

**Student Aid Awareness IPT
Puerto Rico Sub-Team
Focus Groups
December 4 – 8, 2000**

Background and Client's Request

The focus groups conducted in Puerto Rico for the Student Aid Awareness IPT were a response to two events: the work of a team designated by Greg Woods and one of the Students Channel Performance Measures for FY 2000. The performance measure specifically targeted the translation of financial aid information for Puerto Rico. As a result, the Student Aid Awareness IPT was created and a sub-team was assembled to focus on a publication for Puerto Rico. The sub-team managed the process of creating an English draft about student loan debts and its translation to Spanish.

The request was for Interaction Associates to run a number of focus groups in Puerto Rico to obtain feedback from participants as to the value of the document in helping readers understand how to manage a student loan debt. Adam Essex, the leader of the Puerto Rico sub-team specifically requested that the focus groups be limited in size so that the team could plenty of one-on-one feedback.

Purpose and method

The purpose of the focus groups was to listen and pay attention to how participants reacted to the document. Seven small, reasonably homogenous, groups of 5 participants each were scheduled:

- Focus Group #1 - High School teachers and counselors
- Focus Group #2 - Parents of high school students who will be attending higher education
- Focus Group #3 - College students currently enrolled or dropouts expecting to return to school
- Focus Group #4 - Private high school students
- Focus Group #5 - Financial Aid Officers
- Focus Group # 6 - Graduate students -Translation Program University of Puerto Rico
- Focus Group # 7 - Public high school students

All focus groups were conducted in Spanish. Participants were asked a number of warm up questions that varied amongst the groups. These warm up questions were crafted based on our assumptions of their experience with college and student loans.

The questions that were consistent amongst all groups and that were the focus of the inquiry were geared towards identifying what was helpful about the publication and what did not work well.

Participants were asked to review a 38 page Spanish publication that specifically focused on management of student loan debt. The review took place in 90 minutes sessions, divided into two or three 20 minutes segments, depending on the amount of feedback received between segments. Before the first segment participants heard an overview of why the Department was seeking their feedback and some were asked warm up questions. Then they were directed to read the document for 20 minutes. After the first segment participants were asked about their first impression and were then asked what worked and what did not work well. They were then asked to go to the table of contents and select the section that seemed most interesting, read for another 20 minutes. At the end of the second 20 minutes they were asked for their feedback.

Our approach was informal and conversational. We focused on participants' line of response. Used questions to pursue specific comments. They were also asked spontaneous follow up questions where possible. Participants were also asked to highlight those sections for which they intended to give feedback and write out the feedback on the document.

Roles

Participants – A total of 33
Logistics Coordinator, Josy Latorre, IA
Moderator, Julia Santiago, IA
Dept of Education content experts
Marianela Garcia
Arva Reeves
Dept of Education observers
Linda Hall, SAA IPT Leader
Adam Essex, P. R. Sub-team Lead

Results

In reporting the results we selected items that surfaced in most focus groups, as well as items that may have surfaced in one or two focus groups, but received much support from the participants in those groups. In this section we include reactions to the document. We have also attached a list of words and terms for the Department to reconsider.

This report does not represent Interaction Associates' professional opinion about the document; it is a report of the opinions stated by the participants.

Focus group #1 - High school teachers and counselors

This group found very helpful the section about other types of financial aid, tables 6 and 7, the illustration about loan repayment and the section on facts you should know and remember.

On the other hand they had a number of suggestions to improve the document. They proposed that the table of contents be revised to include titles that clearly define the content. An example offered was for the section titled frequently used terms at the end of the document. When translated the phrase in Spanish does not have the same connotation it has in English, therefore, it wasn't until they got to the section that they realized it was a glossary. The term glossary translated to Spanish, "glosario", is a commonly used term that would clearly represent the intention. They also thought that it would be helpful to reference the glossary at the beginning of the document, so that readers know to go to the back for definitions as they work their way through the document.

This group also stated that the material was too dense; that the items that are not relevant to Puerto Rico should be identified accordingly and that which is specifically for Puerto Rico should also be identified (i.e., p. 3). This is particularly important when dealing with financial limits and tax issues. They also suggested that the table for the budget could be referenced in the document and appear at the end; and the section regarding interests (p.10) would be easier to follow if it were illustrated in a table. This group also expressed concerns for too many acronyms and they found particularly confusing the formatting of currency. The document is using commas and periods as they are used in Spanish, without regard for the fact that Puerto Rico is a US territory and the currency in Puerto Rico is US dollars. They thought that while the language of the document is Spanish, the currency should be expressed in dollars.

Focus Group #2 - Parents of high school students who will be attending higher education

This group had a very strong reaction to the document. When asked about what they found helpful, they spoke in general terms about the information about managing student loan debt.

They also pointed to the checklist, the tables, and the template for preparing a budget and the glossary.

When asked about what did not work very well their first reaction was that the document was dense, too technical, too long and that it wasn't clear who was the reader (parents, students or a technical expert). This group also stated that sentences were wordy and written in bureaucratic language.

Participants also had a number of specific ideas to improve the document, such as: all internet addresses in one page, glossary in alphabetical order, express currency in US dollars so that it is consistent with how currency is expressed in Puerto Rico as a US territory. They also thought that the tenses should be consistent and the intended reader should also be addressed consistently, at times the document speaks to the parent other times to the student. This group identified words and phrases that in Puerto Rico do not have the intended meanings. They also suggested that the information on interests would work better if it were presented in a table. We have included these in the list at the end of this document.

Focus Group #3 - College students currently enrolled or dropouts expecting to return to school

This group found the information in the document particularly helpful because it creates consciousness of the seriousness of a student loan debt and it helps student be realistic about their choices. They also liked the Internet addresses. While they found the language to be difficult and dense, they stated that the language in the dialogue boxes (i.e., p.2) is easier to follow. Other parts of the document they found helpful were the three steps for planning a budget (p.3), the template for the budget and the tables. They also said that the section on facts you should know and remember was very helpful. On the other hand they said that this section could be extended to include information that refers to the obligation to repay the loan irrespective of their performance in the academic program or the value of the courses towards their academic goal. They also proposed that either the glossary be set at the beginning of the document or refer to it early on.

This group found least helpful that the document was so anglicized that they had to imagine the words in English in order to figure out the meaning in Spanish. They also stated that the document was too dense, too long and the different loans and programs were difficult to differentiate.

Focus Group #4 - Private high school students

This group found most helpful the Internet addresses, the template for the budget and the fact that the information clearly explains that the responsibility for the student loan is of the student and not of the higher education institution. While they thought the title should be changed, they found the checklist on page 31 and how it was organized very helpful. The explanation on subsidized and non-subsidized loans was also helpful, although cumbersome. While some of the problematic words and the syntaxes in the sentence need improvement they found the explanation on capitalized interest on page 10 helpful.

When asked what was not so helpful, participants offered ideas for how the publication could be improved. They said the document should state that there is additional information in other publications that perhaps need to read at other stages of the financial aid application process. They proposed that common sense understanding of words and phrases could be used because correctness is not always helpful. Page 13 refers to eligible centers, but there is no reference to where a student can find out about these centers, or where to go in their institution to find out if their center is eligible. ICR on page 16 needs to be clarified, as well as under what conditions a student loan debt increases. They acknowledged that this information appears in the text, but that it is dispersed and it needs to be in one place. As for page 27, it refers to a type of loan that has not been approved by Congress and there is not an explanation of why it appears in the document. Anytime a term appears in the text for which there is not an explanation, it should refer the student to the glossary and the glossary should be in alphabetical order.

They also stated that the age limits, types of institutions and programs for which loans are granted should also be included in the document. They also thought that the explanation of the FAFSA document needed to be clearer.

Focus Group #5 - Financial Aid officers

This group was the one that found the document most helpful. They found the document, with some improvements, will definitely meet its objective. We speculate that it was because they are familiar with the terms and concepts. They thought it was appropriate, particularly the template for creating a budget.

They thought the document could be improved by simplifying the terms, improving the syntaxes and using terms commonly understood in Puerto Rico. They also expressed their understanding that the document needs to be written in a universal Spanish so that other Spanish speaking populations can understand it. They offered a number of alternate terms that while understood in Puerto Rico are also understood elsewhere. They expressed the document should make reference to the Puerto Rico tax code and the corresponding credits. The moderator then presented them with the issue of difficulty for the Department of Education to stay current with the tax code changes for Puerto Rico. They were asked if this issue could be addressed by adding "Puerto Rico applicants should refer to the current Puerto Rico tax code" wherever the document makes reference to US tax issues.

As for content, they asked if extraordinary expenses for people with disabilities and for computers would be considered. If the answer on the part of the Department is in the affirmative, these items need to be added to the budget. They also pointed out that in some instances the document uses cost of education and in others cost of assistance. They expressed that for consistency one or the other should be used throughout the document. In Puerto Rico they use cost of education, but they can easily understand cost of attendance if it is more appropriate for other Spanish speaking populations.

They also pointed to the use of commas instead of periods when expressing percentages. A participant, who was identified by others in the group as the math expert, expressed that he had never seen the use of commas in this way. One of the experts stated that in Spanish it is used in such way and that the Department intends to keep it in the document. We believe the Department might want to reconsider this, particularly since Puerto Rico is a US territory and any other Spanish speaking applicant is likely to be living in the US. Even when there could be US residents who apply for loans to attend a school in a Spanish speaking country by the time they have to manage their debt, this is a moot issue for their school. They also pointed out that while using commas for percentages and between dollars and cents in Spanish might be correct in some Spanish speaking regions, this might not be helpful if the calculators on the Department's web site don't convert. This is an instance where correctness might defeat the purpose.

This group offered to read the final version of the document.

Focus Group # 6 - Graduate Students

The initial reaction of this group was to the level of complexity of the language used; in their view students who are unfamiliar with the programs will likely have difficulty following the meaning of the text. They suggested that the glossary be one of the first sections in the document or that it be referenced early on. It was stated that they had to read too much before it became clear that there was a glossary.

This group found very helpful the section on page 3 that helps that offers suggestions on how to determine how much money is needed. They also stated that the template for the budget was very useful. A participant that had obtained a loan in the past indicated that he had a very hard time creating a budget and that the template would have helped him immensely.

They also pointed out that there were terms that clearly imitate English. Because they are not real terms in Spanish some sentences do not make conceptual sense. If an individual is familiar with the terms in English they might be able to figure out the meaning. They suggested that there are terms that are commonly used by the financial aid community in Puerto Rico that might be helpful to the Spanish speaking community in the US.

It was also pointed out that there was too much use of passive voice. The tenses were changed throughout the document, which made the content unclear. It was difficult to decipher if the statement referred to something that was supposed to have already taken place or would take place in the future. They also stated that there are sentences that are ambiguous because they introduce a concept without explanation. These problems deter from the quality of the document.

Focus Group # 7 - Public high school students

The first reaction of this group was that there are terms that they have never heard and as they were reading they began to speculate about the meaning. They also expressed that the list of student loans needs to be explained in plain language so that they can get a sense of what they are. There was much agreement in the group that these were hard to differentiate.

The participants found very helpful the list of loans on page 1 and what funds they come from. They also found helpful the clarity of which ones cannot be obtained in conjunction with others. They also liked the fact that some sections begin with a question as if there is a dialogue taking place. They also found helpful the clarity that they do not have to take the entire loan as offered to them, and that if they took a smaller loan they would pay less in the future. They said that students often don't think about this. Another point they found helpful was the fact that the budget can include their personal life. There is often a misconception that the budget is strictly educational expenses.

The students pointed to a number of terms and sentences that were unclear. There were a number of times that the term "educational institution" appears and it wasn't clear if the text refers to the educational institution that they are currently attending or that they will attend. For high school senior and college seniors the two can be different.

They suggested that a point of clarity for the budget template was to be specific that the budget in question is that of the applicant. A participant stated that in his case there are two college students in his family and he wasn't clear if the budget was for both.

They also stated that while there were Internet addresses, there were no mailing addresses or phone numbers available. They suggested that each time an Internet address is listed, so should phone numbers and mailing addresses. There are a number of times that the text refers to documents and publications students should obtain, but there is no reference to their cost, or if they are free.

They stated that they found themselves reconstructing sentences or translating to English in their mind in order to understand the concepts.

Sugerencias para los títulos de las secciones y el índice

Cómo limitar la cantidad de su deuda ó Cómo limitar la cantidad a solicitar -----	3
El pago de su deuda -----	9
Opciones de pago -----	12
Lista de cotejo-----	31
Datos importantes que debe recordar -----	32
Glosario -----	35

Problematic words because they don't exist in Puerto Rico and therefore interfere with the content.

matriculación - matrícula
monto - cantidad
sensible al ingreso - sujeto al ingreso
descapacitado - con incapacidad
extractos de facturas - cupones de pago
extinciones de préstamos - cancelación de préstamos
anulación de préstamos - cancelación de préstamos
rellene un formulario - vuelva a llenar un formulario

P. 35 / 36

carta de otorgamiento - carta de aprobación o carta de desembolso

licenciatura - bachillerato

agencia de recaudación - agencia de cobro

su empleador - su patrono

aplazamiento - prórroga

reembolsar su préstamo - pagar su préstamo

posterga- aplaza

escuela secundaria benevolencia -

Saldo - balance

alicientes - incentivos

co-signatario - codeudor

delincuencia - atraso en los pagos, falta de pagos

valedero - válido

urgencias - emergencias

prestatario - entidad que otorga el préstamo

tribunal de bancarrota - tribunal de quiebras

estudiantes de titulado superior - estudiantes de bachillerato

Lista de Control (Debe llamarse Lista de Cotejo)

Cosas que deben resaltarse

Los tres pasos principales a la hora de preparar un presupuesto P.4

Cuándo debo reembolsar mi préstamo P.9

Cómo se calcula el interés P.21

Lista de control (Debe llamarse Lista de Cotejo)

Qué es la consolidación P.22

Cosas que deben estar más claras

horas de un cuarto o 9 cuartos de reloj

Plan de reembolso sensible al ingreso

Cómo sé cuánto necesito pedir prestado

Impuestos Hope

Plan de reembolso básico

Una lista de las becas con sus descripciones ayudaría a entender mejor el contenido.

Ingresos no imponibles

interés capitalizado - debe estar en un lenguaje más sencillo para estudiantes

Cuando una palabra que está en el glosario aparece por primera vez en el texto, se debe resaltar.

Si la palabra está en el glosario, no se necesita repetir la información en el texto.

Glosario - debe estar en orden alfabético

límites anuales y agregados

niveles de otorgamiento

El uso de comas en lugar de punto al escribir por cientos

el Internet - por la Internet

Qué es un pagaré - debe ser un lenguaje más sencillo para estudiantes

-

Tablas

Las “tablas” deben estar completas en una sola página

Se les debe llamar “tablas” en vez de cuadro

P. 10 - tercer párrafo - debe estar en forma de tabla

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Información que no aplica a Puerto Rico

P. 27 - último párrafo

P. 23 - Préstamos que se pueden consolidar - Si no están disponibles no se deben incluir.

El Acta de Alivio Fiscal

-

Títulos sugeridos

¿Necesitas ayuda?

¿Necesitas dinero?

Cómo escoger un préstamo estudiantil que llene tus necesidades

Cómo pagar su préstamo estudiantil

Cómo solicitar préstamos estudiantiles

Cómo solicitar y pagar su préstamo

El manejo de la deuda de su préstamo

Lo que debes saber antes de obtener un préstamo estudiantil

Préstamo estudiantil: cómo ayudarte a tí mismo.

Préstamos estudiantiles: su obligación futura

Préstamos estudiantiles: su compromiso futuro

Vas a hacer un préstamo estudiantil: lo que debes considerar

Todo lo que necesita saber sobre su préstamo estudiantil

Oraciones o frases que no se entienden

P.3 El COA es una institución educativa...

P. 18 No se olvide, más largo es el

P. 25 Reembolsar las entradas del préstamo

P.4 hojas de paga

P.12 a medio tiempo - a tiempo parcial

periodo de indulgencia

mantenimiento del auto - mantenimiento del auto

P. 25 - último párrafo

perdón del préstamo

-

Errores de traducción

clarificaciones - pida que se le aclare

provisoria - provicional

cuyo todo el interés

gastos mensuales previstas - previstos, anticipados

el sitio Web -el portal en la Internet