

# Inquiry: The University of Arkansas Undergraduate Research Journal

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Volume 9

Article 13

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Fall 2008

## Economic Literacy at the University of Arkansas

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### Recommended Citation

Otto, A. (2008). Economic Literacy at the University of Arkansas. *Inquiry: The University of Arkansas Undergraduate Research Journal*, 9(1). Retrieved from <https://scholarworks.uark.edu/inquiry/vol9/iss1/13>

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## ECONOMIC LITERACY AT THE UNIVERSITY OF ARKANSAS

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### Abstract

*Students in Free Enterprise (SIFE) is an international student service organization that teaches the principles of free enterprise to people in the community. SIFE teams are encouraged to develop programs to educate different groups in the community, including children, senior citizens, and students on their own campus. The University of Arkansas SIFE, however, has no long-running, successful program targeted at college students, and so this survey research was designed to determine the topic, format and promotional strategy for a new college program.*

*In this study, the researchers developed a survey asking students what topics were most desired, what the ideal format of the program would be, and what would motivate students to participate. Each of these questions allowed participants to rank options within topics, formats and motivators. The survey also collected demographic information concerning age, gender, university classification, and specific college so that the researchers could analyze the needs of different groups on campus. A total of 397 students participated.*

*To analyze the data, the rankings were summed to create an aggregate ranking for each question. The demographic information was used in chi-square tests of contingency tables to determine whether the rankings were in fact tied to the demographic group of the participant. The results showed that students want programs addressing success skills (such as interviewing, computer use and oral presentation) and financial literacy topics (such as personal budgeting and investing). The program should be lead primarily by business representatives and should use an open discussion format. Extra credit was named as the primary motivator. Finally, the chi-square tests showed significant dependencies between gender and specific rankings. These results were presented to the University of Arkansas SIFE Leadership Team; they decided to develop two new programs within success skills and financial literacy to address the expressed needs.*

### I. Introduction

Students in Free Enterprise (SIFE) is an international student service organization dedicated to providing economic education in the community to help others develop skills needed for success in current business and financial systems. There are five main educational criteria that SIFE programs target. The first is market economics, which addresses how free markets work in the global economy; programs can cover supply and demand, globalization, and business functions

like marketing and logistics. The second is success skills, focusing on helping others acquire the education and skills training needed to succeed in a dynamic, competitive global economy. Programs in this area can include technological education, resume writing, or interview skills. The third is entrepreneurship, encompassing how entrepreneurs succeed by identifying a market need and then profitably producing and marketing a product or service to fill that need. These projects tend to focus either on helping someone start a new business or helping to improve an existing one.

The fourth educational criterion addressed in SIFE programs is financial literacy, which involves teaching others the use of financial tools, such as techniques for developing a budget, the responsible use of credit, and saving/investing principles. The fifth and final criterion is business ethics, which focuses on illustrating that the long-term success of individuals, businesses and the economy depends on the practice of good business ethics; ethics projects often involve sharing the principles of ethics as well as their real world ramifications. Each SIFE team is responsible for finding those needs within or outside of their communities that they will address, determining how they will address targeted needs, and evaluating the impact of what they have accomplished. Teams are encouraged to have a variety of programs reaching out to multiple demographic groups, including children, senior citizens, and even their own fellow students.

In recent years, University of Arkansas SIFE team has had projects targeting college students within each criterion. For example, within market economics, SIFE held a global market economics forum focusing on logistics and featuring international logistics professionals. Addressing success skills, SIFE invited a business professional to discuss different ways to promote personal image as an employee and as a student within the interview process. For entrepreneurship, SIFE has hosted local entrepreneurs, having them talk about their experiences. In the context of financial literacy, SIFE has educated students on identity theft, credit cards, and how to evaluate job offers. Finally, within business ethics, SIFE hosted a white-collar criminal who openly discussed the corporate mentality and how it can breed unethical choices among employees.

### II. Purpose of Research

The University of Arkansas (UA) SIFE chapter, while a strong contender on the national scene, does not have a longstanding, successful program targeted towards college students. All of the above mentioned projects have been

discontinued, either because the audience did not respond or we could not find successful measurement tools to evaluate the impact of whatever the students had learned. UA SIFE has been trying to fill this void with a few smaller projects. However, in order to develop a project that addresses the real needs of students and thus motivates them to participate, we determined that we must first conduct market research to survey students directly concerning their needs and what they want to see in the next SIFE program on campus.

Arguably, university students today need training within each of the SIFE criteria. For example, the Association of America Colleges and Universities has conducted research that showed that more than 60 percent of employers felt that recent graduates lacked the skills to succeed in a global economy (Fischer, 2007). This finding implies that students need more training within the area of market economics to understand the changing competitive landscape.

Within success skills, successful job interviews are important to finding employment once university studies are over. Recruiters openly admit that little slip-ups can make the difference in creating a solid first impression and those errors can shift the tone of the interview (Damast, 2007). Resume writing, interview coaching, and etiquette training can minimize the occurrence of such errors, making University of Arkansas students more successful in their job searches.

Entrepreneurship continues to grow on college campuses. While still in school, many students are launching successful businesses such as Google, Yahoo!, YouTube and Facebook. Author and entrepreneur Randal Pinkett (2007) has discussed the many advantages that students have in starting a business, and University of Arkansas students have access to those same resources. If there was a program that taught students on the University of Arkansas campus how to exploit such resources, it is possible that SIFE could promote long term success in students' chosen fields.

Financial literacy continues to be an important area for economic education at the college level. More than 100,000 students across the country leave university with thousands of dollars worth of high interest credit card debt annually. "According to Nellie Mae, the nation's largest student loan lender, the average undergraduate has about \$2,700 in credit card debt and graduate students have about \$5,800" (Jennings, 2007, 46). Such trends of student spending, combined with the need to prepare for financial independence after college, demonstrate the value of sound personal financial training at the university level.

Finally, in an age of increased corporate scandals, the business ethics curriculum has become increasingly important on college campuses. These scandals and associated unethical activity often result from the combined cooperation of multiple employees, with new employees often socialized to continue these activities (Anand, Ashforth, & Joshi, 2005). Some economists point to the promulgation of "agency theory" as another cause for unethical activity, as employees consider themselves as agents for meeting the profit goals

of shareholders and therefore free themselves of moral responsibility for their actions (Economist, 2007). These authors agree that training our students can prevent them from continuing such activity.

Clearly, training in all five areas is needed at the University of Arkansas. The immediate questions are: which specific criterion will provide the most impact, and which specific topic within that criterion will entice students to participate? We began this research with the idea that one reason former UA SIFE programs had limited success is that SIFE members had not taken enough time to assess the true needs and motivations of University of Arkansas students. We felt that, if UA SIFE asked students what types of training are most needed, it would be possible to create a program that met perceived needs, and such a program could then be more successful than one based on SIFE's estimates of what is needed. Further, UA SIFE could ask what program format elements are most appealing and what would motivate students to participate in whatever program was developed.

These were the questions that motivated this research. With such a wide range of student education needs, which is the most prevalent? And once UA SIFE develops a program to meet those needs, what format should the program use and what would motivate students to participate in that program?

### III. Methodology

#### *Developing the Survey*

During the first stage of preparation, we determined five primary sections for the survey.

- 1) The first section allowed participants to rank subtopics within each of the five SIFE criteria. This section helped us identify needed topics more specifically, as well as giving non-SIFE members a better concept of the meaning of each criterion and the types of products that fell in those categories.
- 2) In the second section, the participants ranked the five criteria, thereby allowing them to highlight the groups of topics from the first section that were believed to be most needed.
- 3) Third, questions relating to the format of the program were developed to determine what setting and educational structure would appeal most to college students (e.g., lectures, interactive discussions, information fairs or some other medium).
- 4) Fourth, a series of questions probed factors motivating program participation (e.g., monetary, school-related, or other), so that incentives can be developed to encourage students to participate in our program.
- 5) Finally, there was a section relating to personal information, specifically age, gender, university classification, and specific college affiliation. This section allowed us to analyze the data sorted by demographic variables and to determine what the specific needs are of different groups on campus.

Each of the first four sections was evaluated by asking students to rank which topics they would most like to hear about, which program formats would most interest them, and which factors would motivate them to participate. To ensure unconstrained responses, an "other" option was always provided so alternative answers could be provided in the space available. The final section, personal information, was a combination of multiple choice and free response, based on the question being asked.

The second stage of preparation was to convert the survey into an online format using the Qualtrics survey software licensed by the Sam M. Walton College of Business. We decided that an online format would help us distribute the survey around campus, particularly to colleges outside of the Walton College, since the Internet is accessible to all students more readily than paper copies. The Qualtrics survey method carried some limitations. For example, with the "other" option in the ranking, we could not include the free response space within the boundaries of the original question but rather had to create a separate question following the original to incorporate the open ended question.

After the survey was transformed into the online format, we conducted a pilot study with SIFE students in order to ensure that the survey's flow and meaning were clear. We made the needed alterations in order to make the survey ready for general distribution. Specifically, the original survey had options ranked from one to five with "5" being the highest; however since participants were dragging their choices into a top to bottom order, we felt the natural instinct would be to rank the options with "1" being the highest. We also added more specific instructions on how to rank the items using the computer's mouse because we found that the drag and drop format was not intuitively clear. Finally, we made some formatting changes, such as inserting breaks in the lines of text to make sure that the ranking number did not block the text.

#### ***Informed Consent Policy and Data Confidentiality***

Because we were conducting an online survey, we determined that implied consent would be most appropriate. A screen detailing informed consent information would precede the online survey, and participants would imply their consent by clicking the forward arrow and beginning the survey. Regarding the confidentiality of the data, we determined that, since the information was neither sensitive nor personal, we would not separate the names from the responses during analysis. However, when the data were presented to SIFE, all names would be excluded. If professors provided extra credit to participants, they would only be given an aggregate list of participant names

#### ***Promoting and Distributing the Survey***

The survey was officially launched on February 27, 2008. The survey was left active for two weeks, with an end date of March 13. To promote the survey, we completed an initial

round to encourage students to participate before the deadline.

Two primary methods of promoting the survey were used. The first was to reach the students through professors. Within the Walton College, we asked professors to publicize the survey in class and to distribute the survey via e-mail. Some went further by offering extra credit to participating students. Outside of the Walton College, we sent the survey link to professors and administrators around the university, particularly known through other research projects and activities.

The second method was to target students directly. We sent the link directly to students in our own network, and we asked that other SIFE students do the same. SIFE students made announcements in class to encourage students to take the time to complete the survey. We also printed the link on business cards so that we could distribute them while SIFE students were advertising the organization around campus. To further motivate students, SIFE provided a monetary incentive by offering gift cards to five random participants.

#### ***Analysis Methods***

Because students ranked topics from 1 to 5 with 1 being the top answer for each question, we summed the ranking for each option. The option receiving the lowest total was the top response for the group. We then compared the sums for each of the five options to judge the relative importance of each option. To further analyze the data by demographic, we used chi-square tests of contingency tables with rankings treated as nominal data which are juxtaposed against personal demographics. Chi-square statistical techniques allow comparison of ranking responses on each question for different populations (Keller & Warrack, 2004 538). The demographic variables were gender, age, University college, and classification.

#### ***Data Clean Up***

Before analyzing the results, data were examined for irregularities. Several surveys had no responses listed and were eliminated from the data set. An additional problem with the Qualtrics software was identified. Specifically, when students accept a given ranking and do not make changes, the "drag and drop" style of answering returns blank answers in the data set, as though the student did not answer at all. In those cases where such blanks occurred followed and preceded by responses, we felt we could safely assume the student had read through the question but had decided to leave the ranking as it was presented on the survey, and so we entered the corresponding responses.

### **IV. Results**

#### ***Market Economics***

The first question dealt with which of the following five topics would be the most interesting subject for the new college-level program: 1) supply and demand, 2) globalization,

3) marketing and consumer demand, 4) sourcing, 5) logistics and transportation, or 6) other (any additional topic suggested by the respondent). As illustrated in Figure 1, the top response for this question was globalization, followed by supply and demand, and then marketing and consumer demand. (Recall that the lowest aggregate number indicates the number one topic overall, as the number on the vertical axis represents the sum of the rankings given for that option and "1" was the highest ranking for each question.)

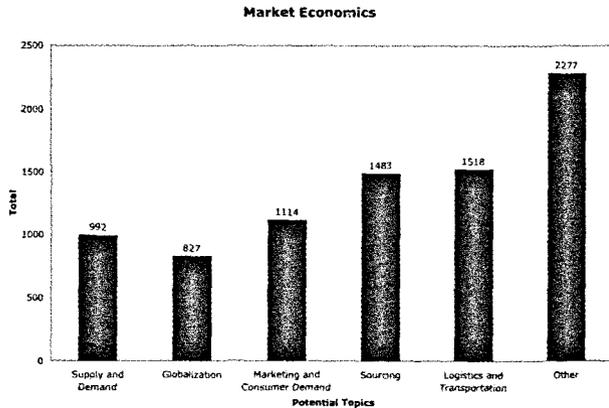
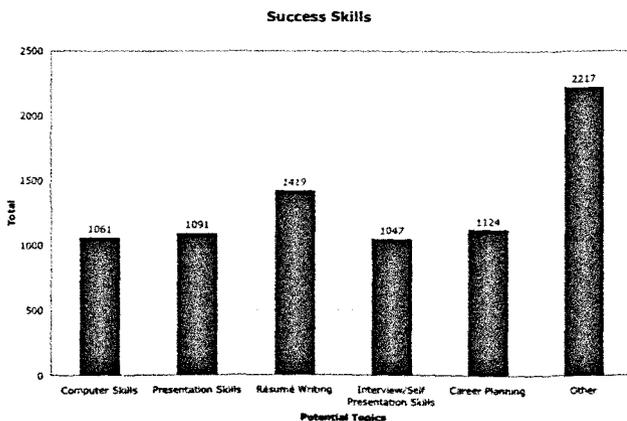


Figure 1. Potential market economic topics of interest.

There were also several responses given for other topics that could be taught. These included: sustainability, sales, information systems, advertising, the history and philosophy of economics, accounting, legal economics, management, the job market, cultural change and diversity, and elasticity of supply and demand.

**Success Skills**

The success skills topics that students were asked to rank included: 1) computer skills, 2) presentation skills, 3) résumé writing, 4) interview/self presentation skills, 5) career planning, and 6) other (another topic specified by the respondent). Interview and self presentation skills were identified as most needed, followed closely by computer skills, presentation



skills, and career planning (see Figure 2). All four of these responses had similar point totals, suggesting that the perceived need for each is comparable.

Using the "Other" response option, students also suggested the following topics as potential subjects for a SIFE program on campus: business writing and proper communication and expression through writing, work ethic and self management, team work skills, communication skills, finding a job for your major, researching post-graduate academic opportunities, and quantitative skills.

**Entrepreneurship**

Participants ranked the following potential entrepreneurship topics based on their need at the University of Arkansas: 1) funding a business, 2) business plan development, 3) day-to-day operations, 4) information systems in a small business, 5) consulting/help with existing business, and 6) other (open topic to be specified by participants). In Figure 3, the highest ranked topic in this area was developing a business plan, followed by funding a small business, and examining the day-to-day operations of a small business. Other topics suggested in the area of entrepreneurship included marketing for a small business, networking training, market understanding to find the need for new small businesses and taxation of a small business.

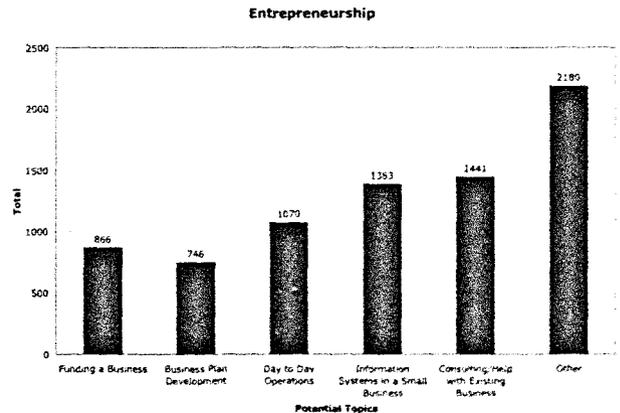


Figure 3. Potential entrepreneurship topics of interest.

**Financial Literacy**

Within financial literacy, students ranked the following potential program topics: 1) personal budgeting, 2) personal investment, 3) credit cards, 4) identity theft, 5) differentiating job offers, and 6) other (the free response option). The top ranked topic for this criterion was personal budgeting, followed by personal investment and credit cards (see Figure 4). "Other" topics included understanding the difference between assets and liabilities, building good credit, and reading and comprehending financial statements.

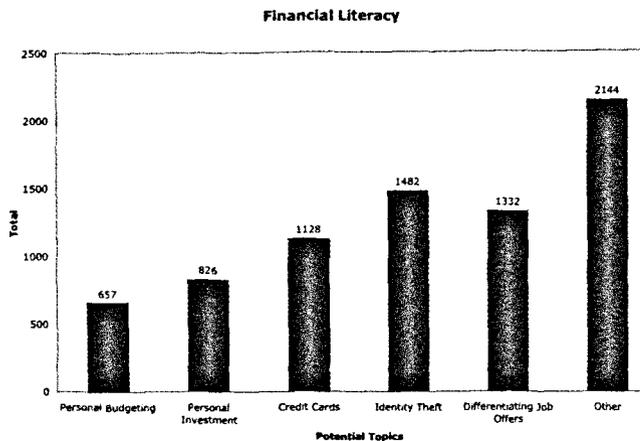


Figure 4. Potential financial literacy topics of interest.

**Business Ethics**

With respect to ethics, students ranked the following potential topics: 1) globalization issues, 2) dealing with unethical situations in the workplace, 3) corporate social responsibility, 4) legislation, 5) environmental initiatives, and 6) other (the free response option). The top ranked topic was globalization, followed by dealing with unethical situations in the workplace and corporate social responsibility (see Figure 5). "Other" topics included discretionary practices in the workplace, creating a non-discriminatory work environment, minimizing waste of resources, and ethical issues in global companies and other countries.

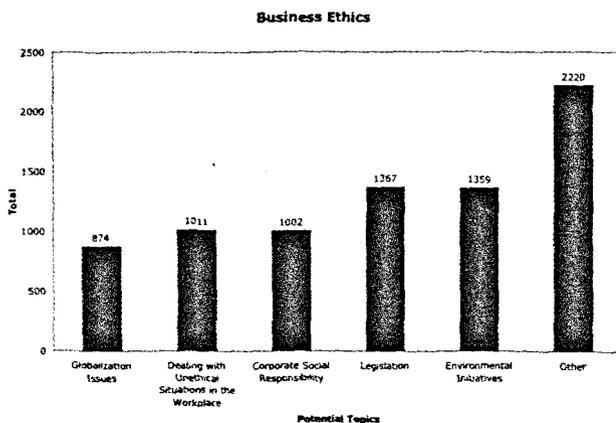


Figure 5. Potential business ethics topics of interest.

**Educational Criteria**

Having seen possible topics within each of SIFE's core criteria, students then ranked the criteria themselves to determine which general set of topics is perceived as most needed at the University of Arkansas. As is readily apparent in Figure 6, the top ranked criterion was success skills, followed by financial literacy and market economics. The relative prominence of success skills suggests that interview and self-presentation skills were perceived as the most needed topics,

as well as skills involving computers, oral presentation, and career planning. Secondary needs to address would be the top ranked topics within financial literacy, such as personal budgeting and investing, and within market economics, such as globalization and supply and demand (see Figure 6).

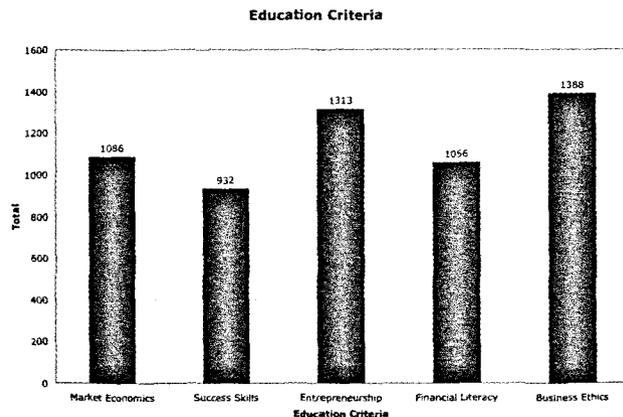


Figure 6. Relative ranking of five SIFE educational criteria.

**Program Format**

There were two questions addressing the ideal program format. The first question asked students who they would want to lead a program: 1) business representatives, 2) U of A professors, 3) college students, 4) representatives from centers on campus, 5) no one (independent learning), or 6) other (some other leader to be specified by the respondent). Survey responses summarized in Figure 7 showed that students preferred business representatives to lead the session, followed by U of A professors and college students. Other potential leaders suggested included business attorneys and independent on-line modules.

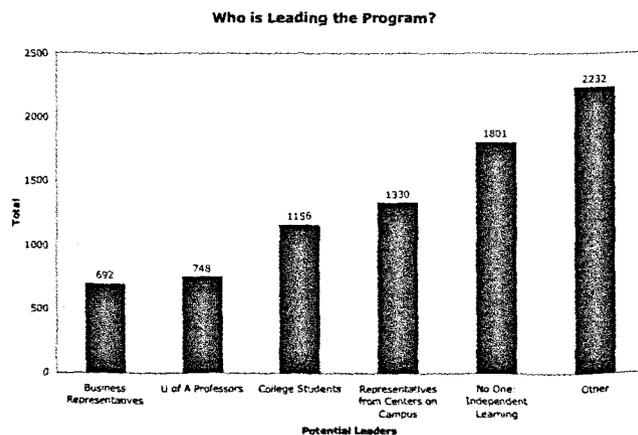


Figure 7. Preferred leadership for learning experiences.

The second question addressed desired learning formats for any new program. Students were asked what format they preferred, and they ranked the following options: 1)

informational fairs, 2) structured lessons with PowerPoints, 3) open discussion/Q&A, 4) competitions, 5) reading material, and 6) other (any other possible format to be identified by the respondent). The top ranked format was open discussions/Q&A, followed by structured lessons and informational fairs as shown in Figure 8. One respondent commented that a mixture of open discussions and structured lessons often addresses topics best. Other formats suggested were receptions, hands-on activities and one-on-one counseling.

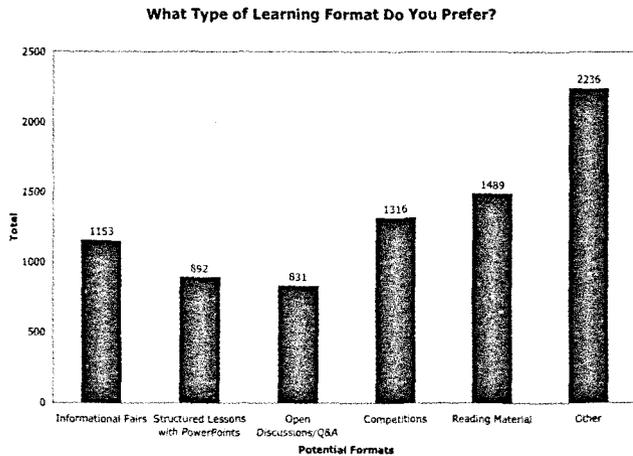


Figure 8. Preferred type of learning format.

**Motivational Factors**

To determine how SIFE can best motivate students to participate, the survey asked respondents to rank the following based on which would most effectively motivate students to participate: 1) extra credit, 2) cash prizes or incentives, 3) learning, 4) résumé building, 5) networking opportunities, and 6) other (any other motivation factor the respondent identified). The top ranked motivation factor was extra credit, followed by cash prizes and networking opportunities (Figure 8). Other potential motivating factors included the possibility of improving the surrounding community and communication with other students.

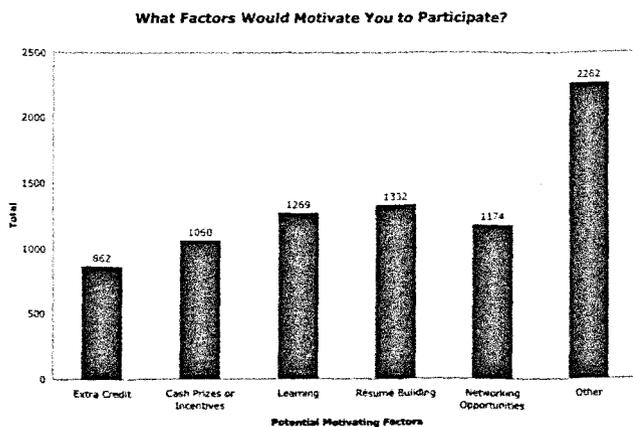


Figure 9. Potential motivating factors for program participation.

**Demographic Analyses**

Four sets of contingency tables were created, one each for age, gender, university classification, and specific college. Each set of tables contained nine contingency tables, for each of the nine ranking questions in the survey (the five criteria, educational criteria rankings, program format, program leadership, and motivation) Nominal demographic categories were placed on one axis with potential question answers on the other. For example, in the age versus market economics table shown in Table 1, different age groups were on the top axis, and the six potential topics for market economics were on the other axis. In the body of the table, we calculated the number of times that a member of that demographic group ranked that option either first or second on their list (yielding a frequency count based on identifying which response options are most important or desired).

Table 1. Sample Contingency Table Relating Market Economics Response to Age

	18 and younger	19	20	21	22	23 and older
Choice 1	6	25	44	49	50	34
Choice 2	6	29	54	80	50	36
Choice 3	7	17	38	45	28	20
Choice 4	2	4	5	27	12	12
Choice 5	1	4	13	26	12	15
Choice 6	0	1	0	3	2	3

Chi-square tests were completed for each contingency table in order to determine whether response distributions differed depending on the demographic variable. Significance levels were set at the .05 probability level. For chi-square tests with p values greater than .05, there was insufficient evidence to reject the null hypothesis that the two variables were independent. At this significance level there was no significant difference found with respect to age groups, University classification (freshman, sophomore, junior, senior), or University College.

Gender was also independent of rankings in market economics, entrepreneurship, financial literacy, business ethics, educational criteria, program leadership and motivation. However, the success skills educational criterion did show dependence between gender and ranking ( $X^2 = 14.542$ ,  $df=5$ ,  $p=0.0125$ ). As a percent of responses, men ranked options 1 and 2 higher than women (computer skills and presentation skills respectively), whereas women ranked options 4 and 5 higher than men (interview/self presentation skills and career planning respectively). Regarding program format, chi-square tests addressing program format showed dependence between format rankings and gender ( $X^2 = 17.516$ ,  $df=4$ ,  $p=0.0015$ ). Men ranked options 4 and 5 higher than women (competitions and reading material respectively) whereas women ranked options 1, 2, and 3 higher than men (information sessions, structured lessons with PowerPoints and open discussions/Q&A respectively).

### *Topics and Learning Methods Shared with SIFE Team*

On April 12, 2008, the results of this study were presented to the SIFE Leadership Team. We recommended the following three potential topics, each of which would be implemented in accordance with survey recommendations concerning program format and motivational factors (such as requesting that professors give extra credit for participation).

- **Success Skills Marathon:** Because the topic of success skills was the top rated educational criterion, we felt SIFE needed some project to address this criterion. As described in the above analysis, there were four different responses within success skills that were close in ranking: interview/self presentation skills, computer skills, presentation skills and career planning. Because these topics were similarly ranked, we felt the best way to address success skills would be to have a series of smaller events, addressing each topic. There would be two principal benefits with this format: first, SIFE could address all the topics students requested, and second, with multiple units, we could better sustain the project because each unit would serve as a recruiting and promotional tool for the next. In addition, we would be better able to sustain the impact on participants with continuous interaction.
- **Financial Literacy Program:** Financial literacy was the second ranked criterion overall. This program should stress the basics of personal budgeting, such as creating a budget and then following that budget to ensure that the participant lives within their means. The second ranked topic within financial literacy was personal investing. To meet this need, we felt the SIFE team could adapt a preexisting program, *Investing for the Future*, for college students. This program taught the basics of investing, focusing on stocks, bonds, and savings accounts. This program could be adapted for college students by including more practical information, such as real web sites to participate in investing activity. This second program could serve as the next level to the personal budgeting program, reinforcing those skills while adding new skills to the students' arsenals.
- **Globalization from Two Perspectives:** As globalization was the highest ranked topic within both market economics and business ethics, and market economics was the third highest ranked criterion overall, we also recommended a project on globalization. Business professionals would first address globalization from a market economics perspective, managing both supply from a global logistics standpoint and demand from international consumers. They would then also address ethical encounters that they and other companies encounter in the real world, thus better preparing students for those same situations. Students would be able to engage them in discussion to clarify key ideas and gain additional insight.

### *New Project Development*

The SIFE Leadership Team elected to adopt the first two potential projects for the coming school year. The team was enthusiastic about the results, and they concluded that these two projects were the most appropriate for two reasons. First, these projects met demonstrated needs. Second, success skills and financial literacy criteria have traditionally been two of UA SIFE's weaker elements, needing better programs with greater impact.

Because the projects will be executed in the coming school year, they have been entrusted to the appropriate criterion managers of next year's Leadership Team. Criterion managers are SIFE members who are responsible for overseeing all of the projects within one of the five criteria of SIFE. They ensure that the project is executed, the impact is measured, and the results are documented.

In order to fully comply with these research findings, SIFE will be selecting business representatives and teachers to facilitate the program, and they will combine structured lessons and open discussion. Because the data gathered covered five different colleges on campus, SIFE will promote the project accordingly to reach all the students that participated.

### **V. Further research**

Now that the subject of the first projects has been addressed, SIFE must develop evaluation methods to measure the impact of these projects. Examples include, pre- and post-tests, surveys, and testimonials from participants. Using these tools, SIFE can determine whether the needs and desires expressed by the survey responses are indeed met.

Second, while the responses given in the "Other" questions of the survey were small in number, further research (whether through additional surveys or a short questionnaire included in the evaluation for the current programs) could help SIFE understand the demand for those topics. SIFE can also use further market research to benefit more programs. We have begun to use market research to evaluate needs with our CEO from Head to Toe program, which focuses on teaching entrepreneurs in Northwest Arkansas how to expand their businesses (specifically realtors for the 2008-2009 school year). Project leader Meagan Stelpflug worked to develop a survey discussing which realtors would be interested in participating and what topics would benefit them.

### **VI. Conclusion**

The data presented in this article will benefit SIFE for the long term by allowing participants to launch programs based on real needs at the University of Arkansas. We will be able to use the data set in the future as we look for new topics for programs and as we determine the format and promotional strategy for those new programs. The SIFE projects generated from survey data will set our team apart from others because they will be based on real, quantified need, rather than the SIFE team's projection of student need.

In summary, we had 397 students participating in this survey to generate a better understanding of students' perceived needs with respect to SIFE projects. UA SIFE is now able to see which topics are most needed and desired by university students. We can also see what format most appeals to students and what motivation factors would appeal to students. By using post assessments when we execute these programs, the programs can evolve to remain current with student needs, thereby eliminating the need to do more market research in the near future.

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### Mentor Comments

Cindy Riemenschneider describes how she recognized Amanda Otto's potential as a researcher early on, and how Amanda moved forward independently to complete an empirical study with outcomes of practical value to both SIFE at the University of Arkansas and to SIFE teams across the country.

*During Amanda's sophomore year she and I began our discussions of what she would do for her honors thesis. Because of her strong analytical and quantitative skills, I encouraged her to consider undertaking an empirical*

*research study for her thesis. Her analytical skills far exceed any undergraduate student that I have previously taught and I wanted the opportunity to work with her.*

*Over her time at the U of A, Amanda has held multiple leadership positions in SIFE and she determined that she would like to write her thesis on a topic that would assist SIFE. She selected the thesis topic independently; I do not work with SIFE in any capacity, nor do I conduct research regarding SIFE. However, my primary contribution was to lead Amanda through the steps of conducting appropriate empirical research. The only outside assistance that Amanda had was the distribution of SIFE business cards (with the web survey information Amanda developed) during the weeks of data collection. A representation of current SIFE students helped man booths in a variety of locations on campus to encourage students of all majors to get involved in SIFE; they also distributed the business cards at these booths.*

*The research project that she conducted provides a unique and significant benefit to the students at the University of Arkansas. The research also can benefit SIFE teams across the United States that are creating programs to benefit their own college campus. The research is also important to the business discipline by revealing areas where students need additional training. Through her market research, Amanda was able to identify the greatest economic literacy need of the students as well as the best method for delivery. After the economic literacy project is implemented by SIFE, she will be able to measure the effectiveness of the project and make changes for improvement as needed. Amanda will be serving on the business advisory board for SIFE beginning in the fall of 2008. The economic literacy project will provide both an immediate benefit to the University of Arkansas students who participate as well as a long term benefit for future students.*

*In her research project, Amanda was able to implement both qualitative and quantitative analysis techniques. Even though undergraduate students have limited exposure to research design and methods, Amanda did an excellent job of completing an empirical study.*