated with post-collegiate socially responsible behavior. The examined qualitative responses (n=112) indicated that the constructs of loan repayment and post-collegiate (socially responsible) behavior were related in the following ways:
(1) repayment is a developmental benchmark (29%):

we must teach all Americans to repay all debts; financial and social
debts have a connection; loans allow an opportunity to develop and
broaden our knowledge and skills; loans for education come with the
territory of investing in ourselves, we should be proud to pay back
loans; college should teach responsibility that will help me during my
entire life; it is a responsibility that is learned and college does not
prepare you for; and finally, a growing awareness of adult responsibility
and obligations are developmental benchmarks.

(2) repayment is a part of broad responsibility (20%):

responsibility in life covers all aspects including financial; it is related
to responsibility period; keeping commitments and completing
assignments are traits of responsible people; social responsibility trains
you to be responsible for your debt; upholding a contract or agreement
is socially responsible; loan repayment is related to other mature
responsible behavior; responsible people repay their loans and remain
responsible their whole lives (as a rule); if you can not repay your
loans you will not be a responsible consumer; certain responsibility
should be fulfilled at all times, including financial obligations; social
responsibility behavior has a hand in keeping a job and paying back
loans; my parents raised me to be responsible, as a responsible person
I pay back my loans; it is related to life-long socially responsible behavior
with obvious exceptions due to exceptional circumstances (like President
Lincoln walking miles in the snow to return a book to the library); those
that place a priority on responsible behavior will make sacrifices to
repay; and finally, we need to be responsible in all areas of our lives.

(3) repayment shows a commitment to others, a concern for national issues, and good citizenship (28%):

(a commitment to others)

one should be grateful and keep this service operative for those who follow; if former students do not repay future students will suffer; loans should be repaid so others can use the funds; and finally, if we want this option to be open for our children we must pay them back.

(a concern for national issues)

loan default contributes to national debts; default impacts the access and cost of future loans to others in need; repayment depends on future generations being able to get loans; not paying causes everyone else to pay for your loans through increased tuition; we must pay back loans or the system will fail and future students will lose the opportunity for financial aid; the implications of defaults are linked directly to the future availability of funds for other students; and finally, if repayment sources becomes financially unstable, it may limit loan opportunity for those who come after us.

(good citizenship)

education is broad and helps people become concerned citizens and responsible, we have an obligation to give back to the community and should be committed to paying loans back; civic responsibility is important; taking advantage of the system and causing problems for future students in need is not an option;
and finally, if people are socially responsible they will repay their
debts to society and exhibit good character.

(4) repayment is an ethical concern (10%):

- making promises and repaying loans shows truthfulness, honesty, and
  responsibility; non-payment of loans is immoral behavior; non-payment
  is dishonest and illegal; it has to do with a person's values and ethics;
- default weakens one's integrity not to mention making one a liar;
- payment of loans is the only honest alternative; loan repayment reflects
  character and responsibility; it is a sign that ethical growth has taken place in
  college; and finally, it is incomprehensible not to repay or to default; I would
  find a way!

(5) repayment is a future financial concern (6%):

- it is the first legally binding agreement that some people enter into; part
  of being socially responsible is learning how to budget finances; we should
  repay to develop financial responsibility; it is the first step toward earning credit;
- having loans is having a big stake in your education and career development,
  as a result you become more aware of social issues; and finally, it has a
  serious impact on your credit and a direct bearing on your future.

The graduates in this study were willing to link loan procurement and repayment to a
variety of developmental benefits. These personal and social benefits can prove
useful in their post-collegiate lives. However, some graduates (21%) indicated that
there were external factors (economic or an ability to pay) that influenced post-
collegiate loan repayment (See page 193).
No - Repayment is Not Related to Post-Collegiate Socially Responsible Behavior

A significant percentage (21%) of the graduates (n=104) did not agree that loan repayment was associated or indicative of post-collegiate socially responsible behavior. The examined qualitative responses (n=32) linked loan repayment to:

(1) ability to pay (47%):

there are not high paying opportunities that give individuals the ability to meet all of their financial obligations; if people do not have jobs they are unable to pay, I understand their defaults; many do not pay because they are not making the kind of money needed to set up our lives from day to day; mostly repayment is related to sufficient funds; job attainment is a big issue; employment is far more important; it is related to capacity to pay, if I get a job making $20,000 and I have a loan payment of $250 a month plus rent, car, etc., maybe I will default; sometimes people are socially responsible but are poor, payback does not have any bearing on behavior; what is important is getting a decent job to pay back the loans; sometimes factors beyond an individual's control (job markets) affect their ability to pay; and finally, individuals may be responsible, but the hierarchy of needs precedes responsibility to loans.

(2) an indication of other things (19%):

maybe what is needed is social responsibility, sufficient income, and feeling that we learned because of the loans was beneficial; if we consider our education to be of value then it seems appropriate to repay; repayment is related to financially responsible behavior, ethical behavior, individual ethics and income upon graduation; the reselling of loans makes it difficult to keep up with the loans; and finally,
personal finances are very different than social responsibilities;

some people "hurt themselves" (with default) but are very socially responsible

(3) economic national concerns (16%):

it is an issue of the country's economic state and unemployment rates,
a loan is a part of a social contract between the bank, the government,
society, and the individual, it is a trust.

Is Loan Repayment Related to Post-Collegiate Socially Responsible Behavior?

Approximately 16% of the graduates found this question problematic and did not indicate a straight yes or no (n=77). The problematic responses did not produce any new emergent themes that have not already been discussed in the aforementioned sections. The qualitative responses (n=26) indicated that loan repayment was related or linked to broad responsibility (27%), the ability to pay (23%), ethical implications (15%), other causes (12%) and financial acumen (8%).

Loaner and Non-Loaner Responses

The results indicated in Table 19 to Table 21 were discussed previously and provide the rationale and justification for not separating the graduate responses into loaner and non-loaner groups. On an overall basis, there were not large variances in the responses provided by the two groups. Exceptions to this statement would include the following:

- Loaners relied primarily on diligence and other factors for success. Non-loaners, on the other hand, relied primarily on leadership and diligence for success. See Table 20.
- Loaners indicated that student loan repayment was more a barometer of ability to pay, economic concerns, and other things. Both groups indicated
that student loan repayment was related to post-collegiate socially responsible behavior. See Table 21.

**Leadership and Responsibility**

<table>
<thead>
<tr>
<th>Table 19: Leadership Question: Do you think that leaders are more socially and/or politically responsible than non-leaders?</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Leadership Comments:</strong></td>
</tr>
<tr>
<td>Loaners: 118 70 28 19</td>
</tr>
<tr>
<td>Non-Loaners: 98 52 33 13</td>
</tr>
<tr>
<td><strong>Qualitative Themes:</strong></td>
</tr>
<tr>
<td>Yes - LPI Subscales 27% 27%</td>
</tr>
<tr>
<td>Yes - &quot;To Lead&quot; Followers 6% 8%</td>
</tr>
<tr>
<td>Yes - &quot;By Definition&quot; 10% 2%</td>
</tr>
<tr>
<td>Yes - Set the Standard for Others 7% 7%</td>
</tr>
<tr>
<td>Yes - Requirement for Public Eye 6% 5%</td>
</tr>
<tr>
<td>Miscellaneous</td>
</tr>
<tr>
<td>No - Negative Perceptions of Leadership 19% 24%</td>
</tr>
<tr>
<td>No - Leaders and Non-Leaders are the Same 6% 8%</td>
</tr>
<tr>
<td>No - Other Positive Characteristics 4% 3%</td>
</tr>
<tr>
<td>No - Only Leaders in Public View 3% n/a</td>
</tr>
<tr>
<td>Bi-Directional Interactions 3% 8%</td>
</tr>
<tr>
<td>Should Be, But Not Necessarily So 4% 7%</td>
</tr>
</tbody>
</table>

There were no significant differences in the responses of the loaner group and the non-loaner group for the leadership and responsibility question. Both groups indicated that leadership was linked to responsibility, yet expressed skepticism about leaders and provided answers that were not straight yes or no responses. The "no" and "problematic" responses indicated a reluctance to associate leadership with responsibility in all cases.
Table 20: Diligence, Leadership, and Success

Question:
Is diligence or leadership more critical to academic and occupational success? What has been most important to your success?

Diligence Comments:

<table>
<thead>
<tr>
<th></th>
<th>Total</th>
<th>Diligence</th>
<th>Leadership</th>
<th>Both</th>
<th>Problematic</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Loaners:</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>155</td>
<td>53</td>
<td>23</td>
<td>16</td>
<td>63</td>
</tr>
<tr>
<td></td>
<td></td>
<td>34%</td>
<td>15%</td>
<td>10%</td>
<td>41%</td>
</tr>
<tr>
<td><strong>Non-Loaners:</strong></td>
<td></td>
<td>92</td>
<td>27</td>
<td>39</td>
<td>17</td>
</tr>
<tr>
<td></td>
<td></td>
<td>29%</td>
<td>42%</td>
<td>11%</td>
<td>18%</td>
</tr>
</tbody>
</table>

Qualitative Themes:

<table>
<thead>
<tr>
<th></th>
<th>Loaners</th>
<th>Non-Loaners</th>
</tr>
</thead>
<tbody>
<tr>
<td>Benefits</td>
<td>7%</td>
<td>n/a</td>
</tr>
<tr>
<td>Perceptions - Confirmation of DI</td>
<td>14%</td>
<td>24%</td>
</tr>
<tr>
<td>Leadership is a By Product of Diligence</td>
<td>11%</td>
<td>3%</td>
</tr>
<tr>
<td>Negative Experiences (Diligence)</td>
<td>2%</td>
<td>24%</td>
</tr>
<tr>
<td>Diligence is a By Product of Leadership</td>
<td>2%</td>
<td>24%</td>
</tr>
<tr>
<td>Negative Experiences (Leadership)</td>
<td>8%</td>
<td>8%</td>
</tr>
<tr>
<td>Leadership Benefits</td>
<td>6%</td>
<td>10%</td>
</tr>
<tr>
<td>Diligence and Leadership Equally Important</td>
<td>10%</td>
<td>11%</td>
</tr>
<tr>
<td>Other Characteristics for Personal Success</td>
<td>31%</td>
<td>6%</td>
</tr>
<tr>
<td>Religious Characteristics for Success</td>
<td>8%</td>
<td>10%</td>
</tr>
<tr>
<td>Women Characteristics for Success</td>
<td>2%</td>
<td>2%</td>
</tr>
</tbody>
</table>

Here, the contrast procedures indicated that the loaner group relied primarily on diligence (34%) for success and other factors (41%) while the non-loaner group relied primarily on leadership (42%) and diligence (29%). This finding could have cultural and gender influences embedded in the response. African Americans (42.8%) and women (60.8%) are highly represented in the loaner group. Both women and African Americans in the racial analysis of this qualitative question indicated that diligence was more important to success than leadership. Additionally, both African Americans and females shared negative perceptions of leadership and relied more heavily on other factors for success. Whites, on the other hand, represented 60.8% of the non-loaner population and placed value on a combination of leadership and diligence skills for success.
Loan Repayment and Post-Collegiate Behavior

Table 21:
Social Responsibility Question:
Do you think that student loan repayment is related to post-collegiate socially responsible behavior? Why?

<table>
<thead>
<tr>
<th>Social Responsibility Comments:</th>
<th>Total</th>
<th>Yes</th>
<th>No</th>
<th>Problematic</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loaners:</td>
<td>131</td>
<td>83</td>
<td>22</td>
<td>34</td>
</tr>
<tr>
<td></td>
<td>63%</td>
<td>17%</td>
<td>20%</td>
<td></td>
</tr>
<tr>
<td>Non-Loaners:</td>
<td>39</td>
<td>29</td>
<td>2</td>
<td>8</td>
</tr>
<tr>
<td></td>
<td>74%</td>
<td>6%</td>
<td>20%</td>
<td></td>
</tr>
</tbody>
</table>

Qualitative Themes:

<table>
<thead>
<tr>
<th>Qualitative Themes:</th>
<th>Loaners</th>
<th>Non-Loaners</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes-Developmental Benchmark</td>
<td>21%</td>
<td>31%</td>
</tr>
<tr>
<td>Yes-Part of Broad Responsibility</td>
<td>24%</td>
<td>35%</td>
</tr>
<tr>
<td>Yes-Commitment to Others - National Concern /Citizenship</td>
<td>26%</td>
<td>12%</td>
</tr>
<tr>
<td>Yes-Ethical Concerns</td>
<td>9%</td>
<td>7%</td>
</tr>
<tr>
<td>Yes-Future/Financial Concerns</td>
<td>12%</td>
<td>3%</td>
</tr>
<tr>
<td>Yes-Attitudes About Defaulters</td>
<td>8%</td>
<td>12%</td>
</tr>
<tr>
<td>No-Ability to Pay</td>
<td>45%</td>
<td>n/a</td>
</tr>
<tr>
<td>No-Indication of Other Things</td>
<td>20%</td>
<td>100%</td>
</tr>
<tr>
<td>No-Economic National Concerns</td>
<td>35%</td>
<td>n/a</td>
</tr>
<tr>
<td>Miscellaneous</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Part of Broad Responsibility</td>
<td>33%</td>
<td>43%</td>
</tr>
<tr>
<td>Ability to Pay</td>
<td>25%</td>
<td>29%</td>
</tr>
<tr>
<td>Ethical Implications</td>
<td>12%</td>
<td>14%</td>
</tr>
<tr>
<td>Other Causes</td>
<td>21%</td>
<td>14%</td>
</tr>
<tr>
<td>Financial Acumen</td>
<td>9%</td>
<td>14%</td>
</tr>
</tbody>
</table>

Here, both groups indicated that repayment was related to post-collegiate socially responsible behavior. However, the loaner group recognized that student loan repayment could be related to an ability to pay, economic concerns, and other factors. This finding could be related to the demographic information that indicated that the loaner group averaged lower salaries and majored in fields that were lower paying than the non-loaner group. This double disadvantage could certainly cause members of the loaner group to appreciate the impact of post-collegiate salaries and job market
opportunities on loan repayment. The loaner group apparently views these financial conditions as separate and distinct from social responsibility.

Variation Among Racial Groups - Qualitative Responses

Leadership and Responsibility

The graduates were asked to give their feedback on the following question:

- Do you think that leaders are more socially and/or politically responsible than non-leaders? Why

Constant Comparative procedures (Lincoln & Guba, 1985) were performed on the responses given. The following is a summary of the emergent themes and findings that resulted from these qualitative procedures. Whites (56%) tended to respond more frequently than African Americans (44%) to this question. The negative perceptions of leaders and leadership qualities replicated these percentages: 56% of the negative comments about perceptions concerning leaders and leadership qualities were from White graduates, while 44% of the negative comments were from African Americans. African American and White graduates differed in their responses to linking leadership and responsibility in the following ways. First, Whites shared more negative comments about non-leaders than African Americans. Whites non-leaders descriptors (71%) included:

they just go through the motions and let things happen; they are apathetic or pessimistic about the changes that need to be made; they are people who do not realize the power of individuals to make differences; they do not act because they do not feel empowered; and finally, their work is often not seen because they tend to do the dirty work.
African American non-leaders descriptors (29%) were more neutral comments:

they can be just as important as leaders; they only see their perspective and concerns not general overall concerns.

Second, in looking at the leadership (LPI) and reconceptualization characteristics mentioned most frequently by African American and Whites, the following distinctions were noted:

<table>
<thead>
<tr>
<th>African Americans</th>
<th>Whites</th>
</tr>
</thead>
<tbody>
<tr>
<td>1st Inspiring</td>
<td>Modeling 45%</td>
</tr>
<tr>
<td>2nd Modeling</td>
<td>Inspiring 24%</td>
</tr>
<tr>
<td>3rd Enabling</td>
<td>Service 18%</td>
</tr>
</tbody>
</table>

Both African Americans and Whites referred to the inspiring and modeling competencies in the first and second orders of frequency. The first position of "inspiring a shared vision" for African Americans can be related to the strong influence of civic and community leadership prevalent in the Black community. Most of the prominent leaders in the Black community have been educators, civic leaders, and religious leaders. Therefore, the African American rankings of "inspiring a shared vision", "modeling the way", and "enabling others to act" all point to the phenomenon of rallying individuals around a shared vision (as in the civil rights movement for the equality of African Americans in this country). Permeter (1971) noted that African Americans engaged in the greatest degree of nonacademic organizational involvement when compared to other students in their study. Non-academic participation was summarized as student government and community service affiliations.

Whites, on the other hand, are seen in a variety of leadership roles in America, corporate and government leadership being two of the largest roles. As a result, it is understandable that "modeling the way" is in the first position of frequency. For
Whites, there seemed to be an internal focus on projecting a leadership image first then "inspiring a shared vision" second. It appeared that whites ascend to leadership roles then turn their focus externally to community and civic involvement, while African Americans use community and civic involvement to rise to leadership positions. The third rank frequency of responses for African Americans was "enabling others to act" on a one-to-one basis that could point to a commitment to others. White's third rank frequency of responses also points to a commitment to others only on a larger scale i.e. through service leadership.

**Diligence, Leadership, and Success**

The graduates were asked to give their feedback on the following question:

- Is diligence or leadership more critical to academic and occupational success? What has been most important to your success?

Constant Comparative procedures (Lincoln & Guba, 1985) were performed on the responses given. The following is a summary of the emergent themes and findings that resulted from these qualitative procedures. Whites provided 57% of the responses to this question while African Americans provided 43% of the comments. African Americans and Whites differed in their responses regarding the diligence and/or leadership factors associated with various academic, occupational, and personal successes in the following ways. First, in ranking the responses concerning what characteristics are most critical to success the following was noted:

<table>
<thead>
<tr>
<th></th>
<th>African Americans</th>
<th>Whites</th>
</tr>
</thead>
<tbody>
<tr>
<td>1st</td>
<td>Diligence</td>
<td>Diligence</td>
</tr>
<tr>
<td></td>
<td>52%</td>
<td>42%</td>
</tr>
<tr>
<td>2nd</td>
<td>Problematic</td>
<td>Both</td>
</tr>
<tr>
<td></td>
<td>21%</td>
<td>27%</td>
</tr>
<tr>
<td>3rd</td>
<td>Both</td>
<td>Leadership</td>
</tr>
<tr>
<td></td>
<td>18%</td>
<td>Problematic</td>
</tr>
<tr>
<td></td>
<td></td>
<td>15%</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
There are more similarities than differences in the responses between the two groups. While Whites indicated more negative perceptions of leadership, African Americans ranked leadership skills in the last rank order (in terms of frequency) of being critical to success. Whites referred to leadership characteristics with a third ranking of frequency.

The answer may lie in the problematic responses given by African Americans. Problematic responses were those cases where neither diligence nor leadership was thought to be critical to success. The differences among the two groups are in the area of other characteristics required for success. In looking at the ranking of the emergent themes associated with the problematic responses, 92% of the comments regarding religious affiliations as being critical to success came from the African American graduates. It is clear that African Americans put more of an emphasis on diligence and spiritual support to succeed while Whites may depend on a combination of diligence and leadership to succeed.

A second difference is in the ranked frequencies of other factors for success. Both African Americans and Whites rely on family, educational, and professional support structures and found the question problematic but referred to the diligence and leadership variables under examination in this study. The following was noted:

<table>
<thead>
<tr>
<th></th>
<th>African Americans</th>
<th>Whites</th>
</tr>
</thead>
<tbody>
<tr>
<td>1st</td>
<td>Support Structures</td>
<td>40%</td>
</tr>
<tr>
<td>2nd</td>
<td>Other Factors</td>
<td>33%</td>
</tr>
<tr>
<td>3rd</td>
<td>Research Variables</td>
<td>20%</td>
</tr>
</tbody>
</table>

The two groups differed in their first priority rankings for factors critical for success. African Americans primarily referred to support structures as being critical to success:

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support from family; God, education, family, and knowing how to treat people; support from colleagues and committee members; good mentors; talent and communication; setting an example for other family members.

Whites primarily referred to other factors that were critical to success:

finding information; not settling for the status quo; staying busy; always be involved; luck; raw talent; intelligence; the ability to make small steps in the right direction.

These findings are similar to research on the non-cognitive variables for success for African Americans that concluded self-confidence, a realistic self appraisal, community service, knowledge in the field, culturally influences leadership, clear long-term goals, and an understanding of the impacts of racism, and finally, strong support systems were critical to success (Tracey & Sedlacek, 1984; 1986).

Finally, in looking at the diligence (DI) characteristics mentioned most frequently by African Americans and Whites, the largest difference is the fact that African Americans listed all of the competencies of diligence with equal frequencies (with the exception of responsibility). Whites primarily focused on the social practices that contribute to good morals and self-esteem (responsibility):

<table>
<thead>
<tr>
<th>African Americans</th>
<th>Whites</th>
</tr>
</thead>
<tbody>
<tr>
<td>1st</td>
<td></td>
</tr>
<tr>
<td>Motivation</td>
<td>21%</td>
</tr>
<tr>
<td>Concentration</td>
<td>21%</td>
</tr>
<tr>
<td>Conformity</td>
<td>21%</td>
</tr>
<tr>
<td>Discipline</td>
<td>21%</td>
</tr>
<tr>
<td>2nd</td>
<td></td>
</tr>
<tr>
<td>Responsibility</td>
<td>14%</td>
</tr>
<tr>
<td>3rd</td>
<td>n/a</td>
</tr>
<tr>
<td>18%</td>
<td></td>
</tr>
</tbody>
</table>

Reproduced with permission of the copyright owner. Further reproduction prohibited without permission.
The internal activities of focusing on a problem (concentration), and the training of the will (discipline) have lower frequencies. The responsibility priority in the frequency of responses seems to fit with the first frequency ranking of "modeling the way" noted in the leadership rankings for Whites. African Americas referred to four of the five diligence competencies with an equal amount of frequency.

**Loaner Comments**

The graduates were asked to give their feedback on the following question:

- Any comment about loan status?

Whites (68%) tended to respond more frequently than African Americans (32%) to this question and expressed all of the concerns with greater frequencies in all areas but administrative concerns about the loan program. Whites tended to voice a distorted amount of anger (100%) and anxiety (90%) about the amount and status of their student loans. African Americans bypassed comments of anger and anxiety and focused their comments on administrative recommendations to improve the student loan program. A break down of the frequency of responses indicated the following:

<table>
<thead>
<tr>
<th></th>
<th>African Americans</th>
<th>Whites</th>
</tr>
</thead>
<tbody>
<tr>
<td>Regret</td>
<td>36%</td>
<td>64%</td>
</tr>
<tr>
<td>Anger</td>
<td>0%</td>
<td>100%</td>
</tr>
<tr>
<td>Anxiety</td>
<td>10%</td>
<td>90%</td>
</tr>
<tr>
<td>Frustration</td>
<td>33%</td>
<td>67%</td>
</tr>
<tr>
<td>Future Concerns</td>
<td>33%</td>
<td>67%</td>
</tr>
<tr>
<td>Administration</td>
<td>57%</td>
<td>43%</td>
</tr>
</tbody>
</table>
Loan Repayment and Post-Collegiate Behavior

The graduates were asked to give their feedback on the following question:

- Do you think that student loan repayment is related to post-collegiate socially responsible behavior? Why?

Contrast Comparative procedures (Lincoln & Guba, 1985) were performed on the responses given. The following is a summary of the emergent themes and findings that resulted from these qualitative procedures. Whites (69%) responded more frequently than African Americans (31%) to this question. Whites had larger response frequencies in all categories with the exception of repayment being a developmental benchmark and the ability to pay answers. African Americans felt strongly about these two areas despite their relatively lower participation in this question. These findings could be related to the fact that there is agreement from a majority of researchers that African Americans and American Indians who come from families with little schooling have the largest default rates generally ranging from 30% to 60% (Volkwein & Cabrera, 1998). This study's findings is similar to previous research that determined:

1. The inability to pay is the greatest cause of default behavior, (58.9% report being unemployed and 49.1% reported working for low wages) (Volkwein & Cabrera, 1998).

<table>
<thead>
<tr>
<th></th>
<th>African Americans</th>
<th>Whites</th>
</tr>
</thead>
<tbody>
<tr>
<td>Developmental Benchmark</td>
<td>71%</td>
<td>29%</td>
</tr>
<tr>
<td>Broad Responsibility</td>
<td>8%</td>
<td>92%</td>
</tr>
<tr>
<td>Commitment to Others</td>
<td>35%</td>
<td>65%</td>
</tr>
<tr>
<td>Ethical Concerns</td>
<td>17%</td>
<td>83%</td>
</tr>
<tr>
<td>Future Concerns</td>
<td>25%</td>
<td>75%</td>
</tr>
<tr>
<td>Ability to Pay</td>
<td>50%</td>
<td>50%</td>
</tr>
</tbody>
</table>
The second racial difference noted for this question was in the graduate attitudes about defaulters. White graduates provided 75% of the comments about defaulters although the national statistics indicate that only 13% of defaulters are White:

I think not to pay is reprehensible; I have a certain negative opinion about people who would do something like not repaying back their loans; most of the defaulters I have known have acted irresponsibly, had drinking problems, or felt they did not have to work; no one should get a free ride; loaners should pay it back not responsible taxpayers; people who default also think they can get away with other irresponsible activities; and finally, if you are lazy, you do not work or pay, if you are energetic, you work and pay.

White graduates appeared to be more judgmental and have more negative perceptions of defaulters that mirror the racial stereotypes for groups of color in our country. African American graduates provided 25% of the comments concerning attitudes about defaulters:

some students intent to default in the first place; if one engages in unethical behaviors; will also not repay their loans.

African Americans are more likely to default and understand through experience or causal observations how economic and the ability to pay may impact repayment behavior. The negative comments by the African American graduates could result from possible observed student abuses of loan dollars during their academic lives.
Major Qualitative Conclusions - Racial Groups

Reported racial differences:

- Both groups offered construct validation for the LPI competencies of “inspiring a shared vision”, and “modeling the way” competencies. However, there appeared to be racial distinctions in the rankings of these two competencies due to the social and political positions of the examined groups. African Americans showed a stronger tendency toward “enabling others to act” and Whites emphasized service leadership.

- A larger percentage of African Americans found the leadership/diligence contrast question problematic and provided 92% of the responses that identified religious affiliations as critical to success. Outside of diligence and leadership variables, African Americans primarily relied on support structures for success (family, God, colleagues, mentors, etc.) and Whites primarily relied on other factors for success (luck, talent, intelligence, finding information, not settling for the status quo, etc.).

- Whites voiced a disproportionate amount of anger and anxiety about their student loans while African Americans placed a disproportionate amount of attention on administrative issues with the student loan program.

- African Americans felt strongly that loan repayment was a developmental benchmark that should be accomplished even though they understood the obstacles to procurement such as the ability to pay and economic barriers.

- White graduates’ perceptions of defaulters were similar to racial stereotypes: irresponsible behavior, laziness, avoidance of work, etc. African Americans’ comments appeared to be more neutral or related to specific individuals not groups of people as a whole.
Variation Among Gender Groups - Qualitative Responses

Leadership and Responsibility

The graduates were asked to give their feedback on the following question:

- Do you think that leaders are more socially and/or politically responsible than non-leaders? Why

Contrast Comparative procedures (Lincoln & Guba, 1985) were performed on the responses given. The following is a summary of the emergent themes and findings that resulted from these qualitative procedures. Females (64%) responded to this question with greater frequency than males (36%). The negative comments about perceptions concerning leaders and leadership qualities closely approximated these percentages. In looking at the leadership (LPI) and reconceptualization characteristics mentioned most frequently by females and males, the following distinctions were noted:

<table>
<thead>
<tr>
<th>Females</th>
<th>Males</th>
</tr>
</thead>
<tbody>
<tr>
<td>1st: Inspiring</td>
<td>32%</td>
</tr>
<tr>
<td>2nd: Modeling</td>
<td>29%</td>
</tr>
<tr>
<td>3rd: Challenging</td>
<td>12%</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Both females and males referred to the inspiring and modeling competencies in the first and/or second order of frequency. The rankings of females matched the rankings of African Americans and the male rankings matched the White rankings in the racial comparisons. This finding indicates that the dominant gender and racial groups agree on what it takes to exhibit leadership i.e. modeling of current leadership styles that set examples for behaving in ways that are consistent with shared values of the power.
establishment. The less empowered groups enlist others by appealing to collective values, interests, and hope to build coalitions by inspiring shared visions that may be separate and distinct from current values practiced by the dominant racial (White) and gender (male) groups.

Additionally, the fact the females referred to the challenging the process competencies with the third rank of frequency contradicts previous studies that concluded that women were more comfortable with enabling others and less comfortable with the challenging the process competencies of leadership (Komives, 1994). The above qualitative findings do hint that there are gender and racial differences in leadership styles that could result from the socioeconomic and political positions held by the groups under consideration.

Diligence, Leadership, and Success

The graduates were asked to give their feedback on the following question:

- Is diligence or leadership more critical to academic and occupational success? What has been most important to your success?

Contrast and Comparative procedures (Lincoln & Guba, 1985) were performed on the responses given. The following is a summary of the emergent themes and findings that resulted from these qualitative procedures. Females (64%) responded to this question with greater frequencies than males (36%). Females and males differed in their responses as to the diligence and/or leadership factors associated with various academic, occupational, and personal successes in three ways. First, in ranking the responses concerning what characteristics are most critical to success. There are more similarities than differences in the responses between the two groups. Both groups positioned diligence at the top and leadership at the bottom with the frequencies of their responses. Females overall had encountered negative
experiences with trying to use cookie cutter models of leadership and diligence. A breakdown of the distinctions were as follows:

<table>
<thead>
<tr>
<th></th>
<th>Females</th>
<th></th>
<th>Males</th>
</tr>
</thead>
<tbody>
<tr>
<td>1st</td>
<td>Diligence</td>
<td>52%</td>
<td>Diligence</td>
</tr>
<tr>
<td>2nd</td>
<td>Both</td>
<td>25%</td>
<td>Problematic</td>
</tr>
<tr>
<td>3rd</td>
<td>Problematic</td>
<td>14%</td>
<td>Both</td>
</tr>
<tr>
<td>4th</td>
<td>Leadership</td>
<td>11%</td>
<td>Leadership</td>
</tr>
</tbody>
</table>

White females provided 75% of the comments that shared negative experiences with leadership:

- a diligent person is better than a leader who is full of hot air;
- leadership is secondary, a diligent person can be successful without being a leader; I have been disappointed with the expectations of leadership in my graduate programs; leaders are often given positions because of show not because of follow through; a person who diligently pursues will be more successful than a person who only chooses leadership roles; and finally, I have been allowed to slack because I am perceived as being able due to my perceived leadership ability.

White females indicated more negative experiences with leadership, but African American females had encountered negative experiences with diligence and leadership:

- one can work very diligently and display outstanding qualities in the workplace and not have it acknowledged (or succeed); I have been the leader or higher than others yet the other person were
promoted; and finally, I have often changed positions in order to receive
opportunities not given to me.

White females also indicated that there are particular challenges to women in
leadership roles:

if you are a woman leadership is more critical; a diligent woman
without leadership skills will be passed over; diligence is worthless
without an assertive leadership style, and both skills are needed, this
may be due to differences in leadership styles and/or the visibility of
women as leaders and as a result we are especially diligent and
persistent.

The second difference among the two groups was in the areas of other characteristics
for success. In looking at the rankings of the emergent themes associated with
problematic responses, 67% of the responses that indicated that religious affiliations
were critical to success were from African American women. There were no White
females who indicated that religious affiliations were critical to their success. Finally, in
ranking the frequencies of other factors for success the following was noted:

<table>
<thead>
<tr>
<th>Females</th>
<th>Males</th>
</tr>
</thead>
<tbody>
<tr>
<td>1st</td>
<td>Support Structures</td>
</tr>
<tr>
<td></td>
<td>40%</td>
</tr>
<tr>
<td>2nd</td>
<td>Personal Factors</td>
</tr>
<tr>
<td></td>
<td>33%</td>
</tr>
<tr>
<td>3rd</td>
<td>Research Variables</td>
</tr>
<tr>
<td></td>
<td>20%</td>
</tr>
</tbody>
</table>

Once again, females rankings duplicated the African American referral frequencies
and the males rankings mirrored the White frequencies for other variables that are
critical to success. This finding added further support for the view that success
requirements could be related to the social and political positions of racial and gender
groups in our country.

Both females and males relied on family, educational, and professional support
structures and found the question problematic but nevertheless, referred to the
diligence and leaderships variables under examination in this study. The males
however, placed a higher reference frequency on other factors. Males shared 82% of
the other factors required for success:

"other factors" descriptors for males included:

- high GPA and GRE; a life in balance, and reasonable health
- not settling for the status quo; staying busy; always be involved;
- luck; raw talent; intelligence; the ability to make small steps in the
  right direction.

Finally, in looking at the diligence (DI) characteristics mentioned most frequently by
females and males, the following distinctions were noted:

<table>
<thead>
<tr>
<th></th>
<th>Females</th>
<th></th>
<th>Males</th>
</tr>
</thead>
<tbody>
<tr>
<td>1st</td>
<td>Responsibility</td>
<td>30%</td>
<td>Concentration</td>
</tr>
<tr>
<td>2nd</td>
<td>Discipline</td>
<td>22%</td>
<td>Responsibility</td>
</tr>
<tr>
<td>3rd</td>
<td>Motivation, Concentration</td>
<td>17%</td>
<td>Disciple</td>
</tr>
<tr>
<td></td>
<td></td>
<td>17%</td>
<td>Conformity</td>
</tr>
</tbody>
</table>

The largest difference was the fact that females and males listed the concentration-
assimilation competencies at opposite ends of the rankings. Focusing on a task is
most important for males and least important for females. Both groups referred to four
out of five of the diligence competencies in the first through third order of frequency.
Females did not refer to the conformity-citizenship competencies in the top frequencies
(maintaining harmony or status quo in organizational settings).
Once again, these findings agree with the third ranking of the leadership competency of "challenging the process" females shared. If challenging is important then conformity and citizenship is less important. Males listed the conformity/citizenship competency in the third order of frequency and could have a greater interest in maintaining the status quo and their positions of power. Males did not refer to the motivation competency in the top frequencies (the drive to get started along a certain course of action) and this is surprising. However, the motivation competency could be masked in the concentration/assimilation competency (focusing attention on a task and incorporating the results of previous processes) and could be the result of researcher coding. All of the other competencies were referenced although females did not list conformity and citizenship and males did not list motivation in the top three rankings of priority.

**Loaner Comments**

The graduates were asked to give their feedback on the following question:

- Any comment about loan status?

A breakdown of the frequency of responses indicated is listed below.

<table>
<thead>
<tr>
<th></th>
<th>Females</th>
<th>Males</th>
</tr>
</thead>
<tbody>
<tr>
<td>Regret</td>
<td>57%</td>
<td>43%</td>
</tr>
<tr>
<td>Anger</td>
<td>67%</td>
<td>33%</td>
</tr>
<tr>
<td>Anxiety</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>Frustration</td>
<td>100%</td>
<td>0%</td>
</tr>
<tr>
<td>Future Concerns</td>
<td>42%</td>
<td>58%</td>
</tr>
<tr>
<td>Administration</td>
<td>86%</td>
<td>14%</td>
</tr>
</tbody>
</table>
Females (60%) tended to respond more frequently than males (40%) to this question. Males, despite their smaller participation, seemed to share in the level of anxiety about their loans and felt strongly about the impact of student loans on their post-collegiate futures. Women graduates felt strongly about the frustration with their loans and the administrative problems of being involved in the federal program.

**Loan Repayment and Post-Collegiate Behavior**

The graduates were asked to give their feedback on the following question:

- Do you think that student loan repayment is related to post-collegiate socially responsible behavior? Why?

Constant Comparative Methods (Lincoln & Guba, 1985) were performed on the responses given. The following is a summary of the emergent themes and findings that resulted from these qualitative procedures. Females (64%) responded more frequently than males (36%) to this question and expressed all of the concerns with greater frequencies in all areas but the area of future concerns (similar to the findings in the previous section) about the loan program. A breakdown of the frequency of responses is listed below.

<table>
<thead>
<tr>
<th>Developmental Benchmark</th>
<th>Females</th>
<th>Males</th>
</tr>
</thead>
<tbody>
<tr>
<td>Developmental Benchmark</td>
<td>57%</td>
<td>43%</td>
</tr>
<tr>
<td>Broad Responsibility</td>
<td>72%</td>
<td>28%</td>
</tr>
<tr>
<td>Commitment to Others</td>
<td>74%</td>
<td>26%</td>
</tr>
<tr>
<td>Ethical Concerns</td>
<td>58%</td>
<td>42%</td>
</tr>
<tr>
<td>Future Concerns</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>Ability to Pay</td>
<td>75%</td>
<td>25%</td>
</tr>
</tbody>
</table>
Females felt more strongly about repayment being a part of broad responsibility (72%), a commitment to others (74%), and a function of an ability to pay (75%). Although females placed an emphasis on the ability to pay, female graduates provided 88% of the comments concerning attitudes about defaulters.

**Major Qualitative Conclusions - Gender Groups**

 Reported gender differences:

- The LPI construct validation from females’ responses replicated the African American rankings of inspiring and modeling, while the male rankings of these two competencies mirrored the white rankings. These similarities highlight the fact that leadership competencies may be related to larger racial and gender issues surrounding social and political power in our country.

- The LPI construct validation from females’ responses contradicted previous studies by referencing the “challenging the process” competency in the third position in terms of frequencies. Other studies have indicated that females are more comfortable with the "enabling others to act" competency and less comfortable with the "challenging the process" competency.

- Females provided 75% of the comments concerning negative experiences with leadership and African American females voiced all of the comments concerning negative experiences with diligence and leadership. Females also indicated that there are particular challenges to being a woman and a successful leader.

- Variables critical for success (outside of diligence and leadership) are support structures for females and other factors for males. This finding once again is similar to the variance noted between African Americans and Whites.
CONCLUSIONS, DISCUSSIONS, AND IMPLICATIONS

Researchers who have examined the demographic variables associated with post-collegiate student loan activity have advocated future investigations into the areas of academic talent, leadership, effort, and personality measures of loan activity (Stockham & Hesseldenz, 1979; Volkwein & Cabrera, 1998). Stockham and Hesseldenz suggested the expansion of the types of measurements under considerations to go beyond pre, current, and post-college variables.

With this research's quantitative procedures, I have attempted to fill this gap to examine whether leadership, diligence, and demographic variables are associated with loan procurement. I also tried to uncover some of the racial and gender (within group) variations that cannot be explained by overall demographic models. Using qualitative procedures in this research design, I sought to explore the leadership and diligence perceptions of college graduates and examine the impact of loan procurement on the lives of graduates during the post-collegiate repayment years.

Major Quantitative Conclusions

Quantitative Research Question #1

Are loaners and non-loaners different in regard to their leadership competencies, diligence competencies, and their post-collegiate behaviors?

To address research question number one, the results of the Pearson Correlation and frequency ratio analyses indicated the following:

- Loaners had a higher total leadership mean score (15.4464 vs. 15.1646) than non-loaners. Loaners reported higher mean scores in the challenging (L1), enabling (L3) and encouraging (L5) competencies and had a statistically significant higher leadership competency of "challenging the process" (L1) whereas non-loaners had higher mean scores in the inspiring (L2) and modeling (L5) competencies.
• Non-Loaners had a statistically significant higher total diligence mean score (10.7942 vs. 9.4173) than loaners. Additionally, non-loaners had higher mean scores in all of the diligence competencies and reported statistically significant higher diligence competencies of “conformity/citizenship” (D2), “discipline” (D4), and “responsibility” (D5).

• There were no significant post-collegiate behavioral differences between loaners and non-loaners.

The results of the t-tests and frequency analyses indicated that there are limited developmental (leadership) and no diligence or social (post-collegiate behavioral) differences associated with loan procurement. The leadership competency of "challenging the process" was found to be the only significant benefit related to loan procurement.

Leadership and Diligence Competencies of Loaners and Non-Loaners

The demographic comparisons of loaners and non-loaners indicated that students who took out loans had higher frequencies in all of the areas of college affiliations (Greek organizations, student government, and other student organizations). Additionally, loaners had higher frequencies of employment during the college years than non-loaners. On the surface, these findings involving collegiate activities would indicate that loaners should have higher mean scores for the leadership and diligence competencies examined in this study when compared to non-loaners.

A preliminary review of the mean scores of the leadership competencies indicated that loaners had a higher total leadership mean score and higher mean subscores in the challenging, enabling, and encouraging competencies. Non-loaners had higher mean scores in the inspiring and modeling subscales of the leadership
competencies. However, the results of the t-test comparisons of mean scores indicated the only competency that was statistically different at the 5% level of significance was the leadership challenging competency. The "challenging the process" competency is supported by the practices of: (a) searching out challenging opportunities to change, grow, innovate, and improve and (b) experimenting, taking risks, and learning from the accompanying mistakes.

A preliminary review of the mean scores of the diligence competencies indicated that loaners did not have higher mean scores in any of the subscales of the diligence competencies. The results of the t-test comparisons of mean scores indicated that there were three competencies that were statistically different between loaners and non-loaners at the 5% level of significance. Non-loaners had higher diligence mean scores that were statistically significant in the conformity/citizenship, discipline, and the responsibility competencies. The "conformity/citizenship" competency is defined as the act of maintaining harmony or the status quo in an organized setting by demonstrating maturity with respect to dealing with one's self and significant others. The "discipline" competency is defined as the training of the will, and the "responsibility" competency is defined as the practices that contribute to building good moral and self-esteem.

Comparison summary

The results of the above comparisons are at first a surprise until an examination of the participation of loaners and non-loaners in college affiliations is reviewed. Although loaners had higher frequencies of collegiate involvement than non-loaners, non-loaners were still exposed to these activities and perhaps had more time to participate in these activities (due to lower incidences of reported working) during their college years. As a result, there did not appear to be multiple benefits
(captured by the leadership practice inventory) that are associated with loan procurement.

Loaners, however, did have the benefit of challenging skills that may result from a combination of collegiate involvement, work experience, and the introduction and exposure to governmental and private lending agencies. Loaners may learn early on in their collegiate lives that the "squeaky wheel gets the oil". This challenging skill can certainly be viewed as a benefit in the procurement of financial aid, in dealing with loan administrators, and negotiating with institutional bureaucracies to receive funding to pay for postsecondary education. In examining the results of the t-tests performed on each question in the LPI that related to the noted subscales or competencies the following was noted in Table 22: the individual challenging questions with significant differences between the two groups were:

| TABLE 22: LEADERSHIP AND DILIGENCE ITEM DIFFERENCES (Loaners and Non-Loaners) |
|--------------------|--------------------|----------------|----------------|
|                     | Loaners            | Non-Loaners     | P-Value        |
| Leadership: Challenging the Process |                     |                 |                |
| I look for opportunities that challenge my skills and abilities. | 0.8095            | 0.7137          | 0.019          | Yes         |
| I challenge the way things are done. | 0.5095            | 0.3686          | 0.006          | Yes         |
| I look for new ways to improve processes. | 0.7667            | 0.7608          | 0.882          |             |
| I try to learn from processes that do not go as planned | 0.8238            | 0.8314          | 0.829          |             |
| Diligence: Conformity / Citizenship |                     |                 |                |
| I tend to avoid conflict with superiors/advisors. | 0.5227            | 0.6681          | 0.004          | Yes         |
| I owe an explanation to family/supervisors when out longer... | 0.3269            | 0.4722          | 0.026          | Yes         |
| I follow a budgeting and accounting system for my finances | 0.1718            | 0.3665          | 0.002          | Yes         |
| I enjoy attending religious ceremonies | 0.3891            | 0.4625          | 0.244          |             |
| Discipline |                     |                 |                |
| I remember to drink adequate water. | 0.1388            | 0.2885          | 0.019          | Yes         |
| I think I get enough rest. | -0.0072           | 0.1271          | 0.042          |             |
| I think I get enough exercise | -0.1172           | -0.1315         | 0.835          |             |
| I have regular eating habits. | 0.2536            | 0.3715          | 0.066          |             |
| Responsibility |                     |                 |                |
| I complete assignments before spending time with family and friends. | 0.1842            | 0.2629          | 0.156          |             |
| I do my assignments as soon as I get them | -0.0432           | 0.0635          | 0.081          |             |
| I like to take on challenging projects | 0.6492            | 0.6917          | 0.351          |             |
| I try to keep my weight under control | 0.4033            | 0.5138          | 0.071          |             |

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• I look for opportunities that challenge my skills and abilities.
• I challenge the way things are done.

In the diligence competencies, although loaners (75.8%) had higher frequencies of collegiate work experience than non-loaners (63.9%), non-loaners still received this exposure during their college years. As a result, there did not appear to be any benefits (captured by the diligence inventory) that are associated with loan procurement.

To further explain the differences in the diligence competencies between the two groups, there may be cultural and racial differences that impact the diligence competencies that are statistically significant (conformity/citizenship, discipline, and responsibility). Whites represented 60.8% of the non-loaners and African Americans represented 42.8% of the loaners. The discipline questions focused on health and nutritional activities that may vary based on the cultural lifestyles and attitudes of the graduates.

Another tentative explanation is that these three competencies are developmental requirements for both groups, and non-loaners are just further along in the skill attainment process. The discipline, responsibility, and conformity/citizenship competencies accumulated the lowest mean scores for both groups in the sample. Additionally, while 52% of the qualitative responses indicated that diligence was more critical to various successes, the leadership competencies mean scores were much higher that the diligence competencies mean scores for loaner and non-loaner graduates. This contradictory finding requires additional investigation. In examining the results of the t-tests that were performed on each question of the individual diligence competency subscales in Table 22, the following was noted: The conformity
and citizenship individual questions from the diligence inventory (DI) with significant differences between the two groups were:

- I tend to avoid conflict with supervisors and advisors.
- I owe an explanation to family/supervisors when out longer than expected.
- I follow a budgeting and accounting system for my finances.

The discipline questions with significant differences were

- I remember to drink adequate water.
- I think I get enough rest.

Surprisingly, none of the responsibility items were found to have significant differences between the two groups; it was the cumulative variance in the questions that proved to be statistically significant. In summary, the results of the t-tests indicated that there was a statistically significant leadership (challenging) benefit that could be associated with loan procurement. The t-tests did not indicate that there were statistically significant diligence benefits that could be associated with loan procurement.

**Post-Collegiate Behavioral Differences of Loaners and Non-Loaners**

In examining the post-collegiate behaviors of loaners and non-loaners, there were no significant differences (5 percentage points and 10% variance difference) in the frequencies of post-collegiate behaviors examined in this study.

<table>
<thead>
<tr>
<th></th>
<th>Loaners</th>
<th>Non-Loaners</th>
</tr>
</thead>
<tbody>
<tr>
<td>Voted - State Elections</td>
<td>76%</td>
<td>74%</td>
</tr>
<tr>
<td>Voted - National Election</td>
<td>76%</td>
<td>75%</td>
</tr>
<tr>
<td>Paid Taxes</td>
<td>74%</td>
<td>78%</td>
</tr>
<tr>
<td>Donations to Needy</td>
<td>59%</td>
<td>63%</td>
</tr>
</tbody>
</table>
More than 50% of the graduates reported engaging in post-collegiate behaviors of voting, paying taxes, and making charity donations. These findings are similar to previous research that indicated college graduates exercise their voting privileges more frequently than other eligible voters (Taylor & Wolfe, 1971). It also stands to reason that college graduates with higher salaries and higher levels of disposal income would engage in benevolent and charity activities. The above findings indicated that students with loans do not engage in these activities to a greater or lesser extent than non-loaners. Post-collegiate behaviors that were reported by at least 40% of the graduates are:

<table>
<thead>
<tr>
<th></th>
<th>Loaners</th>
<th>Non-Loaners</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ethical Business Practices</td>
<td>43%</td>
<td>41%</td>
</tr>
<tr>
<td>Civic Involvement</td>
<td>40%</td>
<td>40%</td>
</tr>
<tr>
<td>Community Service</td>
<td>47%</td>
<td>46%</td>
</tr>
</tbody>
</table>

Pascarella and Terenzini (1991) stated that "the evidence of differential institutional effects on college students is mixed and on balance inconclusive with respect to social conscience, humanitarianism, civic attitudes, and civic values" (p. 300). Pascarella, Smart, and Braxton (1986) concluded that differences in postsecondary educational attainment and the extent of exposure to the collegiate experience have only a small, perhaps trivial, influence on the development of humanitarian and civic values. African Americans, however, tended to show substantially greater increases in the value they placed on humanitarian and civic involvements than did Whites.

Additionally, Solmon and Ochsner (1978) examined the leisure time activities of college graduates and determined that attending cultural events and participating in community service activities ranked at the bottom of the activity preference scales.
The most popular leisure activities were spending time with family, engaging in hobbies, and reading. There has not been a great amount of research conducted on the ethical practices of college graduates. While the aforementioned research findings are interesting, they do not indicate that the presence or absence of loans has any association with the examined post-collegiate behaviors of the two groups.

Post-collegiate behaviors that were reported by less than 40% of the graduates are:

<table>
<thead>
<tr>
<th></th>
<th>Loaners</th>
<th>Non-Loaners</th>
</tr>
</thead>
<tbody>
<tr>
<td>Alumni Donations</td>
<td>35%</td>
<td>39%</td>
</tr>
<tr>
<td>Drove After Drinking</td>
<td>33%</td>
<td>29%</td>
</tr>
<tr>
<td>Major Legal Offense</td>
<td>0%</td>
<td>1%</td>
</tr>
<tr>
<td>Minor Legal Offense</td>
<td>4%</td>
<td>1%</td>
</tr>
</tbody>
</table>

There were not a lot of surprises in the above findings. The percentage of graduates who admitted to driving home after drinking is similar to the percentage of graduates (40%) that reported drinking alcohol at least once a week (Smith, 1996). Sarvela and Rablow (1987) concluded that a majority of the participants in the state-wide Illinois alcohol and substance abuse program were college graduates. This finding suggested a relationship between alcohol/drug use and college graduates but provides little input on the discussion of whether loaners or non-loaners engage in these behaviors in different manners. It is reasonable to assume that graduates would refrain from unlawful offenses and the above results confirmed this assumption.

Comparison summary

A majority of qualitative responses (63%) linked loan procurement and subsequent repayment to post-collegiate socially responsible behavior. Yet, this
linkage was not apparent in the post-collegiate behavioral comparisons of loaners and non-loaners. Likewise, the mean score of non-loaners was higher and statistically different from loaners in the diligence competency of "conformity and citizenship," but this was not apparent in the post-collegiate behavioral comparisons of community and civic involvement for non-loaners. To date, researchers have not been able to come up with a regression model for insuring post-collegiate (socially responsible or otherwise) behaviors and unfortunately this study's examined post-collegiate activities did not prove to be associated with loan procurement.

**Quantitative Research Question # 2**

What are the leadership and diligence profiles of loaners and non-loaners?

To address research question number two, the results of the multivariate (leadership and diligence) logistic regression analysis indicated the following:

- Variables used in the leadership and diligence model were closely associated with loan procurement. This model, however, was bi-modal in that it was able to predict 92.54% of loaners correctly, but only 15.88% of non-loaners, and 63.83% of both groups. This finding indicated that personality measurements are more closely associated with loan procurement than demographic measurements.

- A loaner profile (using variables with positive coefficients that were associated with increases in the likelihood of loan procurement) includes: the leadership competencies of challenging (L1), enabling (L3), and encouraging (L5), and the diligence competency of motivation (D1). Variables associated with decreases in the likelihood of loan procurement were: the leadership competencies of inspiring (L2) and modeling (L4), and the diligence competencies of concentration/assimilation (D2), conformity/citizenship (D3), discipline (D4), and responsibility (D5).
Leadership and Diligence Multivariate Model

For comparison and discussion purposes, leadership and diligence models are provided for the four subgroups (African Americans, Whites, females, and males) examined in this study. Based on the analysis in Table 23, the leadership competency of "challenging the process" (L1) proved to be significantly associated with loaners for the "all loaner" and female groups. The diligence competency of "motivation" (D1) was statistically significant and associated with male loaners.

Table 23:
Loan Procurement
Leadership and Diligence Coefficient Comparisons

<table>
<thead>
<tr>
<th>Measurements:</th>
<th>All  (n=622)</th>
<th>African Americans (n=213)</th>
<th>Whites (n=340)</th>
<th>Females (n=378)</th>
<th>Males (n=242)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Leadership</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Challenging</td>
<td>0.1893 *</td>
<td>0.3005</td>
<td>0.1101</td>
<td>0.3397 **</td>
<td>-0.0171</td>
</tr>
<tr>
<td>Inspiring</td>
<td>-0.0974</td>
<td>-0.0321</td>
<td>-0.1129</td>
<td>-0.1571</td>
<td>-0.0631</td>
</tr>
<tr>
<td>Enabling</td>
<td>0.0683</td>
<td>0.2281</td>
<td>-0.0313</td>
<td>0.2077</td>
<td>0.0988</td>
</tr>
<tr>
<td>Modeling</td>
<td>-1.062</td>
<td>-2.459</td>
<td>-0.0596</td>
<td>-1.249</td>
<td>-1.234</td>
</tr>
<tr>
<td>Encouraging</td>
<td>0.1633</td>
<td>0.0021</td>
<td>0.1551</td>
<td>0.1405</td>
<td>0.2307</td>
</tr>
<tr>
<td>Diligence</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Motivation</td>
<td>0.0399</td>
<td>0.2202</td>
<td>-0.0897</td>
<td>-0.2717</td>
<td>0.3065 *</td>
</tr>
<tr>
<td>Concentration/Assimilation</td>
<td>-0.0566</td>
<td>-2.487</td>
<td>0.0659</td>
<td>0.0241</td>
<td>-0.0964</td>
</tr>
<tr>
<td>Conformity/Citizenship</td>
<td>-1.574 *</td>
<td>-2.250</td>
<td>-2.014 **</td>
<td>-2.149 **</td>
<td>-1.034</td>
</tr>
<tr>
<td>Discipline</td>
<td>-0.0322</td>
<td>0.0452</td>
<td>-0.0285</td>
<td>-1.051</td>
<td>0.0481</td>
</tr>
<tr>
<td>Responsibility</td>
<td>-1.048</td>
<td>-1.872</td>
<td>0.0187</td>
<td>-0.0166</td>
<td>-2.2571 *</td>
</tr>
<tr>
<td>PCP %: Loaners</td>
<td>92.54%</td>
<td>100.00%</td>
<td>78.35%</td>
<td>85.28%</td>
<td>94.91%</td>
</tr>
<tr>
<td></td>
<td>15.88%</td>
<td>0.00%</td>
<td>36.67%</td>
<td>37.41%</td>
<td>11.76%</td>
</tr>
<tr>
<td>Non-Loaners</td>
<td>63.83%</td>
<td>77.00%</td>
<td>60.88%</td>
<td>66.67%</td>
<td>65.70%</td>
</tr>
</tbody>
</table>

On the other hand, the diligence competency of "responsibility" (D5) was associated with significant decreases in the likelihood loan procurement for males. The diligence competency of "conformity and citizenship" (D3) proved to be significantly associated with decreases in loaner status for all loaners, Whites, and female groups.
My study indicates that the above leadership and diligence models produced higher PCP's (percentage correctly predicted) statistics than the combined models for loan procurement (see research question # 3) supporting previous research findings that personality measurements are more predictive of loan activity than demographic measurements (Stockham & Hesselden, 1979; Volkwein & Cabrera, 1998). The findings also indicate that the variables that are associated with loan procurement (or loaner profiles) vary slightly by racial and gender groups and administrators who seek to use the allocation of loan funding for developmental purposes should be aware of these variances. (See Figure 5 for leadership and diligence competencies with positive coefficients in the loan procurement model.)

**Quantitative Research Question #3**

What are the combined demographic, leadership, and diligence profiles of loaners and non-loaners?

- Are the profiles different for Caucasians and Africans Americans?
- Are the profiles different for females and males?

To address research question number three, the results of the multivariate (demographic, leadership, and diligence) logistic regression analyses indicated the following:

- The combined model (for all of the subgroups) was a stronger predictive tool for non-loaners (49.55% vs. 15.88%) than the leadership and diligence model. However, for all of the subgroups examined in this study: African Americans (100.00% vs. 94.87%), Whites (78.35% vs. 75.94%), females (85.28 vs. 83.56%), and males (84.91% vs. 90.73), the leadership and diligence model was a stronger profile model for loaners in Table 24.
Figure 5:
Summary of Leadership and Diligence Competencies with Positive Coefficients
• A loaner profile (using variables with positive coefficients that were associated with increases incidences of loan procurement) includes: ethnicity (African American), ages of 20-39, student government affiliations, the leadership competencies of challenging (L1), enabling (L3) and encouraging (L5) and the diligence competencies of motivation (D1), concentration/assimilation (D2), and discipline (D4). Variables associated with decreases in the likelihood of loan procurement were ethnicity (Asian), married status, possession of a trade, bachelors, or masters degree, and the diligence competencies of conformity/citizenship (D3) and responsibility (D5).

<table>
<thead>
<tr>
<th>Table 24: Loan Procurement Model Prediction</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nelson-Brown Model Predictions</td>
</tr>
<tr>
<td>All</td>
</tr>
<tr>
<td>Loaners</td>
</tr>
<tr>
<td>Non-Loaners</td>
</tr>
<tr>
<td>Total</td>
</tr>
<tr>
<td>Leadership and Diligence Model</td>
</tr>
<tr>
<td>Loaners</td>
</tr>
<tr>
<td>Non-Loaners</td>
</tr>
<tr>
<td>Total</td>
</tr>
</tbody>
</table>

• The combined overall model indicated that African Americans were four times more likely to incur student loans than Whites. This finding confirmed the fact that lower-income and students of color may be more adversely affected by restrictions in the federal loan program and loan reform initiatives.

**Combined Multivariate Loan Procurement Models**

The results of my study's independent demographic analysis highlighted three variables: ethnicity (African American), age, and student government affiliations that were associated with increases in the probability of loan occurrence. On the other
hand, four variables: gender (female), ethnicity (Asian), marital status (married and divorced), and school completion levels (trade, associates, bachelors, and masters +

<table>
<thead>
<tr>
<th>Table 25: Loan Procurement Summary</th>
<th>Variables that are Significantly Associated with Loan Procurement</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>All</td>
</tr>
<tr>
<td>Measurements:</td>
<td></td>
</tr>
<tr>
<td>Demographic</td>
<td></td>
</tr>
<tr>
<td>Ethnicity (AA)</td>
<td>(+)</td>
</tr>
<tr>
<td>Age (20-39)</td>
<td>(+)</td>
</tr>
<tr>
<td>Marital Status (Married)</td>
<td>(-)</td>
</tr>
<tr>
<td>School Completion (BA, MA)</td>
<td>(+)</td>
</tr>
<tr>
<td>Greek Affiliation</td>
<td></td>
</tr>
<tr>
<td>Student Government Affiliation</td>
<td>(+)</td>
</tr>
<tr>
<td>Other Organization Affiliation</td>
<td>(-)</td>
</tr>
<tr>
<td>Leadership</td>
<td></td>
</tr>
<tr>
<td>(L1) Challenging</td>
<td></td>
</tr>
<tr>
<td>(L4) Modeling</td>
<td></td>
</tr>
<tr>
<td>Diligence</td>
<td></td>
</tr>
<tr>
<td>(D1) Motivation</td>
<td>(+)</td>
</tr>
<tr>
<td>(D3) Conformity/Citizenship</td>
<td>(-)</td>
</tr>
<tr>
<td>(D5) Responsibility</td>
<td></td>
</tr>
<tr>
<td>Loaners:</td>
<td>85.68%</td>
</tr>
<tr>
<td>Non-Loaners:</td>
<td>49.55%</td>
</tr>
<tr>
<td>Total:</td>
<td>72.20%</td>
</tr>
</tbody>
</table>

30 hours degrees) were associated with decreases in the probability of student loan indebtedness. Staying in college, earning good grades, completing a degree, getting and staying married, and not having dependent children are all actions that increase
the likelihood of post-collegiate repayment of loans (Volkwein & Szelest, 1995). In this research, I combined leadership and diligence variables with selected demographic variables to develop multiple profiles that summarized variables that are associated with loan procurement.

When leadership and diligence variables were added to the demographic variables at Table 12 (on page 102) three types of findings are visible. First, five variables were associated with significant and/or sizable increases in the probability of loan indebtedness: ethnicity, age, student government affiliation, and the leadership competencies of challenging (L1) and modeling (L4). These findings link student loan activity to the literature on organizational wealth and diversity (ethnicity and student affiliations) and the student-institution fit literature (ethnicity, age, leadership). The linkages to institutional wealth (defined as the diversity of student bodies, financial backgrounds, and developmental experiences), are found in the higher incidences of loan procurement for African Americans and lower income students, who typically attend historically black and proprietary institutions respectively, at higher rates than majority students. The linkages to student fit and institutional diversity (defined as a diversity of experiences provided to students) are found with the associations of student affiliations, ethnicity, and loan procurement.

Second, four variables were associated with significant and/or sizable decreases in the probability of loan indebtedness: marital status, other organization affiliations, and the diligence competencies of conformity/citizenship (D2) and responsibility (D5). These findings link student loan procurement to the ability to pay model (marital status), organizational wealth and diversity literature (college affiliations), and student-institution fit literature (college affiliations and diligence of students). The linkages to the ability to pay model are found in the lower incidences of
loan procurement with older students who are married and/or divorced. Other researchers have established higher incidences of loan default with single parents, unmarried graduates, and individuals with debilitating illnesses (Fossey, 1998; Volkwein & Cabrera, 1998).

Third, lower school completion levels had positive associations with the probability of loaner status for Whites and negative effects on the probability of loaner status for all, African American, female, and male groups. These findings link student loan procurement to the human capital theory and the benefits of private and public educational subsidies. The linkages are found in the allocation of loan dollars as public subsidies (versus private or family subsidies) to provide student access to post-secondary educational institutions. The volume of loan dollars joined with other forms of support (parental or student) can once again be linked to an ability to pay. A summary of all of the variables that are significantly associated with loan occurrence for all groups is highlighted in Table 25.

**Combined Racial Model**

The logistic regression analyses used to answer whether the profiles of loaners and non-loaners were different for Caucasians and African Americans indicated the following:

- The combined racial model was more predictive for African American loaners (94.87%) than White loaners (75.94%). This model was moderately predictive for African American non-loaners (45.83%) and White non-loaners (56.03%). A significant variable that was associated with loaner status for both groups was age. Differences in significant loaner variables included the diligence motivation (D1) competency for African Americans and possession of a bachelor's degree and student government affiliations for Whites.
• A combined loaner profile (using the variables that were associated with increases in the probability of loan occurrence for African Americans) includes: younger ages, student government affiliations, the leadership competencies of challenging (L1) and enabling (L3) and the diligence competency of motivation (D1).

• A combined loaner profile (using variables associated with increases in the probability of loan occurrence for Whites) includes: younger ages, being divorced, having a trade or a bachelor’s degree, student government affiliations, the leadership competencies of challenging (L1) and encouraging (L5), and the diligence competency of concentration and assimilation (D2).

• In the racial model, the federal shift from grants to loans in the student aid program was highlighted by results that indicated that younger African Americans were up to 39 times more likely to be loaners than older African Americans. Younger Whites were up to three times more likely to be loaners than older Whites.

   Racial groups and loan procurement

   There is agreement from a majority of researchers that African Americans and American Indians who come from families with little schooling have the lowest loan repayment rates, generally ranging from 40% to 70%, (Volkwein & Cabrera, 1998) and the highest loan occurrence rates. Previous research has determined the following: (1) The inability to pay is the greatest cause of non-repayment behavior, (58.9% report being unemployed and 49.1% reported working for low wages); (2) interfering personal problems (32.7%) is a distant third factor; and (3) one in four students (24.1%) report being confused by the repayment process. Finally, 75% of students were not aware of the loan deferment option as an alternative to default (Dynarski, 1994; GAO, 1991; Volkwein, 1995; Volkwein & Cabrera, 1998). These findings concerning the causes of
non-repayment were captured in this study by the qualitative responses of the graduates on page 139.

The analysis at Table 13 indicated that the racial procurement model at page 105 is a stronger model for African Americans loaners (94.87%) than Whites loaners (75.94%). In comparing the two groups: (1) the influences of age on African Americans, by looking at the coefficients, were three times as large as the coefficients for Whites and the odds statistics were up to ten times as large for having loaner status; (2) marital status is associated with the probability of incurring loans to a larger extent for African Americans (divorced) than Whites (married); and (3) school completion levels have opposite influences on the two groups. The possession of bachelors and masters degrees was associated with increases in the probability of loan procurement for African Americans, while having bachelors degrees was associated with decreases in the probability of loan procurement for Whites. This finding indicated that Whites may receive more parental and/or scholarship support for bachelor degrees; and (4) college affiliations also have opposite influences on the two groups; other student affiliations were associated with decreases in the probability of loaner status for African Americans, while student government affiliations were associated with increases in the probability of loaner status for Whites. The last comparison finding between the two groups is that the diligence competency of motivation (D1) influenced the probability of loaner status for African Americans. No other leadership or diligence competencies proved to be significantly associated with loan procurement in the racial procurement model.

Combined Gender Model

The logistic regression analyses used to answer whether the profiles of loaners and non-loaners were different for females and males indicated the following:
The combined gender model proved more predictive for male loaners (90.73%) than female loaners (83.56%) but was a stronger tool for female non-loaners (60.71%) than male non-loaners (45.00%). Significant variables associated with loaner status for both groups included African American, younger ages, and student government affiliations. Differences in significant loaner variables associated with loan procurement for females and males included, the leadership challenging (L1) competency for females and the diligence motivation (D3) competency for males.

A combined loaner profile (using variables with positive coefficients that were associated with increases in the likelihood of loaner status for females) includes: ethnicity (African American), younger ages, possession of trade degrees, student government affiliations, and the leadership competencies of challenging (L1), enabling (L3), and encouraging (L5) and the diligence competencies of concentration/assimilation (D2) and responsibility (D5).

A combined loaner profile (using variables with positive coefficients that were associated with increases in the likelihood of loaner status for males) includes: ethnicity (African Americans), younger ages, student government affiliations, the leadership competencies of enabling (L3) and encouraging (L5) and the diligence competencies of motivation (D1) and discipline (D4).

**Gender groups and loan procurement**

The analysis in Table 14 indicated that the gender procurement model on page 108 is a stronger predictive measure for male loaners (90.73%) than for females loaners (83.56%). In comparing the two groups: (1) being African American, younger, and having student government affiliations were all associated with increases in the probability of loaner status for both females and males; (2) having higher school
completion levels was associated with decreases in the probability of being a loaner for females (bachelors) and males (bachelors and masters); (3) greek affiliations, and the diligence competencies of conformity/citizenship (D2) and responsibility (D5) all were associated with decreases in the probability of loan procurement for males; (4) the diligence competency of motivation (D1) had opposite influences on the probability of loaner status by being associated with decreases in the likelihood of loans for females and increases in the likelihood of loans for males; and (5) the leadership competency of challenging (L1) was associated with increases in the probability of loaner status for females while being married was associated with decreases in the probability of incurring loans.

Major Qualitative Conclusions

Qualitative Research Question #1:
Do you think that leaders are more socially and/or politically responsible than non-leaders?

• Graduates (55%) linked leadership with responsibility and perceived leaders to be more responsible than non-leaders. However, over half of the graduates who answered that leadership and responsibility were not linked (24%) shared negative perceptions of leaders and leadership characteristics. These negative perceptions indicated that leaders were motivated by money, power, status, self-interest, and values and beliefs that are deterrents to responsible behavior (See page 117).

• There were also racial and gender differences in leadership styles and the perceptions of leadership. While both groups referred to inspiring and modeling as positive leadership skills, African Americans made more references to cooperative leadership competencies. Whites, on the other hand, exhibited a stronger emphasis on service leadership (See page 145). Women in this study appeared to
be more comfortable with the challenging leadership competency than respondents in Komives (1994), that noted the gender differences between males and females (See page 153).

**Leadership in Higher Education**

Leadership development is an area that has become a key focus for business and politics, and is finally coming of age in higher education. Ritter and Brown (1986) recommended a five step process in developing leadership programs in higher education: (1) analysis of assumptions; (2) analysis of institutional environment; (3) analysis of existing programs; (4) development and implementation of new components; and (5) evaluation. These recommendations are critical as this study's findings indicated many graduates have negative perceptions (assumptions) of leaders and the impact of leadership on success (See page 117). Additionally, leadership styles and orientations can vary based on racial and gender groups (pages 145 and 153).

Armino (1993) examined the theories of cognitive, racial identity, affective, psychological, and moral development that can be helpful in designing leadership training programs. The qualitative responses of African Americans in this study referred to leadership as being the least critical to their academic, occupational, and personal success. This has tremendous implications for leadership curricula, as educators and administrator must begin to consider the racial and gender leadership orientations and perceptions that students bring to higher education classrooms.

**Qualitative Research Question #2:**

Is diligence or leadership more critical to academic and occupational success?

What has been most important to your success?
• Over 53% of the graduates felt that diligence was more important than leadership to academic, occupational, and personal success.

• The qualitative responses also indicated that there were racial and gender difference in the factors considered critical to success. African Americans reported family and religious support structures as being critical to their success, while Whites reported other factors including luck, raw talent, and intelligence (See page 148). Women reported support structures (similar to African Americans), while men reported other factors (similar to Whites), as being critical to their success (See page 156). This finding indicates that the social and political orientation of groups that result from racial and gender positions may influence the factors that are considered to be critical to success.

Diligence in Higher Education

Lower income students (African Americans in this study) are left with larger debt packages than middle and upper income students. Disadvantaged students in the first year of college should be targeted for increased grants and/or work-study programs as opposed to loans to prevent high drop-outs due to an inability to pay.

Blanchette (1994) indicated that on average, the provision of an additional $1,000 in grants given per semester would lower the probability of African Americans and Hispanic students dropping out of school by 7% to 8%, respectively. Other studies have replicated the sensitivity to grants (not loans) that disadvantaged groups have in regard to educational persistence, access, and choice (Hossler, Braxton, & Coopersmith, 1989; Mortenson, 1995; St. John, 1989).

In announcing the 1999 education budget proposal that includes a $70 million increase in the student work-study program, President Clinton directed the following comments to a group of high school students: "Sometimes, if you have to work a little,
you are even more disciplined with your time and you wind up studying a little more” (The Des Moines Register, 1998). In fact, it is work-study programs that may have the most logical connection to the development of diligence in college students.

**Qualitative Research Question #3:**

Any Comments about Loan Status?

- Graduate reactions to their loan status or volume included regret, anxiety, frustration, and anger. Concerns about student loans included future impacts to post-graduate lives, administrative problems with the program, interest accumulations, and the financial effects of student loan procurement on future consumer purchases and just out-of-school salaries.

- Graduates also offered strategies to mitigate the impact of loans on the post-collegiate lives of college graduates that were similar to national financial advisors recommendations. Other researchers have used qualitative procedures to uncover graduates perceptions of loans and their effect on their post-collegiate lives (Somers & Bateman, 1997). Similar to the findings in this study, these examinations have uniformly pointed to the negative post-collegiate consequences that result from high volumes of loan procurement.

**Returns to College Education - Quality of Life Factors**

Historically, estimates of private rates of return to four years of college education have typically ranged from 10% to 15% (Becker, 1964; Geske, 1995; Hanoch, 1967; Hansen, 1963; Mincer, 1974). These returns may not hold true for students of color and lower income students (and potentially all students) if you factor in the impact of student loan procurement and the incidences of post-collegiate defaults. The results of the qualitative analysis indicate that graduate are very concerned about the impact of loans on their post-collegiate lives.
It is important to note that all of these economic analyses and the research findings on the economic benefits of college degrees occurred before the following societal phenomena in the United States: (1) the 20 year orientation shift from grants to loans in the student financial aid program (Hearn, 1998); (2) the shift from traditional to non-traditional older students who receive less parental support for college expenditures (Marino, 1996); (3) reforms in the federal financial aid program that resulted in the reduction of default rates by using aggressive collection procedures that include income tax interceptions, wage garnishments, ruined credit ratings and increased litigation against defaulters (ACE Policy Brief, 1997); (4) the retraction of educational opportunity (access and choice) that has resulted in disproportionate amounts of minority and lower income students attending proprietary and two year community colleges (Campaign and Hossler, 1998; Mortensen, 1995; St. John, 1989); and (5) the decade of waste, fraud, and abuse in the student financial aid program by proprietary institutions that resulted in students receiving high debt but little value for their educational experience (Fossey, 1998).

With all of the above socially dynamic events happening within the educational environment, the faces of college graduates have changed dramatically in the 20 years since the research on educational returns was completed. Lunney (1996) indicated that one-third of graduates of humanities programs encountered difficulties in finding job opportunities and were disappointed when they did find jobs. This finding is pertinent and relevant to this research because students with loans were found to major in the social sciences with frequencies that were 62% higher than students without loans (See page 88). Social science majors also have lower post-collegiate salaries (Gray, 1997).
Court and Conner (1994), in a study on the U.S. labor market for new graduates, discovered that the economic returns of a college education and the growth rate of starting salaries have declined since the 1970s but remain positive and not negative. It is interesting to note that this is the same period that the federal funding of the financial student aid program shifted from grants to loans, and the rise in college costs began to exceed the rate of increases in income growth. It also points to new questions: namely, can the economic returns of a college education be even lower than hypothesized by Court and Conner when the effects of declining salaries are coupled with rising levels of student loan indebtedness?

**Qualitative Research Question #4:**

Do you think that student loan repayment is related to post-collegiate socially responsible behavior?

- Over 60% of the graduates indicated that loan repayment was related to and/or associated with post-collegiate socially responsible behavior because loan repayment is a developmental benchmark, a part of broad responsibility, shows a commitment to others, (a concern for national issues and good citizenship), an ethical concern, and finally, a financial concern. In contrast, over 21% of the graduates recognized that loan repayment could be related to the ability to pay, economic issues, national concerns, and other financial factors.

**Student Loans and the Ability to Pay**

Economically and socially, the plight of college graduates struggling with the encumbrances of debt is an issue of national concern for our country and has long-term consequences to all of us individually and collectively. These post-collegiate struggles are represented in all fields of study (Castaneda, 1997; Chan, 1997; ERI, 1996; Fung, 1997; Tanamachi, 1997). The accelerated growth in borrowing for all
levels of higher education, and the fact that a greater proportion of low income and minority students are borrowing at higher levels, presents great obstacles for present and future college cohorts as they launch their careers and post-graduate lives (ERI, 1996).

The graduates in this study indicated that they were aware of the implications of loan procurement on their post-collegiate repayment years. These findings on the potential decreases in consumer purchases and savings can have tremendous implications for the future economic growth of our country. Decreases in national consumption, savings, and investment can lead to a stagnant national economy that provides few employment and educational opportunities for future generations.

Implications of the Study

This study was an inductive examination that sought to explore the linkages of student loan procurement with leadership, diligence, and post-collegiate behaviors. Although the relationships established in this study can not be generalized to the overall population, the linkages uncovered provide a fertile ground for further research in this area. So what can we take from this study? What is its meaning and application, and how can higher education administrators (on personal, institutional, and national levels) use this information? These are the questions that will be answered as I discuss this study's implications for future research, theory, and practice.

Implications For Future Research

There are numerous findings that arose from this study that require additional attention. On an overall basis, since this study used a restrictive sample for inductive purposes, all of the findings, relationships, and linkages require confirmation using
random samples. With that in mind, specific areas for additional research are summarized below.

First, this research indicated that there were significant linkages between the leadership competency of "challenging the process" and loan procurement for the overall sample and females. If the linkage between loan procurement and this competency holds for random samples, then loans could be used to foster this particular skill in loaner groups. The challenging skill is particularly associated with the new reconceptualizations of leadership that includes developing and fostering environments that support activist practices.

Second, there were no apparent linkages for student loan procurement and post-collegiate behaviors, (specifically social or civic related activities). This finding is examined as an embedded concept within the goals of education. To date, researchers have not been able to isolate the factors that are associated with post-collegiate behaviors of college graduates. This is despite the fact that as far back as 1848, the goals of education have typically been linked with citizenship, civic obligations, and social responsibility (Adler, 1982; Boyer, 1983; Ford, 1995; Krumboltz, 1987; Mann, 1848; Wentzel, 1991). Researchers have been able to establish only trivial influences of higher educational attainment on civic and social involvement (Pascarella, Smart & Braxton, 1986; Pascarella & Terenzini, 1991; Solmon & Ochsner, 1978).

It does not appear that educational institutions are meeting the challenge of preparing students for social responsibility in their post-collegiate lives. While graduates in this study avoided to a large extent unlawful behaviors, less than 50% of the graduates in both groups reported engaging in ethical business, civic, and community service practices. Future research should focus attention on identifying
and reconciling the various definitions of civic and social responsibility and also investigate the causes of these failures and the discrepancies between educational goals and expectations and the post-collegiate deliverables of college graduates.

Third, future research is needed to explore the apparent contradiction between the qualitative and quantitative results in this study regarding diligence. The respondents in this study indicated that diligence was more critical than leadership to various successes in the qualitative analysis. Yet, the diligence mean scores were notably lower than the leadership mean scores for loaners (9.4173 vs. 15.4464) and non-loaners (10.7942 vs. 15.1646) in the quantitative analysis. The diligence and leadership mean scores in this study could range from -20 to 20.

Fourth, this research indicated that leadership and diligence variables are significantly associated with loaner activity. The logistic regression analysis resulted in higher incidences of correctly predicting loaners (92.54%) than non-loaners (15.88%). The total model correctly predicted all respondents in 63.83% of the cases. The leadership and diligence analysis should be conducted on random samples to determine if similar conclusions can be generalized to the overall population. However, this finding lends evidence that personality measurements should be used to expand the types of measurements under consideration in the student loan literature. Additionally, all of the loaners in this research were loaner-repayers, therefore, the leadership and diligence models could be used in future research that examines repayers and defaulters.

Fifth, the combined racial and gender models in this study indicated that the loaner profiles varied by racial and gender groups in so far as the demographic, leadership, and diligence variables used in the model. There were some similarities, younger ages, student government affiliations, and the challenging competency for
racial groups, and ethnicity, younger ages, student government affiliations, and the enabling and encouraging competency for gender groups. Future research is needed to determine if these linkages hold for random samples.

**Implications For Theory**

Student loan activity has typically been examined using four theoretical perspectives: (1) the human capital theory and the value of public subsidy; (2) educational opportunity; (3) institutional wealth and diversity; and (4) the ability to pay model. These perspectives have made many valuable contributions to the literature on student loan activity. However, the time has come to ask new research questions that broaden the previous theoretical analysis in this area. Specifically, new questions are required to reconceptualize the previous research on the educational returns associated with a college education.

This reconceptualization of educational returns should include the effect of student loan debt on the post-graduate lifestyles of college graduates. My combined model indicated that African Americans were four times more likely to incur loans than Whites. This finding confirms the fact that lower income and students of color maybe more adversely affected by changes in the federal student loan program and loan reform initiatives then other groups. I believe that this finding will hold in random samples. So, despite the findings of the quantitative analysis that pointed to various developmental benefits that maybe associated with loan procurement, disadvantaged students will suffer more negative post-collegiate consequences during the repayment years.

This research has rich implications for the quality of life factors and the educational returns that result from a college education for graduates of color. It also implications for the ability to pay and educational opportunity literature. Student loans
maybe magnifying the inequities that exist between social classes in our country rather than reducing these discrepancies.

When designing this type of research and analyzing the resulting social and private (monetary and non-monetary) returns, researchers must look at more than the calculated debt ratios of monthly and annual expenditures with numerical inflows and outflows of cash. Researchers must begin to ask students about the quality of their lives (frequency of doctor visits, personal vices, and delayed marital or child-raising decisions), their current and future employment opportunities (job satisfaction, promotions, and future mobility), and the positive and negative contributions made by their post-secondary educational experiences.

I believe that the linkages established between the 20-year shift from grants to loans in the federal program and its impact on racial and gender groups will remain in random samples. My findings indicated that younger African Americans were 39 times more likely to be loaners than older African Americans, younger Whites were up to three times more likely to be loaners than older Whites, and of course, African American males and females were more likely to incur loans than Whites. These findings lead to new research questions that broaden the theoretical analysis for the ability to pay literature. In the past, need-based assessment was used to allocate financial assistance to students. Today, socioeconomic status is not a factor in the procurement of unsubsidized loans. With the introduction of unsubsidized loans, are taxpayers, parents, and institutions shifting too much of the cost burden for college to students, regardless of need?

**Implications For Practice**

The practical and policy implications of my study include a combination of personal, university, and national policy recommendations. First, the leadership
literature indicates that females report lower challenging competencies when compared to males. Yet, in this study, loan procurement was significantly linked to the challenging competency for females. This finding, if it holds in random samples, indicates that administrators could use loan allocations (in moderation) to foster this skill development and eliminate this discrepancy in the leadership competencies between males and females. It is important to note that loan allocations should only be used in moderation to have this intended effect. If the loan allocations are too high, then the negative effects of loan procurement in the repayment years could outweigh the developmental (leadership and diligence) gains that may be associated with loan procurement.

Second, the qualitative responses indicated that there were differences in the perceptions and leadership styles of racial and gender groups. Leadership course design must take a variety of learning styles and attitudes about leadership into consideration so that as many students as possible can successfully understand the material and integrate it into their future leadership practices.

Third, based on the results of the mean scores of diligence competencies for loaners and non-loaners in this study, both groups should be required to take advantage of the perceived benefits that may be associated with work-study programs. The ideal financial assistance package for both groups would be a combination of needs-based grants, merit grants, work-study, and loan funding. In all cases, university administrators should work to ensure that excessive loan accumulations are minimized in order to reduce the negative consequences that large loan volumes have on the post-collegiate lives of college graduates. The negative consequences include reduced consumer purchases, savings, and investments, along with higher default
rates that can lead to wage garnishments, income tax interceptions, and ruined credit ratings.

Fourth, the qualitative responses indicated that graduates are concerned about the impact of student loan procurement on their post-collegiate lives. It is a logical assumption that heavily encumbered students consume less, experience more post-graduate financial hardships (wage garnishments, loan defaults, and credit discrepancies), and do not engage in savings and investment opportunities to the extent that students with no or low debt levels do. Minority students who come from the lowest socioeconomic status acquire the largest amounts of student debt for their education. A majority of the volume of the default dollars have resulted from lower income students who come from families that generate less than $15,000 (Coomes, 1998). When these disadvantaged students encounter closed job markets, the default rates on student loans soar and the other students and families from these disadvantaged groups are less likely to want to incur educational loans in the future. Over 55% of African American families live in or near the poverty level within America (Hodgkinson, 1992). Yet, this study's findings indicated that African Americans were three and one-half times more likely to incur loans than Whites. This paints a very graphic picture on how the federal program (with the loan orientation) has not worked to reduce the inequities in our country.

National policymakers should revisit the program shift from grants to loans to provide greater uses of grant funding to mitigate the racial and class inequities that exist in our country. One suggestion is that colleges develop in-house packaging parameters for the distribution of student aid that are sensitive to high-risk students. Low income students and first year students should be targeted for increased grant and/or work programs as opposed to loans (New Jersey Default Task Force, 1988).
Finally, parent and college age students need to take a hard look at intended majors, the careers they are likely to pursue, and the alternatives to borrowing before signing their names on student loan agreements. Strategies recommended by the graduates in this study mirrored the recommendations by national financial experts (Fung, 1997; Godfrey, 1998; Mcfeely, 1997; Tanamachi, 1997) to mitigate the impact of loan procurement on the post-collegiate repayment years of graduates. These strategies include avoiding student loan financing by paying as you go, working as a student, or using military service to meet the raising costs of post-secondary education.

Conclusion of the Study

The quantitative and qualitative findings of this study are contradictory in nature. First, the quantitative procedures indicated there maybe leadership and diligence developmental benefits that are associated with loan procurement. But, the qualitative procedures overwhelming indicated that there are serious negative consequences that may result from loan procurement if the loan volumes are excessive. Additionally, while the qualitative results indicated that loan repayment was associated with post-collegiate socially responsible behavior, the quantitative results did not indicate that loaner and non-loaner groups were significantly different in regards to their post-collegiate behaviors.

My problem statement indicated that there were no known studies that examined the complex relations between and among leadership, diligence, student loan procurement, and post-collegiate behaviors. This study did uncover linkages between the internal psychological (diligence) and external social (leadership) competencies and student loan activity. But this study raises many puzzling issues and new questions that should be examined in the area of student loan research. For
example, what specific factors or activities associated with loan procurement or repayment processes foster stronger leadership and diligence competencies? This question and others like it, provide a fertile research ground for new explorations in this area.

Another primary purpose of my study was to provide parents and educators with useful information that could be used to make prudent financial, educational, and developmental decisions for college age students. My findings indicated that there are delicate balances between college development factors and post-collegiate financial factors that must be maintained to use student loan allocations as effective instruments for student development. Financial aid packages that decrease the loan volume by balancing loan allocations with appropriate mixes of grant and work-study funding may provide the maximum developmental opportunities for students. The balance between loans, grants, and work-study, at the same time, reduces the negative effect of student loan procurement on the post-collegiate lives of college graduates during the repayment years.
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APPENDIX A:
SUMMARY OF THE 1992 STUDENT FINANCIAL AID REFORMS
SUMMARY OF 1992-1993 STUDENT FINANCIAL AID REFORMS

Congress enacted the 1992-1993 reform legislation for the federal student aid program. The reform initiative resulted from a myriad of conditions including raising program costs, administrative mismanagement, the shift from grants to loans in the overall program, and the increasing debt burdens of all students due to rising college costs. The purpose of the reform was to address and improve (1) the default rates on student loans, (2) the future financial viability of the program, (3) problematic loan administration, and (4) raising college costs.

The provision to accomplish the reduction of defaults for loans included providing student borrowers various income contingency repayment options. The reform provided a national service component as a form of repayment for students who choose careers that are low paying yet provide a service to the country. Universities were directed to develop policies that reduce campus default rates or they would risk losing their eligibility in the program. In response, many institutions have issued financial planning and repayment guides to educate students about their loan obligations. Finally, a recommendation was made to allow the Internal Revenue Service to handle future loan collections.

To address the future financial viability of the program a pilot initiative of direct lending was implemented. Incorporation of the direct lending pilot eliminated commercial lenders, guaranty agencies and secondary markets. Direct lending instead uses federal funds backed by the US treasury. This shift results in a $1 billion dollar savings of interest subsidy payments and can eliminate over 500 proprietary lending institutions (Frazier, 1991). Under the direct lending program, educational institutions act as agents to originate and disburse loans to students. Private firms are hired to service and collect the loans. Finally, the Department of Education has increased oversight responsibilities for schools and services not commercial lenders and guaranty agencies. It is projected that by 1998, 60% of all federal loans will be within the Federal Direct Student Loan Program (FDSSLIP).

Problematic loan administration is also addressed by the direct lending program. Fundamental to the goal of simplification for student borrowers is the concept of single source borrowing for all loans resulting in only one entity to repay. Direct lending leads to the consolidation of funding sources and repayment entities. This consolidation can also reduce the risk of avoidable, technical default due to communication failures to loan holders.

The last provision to address the rising costs of college tuition and living expenses was handled by increasing loan limits of the parent loan program (PLUS) and authorizing new unsubsidized loan programs for dependent undergraduate students. Under this provision, loan limits were raised from $2,625 to $3,500, upper undergraduates from $4,000 to $5,500, aggregate loan amounts from $17,250 to $23,000 and graduate and professional student limits from $274,750 to $138,500.
APPENDIX B:
FINANCIAL HIGHLIGHTS OF THE STUDENT FINANCIAL AID PROGRAM
Total Aid Awards for Postsecondary Students in the United States (Selected Years, in Millions of U.S. Constant Dollars)

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<td><strong>Federally Supported Aid:</strong></td>
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<td>Generally Available Federal Aid:</td>
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<td>Pell Grants (formerly Basic Grants)</td>
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<td>4088</td>
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<td>State Student Incentive Grants (SSIG)</td>
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<td>Perkins Loans</td>
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<td>1231</td>
<td>1188</td>
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<td>Income-Contingent Loans</td>
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<td>Family Education Loans (Non-Direct):</td>
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<tr>
<td>Subsidized Stafford Loans</td>
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<td>3389</td>
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<td>Unsubsidized Stafford Loans</td>
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<td>Supplemental Loans for Students (SSS)</td>
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<td>Parent Loans (PLUS)</td>
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<td>0</td>
<td>0</td>
<td>330</td>
<td>1059</td>
<td>1637</td>
</tr>
<tr>
<td>Direct Student Loans (Ford Program):</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Subsidized Stafford Loans</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Unsubsidized Stafford Loans</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Parent Loans (PLUS)</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Total Generally Available Federal Aid</td>
<td>547</td>
<td>6038</td>
<td>8505</td>
<td>17,784</td>
<td>19,439</td>
<td>21,806</td>
<td>32,221</td>
</tr>
<tr>
<td>Specially Directed Federal Aid</td>
<td>565</td>
<td>6508</td>
<td>14,654</td>
<td>6820</td>
<td>2245</td>
<td>1672</td>
<td>2388</td>
</tr>
<tr>
<td><strong>Total Federally Supported Aid</strong></td>
<td>1112</td>
<td>12,546</td>
<td>23,159</td>
<td>24,604</td>
<td>21,684</td>
<td>23,479</td>
<td>34,610</td>
</tr>
<tr>
<td>State Grant Aid</td>
<td>269</td>
<td>882</td>
<td>1311</td>
<td>1372</td>
<td>1788</td>
<td>2059</td>
<td>2628</td>
</tr>
<tr>
<td>Institutional and Other Grant Aid</td>
<td>1297</td>
<td>3125</td>
<td>3126</td>
<td>2782</td>
<td>4040</td>
<td>6379</td>
<td>8929</td>
</tr>
<tr>
<td><strong>Total Federal, State, and Institutional Aid</strong></td>
<td>2679</td>
<td>16,533</td>
<td>25,857</td>
<td>28,758</td>
<td>27,511</td>
<td>31,917</td>
<td>46,167</td>
</tr>
</tbody>
</table>

Note: These data are adapted from data supplied by the Gillespie and Carlson (1983) and the College Board (1995). See text for details on the data.
LEADERSHIP PRACTICES INVENTORY

DIRECTIONS: Please read each statement and carefully rate yourself in terms of how frequently you engage in the practices described. Please be realistic about the extent to which you actually engage in each behavior, not how you think you should behave.

1 = Rarely or Never
2 = Once in a While
3 = Sometimes
4 = Fairly Often
5 = Very Frequently or Always

1. I look for opportunities that challenge my skills and abilities..............
2. I share my dreams and aspirations about the future..........................
3. I treat others with dignity and respect...........................................
4. I make sure that people uphold agreed-upon standards....................
5. I give people encouragement as they work on projects....................
6. I challenge the way things are done............................................
7. I try to communicate in a positive hopeful manner..........................
8. I give people freedom and responsibility to make their own decisions.
9. I share my beliefs about organizational efficiency..........................
10. I praise people for jobs well done..............................................
11. I look for new ways to improve processes.....................................
12. I try to meet various interests by working for team goals..............
13. I create an atmosphere of mutual trust for cooperative relationships.
14. I behave in ways that are consistent with agreed-upon standards.....
15. I find ways to celebrate accomplishments...................................
16. I try to learn from processes that do not go as planned..................
17. I show my enthusiasm and excitement about goal accomplishments....
18. I provide opportunities for others to assume leadership responsibilities........................................
19. I make sure programs and projects have clear goals and plans...........
20. I make sure to tell others about good work performed by others....... 

Do you think that leaders are more socially and/or politically responsible than non-leaders? Why?

____________________________________________________________________
____________________________________________________________________
____________________________________________________________________
____________________________________________________________________
____________________________________________________________________
____________________________________________________________________

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DILIGENCE INVENTORY

DIRECTIONS: Please read each statement and carefully rate yourself in terms of how frequently you engage in the practices described. Please be realistic about the extent to which you actually engage in each behavior, not how you think you should behave.

1 = Rarely or Never
2 = Once in a While
3 = Sometimes
4 = Fairly Often
5 = Very Frequently or Always

21. I finish projects that I start.................................................................
22. I set high standards for myself.............................................................
23. I tend to avoid conflicts with my superiors/advisors............................
24. I remember to drink adequate water...................................................
25. I complete assignments before spending time with family and friends...
26. I try to do outstanding work with all of my assignments....................
27. I proofread assignments before turning them in...............................
28. I owe an explanation to my family/supervisor when I am out longer than expected..........................................................
29. I think I get enough rest......................................................................
30. I do my assignments as soon as I get them...........................................
31. I am able to motivate myself to do my assignments..........................
32. I try to see the relationship between what I am working on and what I already know..........................................................
33. I follow a budgeting and accounting system for my finances.............
34. I think I get enough exercise...............................................................
35. I like to take on challenging projects.................................................
36. I make sure that all my assignments are done correctly....................
37. I try to make my assignments look neat and tidy.............................
38. I enjoy attending religious ceremonies.............................................
39. I have regular eating habits...............................................................
40. I try to keep my weight under control...............................................
DEMOGRAPHIC QUESTIONNAIRE

DIRECTIONS: For each item please mark the appropriate response to indicate the best answer that describes your demographic characteristics (Remember that your responses will be confidential):

1. Gender:
   - Female
   - Male

2. Ethnicity:
   - African American
   - White
   - Asian
   - Other
   - Hispanic

3. Age:
   - 20-24
   - 25-29
   - 30-39
   - 40-49
   - 50-over

4. Marital Status:
   - Married
   - Single
   - Divorced

5. Dependent Children Living With You:
   - none
   - one to two
   - three
   - four or more

6. School Completion:
   - Business/Trade Certificate
   - Associate's Degree
   - Bachelor's Degree
   - Master's Degree
   - Doctorate's Degree
   - Master's +30 hours

7. College GPA:
   - Below 1.5
   - 1.5 to 2.4
   - 2.5 to 3.4

8. College Affiliations:
   - Greek Organizations
   - Other Student Organizations
   - Student Government
   - I worked as a Student

9. Field of Expertise:
   - Arts
   - Education
   - Business
   - Legal
   - Medical
   - Applied Science
   - Social Science
   - Technical

10. Years of Full-Time Employment Since College:
    - None
    - 1 to 2 Years
    - 3 to 5 Years
    - 6 Years or More

11. Current Salary:
    - Below $10,000
    - $10,000 to $20,000
    - $20,001 to $30,000
    - $30,001 to $50,000
    - $50,001 to $75,000
    - $75,001 to $100,000
    - $100,001 or above

12. Maximum Amount of Student Loans Acquired for College:
    - Did Not Incur Loans
    - $5,001 to $10,000
    - $10,001 to $15,000
    - $15,001 to $25,000
    - $25,001 to $40,000
    - $40,001 or above

13. Current Student Loan Status:
    - Good Standing w/ Previous Default
    - Deferred w/ Previous Default
    - In Good Standing
    - Currently in Default

14. Any Comments About Loan Status:

15. Since College I have engaged in the following post-collegiate behaviors:
    - Ethical Business Practices
    - Driven Home After Drinking
    - Civic Organization Involvement
    - Donated Funds or Property to the Needy
    - Recreational Drug Use
    - Paid 'My-Share' of Taxes
    - Community Service Volunteer
    - Been Detained for Major Legal Offenses
    - Voted in the State Elections
    - Donated Funds to Alumni Drives
    - Voted in the National Elections
    - Been Detained for Minor Legal Offenses

Do you think that student loan repayment is related to post-collegiate socially responsible behavior? Why?
APPENDIX D:
INSTRUMENTATION TRIAL
LEADERSHIP PRACTICES INVENTORY

DIRECTIONS: Please read each statement and carefully rate yourself in terms of how frequently you engage in the practices described by marking ("x") the appropriate response.

1 = Rarely or Never
2 = Sometimes
3 = Very Frequently or Always

1. I look for opportunities that challenge my skills and abilities.
2. I share my dreams and aspirations about the future.
3. I treat others with dignity and respect.
4. I make sure that people uphold agreed-upon standards.
5. I give people encouragement as they work on projects.
6. I challenge the way things are done.
7. I try to communicate in a positive, helpful manner.
8. I give people freedom and responsibility to make their own decisions.
9. I share my beliefs about organizational efficiency.
10. I praise people for jobs well done.
11. I look for new ways to improve processes.
12. I try to meet various interests by working for common goals.
13. I create an atmosphere of mutual trust for cooperative relationships.
14. I behave in ways that are consistent with agreed-upon standards.
15. I find ways to celebrate accomplishments.
16. I try to learn from processes that do not go as planned.
17. I show my enthusiasm and excitement about goal accomplishments.
18. I provide opportunities for others to assume leadership responsibilities.
19. I make sure programs and projects have clear goals and plans.
20. I make sure to tell others about good work performed by others.

Are leaders more socially, politically, or organizationally responsible than non-leaders? Why?


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DILIGENCE INVENTORY

DIRECTIONS: Please read each statement and carefully rate yourself in terms of how frequently you engage in the practices described by marking ("X") the appropriate response.

1 = Rarely or Never
2 = Sometimes
3 = Very Frequently or Always

<table>
<thead>
<tr>
<th>Statement</th>
<th>1</th>
<th>2</th>
<th>3</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. I finish projects that I start.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. I set high standards for myself.</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>3. I tend to avoid conflicts with my superiors or advisors.</td>
<td></td>
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</tr>
<tr>
<td>4. I remember to drink adequate water.</td>
<td></td>
<td></td>
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<tr>
<td>5. I complete assignments before spending time with family and friends.</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>6. I try to do outstanding work with all of my assignments.</td>
<td></td>
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<td></td>
</tr>
<tr>
<td>7. I procrastinate assignments before turning them in.</td>
<td></td>
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<tr>
<td>8. I owe an explanation to my family/superior when I am out longer than expected</td>
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<tr>
<td>9. I think I get enough rest.</td>
<td></td>
<td></td>
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<tr>
<td>10. I do my assignments as soon as I get them.</td>
<td></td>
<td></td>
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<tr>
<td>11. I am able to motivate myself to do my assignments.</td>
<td></td>
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</tr>
<tr>
<td>12. I try to see the relationship between what I am working on and what I already know</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>13. I follow a budgeting and accounting system for my finances.</td>
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<td></td>
</tr>
<tr>
<td>15. I like to take on challenging projects.</td>
<td></td>
<td></td>
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<tr>
<td>16. I make sure that all my assignments are done correctly.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>17. I like my assignments to look neat and tidy.</td>
<td></td>
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<tr>
<td>18. I enjoy attending religious ceremonies.</td>
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<tr>
<td>19. I have regular eating habits.</td>
<td></td>
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<tr>
<td>20. I try to keep my weight under control.</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Is diligence or leadership more critical to academic and occupational success? What has been most important to your success?
DEMOGRAPHIC QUESTIONNAIRE

DIRECTIONS: For each item please mark "X" the appropriate response to indicate the best answer that describes your characteristics.

1. Gender
   Male (☐) Female (☐)

2. Ethnicity
   African American (☐) Asian (☐) Hispanic (☐) Other (☐)

3. Age
   20-24 (☐) 25-29 (☐) 30-39 (☐) 40-49 (☐) 50-over (☐)

4. Marital Status
   Married (☐) Single (☐)

5. Children
   None (☐) One to two (☐) Three (☐) Four or more (☐)

6. School Completion
   High School 1-2 yrs (☐) High School 3-4 yrs (☐)
   College 1-2 yrs (☐) College 3-4 yrs (☐)
   Graduate School 1-2 yrs (☐) Graduate School 3-4 yrs (☐)

7. College GPA
   Below 1.5 (☐) 1.5 to 2.4 (☐) 2.5 to 3.4 (☐) 3.5 to 4.0 (☐)

8. Field of Expense
   Business (☐) Education (☐) Legal (☐) Medical (☐) Account Science (☐) Social Science (☐) Technical (☐)

9. Years of Employment
   1 to 2 yrs (☐) 3 to 4 yrs (☐) 5 to 6 yrs (☐) 7 yrs or more (☐)

10. Salary Range
    $8,999 or below (☐) $10,000 to $12,000 (☐) $15,001 to $25,000 (☐) $25,001 to $75,000 (☐)
    $75,001 to $100,000 (☐) $100,001 or above (☐)

11. Loan Commitment
    Not Applicable (☐) Under $1,000 (☐) $1,001 to $5,000 (☐) $5,001 to $10,000 (☐)
    $10,001 to $15,000 (☐) $15,001 to $25,000 (☐) $25,001 to $40,000 (☐) $40,001 or above (☐)

12. Loan Status
    Not Applicable (☐) Paid in Full (☐) Good Standing (☐) Current in Default (☐) Currently in Default (☐)

13. How is loan repayment related to post-college socially responsible behavior? (☐)
    Ethical Business Practices
    Civic Organization involvement
    Community Service Volunteerism
    Voting in the State Elections
    Voting in the National Elections
    Donated Funds or Property to the heavily need
    Paid "Fair-Shares" to Taxes
    Donated Funds to Review Drums
    Avoided Inherited Heir or Gifts

How is loan repayment related to post-college socially responsible behavior? Or how is it not related?
SURVEY INSTRUMENT REVIEW

1. How would you summarize the purpose of this research?

2. How does the survey instrument serve the research purpose?

3. Do the qualitative questions aid in the purpose of the research?

4. Are there questions you would add to the survey instrument?

DIRECTIONS: Please read each statement and carefully rate how well this instrument tests the following concepts by marking ("X") the appropriate response.

1 = Does Not Test
2 = May/May Not Test
3 = Does Test

5. This survey measures constructs associated with leadership.

6. This survey measures constructs associated with diligence.

7. This survey measures constructs associated with effort.

8. This survey measures constructs associated with loan activity.

9. This survey measures constructs associated with social responsibility.
APPENDIX E:
COMPLETE LEADERSHIP AND DILIGENCE INVENTORIES
LEADERSHIP PRACTICE INVENTORY (LPI)

Challenging the Process:
1. I look for opportunities that challenge my skills and abilities.
2. I keep current about events and activities that might affect our organization.
3. I challenge the way we do things in our organization.
4. I look for new ways that improvement can be made in our organization.
5. I ask "what can we learn?" when things do not go as planned.
6. I let others experiment and take risks with new approaches to our work even when there is a chance of failure.

Inspiring Others to Act:
7. I describe to others in our organization what can be accomplished in the future.
8. I share with others my dreams and aspirations about the possibilities for our organization.
9. I clearly communicate a positive and hopeful outlook for the future of our organization.
10. I talk with others about how their interests can be fulfilled by working for a common goal.
11. I look ahead and think about what will happen to our organization in the future.
12. I show enthusiasm and excitement about what I believe our organization is capable of accomplishing.

Enabling Others to Act:
13. I include others in planning our organization's activities and programs.
14. I treat others with dignity and respect.
15. I give people freedom and responsibility to make their own decisions.
16. I develop cooperative relationships with the people I work with in organizations.
17. I create an atmosphere of mutual trust in our organization.
18. I provide opportunities for others to take on leadership responsibilities.

Modeling the Way:
19. I explain to others what my leadership style is.
20. I make certain that in planning projects they are broken down into manageable pieces.
21. I make certain that people uphold the standards that have been agreed upon.
22. I let others know my beliefs on how our organization can be run most effectively.
23. I personally behave in a manner consistent with the standards agreed upon.
24. I make sure clear goals are set and specific plans are made for programs and projects.

Encouraging the Heart of Others:
25. I give people encouragement as they work on projects.
26. I make sure that people in our organization are recognized for their contributions.
27. I praise people for a job well done.
28. I give people in our organization support and appreciation for their contributions.
29. I find ways for our organization to celebrate accomplishments.
30. I make it a point to tell others on campus about the good work done by our organization.
Diligence Inventory (DI)

Motivation:

1. I finish projects that I start.
2. I don't have difficulty in settling down to my studies outside of classes.
3. I do not find it difficult to complete all my assignments.
4. When a course is too difficult I do not settle for a passing grade.
5. I find myself prepared for tests as I would like.
6. I take time to complete all of my assignments.
7. I do not find it difficult to sustain attention to my academic work.
8. I make sure that all my assignments are done correctly.
9. I try to do outstanding work in all of my classes.
10. I work very hard to get good grades.
11. I am able to motivate myself to do my assignments.
12. I have no problems with taking organized class notes.
13. My family and friends see me as very organized for college.

Concentration/Assimilation:

14. When studying a topic, I try to make all the ideas fit logically.
15. I try to see the relationship between what I am studying and what I already know.
16. I like my assignments to look neat and tidy.
17. I set high standards for myself in college.
18. I proofread assignments before turning them in.
19. I like to do my assignments to the best of my ability.
20. I want to do the best I can in college.
21. I like to have quiet moments to plan my strategies for academic success.
22. I take the time to admire things of nature.

Conformity and Citizenship:

23. I think it's necessary to inform my family/supervisors about my whereabouts.
24. I try to turn my academic assignments on time.
25. I tend not to have conflicts with my supervisors/advisors.
26. I like to do what my professors tell me to do promptly.
27. Professors do not think I give them a hard time.
28. I owe an explanation to my family/supervisor when I am out longer than expected.
Diligence Inventory (DI)

29 I enjoy attending religious ceremonies
30 I follow a budgeting and accounting system for my finances

Discipline
31 I do not get upset over the amount of academic work I have to do
32 I do not fall asleep when I am studying
33 I remember to drink adequate water
34 I think I get enough rest
35 I think I get enough exercise
36 I have regular eating habits
37 I can find time to do extra credit assignments

Responsibility
38 I do academic assignments before spending time with family and friends
39 I do my assignments as soon as I get them
40 I stop periodically while reading assignments and review the information
41 I review my notes before the next class
42 I like to take on challenging academic projects
43 I make constructive use of my leisure time
44 When studying, I create questions and test myself on what may be included on exams
45 Even when I am tired I try to complete my assignments
46 I do not turn in an assignment until I am sure it is correct
47 I try to keep my weight under control
48 I listen to everything the professor says in class
APPENDIX F:
CONFIDENTIAL QUALITATIVE TRANSCRIPTS
Do you think that leaders are more socially and/or politically responsible than non-leaders? Why?

Yes. Leaders mold every follower so they try to do a good job for the follower.

Yes. Because a leader needs to find out what people want, need, and are looking for, and help them attain it.

Yes.

Yes, because they have a chance to interact with more people than non-leaders.

Yes, because leaders are more aware of groups' place in the community and what element that may affect the group as a whole.

Leaders are more politically responsible than non-leaders because our nation is shaped by political figures.

Yes, in some sense. Leaders have to be more socially and politically responsible simply because of the position they are in. They are more responsible, but probably because they have to be.

Yes. I feel that leaders are more socially and/or politically responsible because they set the standard and are in the spotlight.

Yes, it is a rush personally.

Yes, to set examples for non-leaders.

Yes, since people look up to them and a lot of people depend on them.

Yes, since they have chosen to be leaders of the people or a group.

Yes, I do believe that leaders are more socially and politically responsible than non-leaders. I think they are this way because that is what people expect out of a leader. These people have chosen to be leaders for whatever reason... is ambition such a bad thing? So they must behave accordingly. In other words, leaders are more socially and politically responsible because they must be to retain their leadership status. So, it is an necessary but not sufficient condition.

Yes, because of their interpersonal and intrapersonal skills.

Yes!!! I am a leader and I work extremely hard to be organized, responsible, and positive. I always encourage others' leadership ability. Some non-leaders just go through the motions and let things happen.

Yes, because they make decisions that affect a large number of people and their decisions can often hurt people rather than help.

Yes, leaders are in the public eye more and the community perceives and expects more from them. Role modeling is also a focus for the leaders.

I think that in general leaders are more socially responsible than non-leaders because they tend to take on and follow through on more activities that they take on.

Yes, because leaders are more reviewed and suffer under public scrutiny for their position taken on issues. Leaders are expected to interact in more surroundings and in multifaceted ways.

Yes, leaders are setting an example for non-leaders.

Yes, absolutely, a leader shares his or her ideas about the way things ought to be because he wants to change things for the better. Often times non-leaders are apathetic or pessimistic about changes that need to be made.

Yes, for the most part, because those individuals who are leaders are more likely the ones who can communicate with others in a way that can persuade, encourage, and motivate.

Yes, because they set the standard for everyone else to follow.

Yes, because they are aware that other people are looking up to them for leadership.

Yes, but only because they choose to take on that role of responsibility.

Yes, leaders by definition lead! Leadership is a proactive characteristic that demands the taking of additional responsibility within the given socio-political structure.

Leaders are more politically and organizationally responsible than non-leaders. Leaders possess the political skills to keep different fractions happy and in
Leadership

Leadership communication with each other. They are also responsible for upholding the organization in terms of day to day detailed aspects. Socially everyone takes an equal part in a group.

Yes, because they have more experiences with the effects of responsibility /irresponisibility than non-leaders.

Yes, leaders in most cases, become leaders because of responsibly.

Yes, People who take leadership positions are more inclined to have clearly defined goals and to be willing to take responsibility for the attainment of these goals. I also think they have a vision of the direction that needs to be taken.

Yes, because they have a desire for people to listen to them, they want to have followers in order to get people to listen you have to be responsible.

Yes, they are looked at by more people.

Yes, because they have to motivate group members to act.

Yes, they stick their necks out and take chances.

Yes, I think this because as a leader your choices, opinions, values, and beliefs can be far reaching. Non-leaders are usually followers.

I think that leaders are more socially responsible to be able to deal with different personalities.

Yes, because they are in the limelight and are a representatives. Not any more important than others that they be responsible because ideastically all people should.

Yes, leaders are more responsible because very often they are able to influence the views and ideas of their followers, therefore, leaders should always remain cognizant of this fact and act appropriately.

Yes, I believe leaders have talents that can be used to improve problems. If they choose not to address these issues, they may feel unsuccessful because they know they have not lived up to their potential.

Yes, they usually are thinking of other people's welfare - not just their own.

Yes, they have to perform according to others' expectation. So, they pay more attention to agreed on standards.

Socially, being a leader has very little to so with politics. However, if you're a leader, then it will. Help in politics. A leader is developed through how well one responds socially in the end results from morality.

Politically responsible

Yes, because they get involved. They actually take on the responsibility whereas the non-leaders choose by their non-involvement to be irresponsible.

Yes, since they often look for ways to improve group morale, etc.

Yes.

Yes, it is their job to provide the direction of non-leaders

Yes, because they must interact with a diverse group of individuals at various levels.

Yes, because leaders are held to a higher standard of responsibility than perhaps non-leaders.

Yes, leaders are always being watched and they have to be more responsible than non-leaders. Not all of them. They want to set a good example for the community.

Leaders are more politically responsible because it is the job they have chose. If you did not want the responsibility they should not have chosen to be in the position.

Leaders are: they have vision and focus for the future and can motivate/persuade others to share vision and act.

Yes, they have the ability to lead others to common objectives, without the awareness of social benefit, their leadership can be detrimental (Hitler). If leaders account for political and social welfare they will have the ability to encourage others to social gain.

Yes, they set a good example for their followers.
Leadership

Yes, but everyone needs to be!

Yes that is why they are leaders.

Leaders are more politically responsible because a leadership position is all about being politically correct. That is how they set examples for non-leaders. If leaders did only what they thought was correct and not worry about the political aspect of it, the whole system may fall apart.

Yes, where would we go without leaders, the problem is with those that lead in the wrong direction.

Both, leaders by virtue of being leaders are able to balance both concerns and give the necessary attention each may require.

I believe that leaders are more politically responsible. When someone assumes a leadership role, I feel they need to set an example in which followers will attempt to follow. Thus, political responsibility seems more productive than social responsibility (actions vs. feelings).

Yes, to have a better image.

Leaders are always required to be more socially and politically responsible due to the fact that their leadership is often on public display.

Yes, because they are in a position to make important decisions more often than non-leaders.

Socially, because many leaders are there to serve, or they assumed a role that no one else would.

No, I think they strive or desire to be, however, they may not be.

I feel that non-leaders can be just as responsible as leaders. This can be due to the experience and personality of the person involved in a particular situation. In conclusion, I would say that this depends upon the person, the experience, and the qualities developed in a person’s life.

No, for obvious reasons.

No, some non-leaders just not interested in having responsibilities.

No, leaders are political and look at some of today’s politicians. Morality does not go hand in hand with leadership.

No, leaders are interested in changing the norm, they have no set pattern of behavior. Non-leaders will tend to be more responsive to social and political norms because they don’t want to buck the system.

No, leaders may assume the risks and rewards of a leadership position without necessarily reaching goals by a socially or politically responsible method.

No, just more outgoing.

No, I don’t think the word to describe leaders vs. non-leaders is responsible. I see leaders as more active socially and politically than non-leaders. The responsibility varies from individual to individual.

No, everyone should be equally socially and politically responsible because we all are part of the society.

Leaders are more visible. Each leader makes his/her decision about responsibility to others. Politically effective leaders exhibit social, political, and organizational responsibility to others.

Generally, yes, because that is what makes them leaders. However, there are many irresponsible leaders in our society with ulterior political and social motivations.

No, I think that social and political responsibilities are distributed among people; some leaders, some are not.

No, but they often assume that role because of their very nature.

No, I think leaders have their own place. Non-leaders’ work is often not seen because they tend to do the dirty work. Leaders tend to get more recognition from their civic work.

No, leaders get more “caught up” in their duties with less time and energy to devote to social and political issues.

No, leaders tend to be socially or politically responsible only to the point that it helps their cause or personal goals. Some leaders truly act for the good of all, but this is rare today.
Leadership

No, they just choose to express themselves in different ways to achieve their own self-worth.

No, not really. Leaders simply assert themselves in rhetorical or communicative ways. Non-leaders may often be more socially or politically responsible than leaders. That responsibility, however, is often unnoticed. Leadership is mostly, but not wholly, a function of communication and rhetorical skill. Status, money, etc. sure doesn't hurt.

No, leaders can guide, but all make their own decisions.

I think leaders are more socially responsible than non-leaders because they challenge the social rules and change things happening in the society.

Not necessarily, non-leaders in more subtle ways can act in socially and/or politically responsible ways.

Leaders are more socially responsible than non-leaders. The act of communication and people persons, getting along with others goes a long way.

Not always, they should be, but most of the school leaders I have met in the U.S. institutions of higher education tend to be more politically oriented in their decisions than being socially responsible.

I think leaders are more socially responsible because leaders have to be leaders all of the time. It is like a gift that a person has. They can't just be political leaders.

I think that leaders are socially responsible because they feel that it is their obligation.

I think leaders are “effective” and are more socially responsible. You don't lead things, you lead people. To be an effective leader you need to be socially conscious of the people's feelings and thoughts around you.

They are expected to show responsibility by the followers. They are also motivated and high demanding people.

Not necessarily, in all environments, there must be effective leaders but also effective followers.

Leaders are more socially and politically responsible than non-leaders. Leaders recognize their positions in the community and take more active roles. Leaders are also more outgoing so they tend to do more social and/or political events.

I think leaders are probably more visible and therefore, may appear to be more socially and/or politically responsible than non-leaders.

A little; i.e. to be a leader requires a certain minimum amount of responsibility but of those people who have that amount, I don't believe the leaders are necessarily much more responsible than the next.

I hope so, but not always.

I think that leaders and non-leaders are equally socially and politically responsible, it just happens because of our pseudo-democracy that there are more non-leaders than leaders.

Sometimes.

I think both are equally responsible. Leaders in that they are an example for others to follow and are typically policy makers. Non-leaders in that they can choose who to follow and when. They can set the standard for the leaders.

I would like to think that leaders are more socially responsible, but I am afraid that the truth reveals that they are more politically responsible. I believe that they are caught as the image of leadership and disconnected from the social responsibility.

Well it takes a leader to initiate opportunity. Leaders take a stand at handling matters that may be social or political.

Politically, leaders watch every move they make, and aren't likely to act if it could affect them politically even if it goes against their beliefs.

They are usually more organizationally responsible.

Not necessarily, because leaders can be self-serving individuals who don't have social or political responsibility. They are just serving their own interest.

Possibly, public image is important to leaders.
I think leaders should be more socially responsible than non-leaders since as a leader, they have an obligation to help fulfill the needs of their community or groups. Representing is key.

No opinion either way.

They try to be. Because unfortunately they can’t be trusted. At least, not all of them.

Not necessarily. I believe that there have to be leaders and followers. Just because people follow doesn’t mean they haven’t put a great deal of thought into what/whom they choose to follow or work toward.

I think that everyone is socially and/or politically responsible because everyone sets an example for someone else. Everyone can make a small difference. The leaders, especially should be socially and/or responsible because their decisions often affect others lives in dramatic ways.

Politically it is good to have someone in charge to ensure order and oversee standards and decisions. I believe socially, each member is of equal importance and influence.

Not necessarily, leadership qualities are not sufficient to give one the idealism and sense of ethics that are required to be socially or politically responsible.

In some cases, they are, in others they aren’t. Many leaders take advantage of their positions and act socially and politically irresponsible.

Because normally they are extroverts, that show more ability and are out meeting people

Yes, they must conform to societal standards.

Yes, leaders are expected to assume a position of political and social responsibility by those they lead.

Yes, leaders take it upon themselves to speak up for and direct change in all arenas of life, this includes social and political aspects. Leaders also consider how others perceive them in their action, thus they will act responsibly.

Leaders have to be socially and politically responsible; that is what defines part of their role. Leadership is a position as well as an act.

They have to be in order to influence others.

Yes, leaders have a responsibility to nurture and mention others so that new leaders can emerge and so that fresh ideas can excel. Politically leaders are held accountable for programs and organizational success.

I believe that leaders and non-leaders should both be socially and politically responsible because it is a responsibility that would be ineffective if no one or a few people displayed.

Yes, Leaders by definition accept responsibility for the welfare of others.

Yes, by definition.

Yes, that is in many ways why they assume or take or afforded leadership because of the social political conscious.

I believe that leaders have the responsibility in both areas but there is variation in how they respond to the demands to be socially or politically responsible. In taking on the leadership role, leaders take on the task of being socially and politically responsible.

I think leaders are both more socially and politically responsible than non-leaders because inherent in the definition of “leader” is behaving responsibly. In a democratic society, the tradition of social and political participation incorporates our understanding of what is means to be a leader rather than a followers (non-leader).

Socially in working with people. Politically working in institutional structures.

Yes, but leaders are broadly defined. Non-leaders are those who so not realize the power of the individual to make a difference... Those who do not act because they do not feel empowered.

Motivation, sensitivity to others’ needs, interpersonal skills.

No, everyone has social/political responsibility. “Leaders” just coordinate/facilitate efforts.

No, non-leaders can act in socially or politically responsible ways without having
to answer to constituencies or interest groups.

No, they have merely chosen to make their perspective public and to help shape the environment of others.

No, it is almost 100% context and dependent (leadership that is).

I don’t know if I know what is meant by “responsible” but I so believe that leaders are probably more socially and politically savvy than some non-leaders.

Mostly, but not always. They mostly are because they often have a broader view of the issues and see things in a more holistic way.

Political elected leaders usually are neither. Often it is because they perform in arenas with controversy where they can blame others for their failures. Community leaders are often both.

They are more active or involved because they seek or are sought for leadership posts. The word “responsible” is loaded for there is not always agreement about what is responsible. Gandhi and Hitler were leaders but on the scale of “responsibility” they would be poles apart.

Not necessarily, some people choose not to enter leadership positions in organization because those positions are tangled in bureaucracy, overloaded with administrative requirements, and drowned by endless strings of meetings. These people may nevertheless be socially and politically “responsible” in their private lives. The converse is also true.

Political because what is involved.

Maybe more political; a way to make change.

I think leaders should be more socially and politically responsible but I do not think they always are. It is their responsibility to communicate a set of values and beliefs to an organizational community. A social and political conscious is part of that belief system that should be conveyed symbolically and in actions.

I think leaders are more socially responsible than non-leaders. From my experience, I have seen people in leadership positions who have displayed a higher level of social consciousness. What I mean by this is that leaders (whom I consider having true leadership qualities) are more sensitive to the human element of interactions, communication, and expectations.

Not necessarily, I can’t say this about leaders in general.

I don’t know, I have observed some leaders who care little about social responsibility. In fact, they are a deterrent to it.

Not necessarily, Leaders should be responsible but there are many people not recognized leaders that are socially or politically responsible.

Depends on an individual’s values, goals and attitudes. Hitler was an irresponsible leader. Mother Teresa was a responsible leader.

Not necessarily. The bell curve must certainly apply to both leaders and non-leaders.

Not necessarily.

We have seen our share of corrupt leaders and followers. Most often, I have seen followers who are the moral conscious of the leader because the followers are closer to the behavioral and attitudinal issues of the team. I have seen leaders who abandon the goals of the group for personal gain. So you can not say absolutely that leaders are more socially or politically responsible. It takes both leaders and followers to provide a check and balance in order to so the responsible thing.

Yes, this is because leaders are in a position to influence young minds.

More because leader set examples.

I think that leaders are more socially and politically responsible than non-leaders because they exude a zeal to want to do.

Yes, even though they do not appear so; it is because they take a lot into consideration and appear less responsible. Non-leaders only see their perspective and concerns. Leaders see less responsible for specific issues, but responsible for overall general concerns.

Leaders are more politically as well as socially responsible than non-leaders.
Leaders tend to be more sociable and more able to communicate with others.

Yes, they show a positive attitude to make a change. They don't sit around and wait for someone else to make a change.

Yes, but only to a certain degree. People tend to put leaders on a higher level but they tend to forget that leaders are human too. People must understand that the best way to measure political and social leaders by job performance.

Yes, because leaders have to have adequate social skills to draw followers and be politically sound and skillful to gain support on his/her views and goals.

A leader is one who can delegate authority without demanding works; therefore, he tends to be more socially driven.

Leaders are more politically responsible than non-leaders, because politics control over society.

Leaders are more socially responsible because they get involved in social activities through their leadership roles. They are also more politically responsible because they take an interest in what is happening politically that my affect their leadership role.

Yes, I think leaders are more socially and politically responsible than non-leaders because leaders tend to think of the future and what it holds in respect to being successful in life and not being successful.

Yes, simply because leaders for the most part, are looked upon as role models and sometimes put on a pedestal. This a lot of people tend to try to emulate what they do.

The leaders are more responsible; because who is the more foolish, this fool or the fool that follows him?

They place themselves in the role by virtue of their behavior and actions.

Yes, responsibility is important to retain followers.

People who assume leadership roles are more socially and politically responsible. These are the people who have agreed to lead the community, state or nation in a positive, social, and political direction. Leaders are looked to for guidance and inspiration and of ten times to be a role model.

I think that leaders are more politically responsible than non-leaders because they are more scrutinized than any other sectors.

Yes, leaders are goal-oriented and in order to achieve their goals they set standards and a moral ethical code.

Leaders should be more politically responsible than non-leaders and therefore, held socially responsible for action that they are involved in.

Yes, because a leader is responsible because of doing things or events as a leader.

Politically I feel they fell they have to uphold certain standards which causes them to be sociable.

I think leaders are born and have a social responsibility.

Yes, I do think that leaders are more socially and/or politically responsible than non-leaders because persons in leadership roles must fulfill obligations to a larger constituency. They must be able to work with, associate with and involve themselves in issues and persons that may benefit the betterment of an activity or endeavor they are engaged in.

Yes, I do, unlike others leaders, have the more authority and (in most cases) respect of the majority. These people are the ones who set the atmosphere of situations and circumstances.

I think that leaders are both socially and politically responsible due to them being chosen by society they must take into consideration what society expects from them. They are also politically responsible because once they are chosen by society they must uphold what is politically correct.

No, it depends on the person not the leadership.

No.

No, I believe that expectations for a higher level of socially or political responsibility from leaders exists largely from the perspective of the people they serve. Also, leaders tend to perform at a level in which they can comfortably negotiate and balance being "who they naturally are" and "who they are expected to be". Bottom line - leaders non-leaders, deep down - the same.
No, just because you are not leader does not mean that you are not socially or politically responsible.

No, many leaders have hidden agenda and are only responsible to themselves.

No, many times leaders have more access to money and power. They are often in positions where they can avoid punishment for their actions.

Most times particularly those who are concerned about the improvement and welfare of other rather than their own personal gain.

I think that leaders are more socially responsible than non-leaders. If the leader has condescending attitudes and others not really knowing the true person. Non-leaders are more politically responsible in some areas because of lack of knowledge from peers who follow them.

Some are and some are not. They all should be because they are setting examples and training others.

Leaders are politically responsible. Because politics is what keeps them well-known in the community as leaders.

I think this depends upon the individual but most of the time leaders are more responsible.

The innate ability.

Depends - I have experience both: good leaders with good and bad habits.

Not necessarily, Non-leaders do not have as much to gain as leaders by being socially and politically responsible. Therefore, perhaps their actions are more well-intentioned than the latter.

I do not believe that leaders are more socially and politically responsible than citizens who are non-leaders. I believe that all citizens should behave in an appropriate manner.

Not always. In most cases leaders tend to forget why they were elected and what they promised to do to better then condition of things.

I believe that leaders should be more politically responsible than non-leaders.

because politics consumes the life of the leaders. Once you become a man, you put away childish things and as a leader you must look to the future. The future can not always be planned through social engagement.

Yes, it is part of being a good leader.

Yes, leaders are more conscientious.

No, however, I feel that society wrongly projects the ideals and belief systems of “so-called” leaders upon the public.

For the most part they are.

Demographic Key:

Bold - With Loans
Female of Color
Male of Color
Female, White
Male, White
Is diligence or leadership more critical to academic and occupational success? What has been most important to your success?

I think a diligent person with substance is a lot better than a leader who's full of hot air. Then again, leaders get more out of people.

Diligence is more critical to academic and occupational success. Diligence to me means not giving up and staying with a task until it is complete.

For me, diligence is what has been most critical to both my academic and occupational successes. Much hard work was the cause of 3 promotions with a fortune 500 company and 3 appearances on the Dean’s List.

Diligence is more critical to academic and occupational success. Diligence has been by far the most important to my success.

Diligence, determination to complete. Diligence!

Diligence is more critical to academic success because of the kinds of obstacles which are faced in academia, such as constant stress, questioning of one's abilities, and extensive and long-range projects. What has been most important to my success has been my ability to take criticism as well as be well-organized in advance.

To both it takes diligence to succeed in both areas.

Diligence is important. A person must be willing to stick with something in order to be successful. Leadership is secondary. A diligent person can be successful without being a leader.

Diligence.

I am greatly surprised at American people, how they are so diligent. Maybe this is the secret of this country's success.

Diligence - My determination has been most important to my academic and occupational success. I tend to do things as best as I can.

Seek higher degrees, I am a professional athlete, etc.

Diligence - consistent behavior, always giving best efforts.

Diligence, hardwork and patience.

Diligence is more critical to academic success while leadership is more critical to occupational success. My experience is that success in the business world is not dependent on actually a good or complete job, but a perception of your work by others. Personally, diligence has been more important to my success.

Diligence is more critical. Diligence has been by far most important.

Diligence is more critical to academic success - persistence and determination are characteristics more suited to academic work. These characteristics must be tempered with compromise by leaders.

I believe diligence is most important to academic and occupational success. I feel my self-motivation and perception have been most important to my success.

Diligence is more important because it takes hard work and persistence to accomplish your goals.

Diligence, making academic goals one of my top priorities.

Diligence is more critical. It has worked well for me.

Hardworking is more important than being a leader. You don't get anywhere if you are lazy.

Diligence because you need to be diligent to get assignments done to achieve success. My success relies a lot on being responsible, following through with what I say I will do, keeping promises, having a good attitude, faith in others, having a good sense of humor, and being approachable and personable.

Diligence. Diligence has been most important to my success. During school and at work I have conditioned myself to adequately manage my time wisely. This to me is critical (time management).
Diligence is more important to academic and occupational success. I have remained diligent in my pursuit of my higher education degree.

Diligence, by being able to stick to something and have concern with follow workers. Leaders will always rise to the top.

Diligence is more critical because the first try may not be successful, so you keep trying until you complete your goal.

Diligence is more important in my doctoral program, it has proven to be more important than academic knowledge.

I feel diligence is more important to academic and occupational success. Being able to stick with something as opposed to easily giving up is important in developing character and good habits. This has been important in my success. Diligence - attending graduate school after working a full day and driving 1 1/2 hours one way for 4 1/2 years proves diligence!!

Diligence - Leadership helps, of course, but diligence provides the long-term commitment.

I believe diligence is more critical to academic and occupational success. This has been critical to my success.

Diligence.

Diligence, by far is more important. Diligence has been most important to my success.

I believe diligence is more important because without diligence you can not be a leader.

From my experience, diligence has been a key factor in motivating myself in academic endeavors. The most important factor in my success has been a strong motivational attitude and support from my parents.

Diligence is more important. You have to be willing to stick to projects and persevere no matter how insurmountable the objectives. Sometimes this means the sacrifice of leadership in order to accomplish more. Willingness to work hard and keep doing something until I get the right result are what has been important in my success

Diligence, my threshold of boredom.

I come from a medical background in which I feel diligence plays an more important role in success. The ability to be diligent will gain respect in the medical field.

I think leadership is a great quality to have, however, not all people are called to take that role. Diligence on the other hand shows the willingness to do what it takes to complete the task, another good quality.

I believe diligence is more critical. Diligence.

Diligence.

Diligence is more critical because leadership is your ability to motivate toward a goal. Diligence is ability to motivate yourself toward your own goals.

Diligence. Diligence. Diligence. If a person is diligent in their academic or occupational success, this does not go unnoticed. This sets the example by which others will perform and isn't that leadership?

Diligence, the ability to always get the job done - not always a great job, but always a good job and sometimes a great job. Always the ability to learn from your mistakes especially your serious mistakes.

Diligence.

Diligence is more critical because you not only lead and work as a team, you must be a supportive background.

Diligence, Try and try again.

Diligence and Diligence.

Diligence, persistence. People have different abilities, but if they persist they will succeed.

I believe that diligence hard work will produce greater success in the long run. Leadership or the performance of such may create success superficially.

Diligence is more critical for success. Diligence has been most important to my success and the leadership has been a by-product.

Leadership, with leadership you can procrastinate on projects yet finish them on time and do a good job on it.

In today's world, I think leadership is required to become noticed in the crowd. A large portion of society are earning degrees. It takes something
over and beyond to become recognized and gain real success.

Leadership is more important. My ability to sympathize with others is most important to my success.

Leadership, if you are a leader, eventually, projects will get done, always before a deadline. Diligence is just and attribute to leadership

Leadership is more critical. Personal skills and the ability to interact well with others.

Leadership has been the most important thing to my success. It has given me professionalism and taught me to be organized in order to get things done. I think both are important, but I feel leadership is most critical to academic success because a leader motivates themselves in order to get things done.

Leadership: moving ahead of my field and colleagues.

Leadership and Leadership.

Leadership is more critical because you have to be able to deal with people.

Leadership puts you in a position where you can learn more. You learn beyond the textbooks and lecture on how to deal with people to motivate them and make them efficient, plus how to network and communicate more efficiently with others (interpersonal skills and public speaking skills).

Leadership and personality: people have needs for power and achievement.

Leadership shows people what you can do.

Diligence should be most important - but I think many people get by on leadership. In the early years, diligence was important, but now, it tends to be group initiator or leader, so I think they are both very important, especially together.

Both are equally important.

Both, faith, and hard work.

Both are very important and go together because diligence without leadership doesn't have all the success and vice versa. Both have been equally important to my success.

Leadership is more critical to academic and occupational success. Leaders make changes and motivate other people. Diligence has been more important to my success because I don't act like a leader in most situations, but I am diligent in all I do.

As compared to what? I do not understand the question. Both have been important to my success.

Diligence within academic and leadership within occupational. Success = timing, contacts, and knowledge (in that order).

Diligence leads to leadership - this has been my personal observations. I am now senior audit manager (CPA) for a large local firm.

Leadership is more critical to occupational success. During tax season, I interned w/ E&Y. I realize that in order to get ahead and be successful you need good leadership qualities and diligence. I know that once I get my foot in the door at work, this is what I will need.

My experience has been that diligence! Leadership is equal in career success. I have been disappointed in the expectations of diligence and leadership in graduate programs. They are both self-fulfilling characteristics that I feel have very little affect on academic success.

Neither is more important - you need both to succeed.

Leadership is more critical, but diligence has been more important to my success.

Academic and occupational success can be mutually exclusive. Academic = diligence. Occupational = leadership more than diligence.

Leadership is more critical, diligence has been more important to my success.

I believe diligence and leadership are critical to academic and occupational success which have complimented my success in higher education and other areas of my life.

Both are important to any success. Diligence has been more important to my success. I have not held a lot of formal titles but I am diligent about achieving goals and find ways to act as a leader without necessarily running for special social positions in organizations.
Leadership is more important to leading. People respond to those they trust and can relate to. People/social skills are crucial to effective leadership. Most of my accomplishments have been academic. Diligence has been the most beneficial to my success.

I find it very difficult to clearly differentiate between the two; the problem of which comes first. I personally feel that perhaps my diligence in my most recent academic endeavors has been the key to my success. However, my occupational success has indeed contributed to the carryover of academic success.

Diligence is more critical to academic and occupational success. Both.

Diligence is more critical for academic success. Occupational success depends on diligence and leadership.


They are both important because quite often leadership sets the pace for the rest of the group in group work. I have probably been more diligent to ensure they get done.

They are both critical. My success is due to the fact that refuse to fail.

I think my leadership skills have made me more successful although, being a diligent person and I think leads to leadership skills.

Leadership is more critical to academic and occupational success, but diligence has been more important to my success so far.

Both are important. Individuals have different gifts to offer; all must be diligent at times, all must lead. Both have contributed to my success.

Both are crucial to academic and occupational success. I simply expect a lot of myself and I hate to fail.

A combination of the two is important, but one must often be diligent to be a "leader."

Both diligence and leadership are important to academic and occupational success, however diligence has been most important to me.
I would conclude that diligence is more critical to academic success rather than leadership. However, in the occupational area, I believe that there must be a combination of the two. Both have been a huge part of my success and I imagine that diligence will be what gets me through.

Diligence - Independently responsible. Leadership - when you have to motivate others in order to be successful.

Leadership lends itself to more quickly advancing while diligence and perseverance are key to long-term stability.

Leadership knowledge and effort.

I feel leadership is more critical to academic success. Basically from a family perspective, for me setting an example means a lot to me a desire to achieve their goals and aspirations.

Leadership style has contributed heavily to my success. As a principle at an alternative school, I have had the responsibility of educating my faculty regarding learning styles and other important information. Because they trusted me and my judgment, they allowed their minds to open and accept non-conforming methods.

Diligence and support from my family.

Diligence is more critical, often leaders get bogged down by the added load and taking on others' responsibility. Diligence - being on task, pursuing goals endlessly have contributed to my success.

Diligence is more important. Everyone appreciates hard work, though, maybe not enough, but leadership is often discouraged or not appreciated at all. Therefore, leadership in some circumstances, may be detrimental to advancement.

Yes, luck.

Self motivation, challenging situations, responsibility.

No: raw talent has gotten me very far despite my lack of real effort.

Not necessarily, often self confidence is a very valuable asset.

Neither, it is all about intelligence.

Knowing the right people and having connections.

The most important aspect for personal success has been being trustworthy.

Discipline to study and be organized.

Most important to my success is my persistence to work hard and set high goals.

I think patience and persistence are the two biggest factors in my academic success.

No, straight relationships. Self control will keep doing what you think is right.

More critical than what? I believe the support I get from my colleagues and committee have been the most important to my success.

Diligence

Diligence - Diligence

Diligence is more critical to academic and occupational success. The reason I see this is that I have often observed people who I would not consider leaders but who are very successful because they are diligent. Also, I don't think that is an either/or issue. But, they often co-exist to varying degrees.

Diligence- Diligence, good mentors, talent, commitment to what I do.

Diligence is more important. It pays off, it makes sense, consistently produces results and always works. Leadership is more slippery - it comes in many forms - is more difficult to define - often comes at unexpected times from unexpected sources. Diligence has gotten me this far, I am learning to be a consistent leader.

Diligence. Diligence.

Diligence - personal diligence is often a better indicator of personal standards because "leaders" are many times give positions because of show - not follow through.

Diligence is more important to academic success. Diligence and competence have been most important to my success.

Diligence is more important. I know a lot of leaders who are able to follow through.
Diligence is probably more critical. It has been more important to my success.

I don’t know if either of these are more important. Diligence is probably has worked for me, because by trying I have found myself in positive situations and among good people.

Diligence. You have to take care of yourself before you can take on others.

Diligence - The systems’ professors so not appreciate leaders at our departments.

Diligence working hard and doing good work.

Diligence has given me success.

Leadership has been more important to my success. But that leadership and opportunities for leadership did not come without diligence.

Leadership is important as well as assuring that subordinates are diligent. Diligence has been most important to me.

The answer is different to each question. I think leadership is more highly valued in occupational success, but diligence in academic success. Diligence has been far and always the most important trait in my academic success, both in graduate school and in administration. I am a persister and defined therefore, as “successful” and reliable. (Witness the enormous volume of publication–growth industry–on leadership in the occupational marketplace).

Both. Hard worker.

I think leadership and diligence are equally critical to success. Both of these qualities work hand-in-hand. I think if you have one, you have the other. Leadership had been most important to my success. I’ve found that my initiative and leadership abilities have provided many opportunities which led to my success.

Both are important and I believe distinct. You can be very diligent in your work but not be a leader in academic/occupational success. I believe I am a leader within my own realm and diligence in my work keeps me moving towards success.

Diligence - substantiating mediocrity’s who are diligent at administrative tasks and often rise to leadership!! It’s the “Half - Peter Principle” I know, but I ain’t gonna tell you.

I don’t think I can choose. Both have been very important to me i.e. eating etc. are critical to my success intellectually, yet challenging myself and working cooperatively define my success too.

I don’t see diligence or leadership as separate. Both are important and have contributed to my success.

I think diligence is more critical to academic success, and leadership to occupational success. I have done well in both areas, but my personal life well-being, and balance has suffered. So I question that since I would say that I have not been a good leader.

I believe diligence or leadership can have a greater impact on academic success than occupational success because evaluation of performance is more objective and quantitatively grounded. This does not necessarily say that they are more critical to academic success, however, there is a significant higher degree of subjective judgment in employment circumstances. One can work very diligently and display outstanding qualities of leadership in the workplace and not have it acknowledged and therefore, not “succeed” However, identical diligence and leadership skills will present greater success in the academic setting. In my experience, diligence has played a greater role although leadership has also been valued.

Academic success, I think this is greatly diligence. I am convinced that my receiving Ph.D. is more a result of persistent than any special talents or intelligence. Occupational success- This is both leadership and diligence. To be able to "climb the occupational ladder" one needs to be diligent and must also show leadership skills. Both are essential. Again my occupational success therefore, is based on both.

Leadership: mostly my employment has required leadership skills. However, diligence is a key to leadership for sure.

Yes, my MBA training.

Life must be kept in balance.
My faith and belief in a higher spiritual power.

Diligence has been the key to success. I have been in situations in which I have been the leader or have had higher rank than another person, and the other person was promoted or given an opportunity for more experiences to further his/her career and it was overlooked. I remained diligent and patient and produced programs, articles, etc. beyond what was required in order to have an opportunity to move forward. I often changed positions in order to gain some opportunities that weren’t afforded at the previous institutions.

I will have to say diligence. It is great to have strong leadership skills, however, one must have a strong driven inner-strength to accomplish academic and occupational success. A strong faith is Jesus is what strengthens me to succeed at school and work.

Diligence; certainly, leadership not necessarily. My success, persistence, resourcefulness, and making connection politically. Having pure motives - no hidden agenda.

Diligence is. I don’t know that a causal relationship have been established.

Diligence, creativity, reinventing myself.

Diligence... the leader who is not diligent will not make much of a difference, will inspire others to follow, and will only make sporadic contributions. People lose faith in leaders who are not diligent. Diligence had been most important to my success — though I feel that I can and do make a difference (and am therefore a leader).

Diligence is a categorical imperative.

Diligence. Most important: faith and family support.

I can only comment on occupational success. Leadership is by far more important, you need to guide the people working for you. Mold them into a team, have them take ownership for what they do etc. Most important is to have the right people and utilize their best skills.

If you are a women, leadership is more critical than diligence. A diligent woman without leadership skills can not be a success because she will be passed over. Diligence is critical but worthless without an assertive leadership style.

Hmmmmm... tough issue. My own “diligence” is clearly all over the map. Personal “life” diligence and work life diligence my be two different things. I think that if a leader is to be seen, in the long run, as credible the diligence is very important. I wish I were more diligent in eating habits, exercise, because I think health is important to a good state of mind which is important for enthusiastic leadership. I’d say diligence is more important to academic and leadership is more important to occupational success.

For women, I suspect it is both. This may be due to differences in leadership styles and/or visibility (of women as leaders) and so perhaps we are especially diligent and persistent.

I think that leadership is more critical to academic success, because it gives others an impression (accurate or not) that you are confident and able. Diligence is important but, It may be perceived that the person is a hard worker, rather than simply talented. Clearly, however, both are important. For me, leadership has been more important because I have been allowed to “slack” because I am perceived as able, due to my leadership ability.

My diligence adds to my leadership. Having a strong personal life enhances a person’s professional life. Again you can’t lead, serve, help people if you are empty. You need to take care of yourself if you are going to be a role model for others.

Perseverance, trustworthiness, flexibility.

Yes, having an exercise routine and being able to focus when living in a crazy situation.

Diligence.

Diligence is most critical and has been most important to my success.

Diligence is more critical because it will help to improve leadership. Trusting and depending on God for guidance and help to be prepared to do the job is always important to being successful for anyone.

Diligence in my experience diligence has played a larger role. Through diligence I am better able to accomplish. Also, my
Diligence has put me in a position on leadership.

Diligence!! Hanging on if just by a shred of desire.

Diligence is usually more important. Being a leader is not for everyone, but being diligent about whatever goal is at hand is always required for success. Diligence has proved to put me in a position for leadership.

Diligence is more critical because it automatically translates into effectiveness and leadership by example. Diligence has been most important to my success.

Yes, diligence has been more important to my success than leadership.

Diligence. Diligence.

Diligence is more critical to academic and occupational success. Leadership style contributes to success as well as faith in God.

Diligence, many have dropped out because they could not see the end of the tunnel.

Diligence in academics, however, it appears that leadership applies to the workplace. The leadership idea may play more to politics in my frame of reference because of the size of my employer is 500 to 600 employees.

Diligence is more critical to both. If I work consistently toward a goal it can be accomplished. If I work with a group and contribute to the overall success, I feel fulfilled.

Diligence. You must be able to endure the pressures of school in order to obtain the goal of graduating with a degree.

Diligence is more critical both than leadership. To stay focus until the end.

Diligence is most critical to academic and occupational success. You must be able to complete, what you start and go after what you want.

Yes, diligence gets the job done. It requires tenacity, determination, perseverance; most have been all important to my success.

Hard choice, I think diligence counts for a lot and you can not succeed without it. However, the spark of brilliance that comes from a true leader often boasts the charismatic person to the top of his/her career faster. I am diligent with occasional flashes of good leadership.

Diligence.

Diligence is more critical in my opinion you have to be dedicated and determined to succeed in life to accomplish goals and take care of yourself, you must be religious in your actions as far as studying, exercising, and working hard too.

Diligence seem to have a great importance. A person who tries and never gives up, always benefits from his/her experience.

Although I feel both diligence and leadership are important to success, I believe diligence is the most critical to success. An extremely diligent person can be highly successful without being a leader.

Diligence is more critical than leadership because you can be a good leader, but without the drive or diligence to pursue your goals and school rules you will not be consistent in your leadership regulations.

I feel that leadership is more critical to academic and occupation success

Leadership only comes from diligence. If you are not a diligent person then your leadership skills will suffer and become non-existent.

Leadership is more important, but it must be done with diligence.

I think both are critical to academic and occupational success because you need both. Both have been instrumental in my success.

Leadership is more critical to academic and occupational success.

Leadership can be critical to the academic and occupational success. The person tend to not put in as much time needed as necessary.

They are important in your everyday life. Taking care of your health, family etc. However, diligence will see you through the long haul.
Both are critical. One merely leans on the other.

I feel that both diligence and leadership is important to academic and occupational success. I think diligence is probably more important. A person who diligently pursues their academics and occupation will be more successful than a person who chooses only leadership roles.

Diligence and leadership have played an important role in my academic and occupational success.

Neither. They are both critical to success. Both have been important to my success.

No comment.

Diligence. My family and friends.

My belief and trust in God and the support of my family through values and hard work.

Diligence is more critical to academic and occupational success because if you are diligent, it will lead to great leadership. The most important to my success had been God, my education, my family, and knowing how to treat people.

Reasonable health.

Self control.

No, the most important aspect of my success has been a deep, lasting, strong sense of self-determination, spiritual motivation, and an early sense of self-identity with no pressure to be anyone but myself.

Assertive behavior, wanting more, strong skills, and experience; strong will.

Personal experience says no.

My leadership abilities have been more critical to my academic success because that is what I am, what I live. However, diligence is an important aspect of a leader.

Diligence and persistence, and my faith in God.

Diligence is more critical. Diligence has been most important to my success.
Any comments about loan status?

I don't remember the amount, however I paid it in full under $1,000.

Six months after I graduated from LSU with my masters, I hadn't gotten anything about it so I called and found out I have 6 more months because I am one half time still in grad school. ($1-5k)

No status, no loans.

The interest is what is going to kill me! ($15-25k)

Agh!!! ($25-40k)

I did not have loans in undergrad, I do have loans now. Have not repaid any dollars yet. (deferred until after graduation).

Paying on student loans I arranged last year. ($1-5k)

I am taking out more than what I need for security. I work full-time, but have loans to help pay off other debts and live comfortably. I have not started paying them back yet, but, I have to start before I graduate. ($5-10k)

I am deferred but, for two years between my BA and beginning my MA I was paid up and in good standing. Now in Ph.D. and it is deferred. ($10-15k)

Carefully avoided ever needing loans.

The interest is incredible after payment begins. ($15-25k)

Began loans in graduate school.

Waiting to get my masters degree.

Since I am in school right now, I am not paying on my loans because I have only incurred a loan for this current year. ($10-15k)

Thank goodness loans are available for those of us who can not afford school without it. ($15-25k)

Haven't begun paying, May 1998. ($15-25k)

I will begin paying after I attend graduate school ($15-25k)

Wish I could find resource to pay them off for me. ($15-25k)

I got a lot of them! ($10-15k)

Criminals! ($15-25k)

I just received my first loan this semester, my first semester of grad school. ($10-15k)

Even though there is a steady but small interest charge on the amount of money borrowed before the final payment is made. I like the fact the banks give you time to repay the loans. ($5-10k)

On scholarship.

I was lucky enough not to have to take out any loans.

Had scholarships

I wished they were paid up. ($10-15k)

Still paying on loan, in good standing. ($1-5k)

When you receive your loan you think it will be so easy and quick to pay it off. After paying on mine for three years sometimes it seems as if I will never finish paying it. ($5-10k)

Wish I didn't have. Did not have for undergrad. ($1-5k)

Paid in full; paid out early. ($15-25k)

Helped me greatly, but degrading to apply for. I was treated like criminal/bum in the financial aid office. ($10-15k)

Pay, pay, pay. ($5-10k)

Goes on forever! ($15-25k)

My loans are almost paid off. ($1-5K)

Education will drain your day. ($25-40k)

Still racking up more debt! ($15-25k)

I also pay on loans for my 2 children. Parent+ ($25k-40k)

Have been in good standing started other loan w/97-98 academic year so deferred prior loans. ($15-25k)
I paid on time for a while I was still in school but decided to get them deferred. ($15-25k)

Still in grad school - deferred. ($10-15k)

I hope the education benefits outweigh the cost. ($15-25k)

If I had to do it over again, I would be more responsible in my acceptance. Initially, it seems like free money because of the fact that your payments are deferred. But, you do eventually have to pay; many don't worry about that aspect because it seems so far off (deferred w/default). ($15-25k)

It is no problem, will be paid off within 40 years (default). ($40k+)

Considering taking loans for completing Ph.D.

Scholarship provided most funds for college.

Full Scholarship.

I am an international student. Questionnaire assumes all respondents are American.

I teach consumer education. No matter what group I see; industrial employees, churches, students, welfare mothers, student loans are the #1 consumer problem.

Received education major tuition exemption in return for teaching each semester received.

If you borrow money for anything, you should pay it back definitely, unless very extenuating circumstances apply.

Presently full-time grad student. ($25-40K)

Owe one graduate loan upon degree completion. ($5-10K)

Frequent late payments. ($10-15k)

We are paying on both my school loans and my husband. ($10-15k)

The snafu at Huntsville gave me an inadvertent deferment in the consolidation process. ($25-40K)

Just started for grad school. ($10-15k)

It has been a long road and it's still not over! My masters has been paid in full and I have 3 more years until my bachelors will be paid. ($10-15k)

I made efforts to budget for expedited payoff schedule, successfully follow thur on goal. Early payments in full. ($1-5k)

Important and necessary for staying in college. ($25-40k)

Paid loans in full shortly after graduation. I was very fortunate to have such a small amount to pay. I received 100% financial aid but it was mainly grant and I opted for work-study instead of loans. ($1-5k)

I am always in communication w/ my collection agency due to clerical errors on their part. They fail to recognize 6 units of graduate work as full-time. ($10-15k)

I paid my last ungrad loan payment in June 1993 and started back to school full-time in Sept. 1993. The amount for grad school ($30,000) above is for a one year masters program. I am graduating in June with my Ph.D. If I am lucky enough to get a faculty position, how am I going to make $300 a month loan payments on an assistant professor salary? ($25-40k)

They are difficult to pay back on just out-of-school salaries, we need a larger deferral program. ($40k+)

My grandmother paid in full. Paid in monthly installments. ($10-15k)

My undergrad and master loans are all paid off. I will be paying for my Ph.D. loans forever. Furthermore, my boyfriend has loans. When we marry, we wonder if we will ever be able to buy a house. ($15-25K)

I am currently getting a Ph.D. and have taken out no loans. ($10-15k)

Currently making payments. ($15-25k)

With $75,000 in loans, why would I want to apply for a low-wage (typically) academic job? Sometimes you ask yourself, why in hell have I done this to myself and my family? ($75K)

Since graduation I have been paying it back as rapidly as possible. I plan to pay it off ahead of schedule. ($15-25k)

Will be repaying forever! I did a consolidation recently to spread payments over 20+ years in order to afford payments...
on almost $40,000 on an assistant professor's salary. ($25-40K)

Currently a full-time grad student loan deferred. ($25K-40K)

Currently a full-time doctoral student. I've been enrolled full-time college since 1991. The two loans I've taken out (undergrad and doctoral) were taken for car purchases. ($5-10K)

Have paid off one $5,000 loan. Currently deferred for doctoral loan. ($10-15K)

I am in grad school full-time so salary $20,000 to 30,000 is due to that. ($25-40K)

I have been unable to make a serious dent in my loans because I have been in grad school (as has my spouse) and not made enough money to eliminate anything except the interest each month. FRUSTRATING that I will be paying them off forever. ($15-25K)

I feel afraid that I will not find a job that can support both myself and my loan debts in just 6 months of graduation. $15-25k.

YUCK! $0 but $40,000 erased!

They haunt me!! ($25-40k)


I took less than $9k total for a student loan in undergrad, but I have $6k for one year of grad school. ($15-25k)

Thank god you can defer them while you are pursuing a masters or doctorate! ($5-10k)

Loans are for undergraduate work and are deferred now that I am working on a graduate degree ($5-10k)

Was not able to get loans; paid my own way through working.

Still working to pay them off. ($5-10k)

Paying back loans is a long process. ($5-10k)

They are not good ideas.

Not yet in repayment. ($1-5K)
I only started taking loans during grad school. I had a scholarship for undergrad and a job for living expenses. ($5k-10k)

I take loans, but I also receive assistance from the national guard 5 yrs. ($10k-25k).

My student loans are presently deferred until I finish grad school. I am good standing. ($10k-15k).

I am a full time worker and full time grad student. ($40k-+).

Hopefully, will have a full time job before the grace period ends. ($15k-25k).

Big loan, small salary. ($40k+-)

I owe a great deal of money to student loans. I am fearful of potential default and understand the consequences of doing so. I will be cautious in paying them back. I dislike (very much) the bureaucracy and uncoordination of crossfunctional departments in my lender companies. Their mistakes increase the chance of student default related to companies miscommunication within its own system. ($40k+-)

I am confident that I can repay loans after graduation. ($5k-10).

I would give anything to have them paid off. ($15k-25k).

I have received my first student loan in my second year of grad school. ($5k-10k)

Years to go! ($15k-25k)

They are good until it is time to repay them. ($25k-40k)

I had a scholarship for swimming in undergrad. I have a full scholarship as grad asst. in athletic department.

After leaving the US army, I joined the LA nat'l guard and took student loans repayment option. As long as I was actively drilling, my loan payments were made. They were completely paid off by the guard. ($1k-5k)

I was never really worried about loans throughout undergrad, but now it is starting to sink in. I am beginning to realize how much I am going to have to pay back. ($25k-40k).

I try as much as possible not to raise any loans prior nor to have any burden after the college.

I was in the army for four years and received the GI bills. I was also in the LA nat'l guard for seven years and this augmented my future expenses.

Undergrad paid in full, none required for grad level.

I am in good standing. ($10-15k)

None. ($10k-15k)

There should be other programs, that would allow students to work off their loans ($1k-5k).

It requires a lot of thought and responsibility. ($10k-15k)

My first loan (undergrad) has been paid in full with no default status. I have since then taken out a new loan for grad school. ($5k-10k)

I wish I didn't owe but it was an absolute necessity and I am paying them back! ($10k-15k)

Critical Condition! ($5k-10k)

I think that many students receive loans to support their social lives not to help for college. ($1k-5k)(pd default).

I should not have had to pay it back. I have gone on to work in the public sector. Some exemptions should apply ($5k-10k).

Applying for deferment for critical shortage teachers assistant. ($15k-25k)

The lending institutions should be considerate and understanding when it relates to not being able to repay student loans immediately after college. ($1k-5k)(good-default)

Way back when I was an undergrad $1,500 was a lot of money to borrow. Probably half a year's take home pay. ($1k-5k)

Loans are very beneficial for social and academic use as well as creating a credit status.
Presently enrolled in grad school. Loans acquired during grad school.

To a certain extent; I was fortunate that my parents are paying back my loans. Others are not so lucky. ($25k-40k)

I am currently seeking a loan forgiveness program with little success. ($25k-40k)

Hallelujah!! I paid my final $100 payment after seven years in July, 1997. ($5k-10k)

Demographic Key:

Bold - With Loans
Female of Color
Male of Color
Female, White
Male, White
Do you think that student loan repayment is related to post-collegiate socially responsible behavior? Why?

Yes, responsibility in life covers all aspects including financial, then you understand need in society, understand the importance of paying it back.

Yes, it shows responsibility and success in paying it back.

Yes, because some try to get away without paying the loan back. It saying you are responsible for the loans.

Yes, obviously a socially responsible person will tend to be accountable to others for all debts financial as well as behavioral.

Yes, you spent it. It should be repaid so others can use the funds.

Yes, it is a matter of accepting responsibility.

Yes, I believe it is related to responsibility period.

Yes, responsible people pay their debts.

Yes, keeping commitments and completing assignments are traits of responsible people.

Yes, not from personal experience, however, I believe that ability or inability to repay student loans will influence socially responsible behavior.

It is definitely a socially responsible behavior to pay the college loans. Perhaps because you have to pay them you are more responsible with your work responsibility, but I do not think they are strictly related.

Yes, it is another area where responsible behavior is considered by some as necessary.

Yes, I think those that place a priority on responsible behavior will make certain sacrifices to repay all student loans as well as other debts.

Yes, pay what you owe.

Yes, social responsibility trains you to be responsible for your debts.
Yes, because my repayment depends on future generations being able to get loans.

Yes.

Yes, part of being socially responsible is accepting responsibility for your actions. Repayment of student loans is the responsibility of the person who incurred the loans. By not paying, you cause everyone else to pay for your loans thru increased tuitions.

Yes, it is one responsibility that should be paid off unless other arrangements are made. It is a loan like other loans.

Yes, always pay what you owe.

Yes, I believe that loan repayment is related to other mature responsible behavior.

Yes, you should definitely be a responsible and well disciplined person by now.

Yes, a loan is a loan by its very nature. It should be repaid!

Yes! if you borrow you should pay back!

Yes, a person is socially responsible or is not.

Probably, because if one is not socially responsible, it is likely that they are not productive.

Probably so, I would think the tendency to pay back the loan in a timely manner is indicative of similar behavior in others aspects of one’s life.

No!!!

No, people do not have to do any of these things to pay back a loan.

No, my repayment of student loan has not had any affect on my life other than a few dollars a month.

No, no correlation (default).

No, because they agreed to pay back.

No, I think loan repayment is related to post-collegiate financial behavior. I do not think the idea of loan payback has any bearing on how college graduates behave EXCEPT on the importance of getting a decent job to pay back the loans.

No, a loan is a loan; school repayment is just like financing a car or a house. Some of these behaviors are the actions of responsible adults and some are addictive behaviors.

No. I feel pretty socially responsible and have had no loans to pay. I have had friends with loans and they respond in about the same way.

No!

Jailed for 3 times for abortion protest.

Yes, because if you take out a loan; "regardless" of "identity" it is your responsibility to pay it back. Otherwise it is stealing!!! This all an opinion a very subjectivity OPINION.

Not sure. (good/default)

If you are spending your money on drugs and drinking, you may not have enough to repay your loans.

It is difficult for me to answer that question because I was fortunate enough to have my parents pay for all of my education. I would think there is a relationship though if people have to pay back loans, they are probably responsible and so are people who had no loans.

Being responsible in your action is usually not limited to one area. If you are responsible socially you should also be responsible financially.

Not necessarily, a person could be socially responsible but have no financial acumen. To me, a person should be self-motivated to pay back loans, others are not.

Yes, important to settle that before you really move on.

Yes, responsible people are generally, but not always, responsible in all areas.

I think not to repay is reprehensible! I would say that any person obligated to be responsible should repay loans.

Yes, this has a serious impact on your credit and the way you choose to handle this will have a direct bearing on your future for credit purposes.
Yes, I have a certain very negative opinion about people who would do something like not paying back a loan.

It is spurious. Responsible people repay their loans and remain socially responsible throughout their lives (as a rule).

Yes, if you default on loans you are not being socially responsible.

Yes, if you can't repay loans you probably will not be a responsible consumer.

Yes, when you accept student loan money, you enter into a contractual agreement. You should honor that agreement. Even if you find yourself in hardship, you should make some arrangement to pay what you can when you can.

Sure, those socially responsible are often economically responsible, common sense stuff here.

Yes, many doctors spend a lifetime trying to repay loans. It effects them by making them more stern with their office policy.

Yes, most of the people I know who have defaulted on their loans have been acting irresponsibly. Some because of drinking problems, others because they felt they did not have to work for a living.

Absolutely, payment of student loans is the only honest alternative. If we want these options to be open for our children, we must pay back what we owe. Non payment of loans is a very serious problem.

Respect for those who helped me.

Yes, repayment is a sign of ethical growth has taken place in college. You can be a Ph.D., but if you are not responsible the degree is useless.

Yes, making promises and repaying loans shows truthfulness, honesty, responsibility. Others have to also get loans.

Yes, student loans are issued to allow a person the opportunity to develop and broaden their knowledge and skills. These benefits have a value to the person and is also related to earning potential. It is a liability that they owe and should pay.

Yes, it is the right thing to do.

Probably, if one is engaged in unethical immoral behavior, it stands to reason that they might also practice the unethical, immoral behavior of non-payment of student loans.

Yes, if not responsible person they probably feel no obligation to repay the debt they owe.

Yes, no one should get a "free ride" I feel that if a student incurs a loan, they should pay it back, not responsible taxpayers.

Yes, No repayment = no responsibility.

Yes, must pay bills!

Yes, I incurred the loan and enjoy the benefits of the college degree.

Yes, always repay your debt.

No, loan repayment is up to you; no matter what your background. If you are lazy, you do not work/pay if you are energetic, you do pay/work.

Yes, because repayment of the loan in itself displays commitment/responsibility.

Yes, I think that college has taught me responsibility. Hopefully, being responsible will help me during my life. I accept that the loans are my responsibility and I will pay them off when I graduate.

Yes.

Yes, because people that are socially responsible are generally financially responsible.

Yes, students tend to repay their loans when they are involved with organizations where others have similar ideas.

Yes, it reflects character and responsibility.

Yes, because you are deemed by law to repay your loans.

Yes, if government loans money for self-improvement, you must pay it back. Otherwise, the system will fail and future students may lose opportunity for financial aid.

Repaying student loans is an absolute must!
Yes, I think people who default also think they can get away with other irresponsible activities.

Yes, it is the first step toward earning credit.

Yes.

Yes, if you can’t repay it’s unlikely you’ll be socially “generous”

Yes.

Yes, part of becoming socially responsible adults is learning how to budget finances. However, one late payment related to miscommunication by the lender can affect your credit for around ten or more years. This is ridiculous. Perhaps these lenders could improve their system or allow one to two warnings before default.

Yes, because it is all a sense of responsibility.

I think it is somewhat related. If you have been detained and driven home after drinking then you are probably more likely to not pay back your loans than a person that engages in ethical business practices and community service.

No, you can be a great citizen and still not pay your loans back.

No, because as students become employees there are not always high paying opportunities which give individuals the ability to meet all of their financial obligation.

If people do not have jobs and are unable to pay their loans, then I understand why they default. However, people who are able to pay but are trying to get away with it, I get very upset when I hear about doctors or lawyers who refuse to pay back their loans because they only make it difficult for those of us who have good credit and are harassed when we try to get a loan.

No, I know people who are extremely responsible and did not have to repay loans.

No, sometimes people are socially responsible but poor. As long as they are trying.

No, graduates should be educated to know what is right.
I have no idea.

I feel that loan repayment is not so much being responsible as it is being capable to pay. If I get a job making $20,000 and I have a loan payment of $250 a month plus rent, car, etc. maybe you default.

Paying back your loan is a personal responsibility first. As far as being a socially responsible behavior; a loan is part of a social contract between a bank, the government, society, and the individual: is a trust.

If a bank can not trust you, I can not trust you.

I feel that it is a socially responsible behavior because a default impacts the access and cost of future loans to others in need.

Absolutely, to sign a loan agreement and default weakens one's integrity and not to mention making one a liar.

Yes, if the U.S. government was benevolent enough to help put me through school, then I should repay those who rightfully deserve to be repaid. Unfortunately, so much of the repayment dollars go to fiduciary agencies.

Yes, our values are deep, and we tend to repay them in most situations. Also, most of us are unable to escape our programming.

Yes, having loans means having a big stake in your education and career development, but also you become more aware of social issues.

Yes, if you are obligated to give back to the community with your time I believe you will also be committed to paying back what was given to you as part of a binding contract.

If civic responsibility is important then the thought of taking advantage of the system and causing problems for future students in need is not an option.

Yes, responsibility comes in many forums. Loans are a vote of confidence in your behavior. Do not lose the confidence that was given to you.

Debt should be honored as agreed because we should be honest and responsible. Also it impacts future loan recipients.

Yes, it has to do with a person's values and ethics. These apply to both behaviors.

Yes, student loan repayment is in general related to post-collegiate socially responsible behavior. I believe that most students who are financially responsible (i.e. paying bills) are also responsible in other areas (i.e. socially and politically).

Yes, because students who are responsible pay back their loans and tend to be more socially responsible.

Yes, we need to be responsible in all areas of our lives.

Yes, I feel that there are certain responsibilities that one should fulfill at all times. This includes paying ones financial obligations.

Yes, Conscious!

Yes, because at least for myself it is incomprehensible to me to not repay or to default. I would find a way!

Probably, both are related to the personality of the student in question.

Perhaps, but not necessarily.

Probably, shows responsibility to repay funds that will be needed by the next loan applicants.

If we consider our education to be of value, then it seems appropriate to repay debts.

Theoretically, I would assume that people who feel more socially responsible would default less because they would have an idea of the impact that action would have on others.

No, I think that minority students tend to be a lot more socially responsible in general because we understand that we do not have the option to "play" and get in trouble in undergrad. Our parents work hard to get us there and we carry that with us in undergrad and throughout our lives. If we don't pay our loans back it is because we are not making the kind of money we need to in order to set up our lives and live from day to
day. (house, apartment, car, profession, clothes, food, entertainment, furniture, etc.).

No, it is about the jobs that we are trained to do education typically is lower paying profession. Also bureaucracy has a lot to do with. Ridiculous stringent “guilty until proven innocent” attitude of student loan comp. Also, this reselling of loans makes things very difficult to keep up with.

No! I think it is related to individual ethics and income upon graduation.

No, financially responsible behavior.

No.

Mostly related to sufficient income in my experience.

No, intent may be there to be responsible but hierarchy of needs precedes responsibility to loans.

I think that students values before and during college are important too. Oftentimes, students exhibit these socially responsible behaviors while attending college.

Not necessarily, personal fiscal responsibilities are very different than social responsibilities. Many people believe that loan repayment has nothing to do with others. Because of this they may “hurt themselves” and not have fiscal responsibilities yet be very socially responsible - which considers other people.

Somewhat, I often think the amount of student loans incurred during undergrad is related to irresponsibility. The payment is somewhat related to ethical behavior, though job attainment is a big issue.

Do not know.

I don’t know. I do not ask people about whether they have or have not repaid theirs.

Yes, because if someone wanted to hide from loan managers she could. However, with your tax refund being held back if you are delinquent in your loan payments, it is more difficult to hide these days. One could argue that if you were responsible, you wouldn’t have uncle Sam hounding the person for money. Also if the former student does not pay her loans, future students will suffer. This alone is socially responsibility, not harming others who have not reaped the benefits of former scholars.

Yes, a person who realizes responsibilities to loan repayment would also be likely to be a “good citizen” within the larger community. because of similar underlying values and commitment to behave in manners consistent with their values.

Yes, I do not believe that people act ethically in one domain but not in other major aspects. Minor ethical lapses are common to most, but intentional loan default is major. There should be some clear distinction between intentional and unintentional default by those in catastrophic life circumstances

My parents raised me to be responsible, as a responsible person I pay back my loans, it is a part of being a diligent person.

Yes, like any other loans, mortgage, car, etc. however, student loans differ from these loans in that the implications of default are linked directly to the future availability of funds for other students.

Yes, hopefully, education is broad and helps people become concerned citizens and responsible.

Yes, if one is socially responsible she will pay his debt to society and she/he will exhibit good character.

Yes, loans for education comes with the territory of investing in ourselves. We pay car loans, mortgages, etc. we should be proud to pay student loans.

I never thought of it. I suppose any loan repayment is some indication of generally responsible behavior.

Somewhat, I know I contribute to alumni funds of institutions I attended because they gave me money that enabled me to succeed educationally and thus professionally.

I guess it does in some way since socially responsible behavior has a hand in keeping a job and paying back loans.

Student loan repayment is probably related to life-long socially responsible behavior with obvious exceptions due to exceptional circumstances. Any debt repayment is
dependent on the character of the debtor. I would utilize the analogy of Abraham Lincoln walking miles to return a library book and/or pay a late fine.

No, I do not believe there is a relationship. The connection is not logical. It falsely homogenizes those who pay and those who do not pay. True, there may be some characteristics that follow each category, but to make a sweeping generalization would be a travesty.

No, this is a responsibility that is learned and college does not prepare you for.

No, ethical and moral responsibility.

No, I do not think that how we manage our money has any relation to social responsibility. I feel like I am incredibly socially responsible but terrible at managing my money.

No, I think that employment status is far more important to loan repayment. If socially responsible means having a steady job and getting the bills paid on time then yes, I suppose it is.

I believe that education should not (require) student loans. Students contribute to research and should not be burdened with lifetime debt when education makes them able to contribute to welfare of their country and corporate conglomerates.

No, Circumstances and growing awareness of adult responsibilities and obligations are "developmental" benchmarks for many people. Thank god not a serious problem for most of us.

I think student loans create 2 types of behavior: (1) totally socially responsible behavior where the person attempts to pay them back through realistic frugality & (2) totally (in my opinion) irresponsible behavior where then real world of having a job, paying bills, etc. (also known as being an adult) is put off in favor of partying etc.

Not necessarily, I know one person who did not pay off a loan incurred many years ago. She never used what she learned in the technical school she attended. Left the country, came back several years later, started a new life, now has a family, has a responsible job (not very high paying) and is involved in community activities. She justifies to herself her non payment of loans by the fact that she did not use what she learned and by the fact that she now has just enough money to get by (or maybe not quite enough). So, here is a person who is otherwise quite socially responsible who has not paid back her loans. There must be more people like her as well as people who are socially responsible and do pay their loans. Maybe what is necessary to pay loans is social responsibility and sufficient current income and feeling that what we learned because of the loan was beneficial.

I am not sure, my friends who are repaying loans were responsible before and after college. A lot of students really worry about loans repayment. So much that they graduate in three rather than four years which is unfortunate. They deserve to have a college experience without continual worry of food, housing, and job security.

Haven't a clue.

Yes, because the college children of the future may also benefit from loans. But I also understand that students are unable to find jobs to repay loans.

Student loan repayment makes money available to other students that need it.

Yes, because when you are able to find a person that acts responsibly about repaying their student loans, you usually have found a person that cares about their post-collegiate responsibilities.

Yes.

Yes, repayment of student loan is part of your responsibility as a person.

Yes, student loan repayment is related to post-collegiate responsible behavior.

Because you have to repay loans.

No, student loans are a way to put people in debt.

No, because it has nothing to do with social responsibility. It is an obligation.

No, although they do bring on the reality of a need for income, I don't think they play a major role.
No, because whether you are involved in one of these things (post-collegiate behaviors) is not going to decide if you are going to repay a loan.

No, socially responsible behavior is not the key, but a feeling that the loan was somehow owed to students and should be repaid at leisure or not at all.

No, anyone may incur financial hardships that may inhibit them from repaying their student loans, regardless of their post-collegiate socially responsible behavior.

No, no jobs are readily available.

Yes, because if you owe money then it is socially responsible to pay it back.

Yes, college should prepare one to be fiscally responsible.

Yes, those who are social responsible will repay the loan so that the system can continue for others.

Yes.

Yes, because a loan is.

Yes.

Yes, the responsible person would pay back any money that they borrowed. The money is needed to lend to others.

Yes, you borrow with the understanding of repayment.

Yes, because this day people don’t care about being in debt with a loan.

Yes! assuming responsibility in paying back a loan is taking care of business which reflects on how you look at society and the role you will play in delegation your service to the world.

College teaches you to be responsible for your actions. If you have been granted the opportunity to complete your training, then you will be conscious of your financial responsibility.

Yes, I think that student loan repayment is a responsibility of that person. If he does not pay that loan back, it is likely that he will default on other responsibilities.

Yes, fulfilling an agreement, giving your word, whatever you want to call it is a sure sign of being socially responsible! You cannot be socially responsible if you don’t take care of your own business.

I feel student loan repayment is sometimes related to post-collegiate socially responsible behavior because your action academically and socially after your receiving scholarships.

Not entirely, it is during our scholastic endeavors that we obligate repayment.

No.

No, I feel that each individual should be held responsible for their own actions.

No, no connection.

No, because the student may be unemployed and cannot repay the loan.

I really can not comment.

Yes, citizenship means much for all citizens. We must teach all Americans that we should pay all debts, all be it financial or social, they both have a connection.

Yes, we tend to think that it will not matter if this money is not paid back. The (leaders) don’t need the money. I have my education now.

Yes, the more independent you are, the more responsible you become.

Demographic Key:

Bold - With Loans
Female of Color
Male of Color
Female, White
Male, White
VITA

Thresa Amita Nelson-Brown, was born on June 29, 1964, in Chicago, Illinois. She is a native of Chicago, Illinois but currently resides in Baton Rouge, Louisiana. She is the wife of Marshall Brown, daughter of Billy and Doris Nelson, and the sister of Larry and Mary Nelson.

Thresa is a graduate of Simeon Vocational High School and received a bachelor of business administration (1986) from Loyola University of Chicago, Illinois, a masters in education administration (1997), and the degree of Doctor of Philosophy (1998) from Louisiana State University, Baton Rouge, Louisiana. Thresa is a recipient of the Huel D. Perkins (1996-1998) Fellowship Award from Louisiana State University.

Thresa is also a Certified Public Accountant who spent ten years in public and private accounting with Price Waterhouse, Laventhol and Horwath, and Baxter Healthcare Incorporated (1986-1996), located in Chicago, Illinois. Her last professional position before attending graduate school full-time was as a finance manager with Baxter Healthcare Incorporated. While completing her doctoral degree at Louisiana State University, College of Education, Department of Educational Leadership, Research, and Counseling, she worked as a program coordinator with the Transdisciplinary Residency in Urban Education Grant (Project TRUE) and a business and diversity consultant for the Academy for Diverse Learners Grant (The ADL Project), both funded by the Louisiana Department of Education. Thresa hopes that she will be able to maximize her professional and academic skills by becoming a state, regional, or national education officer.

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DOCTORAL EXAMINATION AND DISSERTATION REPORT

Candidate: Thresa A. Nelson-Brown

Major Field: Educational Leadership and Research

Title of Dissertation: Student Loan Procurement: Exploring Its Linkages to Leadership, Diligence, and Post-Collegiate Behaviors

Approved:

R. Rogers Hilman
Major Professor and Chairman

Dean of the Graduate School

EXAMINING COMMITTEE:

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Date of Examination:

3/18/98

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