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STUDY ABROAD INFLUENCING FACTORS

Study Abroad Influencing Factors: An Investigation of Socio-Economic Status, Social, Cultural, and Personal Factors

Winsome Lewis

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Abstract: The purpose of this study was to determine what factors (socio-economic status, social, cultural, and personal factors) most influence undergraduate decisions to study abroad. An online survey was completed by a target sample of 128 UNC students. The 49-item questionnaire consisted of items measuring student awareness of study abroad offerings, factors that influence students to study abroad, and financial ability/socio-economic status. Analysis included Pearson's correlation tests, descriptive statistics, and cross-tab analysis. Results revealed that students prefer to study abroad in European countries and in countries that speak English. Results revealed a high awareness of study abroad offerings at the university. Cultural factors were the most important factors influencing student decisions to study abroad. Despite varying socio-economic status, most respondents indicated they would need financial aid to study abroad. Overall this study revealed that awareness levels, cultural factors, and financial ability most influence student decisions to study abroad.

Keywords: Study Abroad, Travel Motivation, Socio-Economic Status, Socio-Cultural

The main purpose of study abroad at its origination was to create campus internationalization (DePaul & Hoffa, 2010). The level of campus internationality was determined based on: if the institution had exchange programs supported by the government, if there was mobility in students and staff, if the campus included scholarly research and teaching, if an international curriculum was under development, and if there was foreign language study. According to DePaul and Hoffa (2010) initial foreign language

programs were developed after World War II to encourage students to learn about beliefs and cultures of other countries. Most study abroad programs were connected to language acquisition and international affairs, but often times students studied abroad with no real connection to their degree program (DePaul & Hoffa, 2010). During the Kennedy administration, internationality was important outside of the university; the Peace Corps developed in order to help countries in need, increasing the United States' concern and involvement

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in international wellbeing (DePaul & Hoffa, 2010). The initial goal of studying abroad was for students to return from their experience more knowledgeable and equipped with a global focus in American institutions (De Paul & Hoffa, 2010). Study abroad opportunities are changing as more and more universities have these programs tailored to varying degree programs and interests (Vaccaro, 2002).

The University of Northern Colorado (UNC) has 600 programs including exchange programs, study abroad programs, faculty-led study abroad, and international student teaching programs in 70 countries available to their students (UNCO, 2015). The most popular study abroad countries for UNC students include the United Kingdom, Australia, and western European countries (K. Hathaway, personal communication, September 15, 2015). The popularity of study abroad programs is dependent on word of mouth recommendations (K. Hathaway, personal communication, September 15, 2015) and most study abroad programs offered through UNC are taught in English. 336 out of 12,075 UNC students (2.8%) studied abroad in the 2014-2015 academic school year (K. Hathaway, personal communication, September 15, 2015). The purpose of this study was to determine what factors (socio-economic status, social, cultural, and personal factors) most influence undergraduate decisions to study abroad.

Socio-Economic Status

Various socio-economic factors can influence student decisions to/not study abroad. According to Horn, Jerome, and White (2008) students coming from families with an income in the upper tier (upper middle class) were most likely to study abroad. Students with a family income under \$50,000 were not likely to study abroad

(Horn, et. al., 2008). Students listed cost issues as the most important factor affecting their decision to study abroad in a study conducted by Lee (2014). Bomi and Carol (2014) found that students felt in control and positive when their parents could afford to pay for their study abroad experience. Students had negative attitude control when they revealed that they could not afford the costs of studying abroad (Bomi and Carol, 2014). Cost, language differences, and safety were factors contributing to student apprehension towards studying abroad (Deviney, Vrba, Mills, & Ball, 2014). Overall, students with unfavorable socio-economic statuses result in a lower population of students studying abroad (Schnusenber, de Jong, & Goel, 2012). Alexander (2012), however, discovered that there are many financial aid options such as grants, loans, and scholarships for students interested in study abroad. The question becomes whether or not students know and take advantage of the financial aid opportunities provided by their university.

Social Motivating Factors

Social factors such as community interaction, sex and drinking culture, as well as peer influence can affect student decisions to study abroad. A study completed by Pederson, Larimer, and Lee (2010) found that students chose study abroad locations based on their personal drinking habits and the cultural drinking norms of the host country. Pederson et. al. (2010) also found that greater social expectations surrounding alcohol in various host countries influenced destination and drinking behavior once abroad. Angelin, Evengard, and Palmgren (2015) found that 1 out of 5 students meet a new sexual partner while abroad and alcohol consumption increases the likelihood of finding a sexual partner. Though this study did not show sex

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culture as a motivator for studying abroad, it demonstrates a social aspect affecting students who study abroad.

Students who have a higher preference for interaction with others seem to have a higher desire to study abroad than others (Deviney, Vrba, Mills, & Ball, 2014). Pre-departure and upon arrival, students wanted more ways to become acquainted with their fellow students in order to create a social connection in a study completed by Gurman, Taylor, & Hudson (1990). Bomi and Carol (2014) suggested that an online student global society dissociated with study abroad will create a greater confidence and a positive response for students pursuing a study abroad experience; their interaction with students abroad will set them up for success if they pursue a study abroad experience. Social factors can have a negative impact on study abroad, though, as Stroud (2010) found that students living with their parents or living off-campus with friends were less likely to study abroad than those students living on campus. However, recommendations from friends or agencies in regards to the decision to study abroad and the location of the program have low influence on the student's decision (Lee, 2014).

Cultural Motivating Factors

Most students who seek study abroad programs are politically concerned and have an interest in cross-cultural topics (Miller-Perrin & Thompson, 2014). A common goal of studying abroad among students is to gain a better understanding of their host country (Pederson, Skidmore, & Aresi, 2014). Because students seek to gain more cultural awareness, most students who study abroad are involved in various clubs and organizations focused on international interests prior to their departure; these students also tend to work in a field that

focuses on international affairs (Lane-Toomey & Lane, 2013). Lane-Toomey and Lane (2013) also found that students with previous travel experience, both domestic and international, were more likely to study abroad.

Counsell (2011) found that many students study abroad in order to develop a second language. A linguistic focused study abroad was listed as one of students' pre-departure goals in a study completed by Pederson, Skidmore, and Aresi (2014). A positive attitude toward the study abroad experience can be enhanced if students understand and feel confident about their use of language (Bomi & Carol, 2014). Students often use study abroad as a means to immerse themselves in a country to gain cultural awareness (Allen, 2010). Students interviewed by Deviney, Vrba, Mills, and Ball (2014) were found to have more personal skills and a higher acceptance of ambiguity which is associated with travelling to a new place and learning a new language. Counsell (2014) also found that master's students would study abroad in order to experience new learning opportunities from cultural interactions.

Personal Motivating Factors

A country's programs and relevancy to a student's degree of study can influence where students study abroad (Travis & Bulgacov, 2011). Some degree programs require students to spend a semester abroad (Horn, Jerome, & White, 2008) and most students will opt for a summer term as it doesn't set back their desired expected graduation date (Bomi & Carol, 2014). Some degree programs have more students studying abroad than others (Horn, Jerome, & White, 2008) such as social sciences majors including liberal arts and business education (Stroud, 2010). Students also pick their study abroad locations based on the

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quality of education that the host country provides (Lee, 2014) as well as the resources other universities have to offer (Counsell, 2011).

Pederson, Skidmore, and Aresi (2014) found that enhancing student understanding of the host country's culture was one of the top three goals of students studying abroad. Many students had a higher political concern on an international level upon their return from studying abroad (Miller-Perrin & Thompson, 2014). However, lots of students go abroad in order to expand their resume (Wegrzyn, 2006). Students use study abroad to help create future career goals, as well as get outside credit for the degree they are pursuing (Bomi & Carol, 2014). Extrinsic motivation such as achieving career goals and boosting a resume are reasons students study abroad (Bomi & Carol, 2014).

Purpose

Our review of the study abroad literature revealed that financial ability (Schnusenberg, de Jong, & Goel, 2012) to study abroad as well as social (Deviney, Vrba, Mills, & Ball, 2014), cultural (Miller-Perrin & Thompson, 2014), and personal factors (Lee, 2014) affect student decisions to study abroad. The purpose of this study was to determine what factors (socio-economic status, social, cultural, and personal factors) most influence undergraduate decisions to study abroad. The following seven questions guided this study:

R1: Which study abroad destinations are most popular among University of Northern Colorado students?

R2: Do students prefer studying abroad in countries that speak English or in countries that speak a language other than English?

R3: What factors (social, cultural, or personal) are most important to students considering studying abroad?

R4: Are there differences in ratings of social, cultural, and personal factors across class rank categories?

R5: Do University of Northern Colorado undergraduate students have a general awareness of the study abroad opportunities offered at the university?

R6: What proportion of UNC students have attended at least one study abroad fair?

R7: What is the relationship between socio-economic status and financial ability to study abroad?

Methods

Participants

An online snowball sampling method was conducted using a survey created on *Qualtrics*. The link and formal invitation including the aims of the study were emailed to University of Northern Colorado students, as well as posted on University of Northern Colorado associated Facebook pages. The survey was posted beginning on October 24, 2015 and was posted until November 4, 2015. Participants were encouraged to email the link and formal invitation to fellow students in order to reach a variety of students in regards to major, ethnicity, and year in school.

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Our sample consisted of 128 UNC undergraduate students. Respondents were 31% male and 69% female of which 21% were Freshmen, 23% Sophomores, 23% Juniors, and 33% Seniors. 38% of respondents live on campus while 62% live in off-campus housing. 92% of respondents pay in-state tuition while 8% pay out-of-state tuition. 22% of respondents earn no monthly income while 78% of respondents earn some form of monthly pay. 73% of respondents come from a family with an annual income under \$100,000 while 27% of respondents come from a family with an annual income over \$100,000. See Figure 1 for Sample Family Annual Income. 69% of participants were White/Caucasian, 2% Black/African American, 23% Hispanic/Latino, 2% Asian/Pacific Islander, 1% Native American or American Indian, and 3% Other. 9% of participants were taking a foreign language at UNC and 13% of participants speak a second language. See Table 1 for Sample Demographics and

University of Northern Colorado Demographics (2015 Fall Census Enrollment Profile, University of Northern Colorado).

Measures

The instrument for this study was a 49-item questionnaire assessing University of Northern Colorado undergraduate awareness of study abroad opportunities, as well as influencing factors for studying abroad and financial ability of both students and their parents/guardians to pay for study abroad. Seven dichotomous questions (yes/no) were used to determine student awareness on various offerings from the UNC study abroad office such as summer sessions, exchange programs, study abroad specific financial aid, and study abroad

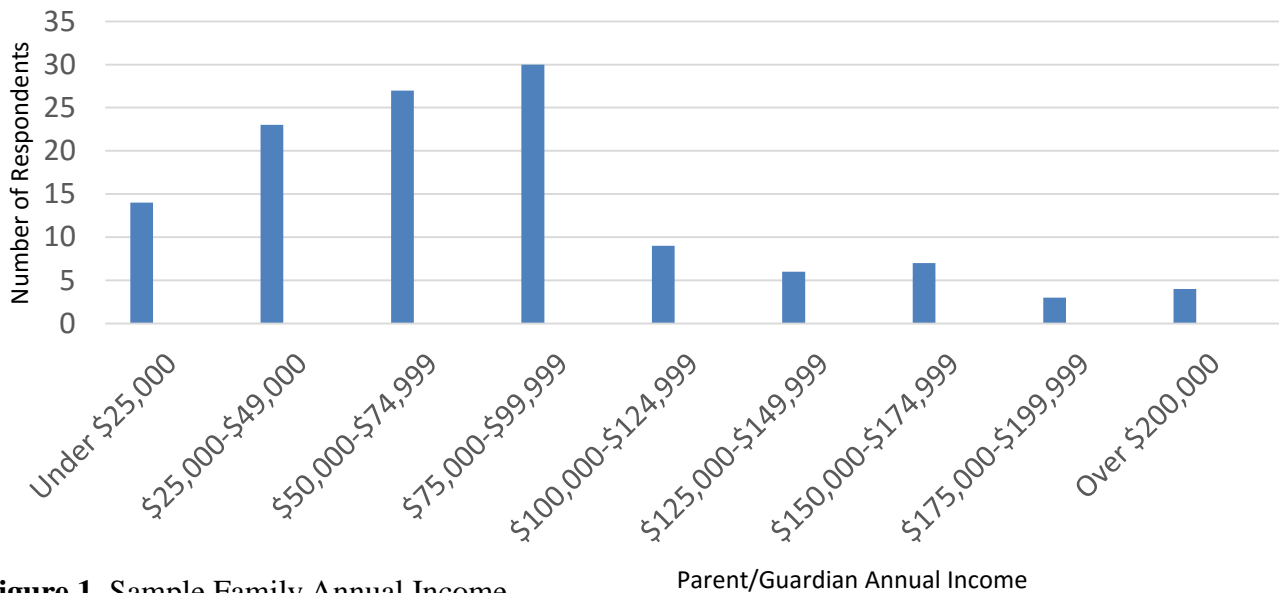


Figure 1 Sample Family Annual Income

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Table 1 Sample Demographics and University of Northern Colorado Demographics

	Sample Demographics	UNC Demographics
Gender		
<i>Male</i>	31%	37%
<i>Female</i>	69%	63%
Class Rank		
<i>Freshman</i>	21%	30%
<i>Sophomore</i>	23%	20%
<i>Junior</i>	23%	20%
<i>Senior</i>	33%	26%
<i>Undeclared</i>	no data	5%
Tuition Rate		
<i>In State Tuition</i>	92%	85%
<i>Out of State Tuition</i>	8%	15%
Ethnicity		
<i>White/Caucasian</i>	69%	54.3%
<i>Black/African American</i>	2%	4%
<i>Hispanic/Latino</i>	23%	17.7%
<i>Asian/Pacific Islander</i>	2%	1.8%
<i>Native American or American Indian</i>	1%	0.3%
<i>Other</i>	3%	21.9%

informational fairs. Likert scaled questions were asked to determine influencing factors through agree/disagree statements. These included social factors (interacting with new people, studying abroad due to friends studying abroad, participating in sex culture, participating in drinking culture), cultural factors (learning about another country's culture, experiencing another country's education system, increasing knowledge of different places, studying in a location where the respondent's ancestors are from), and personal factors (studying abroad because family members studied abroad, to support future goals, to build a resume, to fulfill a requirement for a major degree

program, to fulfill a Liberal Arts Core requirements). A four-point scale was used to avoid neutral responses. Influencing factors were split into social, cultural, and personal factors.

A ranking question was used to determine where undergraduate students wanted to study abroad. Twelve general demographic questions were asked including gender, GPA, race/ethnicity, year in school, family annual income, personal monthly income, degree pursuing, languages spoken/learned, and tuition rate. Likert scale questions were asked to determine student and parent/guardian financial ability to pay for study abroad.

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Procedures

In order to assess which destinations were most popular among University of Northern Colorado students, students were asked to rank their top 3 destinations for studying abroad; visual inspection was used to determine which countries were chosen as a top 3 destination most frequently. Percentages of students desiring to study abroad in a country where the primary language is English were calculated in order to address the second research question. Visual inspection of the percentages of students desiring to study abroad in a country that speaks English was used to compare these percentages to the most highly ranked countries indicated by UNC students and the languages spoken there. Mean scores of influencing factors were compared on a graph to answer the third research question. In order to answer the fourth research question mean scores of influencing factors were compared across class ranks and displayed in a graph to determine what factors influence which classes the most.

To address the fifth research question, frequency tables were generated across awareness categories to be assessed by visual inspection. A Pearson product-moment correlation coefficient was used to determine the relationship between awareness of study abroad fairs and the attendance of study abroad fairs for the sixth research question. A cross-tab analysis was used to determine differences in financial ability to study abroad and socio-economic status.

Last, Pearson product-moment correlation coefficients were computed to find the relationship between socio-economic status (family annual income) and parent financial ability to pay for study abroad as well as socio-economic status

(family annual income) and student financial ability to pay for study abroad.

Results

To answer the first research question respondents were asked to rank their top 3 study abroad destinations. The popularity of countries was analyzed through visual inspection of most highly ranked countries (numbers were tallied based on whether or not the country was selected as a top 3 destination). This revealed that Italy (n=47), Ireland (n=35), Australia (n=34), New Zealand (n=34), and Germany (n=34) were the most ranked countries of interest for undergraduate students. The least ranked countries included Jordan (n=0), Cambodia (n=0), Taiwan (n=0), and Botswana (n=0). See Figure 2 for Most Preferred Study Abroad Countries from Student Rankings of their Top Three Choices.

To answer the second research question respondent responses to questions determining their desire to study abroad in a country that speaks English and the desire to study abroad in a country that does not speak English were compared. 76.6% of respondents marked “agree” or “strongly agree” in response to the statement: “I want to study abroad in a country that speaks English.” 63.3% of respondents marked “disagree” or “strongly disagree” in response to the statement: “I do not want to study abroad in a country that speaks English.”

Overall, students would prefer to study abroad in a country where English is spoken. This is not consistent, however, when looking at where students want to study abroad. Highly ranked countries from our sample are countries that speak a language other than English (Japan, Portugal, Germany, and Italy).

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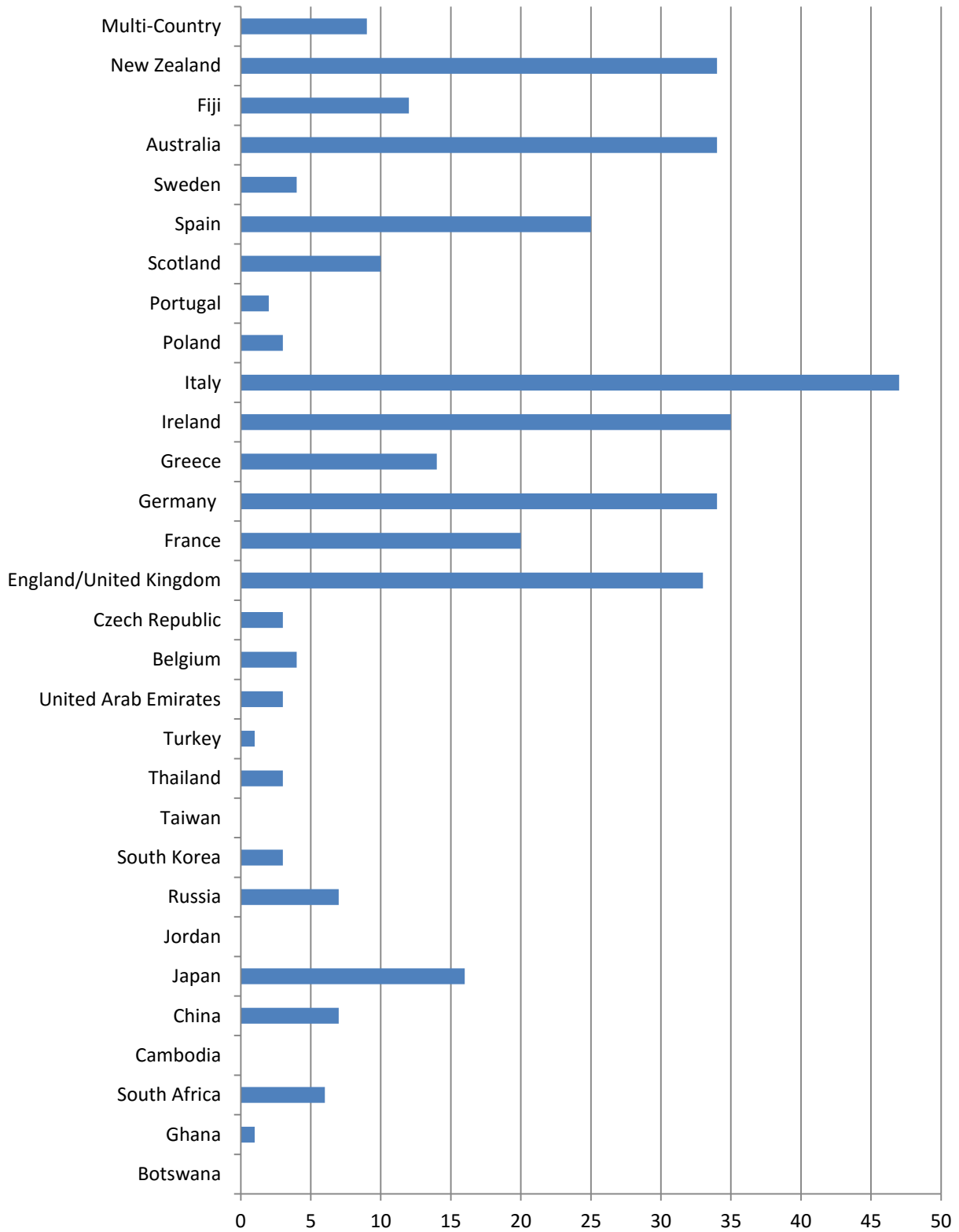


Figure 2 Most Preferred Study Abroad Countries from Student Rankings of their Top Three Choices

To answer the third research composite mean scores were calculated based on student rankings for Likert scale questions asking respondents to indicate their agreement with statements about factors influencing study abroad. There were 3 categories: social factors, cultural factors, and personal factors. Values were evaluated based on the Likert type scale (1=strongly disagree, 2=disagree, 3=agree, and 4=strongly agree). Cultural factors (M=3.02) such as: “learning about another country’s culture,” “experiencing another country’s education system,” “increasing knowledge of different places,” “studying in a location where the respondent’s ancestors are from” had the highest mean score for students considering studying abroad. Social factors (M=2.43) such as: “interacting with new people,” “studying abroad due to friends studying abroad,” “participating in sex culture,” “participating in drinking culture” were of secondary importance. Personal factors (M=2.34) such as: “studying abroad because family members studied abroad,” “to support future goals,” “to build a resume,” “to fulfill a requirement for a major degree program,” “to fulfill a Liberal Arts Core requirements” had ternary importance.

To answer the fourth research question the three factors influencing study abroad (social, cultural, and personal) were compared across class ranks. Mean scores indicated that Freshmen, Sophomores, Juniors, and Seniors were all influenced by cultural factors over personal and social factors. Sophomores were more influenced by personal factors (M=2.39) over social factors (M=2.32), while Freshmen, Juniors, and Seniors were more influenced by social factors over personal factors. See Figure 3 for Influencing Factor Mean Scores Over Class Rank.

To answer the fifth research question respondents were asked dichotomous yes or no questions on whether or not they were aware of certain offerings at their university. Frequency tables were generated across awareness categories. Nearly all students in this sample were aware of a study abroad program offered (98.4%) and exchange programs were available (93.8%). 78.9% of students were aware that study abroad programs were offered over summer sessions. Items with the lowest awareness percentages were the availability of programs specific to major degree programs (69.5%), the offering of study abroad fairs (69.5%), and the availability of financial aid specific for studying abroad (66.4%). See Figure 4 for Study Abroad Awareness.

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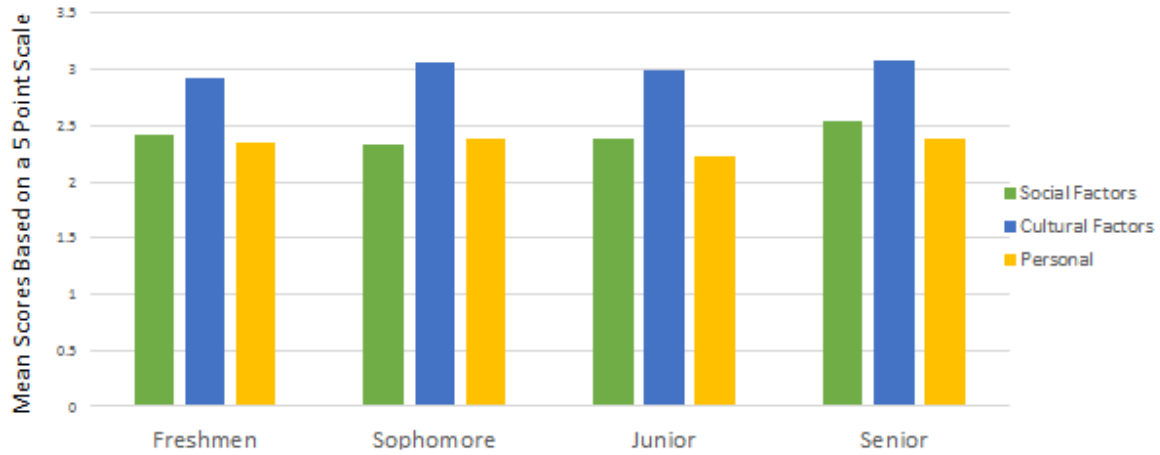


Figure 3. Influencing Factor Mean Scores By Class Rank

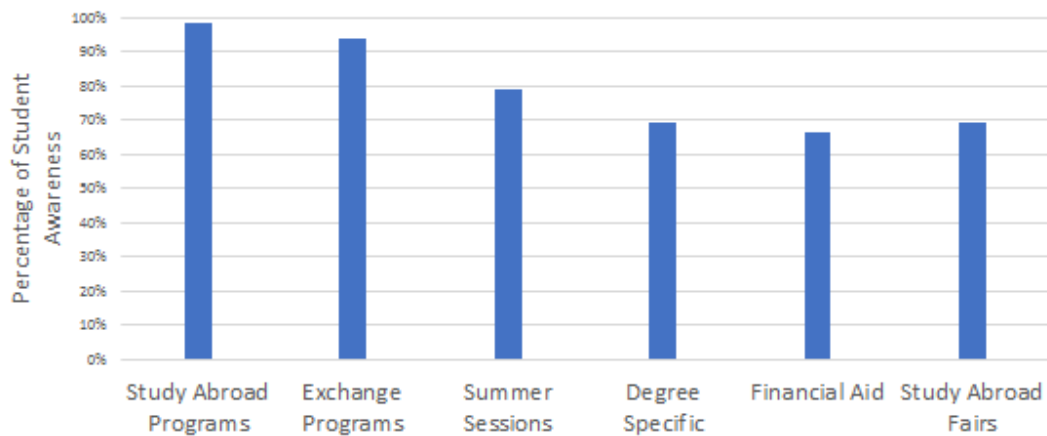


Figure 4 . Study Abroad Awareness

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To answer the sixth research question the percentage of students having attended at least one study abroad fair was compared to the percentage of students who have not attended at least one study abroad fair. 69.5% of respondents have not attended a study abroad fair while 30.5% have attended at least one study abroad fair. 69.5% of respondents were aware that the Center for International Education provided study abroad fairs.

A Pearson product-moment correlation was computed to assess the relationship between student awareness of study abroad fairs and student attendance to at least one study abroad fair. There was a significant weak positive correlation between the two variables, $r=.254$, $n=128$, $p=.004$ showing that students who know about study abroad fairs usually attend.

To answer the seventh question a cross tab analysis was created showing student and parent/guardian financial ability to pay for study abroad across parent annual income levels. For parent financial ability to pay for study abroad, 90% of respondents with a parent annual income under \$100,000 said they could afford “none of it” or “some of it.” Over half (52%) of respondents with a parent annual income over \$100,000 said they could afford “none of it” or “some of it.” See Table 2 for Socio-Economic Status and Financial Ability to Pay for Study Abroad (Parent).

For student financial ability to pay for study abroad, 91% of respondents with a parent annual income under \$100,000 said they could afford “none of it” or “some of it.” 93% of participants with a parent annual income over \$100,000 said they could afford “none of it” or “some of it.” See Table 3 for Socio-Economic Status and Financial Ability to Pay for Study Abroad (Student). 93% of all respondents said they would need

to use financial aid when studying abroad. 99% of students with a parent annual income under \$100,000 would need to use financial aid to study abroad while 72% of students with a parent annual income over \$100,000 would need to use financial aid to study abroad. See Table 4 for Socio-Economic Status and Need for Financial Aid.

A Pearson product-moment correlation was computed to assess the relationship between socio-economic status (parent annual income) and parent financial ability to pay for study abroad. There was a significant moderate positive correlation between the two variables, $r=.401$, $n=123$, $p=.000$. Parents with a higher annual income had a higher financial ability to pay for their student’s study abroad experience.

A Pearson product-moment correlation was computed to assess the relationship between socio-economic status (parent annual income) and student financial ability to pay for study abroad. There was a non-significant weak positive correlation between the two variables, $r=.132$, $n=123$, $p=.146$. Parent annual income did not affect the student’s financial ability to pay for study abroad.

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Table 2

Socio-Economic Status and Financial Ability to Pay for Study Abroad (Parent)

	<u>None of It</u>	<u>Some of It</u>	<u>Most of It</u>	<u>All of It</u>
Parent's Annual Income				
<i>Under \$25,000</i>	8	4	1	1
<i>\$25,000-\$49,999</i>	12	10	1	0
<i>\$50,000-\$74,999</i>	9	16	2	0
<i>\$75,000-\$99,999</i>	6	20	3	1
<i>\$100,000-\$124,999</i>	2	4	2	1
<i>\$125,000-\$149,000</i>	1	2	1	2
<i>\$150,000-\$174,999</i>	1	2	3	1
<i>\$175,000-\$199,999</i>	0	0	3	0
<i>Over \$200,000</i>	1	2	0	1

Table 3

Socio-Economic Status and Financial Ability to Pay for Study Abroad (Student)

	<u>None of It</u>	<u>Some of It</u>	<u>Most of It</u>	<u>All of It</u>
Parent's Annual Income				
<i>Under \$25,000</i>	10	2	1	1
<i>\$25,000-\$49,999</i>	11	11	1	0
<i>\$50,000-\$74,999</i>	10	14	2	1
<i>\$75,000-\$99,999</i>	10	17	3	0
<i>\$100,000-\$124,999</i>	2	7	0	0
<i>\$125,000-\$149,000</i>	2	2	2	0
<i>\$150,000-\$174,999</i>	1	6	0	0
<i>\$175,000-\$199,999</i>	1	2	0	0
<i>Over \$200,000</i>	1	3	0	0

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Table 4

Socio-Economic Status and Need for Financial Aid

	<u>Yes</u>	<u>No</u>
Parents' Annual Income		
<i>Under \$25,000</i>	14	0
<i>\$25,000-\$49,999</i>	23	0
<i>\$50,000-\$74,999</i>	26	1
<i>\$75,000-\$99,999</i>	30	0
<i>\$100,000-\$124,999</i>	8	1
<i>\$125,000-\$149,000</i>	5	1
<i>\$150,000-\$174,999</i>	4	3
<i>\$175,000-\$199,999</i>	2	1
<i>Over \$200,000</i>	2	2

Conclusion and Recommendations

The purpose of this study was to determine what factors (socio-economic status, social, cultural, and personal factors) most influence undergraduate decisions to study abroad. Students ranked countries in Europe (Italy, Ireland, Germany) and Oceania (Australia, New Zealand) as the most desirable locations to study abroad congruent with UNC's data that students most often choose to study abroad in European countries (Hathaway, 2015). In

this study 76.6% of students had a preference to study abroad in countries that speak English aligning with UNC's data on student language preferences (Hathaway, 2015). Most students, though, ranked countries that have a primary language other than English as a top 3 destination choice (Italy, Japan, and Germany).

The results suggest that these students want to study abroad in a country that has English speakers and provides study abroad programs taught in English; English does not need to be the primary language of

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the country. This may be a limiting factor for the University of Northern Colorado in terms of cultural awareness, as most students in the sample were not taking a foreign language and did not want to attempt a language other than English in a study abroad destination. In order to increase the percentage of students who study abroad at UNC, though, the Center for International Education (CIE) at the university can use English language study abroad programs to incentivize students.

The most important factors influencing student decisions to study abroad in this study were cultural factors (learning about another country's culture, experiencing another country's education system, increasing knowledge of different places, studying in a location where the respondent's ancestors are from). Our research was consistent with research conducted by Miller-Perrin & Thompson (2014) that found students who study abroad have an interest in cross-cultural topics. CIE can use cultural incentives to influence student decisions to study abroad. The cultural enrichment that occurs during a study abroad experience should be marketed as a student benefit. This could have implications for student interest in studying foreign languages at the university; if students have a positive and enriching cultural experience abroad (perhaps in a non-English speaking country that has an English study abroad program), students may be more interested in learning the language.

Social factors (interacting with new people, studying abroad due to friends studying abroad, participating in sex culture, participating in drinking culture) had secondary importance while personal factors (studying abroad because family members studied abroad, to support future goals, to build a resume, to fulfill a requirement for a major degree program, to fulfill a Liberal

Arts Core requirements) were the lowest importance in this study. CIE can still use these factors as benefits for studying abroad. Emphasizing the focus of study abroad informational sessions such as fairs, seminars, and workshops on these factors may better influence student decisions to study abroad and increase the percentage of students who study abroad at the University of Northern Colorado.

Findings did not support research indicating that students study abroad for personal fulfillment such as building their resumes (Wegrzyn, 2006) or for outside credit to complete their degree (Bomi & Carol, 2014). Social influencing factors such as drinking culture and sex culture had low importance among UNC students of this sample, contrary to previous research (Pederson, Larimer, & Lee, 2010). Across class ranks, all students in this study were highly influenced by cultural factors. There was little variation in social and personal factor importance among the classes; sophomores were more influenced by personal factors than by social factors where freshmen, juniors, and seniors were more influenced by social factors than personal factors.

Most UNC undergraduate students in our study were aware of the offerings the university has in terms of general study abroad and exchange programs during normal school terms and summer sessions. Students in this study were less aware of the specific offerings such as degree specific study abroad programs, financial aid availability, and study abroad fairs. A little over half of respondents attended at least one study abroad fair, and most often students that were aware of the study abroad fairs attended one. CIE can find ways to reach out to more students and get them involved in various study abroad information settings. Other mediums besides fairs can and should be used to reach out to

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students. As stated above, these informational settings should highlight the benefits of studying abroad in regards to cultural, social, and personal factors.

93% of respondents specified that they would need to use financial aid to study abroad. Parent annual income was not related to financial aid need in this study. Some students across socio-economic status tiers indicated that their parents could pay for all of their study abroad experience, but this only accounted for 5% of respondents. Most respondents reported that their parents could contribute some money to study abroad. Most respondents could pay for some of their study abroad as well, but almost all would need to use financial aid to pay for the entire study abroad experience. This supports previous research conducted by Lee (2014) that showed cost issues as an important factor influencing the decision to study abroad. Our research did not support previous research (Horn, Jerome, & White, 2008); no students in our study reported that their parents could afford to pay for all of their study abroad experience, no matter their annual income level. 93% of the sample specified that they would need financial assistance when studying abroad. Therefore, CIE needs to inform students in detail about the offerings at the University of Northern Colorado for financial aid while studying abroad. A more informed student population may lead to higher volumes of students studying abroad.

In regards to future research in the study abroad topic area, researchers can explore the implications foreign language programs have on studying abroad. This can be applicable to the nation as a whole to see how the United States compares to other countries in terms of foreign language offerings and the amount of student participation in these various offerings and travel experience. Future researchers can look deeper into the financial needs of

students in regards to studying abroad. Overall raises in tuition rates across the countries may be limiting student money readily available for extracurricular travel such as studying abroad.

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