

STUDENT AWARENESS OF CONSUMER
RIGHTS AND SERVICES AT
OKLAHOMA STATE
UNIVERSITY

By

MARSHA GAYLE FITZGERALD

Bachelor of Arts

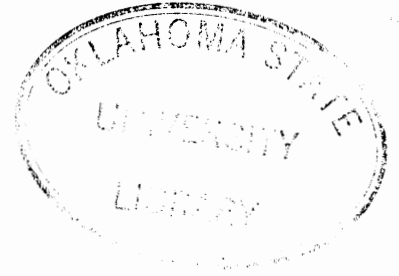
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Thesis Approved:

A handwritten signature in cursive script, appearing to read "Carl Hall".

Thesis Adviser

A handwritten signature in cursive script, appearing to read "Norman N. Durham".

A handwritten signature in cursive script, appearing to read "Stuart J. Galloway".

A handwritten signature in cursive script, appearing to read "Norman N. Durham".

Dean of the Graduate College

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PREFACE

It is generally agreed that consumer protection is an important factor in today's economy. However, consumer protection in higher education is only now becoming a reality. This study is concerned with evaluating the need for consumer protection and consumer education for students at Oklahoma State University.

The author wishes to express appreciation to Dr. William Johnston for his guidance throughout this research project and the entire graduate program. The author also expresses appreciation to Dr. Carl Hall and Dr. Herbert Jelley who served as committee members for this research project.

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CHAPTER I

INTRODUCTION

Consumer education is a growing concern of our society today. The importance of educating the individual consumer was affirmed by the late President John F. Kennedy (1962) in his "Special Message on Protecting the Consumer Interest" to Congress. He set forth certain rights for consumers:

1. the right to safety;
2. the right to be heard;
3. the right to be informed; and,
4. the right to choose.

In President Nixon's consumer message to Congress (1969), he elaborated on these consumer rights. He added the rights of the consumer to register his or her dissatisfaction and to have his or her complaint heard and weighed. President Ford went a step further to give consumers the right to be educated.

The concept of consumer education is based on the premise that citizens live in a free market system where supply and demand are or should be equal. Higher education, as a large industry in the economy, is part of this system with students as consumers of educational services supplied by

these institutions (Willett, 1975).

Each year thousands of dollars are paid to institutions of higher education by students and their parents for educational services. In 1976, there were approximately ten million students enrolled in colleges and universities throughout the United States (National Center for Education Statistics, 1978, p. 228). This includes four-year private institutions, four-year public institutions, two-year private institutions, and two-year public institutions. The total educational expenses of full-time college students during that same year averaged \$2793.00 per student (National Center for Educational Statistics, 1978, p. 228). It may be assumed, therefore, that more and more students and their parents are looking at higher education as an investment. The student invests time, money and talent for which he or she expects, in return, better employment, social development and intellectual enrichment (Willett, 1975, p. 165).

In recent years many abuses of consumer's rights in postsecondary education have been brought to the forefront. In 1973, the U.S. Office of Education noted five major consumer concerns in higher education:

1. fraudulent and misleading advertising;
2. misleading solicitation and recruitment policies;
3. degree mills;
4. tuition refund policies; and,
5. federal education assistance programs (Education Commission of the States, 1974, p. 8).

While most of the publicized allegations of consumer abuse in education has fallen on the shoulders of proprietary schools, in the past few years many similar examples of abuse in colleges and universities have surfaced (Stark, 1977, p. 5). The following were some examples of the ethically questionable practices of colleges and universities listed by Stark in her article "Students and Colleges: Need for Reform":

1. A student enrolls at a major university primarily because of its reknowned scholars in a certain field. She discovers belatedly that these scholars do no undergraduate teaching.
2. A college department suddenly announces that all majoring students must complete a summer internship. To graduate some enrolled students forego prearranged summer employment, supply room and board, and pay tuition for faculty supervision, which consists of grading a journal kept by the student.
3. A student successfully completes a four-year college major in elementary education. He is unable to receive teacher certification in his state, because he did not include specific supporting courses. The university claims responsibility only for advising students regarding its major program requirements, not for ascertaining that students can be certified as teachers.
4. A nonprofit college insists that students make a decision about enrollment by an early deadline "to assure a place in the class" and implies that it selects only students with high scores on standardized admissions tests. In truth, the school accepts 95 percent of its applicants, the test scores (for which the student pays) are only summarily examined and the entering class has not been filled in some years (Stark, 1977, pp. 4-5).

With rising enrollment in colleges and universities, increasing education costs for students and prevailing abus-

es of students' rights as consumers, there appears to be a need for an avenue through which the college student may become a more knowledgeable consumer of education. Even the institutions themselves admit to the abuses that exist in this multibillion dollar industry and feel that consumer protection as well as consumer education for the student as a consumer of education is necessary (Willet, 1975, p. 165).

As President Ford (1974) has stated,

Since the early Middle Ages, colleges have been sheltered, almost cloistered, communities set apart from general society. Unfortunately, this has caused a certain amount of suspicion and in some cases unfortunate distrust. I don't think, in the current environment, we can afford that today (p. 2).

Purpose and Objectives

The purpose of this study was to determine the level of awareness exhibited by students at Oklahoma State University of the consumer rights and services available to them.

The study focused on students at the main campus of Oklahoma State University, the largest postsecondary school in the state. The objectives of the study were:

1. To examine existing student services available to students at O.S.U.
2. To examine existing and proposed federal and state legislation and its potential effect on consumer protection for students at O.S.U.
3. To determine whether student awareness of consumer rights and services available at O.S.U. is affected

- by academic classification.
4. To determine whether student awareness of consumer rights and services available at O.S.U. is affected by age.
 5. To determine if the manner in which a student's education is financed affects his or her awareness of consumer rights and services available at O.S.U.
 6. To compare consumer awareness between students of different majors.
 7. To make recommendations for further study in this area.

Hypotheses

The following hypotheses were considered in this research effort:

- H₁: There will be no significant relationship between the academic ranking of a student and his or her awareness of consumer rights and services available at O.S.U.
- H₂: There will be no significant relationship between the student's age and his or her awareness of consumer rights and services available at O.S.U.
- H₃: There will be no significant relationship between student awareness of consumer rights and services available at O.S.U. and the manner in which his or her education is being financed.
- H₄: There will be no significant difference between

students of different majors and their awareness of consumer rights and services available at O.S.U.

Assumptions and Limitations

This study was based on the following assumptions:

1. Students of Oklahoma State University have a vested interest in administrative and academic decisions and policies set forth by Oklahoma State University and their board of regents.
2. Administrative and academic policies and decisions should be made in order to aid, benefit or enhance the educational experience of students at O.S.U.
3. Students to whom the instrument was administered were honest in their response and accurate in their reporting.

This research was restricted by the following limitations:

1. The research design of this study is the survey method. This method is highly dependent on the cooperation of the respondents.
2. The sample of students was selected from a population which was limited to the students currently enrolled at Oklahoma State University.

Definitions

The following definitions were utilized in the study:

Consumer - "The ultimate user of any goods, services, products, etc.; for example, the listener at a concert is a

consumer of music, while the concert artist is a producer of music . . ."(Good, 1959, p. 125).

Consumer Movement - "A trend characterized by concern on the part of organizations, schools, businessmen and the government for the protection of the consumer and the improvement of his status"(Good, 1959, p. 125).

Higher Education - "Instruction offered to persons of considerable intellectual maturity, usually requiring previous preparation through the secondary school . . . includes colleges, universities, graduate schools, professional schools . . ."(Good, 1959, p. 257).

Ombudsman - "An official or semi-official office to which people may come with grievances connected with the government. The ombudsman stands between, and represents, the citizen before the government"(Black, 1979, p. 979).

CHAPTER II

REVIEW OF LITERATURE

This chapter presents a review of the relevant literature available today which deals with consumer education and postsecondary education. The review of literature includes the following: a general discussion of consumer protection and postsecondary education; legislation affecting the consumer of higher educational services; and consumer rights and services available to students at Oklahoma State University.

Consumer Protection and Postsecondary Education

Some experts in the area of educational consumerism feel that the most appropriate strategy for dealing with consumer abuse should come as voluntary institutional responses (El-Khawas, 1975). A good example of federal level encouragement for voluntary campus efforts was the National Task Force on Better Information for Student Choice which was supported by the Fund for the Improvement of Postsecondary Education (FIPSE) of the U.S. Department of Health, Education and Welfare. This task force was created in order to encourage institutions to voluntarily provide prospective students with more candid, objective and accurate information (Hoy,

1977). The task force developed 11 demonstration institutions and four resource agencies. The demonstration institutions agreed to develop new programs which would disseminate information concerning their institution which had not previously been published. The demonstration institutions included: the University of California at Irvine; the University of California at Los Angeles; the University of Illinois; Portland State University; Barat College (Illinois); Morris Brown College (Georgia); Mountain Empire Community College (Virginia); Monroe Community College (New York); Macombe Community College (Michigan); Heald Colleges (California); and the National Radio Institute (Hoy, 1977).

The task force resource agencies included: the College Entrance Examination Board; the Western Interstate Commission on Higher Education; the Associated Colleges of the Midwest; and the Department of Higher Education of Syracuse University. The task force concluded that in order for a student to decide which institution was suitable for him or her, the following types of information was necessary:

access information - what the campus has to offer and clarity concerning the requirements for admission and receipt of financial aid;

process information - the learning environment or lifestyle of a college and the pattern of relationships in and out of the classroom that characterize the educational system and the campus;

results information - reflects the potential the future holds for graduates in return for the time and resources the students invest in the institution (Hoy, 1977, p. 185).

In 1974, the Department of Health, Education and Wel-

fare, the Health Resources Administration, and the Office of Education encouraged the Education Commission of the States to call a national invitational conference on consumer protection in postsecondary education. Representatives of federal, state and local governments along with representatives of private and public education met to identify issues and rights of consumers of postsecondary education services in the United States (Corcoran, 1975). Approximately 10 states considered enacting the model bill developed during the conference which would provide improved consumer protection (Corcoran, 1975, p. 239).

Educational Consumer Information

In her article entitled "Strategies for Providing Consumer Information," Stark (1977, p. 168) listed a summary of information desired by currently enrolled students and prospective students for effective decision making. This summary was a result of recent research in the study of information needed by students in making certain academic decisions. The following information was considered very important by both prospective students and currently enrolled students:

1. cost of attending;
2. financial aid;
3. instructional ratings, style, class style;
4. advising and other support services;
5. programs, majors, credit rules;

6. social, living environment; and,
7. placement data (Stark, 1977, p. 168).

Studies of formal student complaints by Steven M. Jung and Jack A. Hamilton indicated a high level of student naivete about choosing an institution to attend and dealing with questionable university practices once they were enrolled. Jung and Hamilton (1977) proposed a "student-based strategy" to aid students in making more informed consumer decisions with regard to their relationship with the university. This strategy was composed of three fundamental parts:

1. The concept of an effective information floor, which would concentrate on institutional policies and practices;
2. The development of effective techniques for allowing students to acquire this information floor;
3. A set of suggestions for student use of this information floor to avoid or deal properly with such policies and practices (p. 138).

In her article, "Strategies for Providing Consumer Information," Stark (1977, p. 160) critiqued three different approaches to the student's collection and utilization of information. The first approach was referred to as the "Word-to-the-Wise Strategy." This strategy was based on the premise that consumers may make more effective and wise decisions when they are equipped with a checklist of warnings of which to take heed. This strategy in education was first used by the Federal Trade Commission (FTC) in 1974 to warn prospective students of fraudulent practices of proprietary schools.

A second approach to adequate student information discussed by Stark (1977) was an educational quality monitoring system. This proposed system provided information about basic institutional policies and practices which would enable the prospective student to make more informed decisions when selecting an institution to attend. A true quality monitoring system must be operated by a third party to insure accurate data gathering. Furthermore, this third party must then make judgments as to why a student should elect one institution over another.

And finally, Stark recommended the "supply-comparable-facts approach" (p. 163) for educational consumer information. This approach was set up along the lines of the Truth-in-Labeling approach, in that it provided that certain facts about the product (the institution) must be supplied to the consumer (the student) in order that a more intelligent decision could be made.

Dykstra (1972) in his article "America's Forgotten Consumer," discussed still another area of insufficient student consumer information. He pointed out that the student generally lacks any information in regard to teaching quality. And, typically any information the student can obtain about the faculty focuses on the faculty member's qualifications as a scholar rather than a teacher. Dykstra further proposes that students should be allowed to choose the mode of instruction they prefer (p. 211).

The Legal Status of Student-University
Relationship

The basic legal relationship between a student and a public or private college and university is viewed by the courts as being a contractual one with catalogues, bulletins, and university regulations as part of the contract (Mancuso, 1977, p. 97). This relationship is important in that it provides a basis for legal action where and if the university fails to perform in compliance with the provisions of the student-school contract.

As a result, several breach of contract lawsuits have been brought against academic institutions by disgruntled students and their parents. These consumer actions became more important when personal liability was demanded. That is, in some cases, the college administrators were personally sued for monetary damages and attorney fees. In *Elene Ianniello v. University of Bridgeport*, Ms. Ianniello a student at the university demanded a tuition fee rebate. She claimed she had not learned what the college catalogue had promised. Ms. Ianniello lost the case as the court ruled "colleges do not provide consumer services in the ordinary sense of the word" (Times Higher Education Supplement, 1977, p. 10). The case is on appeal.

When suing for breach of contract, the student has run into a major problem. That is, the contract (usually the college catalogue) is written unilaterally by the university.

These contracts typically are broadly worded clauses designating faculty and administration as sole determiners of student academic standing. Even when the contracts have not made this specific designation, the courts have read into the contract that scholastic standing is within the broad discretion of the administration (Mancuso, 1977, p. 108).

Student Activism in Educational Consumerism

In this age of active consumerism, students themselves have taken on an intensified concern with administrative policies, procedures and practices which affect them both directly and indirectly as consumers of educational services. They have begun to question more actively their concerns about costs, placement opportunities, mandatory special fees, grievance procedures and grades which they feel are unjustly given (Stark, 1977).

In 1974 and 1975, 18 students researched consumer protection topics related to the student-university relationship. This group was known as the Student Information Gap Project of the National Student Educational Fund. The result of their research was The Options Handbooks. Though they discussed broad principles important to consumer protection for students, one of the most important outcomes of this effort was the "Student Information Bill of Rights":

1. The right to complete and accurate information about all postsecondary educational opportunities and resources. This right includes access to information collected directly from students and former students by agencies outside the in-

stitution.

2. Statutory guarantee of the right to information. Basic full disclosure provisions should be enacted into statutes as requirements of eligibility for each institution that enrolls students receiving federal assistance. Such provisions should not require regulations for their execution and should be the basis for an individual student's right to sue for damages for misrepresentation. Information should be in standard formats facilitating comparison.
3. Regulation must be under the control of consumers and the public to ensure credibility. Students, potential students, and members of the public should be in positions of responsibility on federal regulatory bodies, state licensing and approval bodies, and private accrediting bodies.
4. Self-help remedies are best for students and society. Remedies and resolution of problems should be designed to avoid expensive red tape. This can be done through clear definition of student rights.
5. Right to local, state and national complaint system.
6. Institutions should have a stake in the success of students. Rewards for salespersons and admissions officers should be based, in part, on student completion of programs rather than recruitment.
7. A local advocacy structure outside of educational institutions is needed for prospective students. Local information systems, which bridge the gap between human resources training programs and educational programs, should assist students in transition from school to work or to school.
8. A massive increase in consumer reports and student services to meet student needs.
9. Legal services for students and potential students.
10. Right to control educational records.
11. Right not to participate in information collec-

tion activities.

12. Independent student organizations to collect, validate, and disseminate information to student consumers of education (Olson, 1977, pp. 88-89).

Relevant Consumer Legislation and Government Involvement

Federal Government Involvement

"The Veteran's Readjustment and Assistance Act of 1944 (the G.I. Bill) proved a watershed in the development of federal consumer protection policies and attitudes as we know them today" (Davidson and Stark, 1976, p. 9). Under this G.I. Bill the federal government placed millions of dollars into the hands of students which encouraged the idea of students as consumers of higher education.

Furthermore, because of abuses by many institutions the government found it necessary to implement several regulations in order to protect the students as consumers as well as protect their financial investments. The abuses by the institutions included the compilation of phony enrollment figures for veterans and fraudulent advertising and sales practices (Davidson and Stark, 1976). In 1952, the federal government sought to eliminate many of these abuses by establishing a national accrediting agency recognized by the U.S. Office of Education. They also required that educational programs for veterans be reviewed and approved by certain state agencies.

By 1974, pressure was being applied by several congressional committees for the Office of Education to use its powers to suspend or terminate individual institutions from participation in federal loan programs. This action was preceded by a growing number of defaults of loan repayments approaching the 20 percent mark (Davidson and Stark, 1976, pp. 10-11).

In 1974, the Buckley Amendment or the Family Educational Rights and Privacy Act was passed. Under this act colleges and universities were required to inform students and prospective students of the following rights:

1. To inspect and review information contained in their educational records.
2. To challenge the contents of their educational records.
3. To a hearing if the outcome of their challenge is unsatisfactory.
4. To submit an explanatory statement for inclusion in their education record if the outcome of the hearing is unsatisfactory.
5. To prevent disclosure, with certain exceptions, of personally identifiable information from their education record.
6. To secure a copy of the institutional policy, which includes the location of all educational records.
7. To file complaints with the Department of Health, Education and Welfare concerning alleged failures of the institution to comply with the Act (Oklahoma State University Catalogue, 1979, p. 31).

In February of 1975, the U.S. Office of Education issued a set of regulations and standards which applied to

those institutions which prepared students for a vocation or career field (Davidson and Stark, 1976). In order for these specified institutions to participate in federal loan programs, they had to adhere to these regulations and standards. Not only did these regulations pertain to proprietary institutions, but with the addition of the phrase "career fields" they also covered nonprofit institutions of higher education. The regulations were as follows:

1. The institution must provide current and prospective students with accurate and up-to-date information on current academic or vocational programs.
2. The institution must disclose the current status of faculty and facilities.
3. The institutions are required to keep accurate information for students who receive financial aid as to their admission records, attendance records, placement, and indebtedness.
4. The institution must provide all students, whether they are financial aid recipients or not with an adequate and fair refund policy for both housing and tuition.
5. Those institutions who claim to prepare students for a vocation or career field must be able to show prospective students the percentage of graduates who have found positions in their area in which they were trained or educated. They must also show an average starting salary for these graduates.
6. The institution's eligibility can be limited or revoked if (a) more than 10 percent of its loans are in default; (b) 20 percent of the students withdraw within an eight month period; or (c) 60 percent of the students simultaneously hold federal loans (Davidson and Stark, 1976).

The biggest crackdown seemed to be aimed at proprietary schools. Representative Robert Michael called the propriet-

ary programs "one of the most gigantic ripoffs in the country" (Education Daily, 1975, p. 30). Defaults in the repayment program of the Guaranteed Student Loan Program had reached 18 percent by October of 1975 and 70 percent of those defaults were from students of proprietary institutions (Davidson and Stark, 1976).

Some institutions, particularly universities, felt that these regulations were both time consuming and out-of-line. Therefore, they purposely failed to comply with them in order to test the strength of the regulations (Davidson and Stark, 1976). However, in 1976 the Education Amendments were passed by Congress.

Under the 1976 Education Amendments, the federal government proclaimed itself consumer watchdog for students and their parents, specifically in the Student Consumer Education Act. Again under this amendment as in the 1975 regulations special attention was given to the aids and grants given to universities and colleges in the form of financial aid for students. The 1976 Education Amendments provided a protective provision which required colleges and universities to provide the following information to any student requesting financial aid:

1. The specific nature of financial assistance available at the institution.
2. The method whereby financial assistance is distributed.
3. The disclosure of the means . . . employed in making awards to students.

4. The explicit rights and responsibilities of students receiving financial assistance.
5. The real cost of attending a college or university.
6. The specific refund policies of the institution.
7. The nature of the academic program provided by the institution.
8. Data revealing student retention and attrition at the institution.
9. The number and percent of students completing the academic program in which they are enrolled (Hoy, 1977, p. 181).

Furthermore, these amendments gave the United States Office of Education the explicit right to suspend and/or terminate any federal financial aid assistance programs at colleges or universities that had substantially misrepresented their programs or if 10 percent of its loans in repayment were in default (El-Khawas, 1977).

Opponents of further federal government involvement in higher education feared this approach taken by the Congress. They argued that the federal government was hoping to safeguard its substantial investment rather than actually protect the student.

Several other federal laws were passed to protect the student. For example, sex discrimination was prohibited under Title IX of the United States Commercial Code.

It would appear that the majority of federal regulations were not aimed directly at protecting the student. It was, however, directed mainly toward safeguarding the federal government's investment of funds. At the same time, it

did attempt to provide the students with ample information so they could make educated consumer choices concerning their education.

Diversity of Federal Agencies

A common complaint among consumers and consumer affairs advocates was the diversity of agencies and policies through which consumer protection must be sought at the federal level. There was no central location at which complaints and grievance could be made known to the right officials.

In 1974, Virginia Knauer, who was at that time special assistant to the President for consumer affairs, acknowledged at the Second National Conference of Consumer Protection in Postsecondary Education that there was no one at the federal who was in charge of protecting the student's interest in higher education. For example, within the Department of Health, Education and Welfare, there were two offices to which complaints were channeled: the Office of Consumer Affairs (OCA) and the Accreditation and Institutional Eligibility Staff of the Office of Education.

The Office of Consumer Affairs was created to attempt to provide some sort of centralized consumer protection agency. However, Willett stated in 1975 that the OCA had little or no real power. The Office of Consumer Affairs' purpose was to "receive complaints of all kinds, disseminate consumer protection information, try to publicize consumer problems, and act as liaison between private consumer

protection groups and federal agencies" (Davidson and Stark, 1976, p. 16).

The Federal Interagency Subcommittee on Educational Consumer Protection was formed under the Accreditation and Institutional Eligibility Staff of the Office of Education. This subcommittee took a positive role in the planning and discussion phases of educational consumer protection both in government and in the private sector. However, the committee's basic function up to this point had been to make accreditation decisions as to the eligibility for funding programs (Davidson and Stark, 1976).

Several other federal agencies have dealt with this concern for adequate student consumer protection. The Federal Trade Commission has been keeping an eye on the propriety sector of education through complaints and sometimes through litigation. The postal service, ordered to alert consumers on mail fraud, has cracked down on degree mills and fraudulent home study programs. Other federal agencies that were given jurisdiction over educational consumer complaints were: the Veterans Administration; the Social Security Administration; the Bureau of Indian Affairs; the Federal Aviation Agency; the Department of Defense; the Department of Labor; the Department of Justice; and the Civil Service Commission (Davidson and Stark, 1976). Though many agencies are given authority to deal with consumer issues, there has been little action or concern for the student consumer in any of these agencies. The student consumer as

well as the consumer in general has been low in their priority lists.

These conditions have led to the repeated efforts by consumer advocates and some legislators to create a major centralized consumer advocacy agency. For the first time, government and business would be forced to pay closer attention to the consumer and to the public interest (American Enterprise Institute for Public Policy Research, 1975, p. 9). Ralph Nader, a noted consumer advocate, testified before the Senate Committee on Government Operations:

The concept of a consumer advocacy agency has been endorsed by 33 governors, the Conference of Mayors, the National Association of State Attorneys General and the Economic Crime Committee of the National District Attorneys Association . . . It has received active support of national groups including the Consumer Federation of America, Consumers Union, the National Consumer League, Common Cause, the National Council of Senior Citizens, the National Rural Electric Cooperative Association, the Cooperative League of the U.S.A., the National Farmers Union and others (Nader, 1975, pp. 1-2).

The bills to establish this centralized consumer agency have been defeated in the House and Senate. And to date, the future for this agency does not seem bright.

State Involvement

Historically, state government has been the major support for institutions of higher education. Approximately 26 percent of educational funding has been provided by the state governments (Callan and Jonsen, 1976, p. 25). Also, it has generally been the responsibility of the states to issue

charters and licenses to postsecondary institutions.

States have made efforts to protect postsecondary students in several ways. State legislators have passed legislation which has attempted to regulate programs and set minimum standards for colleges and universities. Several states have recently passed legislation which is directly aimed at "degree mills" and state approval of programs of out-of-state institutions (Callan and Jonsen, 1976). Many states have also set up coordinating boards and boards of regents whose responsibilities include the monitoring of college and university activities and the evaluating of existing programs and instituting new programs.

Furthermore, two major concerns for state governments have been (1) the transferability of credits from one institution to another, and (2) career guidance and counseling in secondary schools. Every year thousands of students move from one college or university to another. "A lack of policy in this area has created loss of time, credit and money for students; it is a consumer issue on which complaints have already centered" (Callan and Jonsen, 1976, p. 27).

Complaints have also come from students who have said they were not adequately advised or prepared for college study and courses in their secondary education. As a result, computerized career information systems have been established by several states (El-Khawas, 1977). These systems describe available postsecondary education programs found within the state. This approach allows prospective students to make

good consumer decisions by comparing institutions.

The task . . . is to provide every student choices of at least the magnitude of those every college now has. There is an important difference between telling students "where to go and what is good for them" and telling each student where he may be able to find what he wants and giving him as many clues as possible to what may be realistic for him to want (Pace, 1970, p. 98).

Consumer Rights and Services Available at Oklahoma State University

The consumer rights of students at Oklahoma State University, as described by the university catalogue, are concerned, for the most part, with the actual costs of attending O.S.U., tuition refund policies, the transfer of credits and administrative policy on dropping courses.

Costs

The actual cost of tuition for the Oklahoma State University student is determined by the level of the course, with lower division courses costing less per credit hour than upper division or graduate level courses. Included in this basic amount is a mandatory Student Activity Fee. On top of the basic tuition all students are required to pay the following special services fees: the Colvin Physical Education Center Fee; the Student Union Fee; and the Hospital Fee.

Tuition Refund Policy

The tuition refund policy is based primarily on the

week of classes in which the class is dropped. For example, if the class is dropped during the first week of class the student gets a 100 percent refund for that class. If dropped during the second week of classes, there is an 80 percent refund. The amount of refund decreases accordingly until the fifth week of classes where a 25 percent refund is allowed for a dropped course. After the fifth week, a student is entitled to no refund.

Administrative Policy on Dropping Courses

A student at O.S.U. may drop a course any time during the first nine weeks of a regular semester and no record of the course will appear on his or her transcript. After the ninth week, either the letter "W", withdrawn while passing, or "X", withdrawn while failing, will appear on his or her transcript.

After the beginning of "Pre-finals Week" a student may not withdraw from a course under any circumstances. The instructor must assign the student a grade of "A", "B", "C", "D", "F", "P" or "I".

Transfer of Credits

When transferring from one institution to another it is essential that the transfer student determine which of his credit hours will be accepted and which will not. As stated in the 1979-80 Oklahoma State University Catalog, college level credit earned at another accredited college will apply

toward any baccalaureate degree at O.S.U. However, the following requirements must first be met:

1. A minimum of 24 semester credit hours (30 in the College of Business Administration) that apply toward a degree must be earned in residence at Oklahoma State University.
2. The last 18 semester credit hours (30 in the College of Business Administration) that apply toward a degree must be earned in residence at Oklahoma State University.
3. Credits earned in a junior college cannot be used to satisfy O.S.U. upper division (junior and senior) level requirements, and cannot exceed a total of 65 hours.
4. A minimum of one-half of the upper division requirements in a student's major field must be earned in residence at Oklahoma State University.
5. A maximum of 65 credit hours earned at a junior college can apply toward a baccalaureate degree at Oklahoma State University.
6. A minimum of 60 credit hours must be earned in a senior college.

The following is a brief description of services available to the student at Oklahoma State University.

Hospital

As stated earlier in this section, it is required that all students pay a hospital fee each semester along with their tuition. The students are then entitled to free office visits to see any of the eight full-time physicians on staff as well as free physio-therapy treatments. An additional fee is charged to the student for such services as laboratory tests, x-rays, pharmaceuticals and hospital stays

(1979-80 Oklahoma State University Catalog, p. 21).

University Counseling Services

A very important service offered to the students at O.S.U. free of charge is the University Counseling Services. Confidential counseling is provided to any student experiencing difficulty in any of the following areas:

1. Personal and emotional problems as they affect personal goals, academic progress, and relationships with others.
2. Selection of a major area, when such selections are more complicated or difficult than usual.
3. Problems, concerns, and experiences relating to educational difficulties; i.e., study habits, unusual test taking stress, lack of motivation, or attitudes related to school (O.S.U. Catalog, 1979, p. 25).

Office of Student Affairs

Within the realm of the Office of Student Affairs several important services are offered to students at Oklahoma State University. Available to all students is the Student Attorney. This attorney is employed by the Office of Student Affairs for the purpose of offering free legal advice to students. However, his position is limited to giving advice. In other words, he may not represent a student in a lawyer-client relationship.

The Renters' Association is another service provided to the students by the Office of Student Affairs. This association typically serves as a complaint bureau for unfair housing policies off-campus.

And finally, there is the Consumer Action Council. This council deals primarily in handling consumer complaints filed with their office by students.

Placement Services

The University itself offers to students and former students the service of the University Placement Office. This office provides over-all coordination of all campus placement programs.

Summary

The literature reviewed for this study reveals that there is a lack of appropriate literature concerning post-secondary educational consumerism. Though available literature indicates that research is continuing at an even greater rate, the results of this research have yet to appear.

While federal and state legislation concerning consumer protection and postsecondary education has increased, it still deals primarily with funding and financial aid programs rather than consumer abuses experienced by the students themselves.

CHAPTER III

METHODS AND PROCEDURES

The major purpose of this study was to determine the level of awareness exhibited by students at Oklahoma State University of the consumer rights and services available to them. This chapter described the research design, population and sample to be studied, the development of the instrument used to gather information and the statistical methods used to analyze the data.

Research Design

Due to the purpose and objectives of this study, the design of this research was a descriptive survey. Descriptive research deals with the analysis of functional relationships. Best (1977) described descriptive research as that research which

involves the description, recording, analysis and interpretation of conditions that now exist. It involves some type of comparison or contrast and may attempt to discover relationships that exist between existing non-manipulated variables (p. 15).

Good (1963) elaborated further on the purposes and uses of the descriptive study:

1. To secure evidence concerning an existing situation or current condition.

2. To identify standards or norms with which to compare present conditions in order to plan the next step.
3. To determine how to make the next step (having determined where we are and where we wish to go) (pp. 244-45).

In this type of research, the researcher is able to make inferences from data collected from samples to the whole population.

In descriptive research or non-experimental research, the researcher does not manipulate the variables as in experimental research (Best, 1977). However, descriptive research has often been thought of as the first step to later experimental research (McGrath, Jelinek, Wochner, 1963, p. 18). That is, data gathered in descriptive research can be helpful in investigating a situation or in the development of new programs.

The research technique chosen for gathering information for this study was the questionnaire.

Development of the Instrument

For the purposes of this research, the questionnaire was administered to classes on the Oklahoma State University campus which were selected by the researcher for their size and their heterogeneity.

Good (1963) stated the following criteria for constructing a questionnaire:

1. It must be short enough so as not to take too much time so that the respondent will not reject it completely.

2. It must be of sufficient interest and have enough face appeal so that the respondent will be inclined to respond to it and complete it.
3. The questionnaire should obtain some depth to the response in order to avoid superficial replies.
4. The ideal questionnaire must not be too suggestive or too unstimulating, particularly with reference to choices.
5. The questionnaire should illicit responses that are definite but not mechanically forced.
6. Questions must be asked in such a way that the responses will not be embarrassing to the individual.
7. Questions must be asked in such a manner as to allay suspicion on the part of the respondent concerning hidden purposes in the questionnaire.
8. The questionnaire must not be too narrow, restrictive or limited in its scope or philosophy.
9. The responses to the questionnaire must be valid and the entire body of data taken as a whole must answer the basic question for which the questionnaire was designed (p. 270).

It is also important that the study be important to the respondent as well as the researcher (Scates and Scates, 1952). The respondent is more apt to cooperate and be honest in his or her responses if the respondent can see the investigator's side of the problem.

This instrument was designed to gather information from students as to their awareness of the educational consumer rights and services offered by Oklahoma State University.

The majority of the items on the instrument were closed-type questions such as dichotomous and multiple-choice questions. Dichotomous questions were used when the respondents

were most likely to have a definite yes or no answer. The multiple choice questions enabled the respondent to select from several fixed alternatives. The closed form question is typically easy to answer, objective, easily tabulated, and tends to keep the respondent on the subject (Best, 1977). However, a major limitation is that the respondent is forced to conform to the researcher's criteria (Compton and Hall, 1972).

Pretest of the Questionnaire

The readability and clarity of the questionnaire was pretested by administering the instrument to a small single class of Oklahoma State University students. The researcher also consulted experts in the area of questionnaire construction as to the validity of the instrument.

Population and Sample

The population of this study was all students currently enrolled and attending classes at Oklahoma State University.

The sampling technique used was cluster sampling. This method is suggested when a simple random sampling is impractical. Groups within a population are selected as the sampling unit because of reduced mailing and processing costs and time conservation.

For this study a variety of classes was selected across the campus to which the questionnaire was administered during their regular class meeting. With this method a total

sample of 250 was tested.

Analysis of the Data

The data and findings of this study enabled this researcher to present a descriptive picture of the current awareness of students currently enrolled at Oklahoma State University of the consumer rights and services available to them. Means and percentages were calculated to compare the responses of students of varying academic rankings, ages, majors and means of financial support. Additional statistical treatment included analysis of variance or F-test. This test is basically the same as a t-test. The analysis of variance design allows the researcher to make comparisons between three or more groups or categories.

CHAPTER IV

RESULTS

Two hundred and fourteen Oklahoma State University students were the subjects of this study. Student awareness of consumer rights and services available at Oklahoma State University were examined. The variables used in this research included the following background data from each of the respondents:

1. academic major
2. academic classification
3. marital status and age
4. number of hours taken this semester
5. major source of financial support while attending Oklahoma State University.

Mean scores were calculated for each category within each variable group and the significance of the mean scores were tested statistically by the analysis of variance test.

Descriptive Data of Respondents

Age and Marital Status

Age and marital status distributions were listed in Table I. The majority (55.1%) of the 214 respondents who

participated in the study were between the ages of 20 and 22. With regard to marital status, the majority of the respondents (78.5%) were single, whereas only 21.5 percent of the respondents were married. The single category included persons who had never been married, who had been divorced or separated and who had been widowed.

TABLE I
AGE AND MARITAL STATUS OF PARTICIPANTS

Age	Number	Percent
17 - 19	31	14.5
20 - 22	118	55.1
23 - 25	15	7.0
26 - 30	13	6.1
31 & over	37	17.3
TOTAL	214	100.0

Marital Status	Number	Percent
Married	46	21.5
Single	168	78.5
TOTAL	214	100.0

Academic Major

The question used to collect data for the respondents' majors was an open type question. That is, the respondent was allowed to write in his or her own response. This method led to a variety of responses. Therefore, so the data could be tested more easily, the various majors were collapsed by the researcher into the various colleges where the majors originated. For example, marketing, accounting, finance and management could be collapsed into the College of Business Administration. Table II listed the distribution of responses as to the college in which the student was enrolled. The majority of the respondents (53.3%) were enrolled in the College of Business Administration.

TABLE II
COLLEGE MAJOR OF RESPONDENTS

College Major	Number	Percent
Arts and Sciences	18	8.4
Business Administration	114	53.3
Home Economics	54	25.2
Undecided Majors	28	13.1
TOTAL	214	100.0

Academic Classification

The respondents were asked to indicate their academic classification such as freshman, sophomore, junior, etc. See Table III. The majority of the respondents (35.5%) were seniors. As indicated in the Table, the distribution of academic classifications was clustered largely around sophomores (21.5%), juniors (20.6%), and seniors (35.5%).

TABLE III
ACADEMIC CLASSIFICATION OF RESPONDENTS

Classification	Number	Percent
Freshmen	25	11.7
Sophomores	46	21.5
Juniors	44	20.6
Seniors	76	35.5
Graduate Students	15	7.0
Special Students	8	3.7
TOTAL	214	100.0

Number of Hours Taken This Semester

The responses received for this question seemed to nat-

urally collapse into two basic categories: part-time enrollment (less than 12 hours) and full-time (12 or more hours). As seen in Table IV, the majority of the respondents (65%) were enrolled full-time whereas 35 percent were part-time students.

Major Source of Financial Support While
Attending Oklahoma State University

The respondents were asked to indicate their major source of financial support while attending O.S.U. If their response did not fit the major categories of parental support, financial aid, or self-support through gainful employment, they checked the category marked "other" and specified the type of support. This enabled the researcher to group certain support into the appropriate category. For example, for the purposes of this study, scholarships were considered by the researcher to be a form of financial aid. Yet, several respondents put scholarships in the "other" category. As indicated by Table V, the majority of respondents (49.1%) were supported by their parents while they attended school. The next highest percentage group (35.5%) were those students who supported themselves through their own employment. Only 10.3 percent of the respondents were recipients of financial aid.

TABLE IV
 NUMBER OF HOURS TAKEN THIS SEMESTER BY RESPONDENTS

Number of Hours Taken	Number	Percent
Part-time Enrollment (1 - 11 hours)	75	35.0
Full-time Enrollment (12 or more)	139	65.0
TOTAL	214	100.0

TABLE V
 MAJOR SOURCE OF FINANCIAL SUPPORT WHILE
 ATTENDING OKLAHOMA STATE UNIVERSITY

Source	Number	Percent
Parents	105	49.1
Financial Aid	22	10.3
Employment	76	35.5
Other	11	5.1
TOTAL	214	100.0

Analysis of the Data

The mean score of the respondents for each of the variables in relation to age, major, academic classification, number of hours taken this semester, and major source of financial support was calculated. Then to determine the statistical significance of these mean scores, analysis of variance tests were used for variables that contained three or more categories and t-tests were used for variables with only two categories.

Test of Hypothesis One

As the mean scores of respondents were recorded in Table VI, it became clear that as an undergraduate progressed through school the respondent's awareness of educational consumer rights and services available at O.S.U., on the average, increased. This increase accounted presumably for experience and familiarity with the university.

On the other hand, a rather large decrease occurred between seniors and graduate students. This decrease in awareness could probably be explained by the tendency of students to change universities when going from undergraduate school to graduate school. Thus, the graduate student, with a mean score of 49.17 percent, attending a university for the first time, would tend to score about the same as a freshman (46.8 (46.8%). These scores were tested for significance with the analysis of variance test. See Table VII. With an F value of 7.11, it was concluded that the differences between the

mean scores of academic classification was significant at the .001 level. This meant that the F value would occur by chance less than once in one thousand times. Therefore, with this level of significance, the null hypothesis, which stated there would be no significant relationship between the academic ranking of a student and his or her awareness of consumer rights and services, was rejected.

TABLE VI
MEAN SCORES COMPARED WITH ACADEMIC CLASSIFICATION

Classification	(n)		\bar{X}
Freshman	25	1170.0	46.8
Sophomore	46	2500.0	54.35
Junior	44	2400.0	54.55
Senior	76	4793.75	63.07
Graduate Student	15	737.5	49.17
Special Student	8	450.0	56.25

(n) - number of scores
 - sum of scores
 \bar{X} - mean of scores

TABLE VII
ANALYSIS OF VARIANCE AS TO ACADEMIC CLASSIFICATION

Source	SS	df	ms	F	p
Total	46,717.0	213	-	-	-
Between groups	6,819.4	5	1363.8	7.11	.001
Within groups	39,897.6	208	191.8	-	-

SS - sum of squares
ms - mean squares
df - degrees of freedom
F - test of significance
p - probability

Test of Hypothesis Two

As shown in Table VIII, the 17-19 age group had a mean score of 57.66 percent. The highest mean score (60.19%) came from the 20-22 age group. Then as age increased the scores decreased. The lower score of the 17-19 age group as compared to the 20-22 age group could be indicative of certain experience and knowledge received during their first year. The subsequent decrease in scores after the age of 22, could be a result of changing services and consumer rights or of older students just now beginning school.

Using an analysis of variance test, an F value of 6.06 was found. This F value was significant at the .001 level. Therefore, the null hypothesis, which stated that there would be no significant relationship between the student's age and

his or her awareness of consumer rights and services, was rejected. The F value for the age variable was listed in Table IX.

TABLE VIII
MEAN SCORES COMPARED WITH AGE

Age	(n)		\bar{X}
17 - 19	31	1787.5	57.66
20 - 22	118	7093.75	60.17
23 - 25	15	831.25	55.24
26 - 30	13	687.5	52.88
31 & over	37	1675.0	45.27

(n) - number of scores
 - sum of scores
 \bar{X} - mean of scores

TABLE IX
ANALYSIS OF VARIANCE AS TO AGE

Source	SS	df	ms	F	p
Total	63,938.4	213	-	-	-
Between groups	6,437.4	4	1609.36	6.06	.001
Within groups	55,501.0	209	265.55	-	-

SS - sum of squares
df - degrees of freedom
ms - mean squares
F - test of significance
p - probability

Test of Hypothesis Three

The respondents were asked to indicate their major source of financial support while attending Oklahoma State University. If their response did not fit the major categories, it was put in the "other" category. The data recorded in Table X indicated that the respondents who depended on their parents or on financial aid for major financial support exhibited the highest level of awareness, 61.67% and 59.38% respectively.

An analysis of variance test was used to test the significance of the difference shown between each of the categories. See Table XI. An F value of 13.79 showed the difference between the respondent's major source of financial support to be significant in evaluating respondent awareness of consumer rights and services available at Oklahoma State University. Therefore, the third null hypothesis was rejected.

TABLE X
MEAN SCORES COMPARED WITH TYPE OF FINANCIAL SUPPORT

Type of Support	(n)		\bar{X}
Parents	105	6475.0	61.67
Financial Aid	22	1306.25	59.38
Employment	76	4056.25	53.37
Other	11	556.25	50.59

(n) - number of scores
 - sum of scores
 \bar{X} - mean of scores

TABLE XI
ANALYSIS OF VARIANCE AS TO THE TYPE
OF FINANCIAL SUPPORT

Source	SS	df	ms	F	p
Total	52,895	213	-	-	-
Between groups	8,706	3	2902.0	13.79	.01
Within groups	44,189	210	210.4	-	-

SS - sum of squares
 df - degrees of freedom
 ms - mean squares
 F - test of significance
 p - probability

Test of Hypothesis Four

Finally, it was determined that the student's awareness varied as to their college major. As indicated in Table XII, those students enrolled in the College of Home Economics (58.44%) and the College of Business Administration (57.89%) seemed to have a higher level of awareness as to the consumer rights and services available to them. This was held to be a level of significant difference, since the F value (as seen in Table XIII) was found to be significant at the .001 level. Therefore, the null hypothesis which stated there would be no difference between students of different majors and their awareness of consumer rights and services available at Oklahoma State University was rejected.

TABLE XII
MEAN SCORES COMPARED AMONG DIFFERENT COLLEGE MAJORS

College	(n)		\bar{X}
Arts and Sciences	18	993.75	55.21
Business Administration	114	6600.0	57.89
Home Economics	54	3156.25	58.44
Undecided Majors	28	1268.75	45.31

(n) - number of scores
 - sum of scores
 \bar{X} - mean of scores

TABLE XIII
ANALYSIS OF VARIANCE AS TO THE COLLEGE MAJOR

Source	SS	df	ms	F	p
Total	43,633.88	213	-	-	-
Between Groups	3,937.02	3	1312.34	6.94	.001
Within Groups	39,696.86	210	189.03	-	-

SS - sum of squares
df - degrees of freedom
ms - mean squares
F - test of significance
p - probability

Item Analysis of Questionnaire

An item analysis of each question on the questionnaire enabled the researcher to determine the relative knowledge level of the respondents as to the subject matter covered by each question. The majority of the students correctly answered questions concerning grade point average determination, tuition and fee costs, and dropping courses.

On the other hand, there were several questions which were answered incorrectly by a majority of the students. On question number two, 76.1 percent of the respondents answered incorrectly by stating that a minimum of one-fourth ($\frac{1}{4}$) of the upper division requirements must be earned in residence at Oklahoma State University. In reality, a minimum of one-half ($\frac{1}{2}$) of the upper division courses must be earned in res-

idence. Only 19.2 percent of the respondents knew they were entitled to a tuition refund if a class was dropped prior to the seventh week of classes. Two important areas where respondents scored the lowest were in degree requirements and health center services. For example, the majority of the respondents did not know that the responsibility for determining and completing degree program requirements lies solely with the student. And only 15 percent of the respondents understood what services were provided to them free of charge by the health center. A complete analysis of each question can be found in Table XIV.

TABLE XIV
ITEM ANALYSIS OF QUESTIONNAIRE

Question	Response - (Percent)						
	a	b	c	d	e	f	g
1. When transferring credit hours from another institution how many can be applied toward a degree at O.S.U.?	21.0	4.8	30.3	54.8*			
2. A minimum of $\frac{1}{4}$ of the upper division requirements must be earned in residence at O.S.U.	76.1	23.9*					
3. Determining and completing degree program requirements is the responsibility of:	45.5*	0.5	34.7	19.3			
4. Grade point average is determined by:	2.3	4.2	9.4	84.1*			
5. Tuition is based on the academic level of the course.	77.0*	23.0					
6. Required fees of all students include:	4.4	10.6	70.0*	15.0			
7. You are entitled to a tuition refund if you drop a course or withdraw from the university within the first:	28.5	19.2*	38.3	14.0			

TABLE XIV (Continued)

Question	Response - (Percent)						
	a	b	c	d	e	f	g
8. To drop a course a student must either make a formal request through his or her department or make an informal request by failing to show for the first day of classes.	14.1	85.9*					
9. As long as a student drops a course before the _____ of classes that course will not appear on his or her transcript.	46.5*	24.9	19.7	8.9			
10. The health center fee paid each semester entitles a student to:	49.3	0.0	0.5	1.4	0.7	15.0*	26.8
11. Counseling service includes professional assistance to students in the area of:	3.3	3.3	3.7	21.0	68.7*		
12. Counseling services are provided free of charge to all students.	93.9*	6.1					

TABLE XIV (Continued)

Question	Response - (Percent)						
	a	b	c	d	e	f	g
13. Through the Office of Student Affairs several services are available to the student at O.S.U. They are:	21.7	39.1*	18.9	20.3			
14. A service offered to the students at O.S.U. is the Office of the Ombudsman	48.8	51.2*					
15. An ombudsman is:	29.6	70.4*					
16. Under the Family Educational Rights and Privacy Act of 1974, a/k/a the Buckley Amendment, a student has the right to:	4.2	8.9	0.0	2.8	54.0*	30.1	

* - the correct response

CHAPTER V

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

Summary of Findings

The purpose of this study was to determine the level of awareness exhibited by students at Oklahoma State University of the consumer rights and services available to them. The study focused on students at the main campus of O.S.U. The objectives of the study were: to examine existing student services available to students at O.S.U.; to examine existing and proposed federal and state legislation and its potential effect on consumer protection for students at O.S.U.; to determine whether student awareness of consumer rights and services available at O.S.U. was affected by academic classification; to determine whether student awareness of consumer rights and services available at O.S.U. was affected by age; to determine if the manner in which a student's education was financed affected his or her awareness of consumer rights and services available at O.S.U.; to compare consumer awareness between students of different majors; and to make recommendations for further study in this area.

The research method used was the descriptive survey method. A questionnaire was administered to a cluster sam-

pling of classes at Oklahoma State University. The sample was selected from a population which was limited to those students currently enrolled at O.S.U. Data gathered by the instrument was coded and treated statistically with the analysis of variance.

Relationships were analyzed among the following variables: age, major, number of hours taken during the current semester, and the major source of financial support of the student.

Summary of Conclusions

The academic classification of the student was significant in determining the student's awareness of his or her consumer rights. Student awareness increased as the academic rank increased from freshman to senior levels.

Differences in age seemed to significantly affect the level of awareness. The age group of 20-22 exhibited the highest level of awareness.

The manner in which a student's education is financed seemed to determine his or her level of awareness of consumer rights and services. Interestingly, the students receiving support from either their parents or other outside sources showed higher levels of awareness than students supporting themselves.

And finally, the academic major of the student seemed to be related to the level of consumer rights and services awareness. Students majoring in the Colleges of Home Econ-

omics or Business Administration consistently exhibited higher levels of awareness than students enrolled in other colleges such as the College of Arts and Sciences.

Recommendations

It is recommended by the author that:

1. The same study should be conducted again at O.S.U. with a larger and random sample.
2. A similar study should be conducted nationally to determine differences from state to state.
3. Information provided by this study should be provided to academic advisors and deans so that they might anticipate and meet information needs of the students.
4. Areas where student awareness was shown to be weak should be presented verbally and in writing during student orientations.
5. A longitudinal study could be completed measuring the degree of knowledge of consumer/student rights as students progress through their university years.
6. A similar study should be conducted at all Oklahoma colleges and universities to determine information levels of students, reflecting their needs and providing comparisons from school to school.

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APPENDIX
QUESTIONNAIRE

3. Determining and completing degree program requirements is the responsibility of : (check one)
- a. the student
 - b. the adviser
 - c. the student and adviser
 - d. the student, adviser, and department head
4. Grade point average (GPA) is determined by: (check one)
- a. adding the number of grade points received for each course and dividing by four.
 - b. adding up the final grade in each course.
 - c. dividing the total number of grade points earned by the total number of hours attempted.
 - d. None of the above.

Educational Costs

5. Tuition is based on the academic level of the course. (check one)
- a. true
 - b. false
6. Required fees of all students include: (check one)
- a. Hospital fee, student insurance, student union fee.
 - b. Hospital fee, student insurance, student union fee, parking decals, physical education center fee.
 - c. Hospital fee, student union fee, physical education center fee.
 - d. There are no mandatory fees for special services.
7. You are entitled to a tuition refund if you drop a course or withdraw from the university within the first: (check one)
- a. three weeks of classes
 - b. six weeks of classes
 - c. week of classes
 - d. four weeks of classes
8. To drop a course a student must either make a formal request through his or her department or make an informal request by failing to show for the first day of classes.
- a. true
 - b. false

9. As long as a student drops a course before the _____ of classes that course will not appear on his or her transcript.
- a. tenth week
 - b. sixth week
 - c. third week
 - d. fourth week

Services Available to Students

10. The health center fee paid each semester entitles a student to: (check one)
- a. free office visits to any of the staff physician
 - b. free prescription drugs
 - c. free physiotherapy treatments
 - d. free hospital care
 - e. all of the above
 - f. a and c only
 - g. a and d only
11. Counseling services are provided free of charge to all students. (check one)
- a. true
 - b. false
12. The counseling service includes professional assistance to students in the area of: (check one)
- a. personal and emotional problems
 - b. selection of a major
 - c. problems, concerns and experiences relating to educational difficulties.
 - d. b and c only
 - e. all of the above.
13. Through the Office of Student Affairs several services are available to the student at O.S.U. They include:
- a. Student Attorney; Grievance Committee for Grade Dissatisfaction; and Teacher Quality Control Board.
 - b. Student Attorney; Consumer Action Council; and Renters' Association.
 - c. Consumer Action Council; Renters' Association; and Dormitory Action Council.
 - d. I was not aware of any of these services.

14. A service offered to the students at O.S.U. is the Office of the Ombudsman. (check one)
- a. true
 - b. false
15. An ombudsman is: (check one)
- a. An attorney employed by the university to assist students with personal legal affairs.
 - b. An official employed by the university to whom students may take complaints.
16. Under the Family Educational Rights and Privacy Act of 1974, a/k/a the Buckley Amendment, a student has the right to: (check one)
- a. challenge their grades
 - b. inspect their educational records at any time
 - c. demand a hearing if their challenge is denied
 - d. request his or her name not appear in the student directory
 - e. all of the above
 - f. b and d only

VITA²

Marsha Gayle Fitzgerald
Candidate for the Degree of
Master of Science

Thesis: STUDENT AWARENESS OF CONSUMER RIGHTS AND
SERVICES AT OKLAHOMA STATE UNIVERSITY

Major Field: Housing, Design and Consumer Resources

Biographical:

Personal Data: Born in Dallas, Texas, November 23,
1953, the daughter of Mr. and Mrs. Robert C. Hipp;
married July 27, 1974, to Patrick William Fitz-
gerald.

Education: Graduated from Skyline High School, Dallas,
Texas, in May 1972; received Bachelor of Arts de-
gree in History from the University of Texas at
Austin in 1977; completed requirements for the
Master of Science degree at Oklahoma State Univer-
sity in May 1980.

Professional Experience: Graduate research assistant,
Division of Home Economics, Oklahoma State Univer-
sity, 1978-79.