

Rural and Urban Borrowing Education (RUBE) Grant Principal Contact Credentials

Dr. Shannon M. Lane has an extensive research record in Financial Education. Her Master's thesis was on Correlations between Debt behavior and Self Esteem Measures, while her Dissertation work centered on identifying variance in consumer credit card debt as it related to product attachment, exposure to financial education, social class identification, formal educational attainments, gender identification, and religious practices. She was the Consumer Credit Counselor for Brookings, South Dakota for three years. She is former Sociology Undergraduate Coordinator of Study for Mississippi State University (MSU) and from this perspective understood her student's struggles with financial aid first hand. While at MSU she was also the Coordinator of the Rural E- Commerce Extension Initiative at the Southern Rural Economic Development Center where she developed and launched online learning modules for Extension faculty. She is the current Research Fellow for the Sam Houston State Center for Rural Studies. In this role, she researched and assisted in authoring the Grimes County Strategic Plan, The Walker County Ambulance Feasibility Study and is one of the authors of the East Texas Mobile Medical Unit grant, as well as a member of the Health Access in East Texas research team. Dr. Lane is native of East Texas, and is the current director of the Texas Rural Internship Program in coordination with the Texas Department of Agriculture.

Dr. Matthew Fuller is Associate Professor of Higher Education Leadership and Director of the Doctoral Program in Higher Education Leadership at Sam Houston State University. He has studied matters of assessment, accountability, and financial aid. He has served as Assistant Dean of Assessment in the College of Education at Sam Houston State University, program coordinator for assessment at Illinois State University, Diversity and Assessment Coordinator at Texas A&M University, and held positions in residence halls at both Texas A&M University and the University of Alaska- Southeast. Dr. Fuller is a Fellow with the National Center for Education Statistics and a Fellow with the Institute of Higher Education Law and Governance. Dr. Fuller is also a native of Southeast Texas. He is owner of small farms in the region and a member of the Farm and Ranch Freedom Alliance.



Richard Eglsaer

Sam Houston State University

A Member of The Texas State University System

OFFICE OF THE PROVOST AND VICE PRESIDENT FOR ACADEMIC AFFAIRS

May 1, 2017

Mr. Brent Neiser, CFP
Strategic Programs and Alliances,
National Endowment for Financial Education
1331 17th Street, Suite 1200
Denver, CO 80202

Dear Mr. Neiser,

It is a pleasure to write this letter of support for the Rural and Urban Borrowing Education (RUBE) grant, as proposed by Dr. Shannon Lane and Dr. Matthew Fuller at Sam Houston State University (SHSU). The project, aimed at examining the unique challenges and opportunities rural students face in financial literacy for college going, will address an area we believe to be of critical importance for our population of students. Please allow me to discuss the kinds of support SHSU has available for this proposal as well as the need for this study.

Approximately 60% of SHSU's undergraduate student body is made up of students coming from a rural background. However, 87.9% of SHSU students accepting financial aid are from rural settings. As outlined in the proposal, prior research by Dr. Lane and Dr. Fuller has revealed a nation-wide trend in rural students using resources at a significantly lower rate than suburban and urban students. So, at a time when rural students take out loans more prevalently than urban students, they are also calling upon support services such as financial aid advising less frequently than classmates from urban areas. This study will examine why this is, in the student's own voice, and could eventually lead to further work supporting interventions for rural students.

SHSU offers its full support for this grant. If awarded, our team will work across divisions and disciplinary lines to examine the unique challenges rural students face. Under the leadership of Dr. Lane and SHSU's Center for Rural Studies—our multi-disciplinary Center focusing on studies affect rural communities and individuals—the research team will conduct qualitative interviews of rural students to learn of their needs and how they conceptualize the unique challenges they face. We anticipate this research serving as the foundation for further programs aimed at supporting rural student needs.

Thank you for consideration of this proposal. If I can clarify anything about SHSU's support of this important research, please do not hesitate to contact me.

Sincerely,

Dr. Richard Eglsaer, Provost
Sam Houston State University

Cc: Dr. Stacey Edmonson, Dean, College of Education
Dr. Abbey Zink, Dean, College of Humanities and Social Sciences
Mr. Frank Parker, Vice President of Student Affairs
Dr. Michael Furtunado, Director, Center for Rural Studies

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