

Student Evaluations of Homework Assignments and Use of Technology in the Personal Finance Course

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The importance of problem solving, communication skills and use of technology plays an important role in students' development. At many universities, personal finance course is taught at the freshman level where the students come just after completing their high schooling. A new college level experience to most of the freshman students is very overwhelming. Lack of students' college level experience and amount of time they need to spend on studies, and higher work load demands from instructors can create a lot of frustration among students. Likewise, a low responsible behavior of students in the class room or in completing the homework assignments may lead to instructor's frustration too. However, both instructors and students can work together to overcome this problem which may help the instructor to play an important role in the students' personal and academic development.

Homework assignments may compensate for low ability of some students and hence increase their academic capability. Assuming that today's kids are well familiar with computers and have excellent motor skills (due to playing video games), using computers in their homework assignments and in class room may also become an entertaining experience for the students. In this scenario, they can be more involved in the studies as it also engages them in using their motor skills.

Many empirical studies indicate that the time spent on studies and completing assignments by secondary school or college students is a good predictor of their academic achievement. It is known that hard working students may compensate for low academic skills to some extent and enhance their GPA, moral and confidence. Alavi (1994) reports that collaborative learning leads to higher level of perceived skill development and self enhanced learning among MBA students. Kelley (1972) reports that the student achievement was positively and significantly related to number of assignments completed (Upperclassman or Sophomore) at University of Wisconsin- Madison survey in Principal of Economics course. According to King and Jennings (2004), traditional education used with technology and experimental exercise significantly increases business student learning and satisfaction at the undergraduate level.

The objective of this study is to analyze the students' response in Principal of Finance Course regarding the helpfulness of homework completion and use of technology

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Data and Methodology

The data used in this study is student's response to a survey² from Personal Finance Courses at Indiana University South Bend in fall semester 2006 and spring semester 2007. Two sections of Personal Finance Course in fall semester 2006 and additional two sections in spring semester 2007 at Indiana University South Bend were surveyed for this study. Altogether, sixty-three students volunteered to complete the survey. A correlation analysis and descriptive statistics are used in this analysis.

Results

The results of the descriptive statistics are reported in Table 1 through Table III. Fifty nine of the sixty three respondents have a high school diploma 60.3 percent³ students earned their high school diploma within last four years indicating that about 40 percent of students got the high their high school diploma more than four years ago. All the students were working either towards Associate degree or Bachelor degree, and about sixty eight percent of respondents were full time students. Forty five of Sixty three students were business majors and sixty percent of respondents were either freshman or sophomore, while only six percent of students were in their senior years. Theses results are not surprising as the Personal Finance Course at Indiana University South Bend is designed for freshman or sophomore students. Interestingly, about 62 percent of students spent less than 5 minutes to complete this questionnaire.

The descriptive statistics in Table I shows a mean of 1.06 (93%) that the homework helped students to understand the materials discussed in the class while only 61.9 percent (mean 1.40) stated that homework helped them in understanding materials not discussed in the class⁴. The mean values of 1.35 (76.2 percent), 1.32 (73 percent), and 1.13 (88.9 percent) for homework helped in understanding materials clearly, homework helped in preparing for class, and homework helped in thinking respectively also indicates the importance of the homework assignments. The results in Table I also show that, in general, 84.1 percent of students prefer to do homework alone (mean 1.21) rather than in group. The results in Table I also show that 68.3 percent (mean 1.52) students did not turn in their homework.

A further analysis of Table I show that 98.4 percent (mean 1.03) of respondents were familiar with computers, but only 88.4 percent (mean 2.14) sometimes or always used spreadsheet. And, 84.1 percent (mean 1.90) of respondents use Internet for completing their homework. Looking from an instructor's point of view, 58.7 percent (mean 1.46), and 41.3 percent (mean 1.63) of students agreed that they were forced to use Spreadsheet, Internet in their homework respectively. These numbers represents a higher computer usage by students than enforced by the instructor. On the other hand, only 23.8 percent (mean 3.57) of the respondents agreed that the instructor posted grades on Internet on time.

² Questionnaire is attached in the appendix

³ In order to manage the size of tables, the percentages for all variables are not shown in the descriptive statistics but can be provided at request.

⁴ Surprisingly, a very high percentage

Looking at the instructor’s use of technology, 89.4 percent (mean 2.92) and 88.9 percent (mean 2.65) of the respondents agree that instructor uses technology inside and outside class respectively.

Looking at the difference among gender, 97.4 percent of males and 88 percent of females had high school diploma, while all students male or female were working towards their degree. The male students with a current GPA of 3 or higher represented 31.6 percent, while the female students showed a percentage of 60 percent in the same category (GPA 3 or higher) . About 60 percent of male students were full time students in comparison to 80 percent of full time female students. The female and male students were almost equally divided among their major field of study (business and non business) and for questions 11 through 17.⁵

We shall further look at the correlation among various variables. Table IV (Panel A) shows that the three significantly helpful variables of homework for understanding were; (1) helped in understanding materials not discussed in class (0.367**)⁶, helped in understanding materials clearly (.253*) and helped in preparing for class (.318*) respectively. Similarly, homework made learning materials enjoyable and understanding had a correlation of (0.264*) while the correlation between preparing for class and between problem thinking and understanding were (0.336**) respectively.

Table IV (Panel B) shows that the correlation between computer familiarity and instructor’s force of using Internet has a correlation of 0.303*, while instructor’s forcing of use of Internet and Spreadsheet has a correlation of 0.265*. After looking at Panel B of Table IV, one can see that the most of technology related questions have a significant relationship.

Summary and Conclusion:

By looking at all results, one can conclude that there is no difference among male or female students about the use of technology and current GPA. However, it is apparent that students with high GPA use more technology than students with a lower value of GPA.

Table I: 1Descriptive Statistics (All Data)

	All Data (N=63)			Section I Fall 2006 (N=15)		Section II Fall 2006 (N=19)		Section I Spring 2007 (N=15)		Section II Spring 2007 (N=14)	
	Mean	t	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
High School Diploma	1.13	93.7	.582	1.53	1.125	1.00	.000	1.00	.000	1.00	.000
Years Since HS Diploma	3.75		1.295	3.20	1.424	3.63	1.257	3.93	1.486	4.29	.726
Gender (Male)	1.40	60.3	.493	1.40	.507	1.32	.478	1.40	.507	1.50	.519
Expected Grade	1.71		.728	1.73	.594	1.89	.875	1.67	.617	1.50	.760
Working towards Degree	1.00	100	.000	1.00	.000	1.00	.000	1.00	.000	1.00	.000

⁵ Q11) Does homework help to understand the text material discussed in the class? Q12) Does homework help to understand the text material not discussed in the class? Q13) Does homework help to understand the material clearly? Q14) Does homework help you to prepare for the next class? Q15) Does homework make your learning experience enjoyable?Q16) Does homework help you in thinking or problem solving?Q17) Do you do your homework yourself (alone or in a group)?

⁶ * significant at 5 percent level, and ** significant at 5 percent level.

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Current GPA	3.16		1.285	3.47	1.506	2.68	1.293	3.33	.976	3.29	1.267
Full Time Student	1.25	68.3	.507	1.20	.414	1.26	.653	1.20	.414	1.36	.497
Major (Business)	1.22	71.4	.490	1.27	.458	1.05	.524	1.40	.507	1.21	.426
Student Status (F and S)	2.17	60.3	.925	2.40	.828	1.79	1.084	2.33	.816	2.29	.825
Preferred Assignments Outside Class	3.08		.972	3.13	.915	3.11	.994	2.80	1.082	3.29	.914
Homework Helped in Understanding Discussed in Class Material (Yes)	1.06	93.7	.246	1.07	.258	1.05	.229	1.00	.000	1.14	.363
Homework Helped in Understanding Not Discussed in Class (Yes)	1.40	61.9	.610	1.40	.507	1.37	.597	1.47	.743	1.36	.633
Homework Helped in Understanding Materials Clearly (Yes)	1.35	76.2	.676	1.53	.834	1.21	.535	1.33	.617	1.36	.745
Homework Helped in Preparing for Class (Yes)	1.32	73	.563	1.33	.617	1.26	.452	1.40	.632	1.29	.611
Homework Made Learning Experience Enjoyable (yes)	1.94	25.4	.669	1.93	.704	1.89	.658	2.07	.704	1.86	.663
Homework Helped in Thinking or Problem Solving (yes)	1.13	88.9	.381	1.27	.594	1.11	.315	1.13	.352	1.00	.000
Do you do Homework Alone or in Groups? (Alone)	1.21	84.1	.513	1.07	.258	1.05	.229	1.20	.414	1.57	.852
How Many Times You did not turn in Homework (0)	1.52	68.3	.981	1.47	1.302	1.84	1.068	1.40	.737	1.29	.611
Computers Familiarity (yes)	1.03	98.4	.252	1.13	.516	1.00	.000	1.00	.000	1.00	.000
Use of Spreadsheet or Word Processor in Homework (yes)	2.14	85.8	.692	2.07	.884	2.16	.602	1.93	.704	2.43	.514
Use of Internet in Homework (yes)	1.90	84.1	.465	1.93	.258	1.84	.602	2.00	.378	1.86	.535
Instructor require you to use spreadsheet and/or word processor (yes)	1.46	58.7	.591	1.53	.516	1.47	.697	1.40	.632	1.43	.514
Instructor require you to use Internet (yes)	1.63	41.3	.576	1.73	.594	1.42	.607	1.60	.507	1.86	.535
Use of Technology by Instructor During Class (yes)	2.92	98.4	.848	2.40	.910	3.42	.769	3.13	.743	2.57	.514
Use of Technology by Instructor Outside Class (yes)	2.65	88.9	1.003	2.20	1.014	3.00	1.054	2.93	.961	2.36	.745
Regular Posting of Class Materials by Instructor (yes)	3.57	71.4	.797	3.40	1.121	3.89	.315	3.27	.884	3.64	.633
Minutes Spent on Survey (1-5)	1.40	60.3	.583	1.40	.632	1.47	.612	1.27	.594	1.43	.514

Table II: Descriptive Statistics (By Gender)

	Male (N=38)		Female (N=25)	
	Mean	Std. Deviation	Mean	Std. Deviation
High School Diploma	1.05	.324	1.24	.831
Years Since HS Diploma	3.79	1.379	3.68	1.180
Expected Grade	1.84	.679	1.52	.770
Working towards Degree	1.00	.000	1.00	.000
Current GPA	2.89	1.226	3.56	1.294
Full Time Student	1.34	.534	1.12	.440
Major	1.24	.490	1.20	.500
Student Status	2.18	.834	2.16	1.068
Preferred Assignments Outside Class	2.89	1.008	3.36	.860
Homework Helped in Understanding Discussed in Class Material	1.05	.226	1.08	.277
Homework Helped in Understanding Not Discussed in Class	1.34	.627	1.48	.586
Homework Helped in Understanding Materials Clearly	1.37	.714	1.32	.627
Homework Helped in Preparing for Class	1.32	.620	1.32	.476
Homework Made Learning Experience Enjoyable	1.87	.665	2.04	.676
Homework Helped in Thinking or Problem Solving	1.13	.414	1.12	.332
Do you do Homework Alone or in Groups?	1.26	.601	1.12	.332
How Many Times You did not turn in Homework	1.58	1.106	1.44	.768
Computers Familiarity	1.05	.324	1.00	.000
Use of Spreadsheet or Word Processor in Homework	2.05	.733	2.28	.614
Use of Internet in Homework	1.92	.487	1.88	.440
Instructor require you to use spreadsheet and/or word processor	1.53	.603	1.36	.569
Instructor require you to use Internet	1.66	.534	1.60	.645
Use of Technology by Instructor During Class	2.97	.885	2.84	.800
Use of Technology by Instructor During Class	2.58	1.030	2.76	.970
Regular Posting of Class Materials by Instructor	3.53	.893	3.64	.638
Minutes Spent on Survey	1.45	.602	1.32	.557

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Table III: Descriptive Statistics by Current GPA*

	<2 (N=2)		2-2.49 (N=9)		2.5-2.99 (N=21)		3-3.49 (N=19)		>3.5 (N=8)	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
High School Diploma	1.00	.000	1.00	.000	1.29	.956	1.00	.000	1.25	.463
Years Since HS Diploma	4.00	1.414	3.11	1.364	3.81	1.289	4.11	1.100	3.63	1.506
Gender	1.50	.707	1.22	.441	1.29	.463	1.47	.513	1.75	.463
Expected Grade	1.50	.707	2.22	.667	1.86	.727	1.42	.692	1.38	.518
Working towards Degree	1.00	.000	1.00	.000	1.00	.000	1.00	.000	1.00	.000
Full Time Student	1.50	.707	1.00	.000	1.43	.507	1.32	.478	1.13	.354
Major	1.00	.000	1.00	.000	1.29	.463	1.21	.419	1.63	.518
Student Status	2.50	.707	1.78	.667	2.24	.768	2.26	.806	2.63	1.061
Preferred Assignments Outside Class	3.50	.707	3.00	1.000	2.76	.944	3.26	.806	3.13	1.458
Homework Helped in Understanding Discussed in Class Material	1.00	.000	1.00	.000	1.10	.301	1.00	.000	1.13	.354
Homework Helped in Understanding Not Discussed in Class	1.50	.707	1.33	.707	1.52	.680	1.32	.478	1.50	.535
Homework Helped in Understanding Materials Clearly	1.00	.000	1.11	.333	1.33	.658	1.21	.535	1.75	.886
Homework Helped in Preparing for Class	1.00	.000	1.22	.441	1.19	.402	1.32	.582	1.63	.744
Homework Made Learning Experience Enjoyable	3.00	.000	2.00	.500	2.05	.740	1.74	.653	1.88	.641
Homework Helped in Thinking or Problem Solving	1.00	.000	1.11	.333	1.19	.402	1.00	.000	1.38	.744
Do you do Homework Alone or in Groups?	1.00	.000	1.22	.441	1.24	.539	1.21	.535	1.00	.000
How Many Times You did not turn in Homework	1.50	.707	1.89	.928	1.90	1.411	1.21	.419	1.00	.000
Computers Familiarity	1.00	.000	1.00	.000	1.10	.436	1.00	.000	1.00	.000
Use of Spreadsheet or Word Processor in Homework	3.00	.000	1.67	.500	2.10	.625	2.32	.582	2.38	.744
Use of Internet in Homework	2.50	.707	1.89	.601	1.86	.478	1.84	.501	2.00	.000
Instructor require you to use spreadsheet and/or word processor	1.00	.000	1.67	.707	1.62	.669	1.21	.419	1.50	.535
Instructor require you to use Internet	1.00	.000	1.33	.500	1.90	.625	1.47	.513	1.63	.518
Use of Technology by Instructor During Class	3.50	.707	2.89	.782	2.95	.669	3.05	.848	2.88	.835
Use of Technology by Instructor During Class	4.00	.000	2.67	.866	2.71	.845	2.53	1.073	2.63	1.061
Regular Posting of Class Materials by Instructor	4.00	.000	3.56	.726	3.62	.669	3.74	.562	3.50	.756
Minutes Spent on Survey	1.50	.707	1.33	.500	1.52	.680	1.42	.507	1.25	.463

*Four students did not answer this question.

Table IV (Panel A): Correlations between Selected Variables

		Expected Grade	Homework Helped in Understanding Discussed in Class	Homework Helped in Understanding Not Discussed in Class	Homework Helped in Understanding Materials Clearly	Homework Helped in Preparing for Class	Homework Made Learning Experience Enjoyable	Homework Helped in Thinking or Problem Solving	Do you do Homework Alone or in Groups?
Expected Grade	Pearson Correlation	1	-.077	.005	.009	.107	.095	.191	.031
	Sig. (2-tailed)		.547	.968	.942	.405	.461	.133	.810
Homework Helped in Understanding Discussed in Class Material	Pearson Correlation	-.077	1	.367(**)	.253(*)	.318(*)	.025	-.088	.150
	Sig. (2-tailed)	.547		.003	.046	.011	.846	.495	.240
Homework Helped in Understanding Not Discussed in Class	Pearson Correlation	.005	.367(**)	1	.128	.191	.102	.127	.043
	Sig. (2-tailed)	.968	.003		.318	.134	.425	.322	.736
Homework Helped in Understanding Materials Clearly	Pearson Correlation	.009	.253(*)	.128	1	.425(**)	.264(*)	.138	.161
	Sig. (2-tailed)	.942	.046	.318		.001	.037	.280	.208
Homework Helped in Preparing for Class	Pearson Correlation	.107	.318(*)	.191	.425(**)	1	.097	.336(**)	.105
	Sig. (2-tailed)	.405	.011	.134	.001		.449	.007	.415
Homework Made Learning Experience Enjoyable	Pearson Correlation	.095	.025	.102	.264(*)	.097	1	.096	.180
	Sig. (2-tailed)	.461	.846	.425	.037	.449		.457	.159
Homework Helped in Thinking or Problem Solving	Pearson Correlation	.191	-.088	.127	.138	.336(**)	.096	1	.029
	Sig. (2-tailed)	.133	.495	.322	.280	.007	.457		.822
Do you do Homework Alone or in Groups?	Pearson Correlation	.031	.150	.043	.161	.105	.180	.029	1
	Sig. (2-tailed)	.810	.240	.736	.208	.415	.159	.822	

**Correlation is significant at the 0.01 level (2-tailed); *Correlation is significant at the 0.05 level (2-tailed).

Table IV (Panel B): Correlations between Selected Variables

		Expected Grade	Computers Familiarity	Use of Spreadsheet or Word Processor in Homework	Use of Internet in Homework	Instructor require you to use spreadsheet and/or word processor	Instructor require you to use Internet	Use of Technology by Instructor During Class	Use of Technology by Instructor During Class	Regular Posting of Class Materials by Instructor
Expected Grade	Pearson Correlation	1	-.126	-.238	-.082	.161	.055	-.142	-.139	-.131
	Sig. (2-tailed)		.327	.061	.525	.208	.669	.268	.278	.306
Computers Familiarity	Pearson Correlation	-.126	1	-.211	.026	.117	.303(*)	-.139	.045	.069
	Sig. (2-tailed)	.327		.096	.839	.361	.016	.277	.729	.592
Use of Spreadsheet or Word Processor in Homework	Pearson Correlation	-.238	-.211	1	-.007	-.124	-.110	.212	.282(*)	.288(*)
	Sig. (2-tailed)	.061	.096		.956	.333	.392	.095	.025	.022
Use of Internet in Homework	Pearson Correlation	-.082	.026	-.007	1	-.190	-.372(**)	-.019	-.003	-.068
	Sig. (2-tailed)	.525	.839	.956		.136	.003	.880	.980	.595
Instructor require you to use spreadsheet and/or word processor	Pearson Correlation	.161	.117	-.124	-.190	1	.265(*)	-.119	-.051	-.054
	Sig. (2-tailed)	.208	.361	.333	.136		.036	.353	.691	.675
Instructor require you to use Internet	Pearson Correlation	.055	.303(*)	-.110	-.372(**)	.265(*)	1	-.159	-.057	-.030
	Sig. (2-tailed)	.669	.016	.392	.003	.036		.213	.659	.815
Use of Technology by Instructor During Class	Pearson Correlation	-.142	-.139	.212	-.019	-.119	-.159	1	.669(**)	.474(**)
	Sig. (2-tailed)	.268	.277	.095	.880	.353	.213		.000	.000
Use of Technology by Instructor During Class	Pearson Correlation	-.139	.045	.282(*)	-.003	-.051	-.057	.669(**)	1	.375(**)
	Sig. (2-tailed)	.278	.729	.025	.980	.691	.659	.000		.002
Regular Posting of Class Materials by Instructor	Pearson Correlation	-.131	.069	.288(*)	-.068	-.054	-.030	.474(**)	.375(**)	1
	Sig. (2-tailed)	.306	.592	.022	.595	.675	.815	.000	.002	

**Correlation is significant at the 0.01 level (2-tailed); *Correlation is significant at the 0.05 level (2-tailed).

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Appendix

Proposed Instrument is for the Survey of the Importance of Homework Assignments and Use of Technology by the Personal Finance Students. Please do not write your name on it.

Questions 1 through 9 relate to student's information (Please check only one answer)

- 1) Have you received your high school diploma?
 - a. Yes
 - b. No
- 2) If answer to question 1 is yes, how many years back did you receive the diploma?
 - a. Less than 1
 - b. 1 to 2
 - c. 2 to 3
 - d. 3 to 4
 - e. More than 4
- 3) What is your gender?
 - a. Male
 - b. Female
- 4) What grade are you expecting in this class?
 - a. A
 - b. B
 - c. C
 - d. D
 - e. F
- 5) Are you working towards your Associate/Bachelor degree?
 - a. Yes
 - b. No

If answer to question 5 is no then go to question 10, otherwise answer questions 6 through 9

- 6) What is your current GPA?
 - a. Less than 2.0
 - b. 2.0 to 2.49
 - c. 2.5 to 2.99
 - d. 3.0 to 3.49
 - e. 3.5 to 4.0
- 7) Are you a full time student, meaning you are enrolled in at least 12 credit hours?
 - a. Yes
 - b. No
- 8) What is your major?
 - a. Business
 - b. Non-Business
- 9) What is your student status?
 - a. Freshman
 - b. Sophomore
 - c. Junior
 - d. Senior

Questions 10 through 18 relate to homework assignments (Please check only one answer)

- 10) If a choice is given, how often would you prefer the homework assignments outside the class room?
 - a. Never
 - b. Once every scheduled class
 - c. Once every two scheduled classes
 - d. Once every three scheduled classes
 - e. Other

- 11) Does homework help to understand the text material discussed in the class?
a. Yes b. No c. Other
- 12) Does homework help to understand the text material not discussed in the class?
a. Yes b. No c. Other
- 13) Does homework help to understand the material clearly?
a. Yes b. No c. Other
- 14) Does homework help you to prepare for the next class?
a. Yes b. No c. Other
- 15) Does homework make your learning experience enjoyable?
a. Yes b. No c. Other
- 16) Does homework help you in thinking or problem solving?
a. Yes b. No c. Other
- 17) Do you do your homework yourself (alone or in a group)?
a. Yes b. No c. Other
- 18) How many times you did not hand in your home work?
a. 0 b. 1 c. 2
d. 3 e. 4 f. Other

Questions 19 through 26 relate to technology use to assist you in this course (Please check only one answer). Use of technology may imply (but is not restricted to) using spreadsheet, word processor, power point and Internet.

- 19) Are you familiar with use of computers?
a. Yes b. No c. Other
- 20) Do you use spreadsheet and/or word processor in completing homework?
a. Never b. Sometimes c. Always
- 21) Do you use Internet in completing homework?
a. Never b. Sometimes c. Always
- 22) Does your instructor require you to use spreadsheet and/or word processor for this course?
a. Yes b. No c. Other
- 23) Does your instructor require you to use Internet for this course?
a. Yes b. No c. Other

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- 24) Does your instructor himself/herself use technology during the class?
- a. Never b. Sometimes
 - c. Very Often d. Always
- 25) Does your instructor himself/herself use technology outside the class for this course?
- a. Never b. Sometimes
 - c. Very Often d. Always
- 26) Does your instructor regularly post class related information (like but not limited to) class notes, announcements, assignments and grades on Internet or on Oncourse?
- a. Never b. Sometimes
 - c. Very Often d. Always
- 27) Approximately how many minutes did you take to complete this questionnaire?
- a. 1-5 b. 5-10
 - c. 10-15 d. More than 15

Thank you for completing this questionnaire!