AS AFFECTING THE FINANCIAL AID AND STUDENT ACCOUNTS OFFICES OF NORTHWEST UNIVERSITY Submitted by Roger A. Wilson In partial fulfillment for the degree, Masters of Business Administration

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Abstract

The Student Satisfaction Inventory (SSI) over the last seven years has with great consistency ranked several items relating to student finances as not meeting the expectations of the student population surveyed. In order to address this situation a clearer understanding of the reasons for this discrepancy needs to be achieved. A survey was created stating the question as it appears on the SSI and a hypothetical reason for dissatisfaction was stated. The survey was distributed by e-mail to 30 staff and faculty members and 50 students currently enrolled in the traditional student program at Northwest University. Study results indicate that there are specific steps that could be taken to improve student satisfaction.



As with any business, Northwest University must endeavor to provide its client base with a product that meets or exceeds the expectation. The students of Northwest function in the role of a client, and diligence must be done to provide them with an experience which is living up to the standard set by that person. These expectations are as varied as the student population and are constantly shifting with the passage of time. The product provided by a university is largely an intangible which makes the measurement of satisfaction more difficult and more volatile. Northwest University, along with many other colleges and universities across the nation seek to assign value rating to the expectation held by the student and to the level at which those needs are being met.

Student satisfaction at NU and other institutions is measured by use of surveys.

The impetus of the survey is to determine what factors have significance attached to them by the user group and to measure the level of satisfaction that is associated with each.

This data can then be used to effect change. Strengths can be marketed and priorities can be determined for funding and focus by the administrative body. An area of significance with low satisfaction will require a more direct response than low satisfaction and low significance to the consumer. Educating the student body, faculty and staff in relation to topics that have perception and understanding variables can make large strides toward the improvement of scores. (Juillerat, Stephanie; Schreiner, Laurie; 1999)

"Survey results can initiate improvement of student life quality but they can also help the university to identify, preserve and enhance the delivery systems that enhance the quality of life." (Audin, Kerry; Davy, John; Barkham, Michael)

Northwest University has administered the Student Satisfaction Inventory (SSI) to its students each year since 1997. The most recent results available are for the 2004-2005 academic year. The survey was designed by Noel-Levitz Inc. and the results are reviewed, assessed, and interpreted by that organization. The findings are given to the university to enable strategic decisions to be made within the organization that will correct client perceived deficiencies. These findings also aid the university in the reinforcement of strengths.

Noel-Levitz provides consulting services to colleges, universities and post-secondary programs throughout North America. Over 1600 institutions have used the surveys in review of topics related to retention of students, staff development, marketing, and institutional effectiveness. The enhancement of business delivery systems has resulted from the review and address of findings. Noel-Levitz has demonstrated an exceptional level of reliability. (Elliott, Shin 2002)

Many student surveys use an aggregate scoring measure to determine satisfaction scores. This evaluates a satisfaction level with single experiences in sequence and an overall score is created from the sum. Attribute level measures contrast the student's expectations to the actual experience and a more accurate view of meeting the student's personal need is received which is of critical importance in retention and recruitment. A weighted average of the resulting gap is determined from this scoring (Elliott)

The SSI is designed to measure a student's satisfaction over a wide range of college/university issues. The inventory is based on the basic principles of consumer theory. The crux of the issue is that the student is the university's client and as a client holds a number of options which are available to him. The student is the determiner in

assessing whether it is their best interest to invest in an education and where that investment is best placed. Because the student is the client, they are seen as having specific expectations for their educational goals. The student's satisfaction is earned as those expectations are met and/or exceeded by the provider of the services.

The survey measures approximately one hundred items in its request for feedback. Primarily these items are a standard range reviewed at all institutions included in the survey. There is a provision for up to ten optional questions customized for the particular university. Included in the survey are a number of questions relating to demographic and assessment criteria.

The Student Satisfaction Index provides three specific number designations for each question asked. The first is the "importance" score. This is an indication of the significance of an item to the student's overall satisfaction. The higher this number, the more bearing it will have on the student's expectation being met. The second is the "satisfaction" score. This measure demonstrates the level that the student senses the school has met his expectations. Thirdly, the "performance gap" score reflects difference left when subtracting the "satisfaction" score from "importance" score. The lower that this gap is, the more closely the university has been able to meet the student's need.

A second piece of information provided by the SSI indicates the global perspective of the responses. This will show the scores in relationship to like institutions in the current year and to the same university from a previous year as a measure of institutional changes. Northwest University is charted in comparison to other four year, private universities.

Twelve specific areas are surveyed in the series of questions asked. These are:

Academic advising effectiveness

Campus climate

Campus life

Campus support services

Concern for the individual

Instructional effectiveness

Recruitment and financial aid effectiveness

Registration effectiveness

Responsiveness to diverse populations

Safety and security

Service excellence

Student centeredness

Recruitment and financial aid effectiveness: In this category two intertwined functions are reviewed. The first assesses the universities' ability to enroll students. The scale considers the competence of admissions staff in addition to the effectiveness of financial staff and the availability of financial aid. The results related to financial aid work are documented in specific questions asked throughout the survey. Service excellence is a reflection of the service levels provided and the staff's personal concern for the student's needs.

The survey is conducted under structured parameters. The CCCU (Council for Christian Colleges and Universities), of which NU is a member organization, has elected to have the survey done within controlled guidelines. All CCCU member schools must conduct the survey during the same two-three week period in October. Per Jim Jessup, Registrar at Northwest University, a cluster survey is done; this is not a random sampling of students but a representative sampling of the student body. This is done to acquire the opinions of a balanced cross section of constituents over gender, major, class level and ethnic markers. CCCU requires the survey to be given in classrooms during scheduled class sessions. It is given to between 20-30% of the traditional, undergraduate students. For Northwest this would be approximately 170-250 students. Class sessions during

which surveys are done are chosen to capture the appropriate cross-section as detailed above. NU does not request any student identifiers, and surveys are sent directly to Noel-Levitz for assessment. All answers are objective with no option of providing subjective or short essay responses or comments. (Jim Jessup, personal communication, Sept 26, 2005)

Scores relating Northwest in comparison to other four year private institutions skew slightly higher and lower extremes. This should be viewed with consideration to the number of respondents, for example Northwest is asking for responses from about 200 students whereas the national comparison is a composite of several thousand at a variety of schools. The volatility of the Northwest responses is increased as one response has a larger effect on the whole number generated to the report. This is not listed as a factor in the narrative written by Noel-Levitz but should be understood by the reviewer of the data.

Because the survey results show little variation in ratings of key elements over the course of seven years, it was decided that the findings presented may not be giving a clear view of the question asked. A more limited survey was prepared and distributed which focused on narrowing the scope of the responses and gleaning a means of correction that could be implemented in the departments responsible for service provision. These results will be presented in depth in this document and an assessment of the indications made will allow Northwest University to better meet the expectations of the student body.

Initial observations of 2004 results show that NU is meeting student expectations in 12 of 98 items and not meeting the expectation in 16 of 98. Of the sixteen in which

needs are not being met, six are considered to be financial based issues. The questions are reflective of financial aid staff and student accounts staff as the two offices are largely interrelated in the eyes of the student. Timeliness of awards, amount of awards, usage of tuition and fees paid, and the staff members are all factors that are considered in the survey questions.

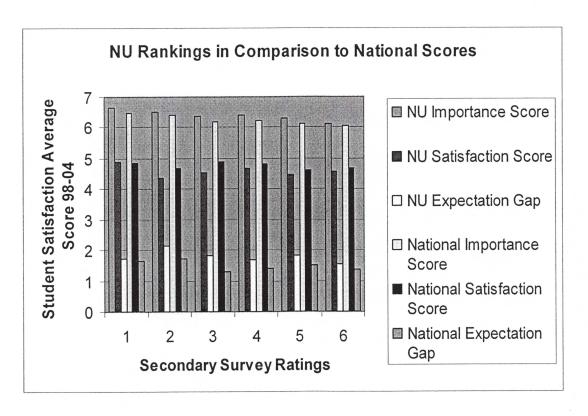


Figure one above charts the relative scores of the six questions specifically relating to the financial offices at Northwest University and at other 4 year private colleges surveyed.

The Student Accounts office and the Financial Aid office at Northwest University are considered a part of the enrollment services department. Although they function in differing roles the two offices are largely interdependent on the other. The financial aid office is directly involved in the awarding of federal, state, institutional, bank and private donor funds to the student. These funds are awarded in relation to both student need and

individual merit. The student accounts office works with the student's payment of educational cost through installment plans, direct payment and third party billings to employers and various governmental agencies.

Both offices play an integral part in the matriculation of a student. Upon acceptance to the University, the student will receive mailings from both departments regarding their financial aid eligibility and their financial obligations. Both departments continue to work with students and their families throughout the tenure at NU and actively participate in the retention of eligible students. The student accounts and financial aid offices are involved in the scholarship awards committee and orientation events.

Over the last seven years the scores for the six questions considered to be financerelated have not varied in their importance or satisfaction rating to any significant degree.

To further define the issues that are indicated in the SSI results, a survey was designed
which stated the question as presented by Noel-Levitz and provided the average ratings
for each for the previous seven years. Additionally, the researcher has provided a
potential reason for the survey ratings to the survey respondent for consideration. The
reason given was a speculative hypothesis based on student interactions. Thirty emailed
surveys were sent to NU staff and faculty that are known to work with students on a
regular basis in a variety of face to face situations. Fifty students were also sent the
survey. The students surveyed were selected from the 2005 student list provided by the
IT department. The students emailed the survey were known to be financial aid
recipients and were not students that are regularly recognized as being slow payers on
their student account balance or students who receive full tuition scholarships from NU.

The surveys included an email cover explaining the purpose of the survey and the assurance that the survey results would be presented without individual identifiers that would compromise the anonymity of remarks made. The survey included an explanation of the SSI scales and NU and National scores were presented to the reader.

The hypothetical reasoning given for the questions was based on an educated guess by the survey writer. The respondents were asked to rate their assessment of the statement on a Likert scale of 1 to 5, a response of five reflecting a strong agreement to the statement given and a one reflecting strong disagreement with the hypothesis. Of the eighty surveys sent, a total of fifteen completed surveys were received. This reflects a nineteen percent response rate. The survey also allowed the respondents the opportunity to give an opposing theory regarding the overall dissatisfaction reasoning.

The Noel-Levitz survey asks students to respond to a statement in accordance to the student's assignment of importance to the item on a seven point Likert scale. The scale of importance ranking is as follows: 7- very important to me, 6-important to me, 5-somewhat important to me, 4-neutral to me, 3-somewhat important to me, 2-not very important to me, 1-not important at all to me. The satisfaction scale is interpreted as follows: 7-very satisfied, 6-satisfied, 5-somewhat satisfied, 4-neutral, 3-somewhat satisfied, 2-not very satisfied, 1-not satisfied at all. As was stated earlier, the gap between the two (importance – satisfaction) represents the level at which the university is meeting student expectations in a given area. SSI considers an area with a gap of 1.5 or greater to be one in which student expectations are not being met.

¹ A Likert Scale is often used in questionnaires. Respondents answer by specifying their level of agreement with a statement most often on a five-point scale. It can thus convert the response to an ordinal measurement to create a statistical assessment (Trochim, William, 2002)

FIELD RESEARCH SURVEY

The first statement presented on the secondary survey was stated: **Tuition paid is** a worthwhile investment. The NU student ranking of importance over the last seven years has been 6.63; the National ranking is slightly lower at 6.48. The Satisfaction score at NU reflects a score of 4.90, with the national score at 4.84. Assigning the number to the scale above indicates the NU student and the national composite considers this item as important to very important and the satisfaction as neutral to somewhat satisfied. The gap between the numbers revealed for NU is 1.73, and the national 1.64; this number would delineate a strong sense of the student's not having expectations met. The reasoning presented in the survey for this discrepancy for consideration theorized that NU is a smaller school and therefore has somewhat limited academic offerings for the cost of tuition.

The responses to this assessment were 2 of 15 strongly agreed, 8 of 15 agreed, 3 of 15 disagreed and 2 of 15 strongly disagreed. Comments from respondents indicate a belief that the issue is "related to service and facilities". One stated, "I have heard many students complain that they do not feel they are getting what they pay for." One respondent believes, "Students know that NU is a small school and are aware of the limited availability of courses but I think that is only part of their dissatisfaction. Other areas: facilities, recreation options, dining hall is old and tired as well as dorms and classrooms."

Of the questions listed on the recap of areas not meeting student expectations, this is the only one that is included in the top 15 of "What is important to your Students?" report that was given in relation to the 2003 survey. It was ranked as the 13th most important item of the 98 surveyed. (Juillerat, Stephanie, 2004)

"Adequate financial aid is available for most students" is the second statement given to respondents for input. The importance assigned by NU students was 6.52 and the satisfaction rating was 4.38. This created a gap of 2.14 and is the largest of any of the items presented in this survey. In contrast the National scores create a gap of 1.73. The proposed reasoning for this issue indicated that the students felt that the full cost of attendance should be covered by financial aid offerings. The survey results show that 6 of 15 agreed or strongly agreed and 6 of 15 disagreed or strongly disagreed, with three not agreeing or disagreeing. Comments included a belief that the students didn't feel the full cost should be covered. "I believe they see tuition increase every year between 5-10% and might not feel financial aid is increasing at an equal rate. Also, they might question the criteria that determine how much financial aid each student qualifies for." Another respondent remarked, "I think that most people don't realize how many rules and regulations there are concerning financial aid, and so it is misunderstood." A third comment, "The fact is, the university costs quite a bit and not a large amount of aid is given away in scholarships. For the masses, only smaller scholarships are available." Other remarks can be condensed to the belief that the students expect to pay some of their cost directly, but less than they do. A respondent believes that families are unprepared for the high cost of education, and NU should be more proactive in informing them of cost and the gap between aid and that cost. One survey comment said, '... I agree with the premise that students and families feel entitled. Also, students and families want grants and not loans."

The third statement submitted to the respondents was "Financial aid counselors are helpful." The NU importance score was 6.18, satisfaction was 4.54 with a gap of

1.82; national importance ranking was 6.18, satisfaction 4.89 with a gap of 1.29. The proposed cause of this failure to meet expectations was presented, "The lack of satisfaction in this area is a reflection of the student's belief the Financial aid staff has discretionary authority on the dollar amounts of the award given to each student rather than the award being determined by federal and state guidelines within the FAFSA document."

Two people among fifteen strongly agreed, two agreed, five neither agreed or disagreed, five disagreed and one strongly disagreed. The comments received: "I think that people want the term helpful to mean that they are going to do whatever the student wants, and that just is not possible" "I think it has more to do with customer service and willingness to help them understand or to be an advocate" "had an unfortunate experience with a financial aid counselor who seemed to exhibit lack of foresight, lack of follow through, lack of informed practice and pretty much was unsatisfactory in nearly every way but attitude." "frustration about financial aid regarding not being informed of deadlines, not being told about other financial aid they may qualify for, and general miscommunication between the student and financial aid counselors" "premise is somewhat right on but it goes further than that, families think financial aid is going to cover most of the cost of education, students come unprepared and want financial aid to cover everything." And "I have heard students comment on attitudes of financial aid counselors more than anything else. Students always comment on being treated poorly but will rarely say that they were treated well."

"Financial aid awards are announced to students in time to be helpful in college planning." The NU importance score of 6.39 and satisfaction score of 4.68

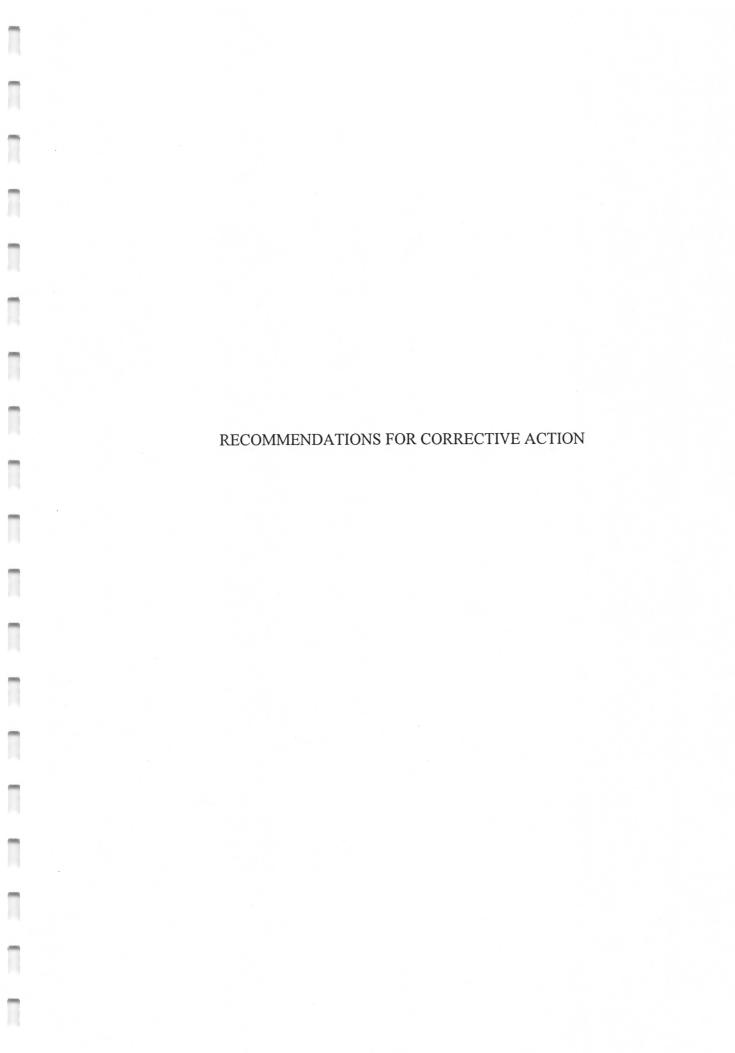
creates a gap of 1.71, nationally the importance score of 6.23 and satisfaction score of 4.83 create an expectation gap of 1.40. The proposed cause of dissatisfaction was stated as "The students' desire to have full understanding of their financial position at the time of advance registration, whereas award letters and packaging are not always available at that time."

Seven of fifteen agreed or strongly agreed with the response statement, four did not either agree or disagree and four disagreed. Responses include, "the department some of the time do not and can not answer important questions about financial aid offered or received." "I think that the aid is given out in plenty of time. The students get the entire summer to review their aid for the next year." "I think it is more about understanding than the actual amount" "To illustrate, I did not get my award letter until well into the summer. It would've been nice to know in advance, in order to facilitate finding other funding". "Students complain that their aid seems to change too often."

The fifth statement reviewed by the survey, "billing policies are reasonable". The importance factor at Northwest is 6.30 with a satisfaction score of 4.59, the gap in expectation is 1.71. Nationally the scores are 6.11 and 4.60 with a expectation gap of 1.51. The analysis of this statement reflected that the NU students feel the statements are unclear and this is frustrating to students. Eleven of fifteen responded that they agreed or strongly agreed with this statement, three did not agree or disagree and one strongly disagreed. Comments included that bills were sent at random times and there was no organization, the statements are difficult to find and understand and they often have mistakes, and numerous documents are generated from multiple offices and are confusing

because the information doesn't always clearly relate. One stated, "I have heard complaints of the lateness of the first bill of the semester."

The final financial item reviewed was "Student Activity fees are put to good use". The provided analysis of this question indicates that there were an insufficient number of activities offered on campus that fit the individual personal interests. Ten of fifteen respondents agreed or strongly agreed with this statement, one did not agree or disagree and four disagreed. Comments received were as follows: "Students who live off campus should not have to pay for campus activities" "many students express feelings that their voices are not heard when planning activities, and also that facilities for activities are wholly inadequate" "Students do not see what these fees are used for" "Insufficient number, poorly run, low quality... student activities does not seem to be a priority at NU", "more than activities—programs, facilities, services offered in comparison to other universities—price does not equal university experience". And "I would go so far as to say an insufficient number of activities period!"



Several recommendations can be made based on the findings of the survey and the comments garnered from the respondents. Although some of these questions have a large overlap in scope, each has stand alone portions that may be addressed. Each of the six issues will be reviewed for opportunities for increased student satisfaction.

The first issue is related to whether the student believes their investment in tuition is worthwhile. Although the overall scoring on this is lower than the university would desire, it would seem that a lack of satisfaction has not resulted in a corresponding declination in enrollment; rather Northwest is enjoying a record enrollment for the 05-06 academic year. Comments received indicate that the problem seems to be related to a lack of facilities and services. The university does not use tuition dollars specifically for the improvement of buildings and provision of services however that is not necessarily understood by the average student. The student sees an increase in cost each year but does not "see" anything resultant. Educating the students to the fact that their tuition pays for the cost relating directly to their education and educating them regarding the educational costs being further subsidized by the supporting districts and benefactors may make them less focused on seeing changes based on rate increases and therefore more confident in the spending of tuition.

The second question is in relation to the amount of aid given being adequate for students. The stated possible reasoning was that the students expected their full cost to be covered by aid. Largely students are unaware that federal and state aid is determined by the results of the FAFSA and that the amounts allowable are set by limits assigned by the governing agency. Student loan amounts are not affected by cost of attendance but are mandated by federal government thus the same loan amounts are

awarded to a more costly private college and a state subsidized junior college with much lower costs. Although the cost of education has increased dramatically over the last several years, federal student loan amounts have not increased coincidingly. Although federal funds are available to students in religious majors, the State of Washington will not allow funding of these programs. There are many who are unwilling to take loans for their education and want to rely solely on grants which are not universally available. Northwest staff needs to be increasingly diligent in educating students and families about the discrepancy between costs and aid so that they may be better prepared upon matriculation. This should begin from initial contact and throughout the admissions process. Currently, the financial aid and student account offices attempt to be informative during this time, but it is not always clearly heard by the consumers.

The third issue discussed is the helpfulness of financial aid counselors, although it is not indicated it would be beneficial to include student account staff in this topic. The conjecture of the survey was that some believe the financial staff had large flexibility in awarding aid. While it is imperative to all staff to be educated on providing the utmost level of customer service to the students, this does not mean that the answer will always be what the student wishes, but it does mean the students are treated with respect and that they are heard. Creating a standard within the departments of expectations would ensure that all staff members are at a level where concerns are heard, prompt responses are provided and the student knows they are the first priority of the staff. This would include training on active listening skills and essential sales/service standards. Because the term "helpful" is fairly ambiguous, it could be surmised that students do not feel the departments are working on their behalf. When dealing with the

public, the sense of the interchange is what the client will remember; if they do not feel valued they will not feel that their expectation has been met.

The fourth question deals with timeliness of financial aid award letters. In a conversation with the Director of Financial Aid for Northwest University, she stated that if a student completes the FAFSA at the earliest possible date (January of the year proceeding the semester in question) the award would be packaged and available in April. (Walter, Lana, personal communication, October 3, 2005) This is in advance of a Fall academic semester. It is difficult to determine the reason for this issue being ranked as not meeting the expectation but the registration does open prior to all awards being sent out. The issue may be timelines that are not synchronized. The registration document does provide a cost estimate of the coming semester but it is not strongly intimated as such, the confusion may be a result of the student not knowing the full cost versus the aid. Billing estimates are also sent to the student during the summer providing detailed cost based on the information provided by the student and anticipated aid based on the current information available from the financial aid department. Educating the students of timelines for completing the FAFSA and providing required documents is an ongoing exercise. It may be that departments will need to coordinate the estimates to be delivered earlier in the summer. This may be something that can be more readily accommodated with the installation of new computer systems at Northwest which was recently completed.

The fifth reviewed item relates to billing policies. There are a variety of issues related to this question. The statements sent are difficult to interpret and do not clearly state the amount for which the student is responsible. The charges for the beginning of

the semester are not assessed until the end of the first week of class, the statements are not sent until the end of the first month of class but charges are due on the first day classes convene. Anticipated aid is not referenced on the billing statement.

The school would be well advised to send out bills based on any current information prior to the beginning of the semester. This would give the student information that is accurate to that date and would clearly display the portion of the cost that is the student's responsibility prior to their arrivals. This would provide additional time to secure funding from sources other than the standard student loans, grants and institutional awards/scholarships. The statement should have the clear appearance of a bill and itemize charges and payments. This could be done at the time of registration and updated bills sent in concurrent time periods. Another option would be to establish a standard of July 1st for the initial billing for the upcoming fall and December 1st for upcoming spring terms.

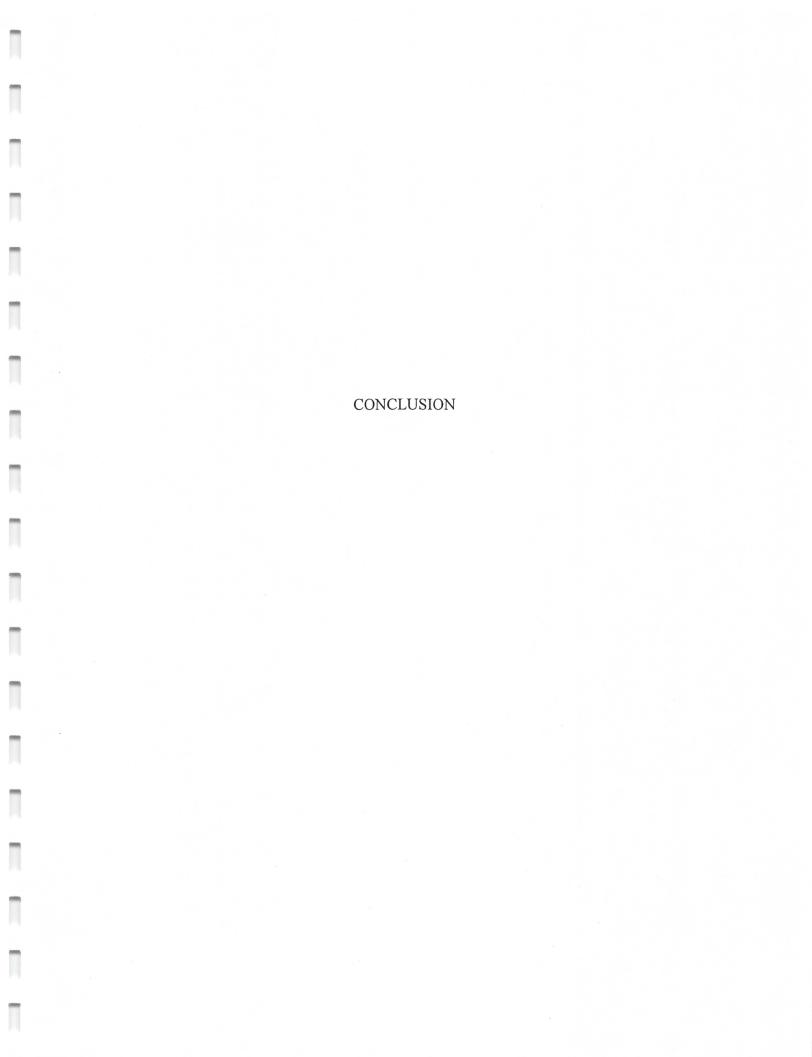
The statement information on the website is confusing to many students.

Rewriting code so that the data viewed reflects only current terms rather than historical documents would provide the student with a more concise source of information.

The final statement offered references the utilizing of student activity fees.

The hypothetical cause for this was stated as their being an insufficient number of activities on campus for various interest groups. Comments reflected more volatile responses indicating inadequate activities for all and also inadequate facilities. Northwest student activity fees cover the cost of yearbooks in the fall semester and a spring social event. All students are provided with a yearbook and all students have the opportunity to attend the event in spring. The student leaders should be more proactive in educating the

students regarding fee usage. Perhaps the yearbook is not valued by the students and should be an optional cost rather than a required cost. A survey of students to determine what types of events are valued may achieve a higher level of meeting the student's expectations. Additionally, educating the students about specific value-added elements which have been covered by the activity fee may alleviate the concerns. This particular question does not apply to the workings of the financial office in that, they are not distributed or part of the budget of financial departments. They are collected by the student accounts office and appear on the student billing statement as a required item; they are viewed as being a part of the department's functions.



Student finance related issues are closely held and personal. People become very emotional about the cost of attendance and the aid provided, and this causes the student and their family to take issues more personally. It is more difficult to meet the expectation in this area because of the high cost of education and the intangible nature of the product sold. Student finance office staff must be focused on providing excellence in each interaction and must be aware of the student as an individual rather than a series of numbers. This requires training for all staff and a willingness to take time to educate individual students, and to use active listening skills in interactions with clients. NU needs to be aggressive in educating the students about the use of tuition dollars and fees to ensure that the value is seen for the expenditure. It is evident that the issues of student financing are in need of increased attention; those providing the services at the university work within the parameters assigned by regulations and policies but must be diligent in communicating to each constituent their importance to the university.

In relation to billing policies, the implementation of the new software system by NU may increase the timeliness and clarity of statements for students. This was recently introduced and to date has not been tested in this regard. The university must be proactive in ensuring the system is used to its greatest benefit for all users.

Northwest University and other four year private schools have consistently not met student expectations in the area of finance. This evidence demonstrates the difficulty to meet the standard created by the client, however failure to address the related issues could have far reaching consequences.

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October 4, 2005

The following survey should take only 10-15 minutes of your time. The purpose is to review the cause for student dissatisfaction with financial office policy, procedures, personnel and performance. You may return your responses via email to roger.wilson@northwestu.edu or deliver to office 109 in the Davis Administration Building.

The following questions are written to clarify the results of the Student Satisfaction Inventory that is administered by Noel-Levitz to the Northwest University student body each year. NU has participated in the survey over the last seven years. It provides an assessment of the importance level of a variety of topics to the students and an assessment of the students' satisfaction in these areas. A report is provided to the university by the administrators, which compares results from previous years and from other institutions with similar structure. NU is rated in comparison to other 4 year, private universities and colleges.

Please review the question as rated by Northwest University and its peer group. A possible analysis for the discrepancy between the Importance score and the Satisfaction score has been provided. Please respond with your level of agreement with the analysis' accuracy. The goal of this survey is to determine what is creating the dissatisfaction in various areas so that an attempt can be made to address the problems and to better serve the student body. If you disagree/strongly disagree with the possible reason given, please provide an alternate cause that you see as more plausible.

Please consider the following scale in your responses:

- 5 I strongly agree with the analysis provided
- 4 I agree with the analysis provided
- I do not agree or disagree with the analysis
- 2 I disagree with the analysis provided
- 1 I strongly disagree with the analysis provided

The results of this survey will be compiled and presented in an anonymous format which will utilize only the capsulated assessment of the responses.

Thank you for your time and thoughtful responses.

Roger Wilson (425) 889-5326

Questions are listed as written on the Student Satisfaction Index survey. The numbers presented reflect the level of importance assigned by the student on a scale of 1 to 7 with seven being "Very Important" and one being "Not Important at All", the level of satisfaction with seven being "Very Satisfied" and one being "Not Satisfied at All". The gap between these number (importance – satisfaction) measures the level at which the student perceives his needs are being met. A small gap indicates expectations are being met, a large gap indicates the expectations are not being met, a negative gap would indicate expectations are exceeded.

#1 Tuition paid is worthwhile investment.

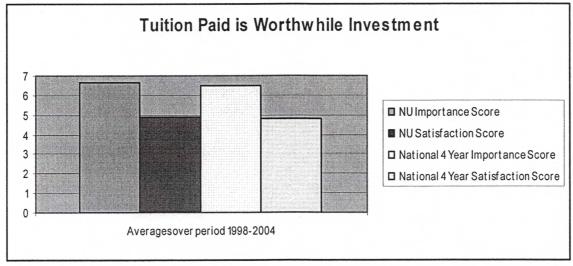
NU Survey results

National comparison

Importance Satisfaction 6.63 4.90

Importance Satisfaction

6.48 4.84



This difference is reflective of the students' general feeling that NU is a small school and offers a more limited number of options for the cost of tuition.

- 5 I strongly agree with the analysis provided
- 4 I agree with the analysis provided
- I do not agree or disagree with the analysis
- 2 I disagree with the analysis provided
- 1 I strongly disagree with the analysis provided

#2 Adequate financial aid is available for most students.

NU Survey results

National comparison

Importance

Satisfaction

Importance

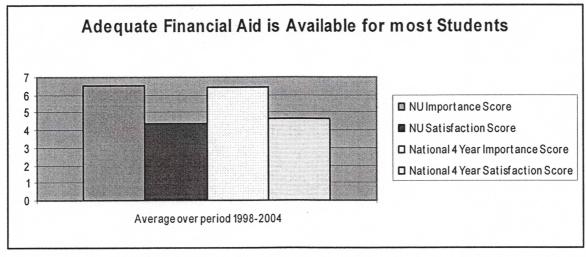
Satisfaction

6.52

4.38

6.41

4.68



This difference is reflective of the students' belief that the full cost of attendance at the University should be covered by financial aid offerings.

- 5 I strongly agree with the analysis provided
- 4 I agree with the analysis provided
- I do not agree or disagree with the analysis
- 2 I disagree with the analysis provided
- 1 I strongly disagree with the analysis provided

#3 Financial aid counselors are helpful.

NU Survey Results

National comparison

Importance

Satisfaction

Importance

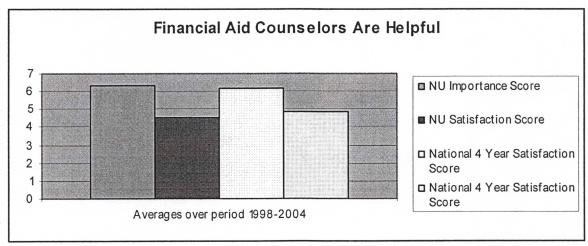
Satisfaction

6.36

4.54

6.18

4.89



The lack of satisfaction in this area is a reflection of the students' belief the Financial Aid staff has discretionary authority on the dollar amounts of the award given to each student rather than the award being determined by federal and state guidelines within the FAFSA document.

- 5 I strongly agree with the analysis provided
- 4 I agree with the analysis provided
- I do not agree or disagree with the analysis
- 2 I disagree with the analysis provided
- 1 I strongly disagree with the analysis provided

#4 Financial aid awards are announced to students in time to be helpful in college planning.

NU Survey Results

National comparison

Importance 6.39

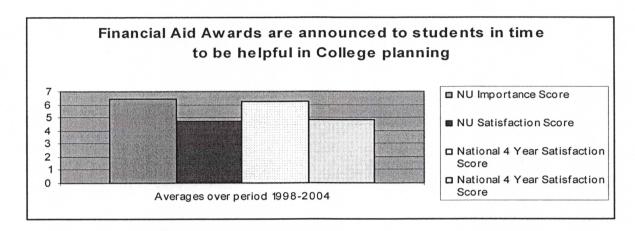
Satisfaction

4.68

Importance Satisfaction

6.23

4.83



This response level is reflective of the students' desire to have full understanding of their financial position at the time of advance registration, whereas award letters and packaging are not always available at that time.

- 5 I strongly agree with the analysis provided
- 4 I agree with the analysis provided
- 3 I do not agree or disagree with the analysis
- 2 I disagree with the analysis provided
- 1 I strongly disagree with the analysis provided

#5 Billing policies are reasonable.

NU Survey results

National comparison

Importance 6.30

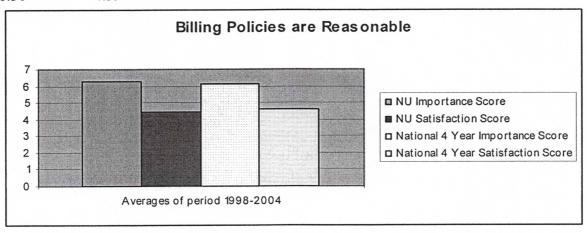
Satisfaction 4.59

Importance

Satisfaction

6.11

4.60



The discrepancy between the importance of this issue and the satisfaction is a reflection of the difficulty of understanding the billing statements that are given the students each month. The students feel it is unclear what balance is due and financial aid may be pending receipt. The unclear notices are frustrating to the students.

- 5 I strongly agree with the analysis provided
- 4 I agree with the analysis provided
- I do not agree or disagree with the analysis
- 2 I disagree with the analysis provided
- 1 I strongly disagree with the analysis provided

#6 Student Activity fees are put to good use.

NU Survey results

National comparison

Importance 6.14

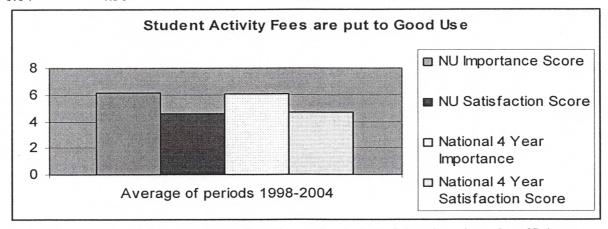
Satisfaction 4.58

Importance

Satisfaction

6.03

4.67



The results of this question reflect the student's belief that there is an insufficient number of activities offered on-campus that reflect their personal interest.

- 5 I strongly agree with the analysis provided
- 4 I agree with the analysis provided
- I do not agree or disagree with the analysis
- 2 I disagree with the analysis provided
- 1 I strongly disagree with the analysis provided