

Finances can shape kids' intentions about college

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(PhysOrg.com) -- If college seems too expensive, what is the point of doing homework?

That's a question some teens in poor families ponder, prompting them to spend less time and effort on school, according to a new University of Michigan study.

"When the path to college feels closed because of a lack of financial assets, school-focused aspirations suffer," said Daphna Oyserman, a professor in the School of Social Work and the U-M Institute for Social Research.

Oyserman and Mesmin Destin, a psychology doctoral student, demonstrate in two studies that, even as early as age 11, thinking about college as affordable with financial aid enhances students' education goals.

The research analyzed "closed" and "open" paths for low-income [adolescents](#). In the closed path condition, students were told about the cost of college—highlighting that [higher education](#) is expensive—with tuition ranging from \$31,160 to \$126,792. In the open path condition, students were told about ways of making college affordable and described financial aid opportunities.

Students completed a questionnaire and were asked about the grades they expected to get in math and English.

Study 1 involved 48 Chicago seventh graders, the majority of whom were Hispanic. They thought they would get better grades in the open-path condition (B average) than the closed path condition (C+ average).

"When induced to perceive the path to [college](#) as open via financial aid, even young students aspired to better grades," Oyserman said.

Study 2 involved 48 Detroit area seventh graders, the majority of whom were African American. They planned to spend more time on reading, studying and doing their homework in the open path condition.

Follow-up analyses showed that the open-path mind-set improved planned efforts when [students](#) are not already behind academically. Oyserman said this means children and parents should learn about financial accessibility early, before gaps in student achievement levels emerge and some fall behind.

The findings appear in current issue of *Psychological Science*.

Provided by University of Michigan ([news](#) : [web](#))

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