Introducing a Late Bank in Online Graduate Courses: The Response of Students

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Abstract
In post-secondary education, students must demonstrate strong time-management skills while they navigate several courses in a semester. When students struggle to meet due dates, they can accrue late penalties, which exacerbates a stressful situation. In response, two graduate programs integrated a late bank system into their online courses. Students could submit one of two assignments up to five days after the due date without penalty. After each assignment was due, a survey was used to measure students’ levels of stress, the perception of the late bank, and reasons for using it. This study found the late bank was utilized by students, was positively regarded, and improved student attitudes toward their instructor. Reported levels of stress were similar for students who used the late bank compared to those did not. The results suggest that incorporating a late bank into the course design is an effective method of promoting student well-being.

Keywords
post-secondary education, stress, graduate education, online, assignments; enseignement post-secondaire, stress, cycles supérieurs, en ligne, travaux

Cover Page Footnote
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Although students may look back on their post-secondary experience with fondness and remember it as a time of personal growth and learning, it can also be one marked by significant stress (Chow & Flynn, 2016). Starting university or college is a time of transition, when young adults move out of their family home, experience increased independence, and shoulder more adult responsibilities (Chow & Flynn, 2016). In addition to academic expectations, students perceive multiple life stressors that affect their daily functioning (Bistricky et al., 2018; Denovan & Macaskill, 2013). In a survey of undergraduate and graduate post-secondary students in the U.S., respondents identified financial, romantic relationship, family, friendship, and life transition problems as the top stressors (Brownson, Drum, Swanbrow-Becker, Saathoff, & Hentschel, 2016).

Although stress is an expected part of the post-secondary experience, there has been a noticeable increase in students reporting mental health problems, students seeking help for these problems, and students presenting with greater complexity of issues (Conradson, 2016; Ferrer et al., 2014; Leppink, Odlaug, Lust, Christenson, & Grant, 2016; Linden & Jurdi-Hage, 2017). A survey of students at six Ontario post-secondary institutions found that stress, sleep difficulties, and anxiety were the three most common factors affecting students’ academic performance (American College Health Association [ACHC], 2016). Additionally, a 2015 survey of Canadian post-secondary students found that in the two weeks prior to being surveyed, 28% of respondents reported they had felt overwhelming anxiety, and 17% had felt so depressed that it was difficult to function (ACHC, 2016). As well, in the 12 months prior to being surveyed, 58% of students reported that academics had been difficult to handle, with 14% rating their stress level as “tremendous” and 46% as “more than average” (ACHC, 2016).

Persistent and unmanaged stress is known to result in health problems and reduced daily functioning. Outcomes are numerous and include impaired metabolic rates and immune functioning, exacerbation of pre-existing health conditions, and susceptibility to new health conditions (Dimsdale, 2008; O’Leary, 1990; Peyrot, McMurry, & Davida, 1999). Thus, students who report overwhelming feelings of anxiety and depression as well as difficulty managing other life responsibilities are at risk for additional impairment.

In response to concerns about student well-being, higher education institutions are seeking ways to improve on-campus services (MacKean, 2011). Recently, many colleges and universities have shifted their focus from supporting students with mental illness and addictions to supporting mental well-being in all students (MacKean, 2011). There is a common understanding that students without pre-existing mental health needs can experience periods of reduced well-being. Although many institutions have established campus-wide, large-scale initiatives, few strategies have been implemented to support student well-being and mental health in the classroom setting. The current study examined the effect of allowing students to submit assignments late, without penalty, on their perceived levels of stress and on their attitudes toward their instructor.

**Stress Reduction Initiatives**

At an institutional level, campus-wide mental health strategies have focused on universal prevention programs including promotion of mental health awareness, early screening to identify at-risk students, life skill development, social network creation, and mental health services (MacKean, 2011). For instance, some institutions have adopted week-long breaks (e.g., reading weeks) in the fall and winter terms to allow students a break from classes. This break is seen as an important strategy for fostering mental well-being (e.g., The Ontarion, 2017). Institutions have also targeted specific student subpopulations. Students who struggle academically can access free
workshops on how to be effective learners that include study and exam-taking strategies and time-management skills (Hewitt & Stubbs, 2017).

Although these are great resources, students may face barriers to accessing supports because of time commitments and concerns about mental health stigma (Miller, Elder, & Scavone, 2017; Vogel, Wester, & Larson, 2007). There is some concern that students are trying to cope with mental health concerns without seeking help from available counselling services (Brownson et al., 2016; Oswalt & Riddock, 2007). Additionally, many resources can be difficult for students in online and professional learning programs to access due to geographical differences or other commitments (Arric, Young, Harris, & Farrow, 2011). With this in mind, classroom-based supports have a role in promoting student well-being.

**Classroom-Based Interventions**

Some research has examined short-term interventions implemented in classrooms to reduce mental distress such as teaching positive psychology (e.g., self-compassion), biofeedback, and mindfulness (Marais, Shankland, Haag, Fiault, & Juniper, 2018; Ratanasiripong, Kaewboonchoo, Ratanasiripong, Hanklang, & Chumchaisak, 2015). Classroom-based mindfulness interventions are the most common type of intervention in the literature (Miller et al., 2017; Schwind et al., 2016; Thomas, 2017). Implementing brief mindfulness exercises in university classrooms (e.g., breathing, meditation) in 10- to 30-minute intervals has shown to decrease depression, anxiety, and stress in students (Azam et al., 2016; Chen, Yang, Wang, & Xiaoyaun, 2013; de Vibe et al., 2013).

Unfortunately, these activities take time away from teaching course content and require some instructor training and experience to implement. Therefore, a second approach to supporting student well-being in the classroom is to alter course design and classroom context. A positive classroom environment and student-teacher relationship can contribute to student well-being (Van Petegem, Aelterman, Van Keer, & Rosseel, 2008). Chen, Fan, and Jury (2017) found that student well-being improved when teachers clearly communicated course goals and planned curriculum that matched the goals. Additionally, teachers can decrease student stress by providing a degree of control over course activities, including giving effective feedback on assignments and meeting with students to discuss their progress (Whitman, Spendlove, & Clark, 1986).

Studies have examined the effect of penalties for late assignments on student well-being. In a study by Hall (2010), 31 out of 50 students expressed the need for the university to be more flexible about assignment deadlines and work with their schedules. Another study, by Patton (2000), reviewed the records of 400 students in Asian universities, including their pass-fail, dropout, withdrawal, and deferral rates. Following discussions with lecturers, Patton (2000) classified the graders of assignments into three categories: inflexible, semi-flexible, and flexible. In general, the findings indicated that more students completed a course and completed the course satisfactorily when they had a flexible grader (Patton, 2000). When students are stressed by academic demands, they may cope by avoiding studying, procrastinating on assignments, or turning to forms of academic dishonesty, such as cheating (Alzayyat & Al-Gamal, 2016; Hensley, 2013; Whitman et al., 1986). Even more so, when students are stressed about meeting their deadlines, the quality of their work, their learning experience, and their training may be compromised (Patton, 2000).
Attitude toward Instructors

A sense of fairness has been shown to have an effect on student satisfaction and influence how students learn and behave in the classroom (Chory-Assad, 2002; Chory, Horan, & Houser, 2017). Students connect transparency in classroom management and perceptions of workload to the perceived fairness of instructors (Horan, Chory, & Goodboy, 2010). For instance, teachers who explain how assignments are graded, are flexible with scheduling make-up exams, and provide feedback on assignments predict a higher level of student satisfaction (Howell & Buck, 2012).

Requesting an extension on an assignment is one source of potential conflict between students and instructors. As post-secondary institutions adopt a business model and consider students as consumers of education, faculty teaching performance is coming under greater scrutiny (Slišković & Maslić Seršić, 2011). The student experience is intentionally monitored through course evaluations, and reviews are part of teaching portfolios and tenure and promotion committees. When student dissatisfaction is reflected in instructor evaluations (Chory et al., 2017), it can impede job advancement for educators.

Once students request an extension for an assignment, instructors find themselves in the position of judging whether the excuses justify additional time or whether evidence (e.g., sick notes) is required in support of the excuse. Students might become disgruntled if an instructor grants extra time to one student and not another. When all students have a late bank and the same opportunity to get an extension and do not have to justify their reasons to the instructor, it may be perceived as fairer. Thus, this study examined students’ perception of the late bank and the impact on the students’ attitude toward their instructor.

Present Study

This study evaluated the integration of late bank days in online graduate courses in educational psychology. Recent years have seen a rapid rise in the popularity of online education (Bates et al., 2017). Students are attracted to online learning for its flexibility and convenience. They tend to be older than students enrolled in face-to-face programs (Johnson, 2015) and have different expectations for their online graduate programs (i.e., advancement in the workforce; Holzweiss, Joyner, Fuller, Henderson, & Young, 2014). These students also experience conflicting priorities, including employment and family responsibilities that can interfere with academic performance (Arric et al., 2011; Brownson et al., 2016). For example, Moore and Greenland (2017) found that online university students in Australia identified competing work commitments as the number one reason why they dropped courses.

The first two authors are Academic Coordinators for programs that have online coursework. We can attest to the challenges that online learners have with balancing competing responsibilities, and we have sought to support their learning with the late bank. Late bank days allow students to submit one assignment up to five days past the deadline without penalty. The goal was to determine if students used the late bank, and if having the option of extending an assignment deadline reduced their stress and fostered a positive attitude toward their instructor. The use of flexible due dates is one approach to fostering student well-being and is a simple strategy easily employed by any instructor. Our study investigated the following research questions and related hypotheses:
1. Did students choose to use the late bank, and if so, why? We predicted students would use the late bank and hypothesized that they would use it because of competing time commitments.

2. What effect did the late bank have on student stress? We hypothesized that students who used the late bank would have levels of stress similar to those of students who did not use the late bank. This prediction is based on the assumption that without the late bank, students who were behind on their assignment would experience greater stress at the thought of getting penalized for a late submission or submitting subpar work. Therefore, by using the late bank, students would have stress levels the same as students who did not need to use it but who were able to complete the assignment on time.

3. What effect did the late bank have on students’ attitudes toward their instructor? We hypothesized that the presence of the late bank would have a positive effect on students’ attitude toward their instructor.

Method

Sample

The sample of 78 students was gathered from a total of 91 students enrolled in five graduate-level online courses with a large university in Western Canada. The students were enrolled in either a school psychology program or a counselling program during the 2017-18 academic year. The courses contained synchronous (Adobe Connect) and asynchronous (Desire2Learn) components.

Measures

Demographic information. Participants completed demographic questions about their age, gender, course number, and current grade point average.

Survey. Participants were asked if they had used the late bank, and if so, how many days they had used (one to five days). They were also asked an open-ended question about why they chose to use late bank days. Additionally, those who had used late bank days were asked if it had reduced their stress and if it had improved the quality of their assignment (yes or no). Those who did not use the late bank were asked if knowing they had late bank days available had reduced their stress (yes or no). All participants were asked if the late bank policy influenced their attitude toward their instructor positively, negatively, or not at all. Finally, they were asked to rate the usefulness of the late bank on a 5-point Likert scale ranging from 1 (not useful) to 5 (very useful).

Stress. The Perceptions of Academic Stress Scale (Bedewy & Gabriel, 2015) was included in the survey. It measures four domains of academic stress for students: pressures to perform, perceptions of workload, self-perceptions of academic confidence, and time restraints. Using a 5-point Likert scale from 1 (strongly disagree) to 5 (strongly agree), students rated how much they agreed with 18 statements about factors contributing to academic stress. A total score was derived out of a possible 90 points. This measure demonstrates acceptable reliability (α = .70) and good content validity (Bedewy & Gabriel, 2015).
**Procedure**

Following ethics approval, instructors of graduate-level online educational psychology courses were asked to include the late bank in their outlines for the fall 2017 term. The institution where this study was conducted uses the learning platform Desire2Learn for course management, with submission of assignments in a Dropbox. The course outline included a statement identical to or closely resembling the following:

A five-day Late Bank will be available to all students, and they can use these days at their own discretion and without explanation. The Late Bank days will be available for students to use for either Learning Task 2 or Learning Task 3. For instance, a student could submit Learning Task 2 up to five days late, or Learning Task 3 up to five days late. The Late Bank cannot be used for the other Learning Tasks. This is designed to provide students with some flexibility with regard to personal situations, illness, workload management, etc. during this course. You do not need to let the instructor know ahead of time that you are using days in your Late Bank for a task - rather, simply make a note in Dropbox when you submit the task that you are using X number of Late Bank days when you submit. One important point is that students can use the Late Bank days for EITHER Learning Task 2 or Learning Task 3 but not both of these. Once you have used up your five Late Bank days for an assignment, a penalty of 10% per day will apply for unexcused late submissions of assignments.

As outlined above, students could use the late bank for one of two assignments in the course. We attempted to have similar assignments available for late bank use across the courses for consistency. Although the original model of the late bank allowed students to use late days across multiple assignments, students in this study were allowed to use the late bank only once over the term. It was designed this way so there could be an easier comparison of the responses of students who used or did not use the late bank for an assignment.

All students in five graduate-level educational psychology courses were emailed an invitation to participate in this study via Desire2Learn twice in the term, after the due date for each of two assignments that were eligible for usage of late bank days. The email provided information about the late bank and included the link to the online informed consent and survey, which participants were asked to complete within five days. A reminder email was sent four days following. The survey took approximately 10 minutes to complete, and students had the option of entering a draw to win one of two $50 gift cards.

**Data Analysis**

Student responses to closed questions about the late bank use and stress were analyzed using frequency counts. A t-test compared the mean stress scores of students who used the late bank and those who did not. Students’ reasons for using the late bank were analyzed using thematic analysis (Braun & Clarke, 2006). First, the researchers created initial codes from the raw data by examining key words in the responses. We then identified themes by examining the codes and data to discern broader overarching response patterns. The themes were then checked by reviewing the data set again for accurate association and interpretation. When necessary, we discarded themes or refined them. One author took the lead for the initial coding, and a second author checked the
coding for interrater agreement. There was 100% agreement between coders, but one of the themes was renamed after review.

Results

A total of 78 (86%) students completed the survey. Five students completed the survey twice, once after the first assignment and again after the second assignment. Their responses were included once in the demographic and descriptive statistics. The majority of participants were female and aged 30 years or older. This demographic make-up is representative of the population of students enrolled in the programs. The mean grade point average of respondents was 3.79 out of 4 ($SD = .25$). Of the respondents, 51% used late bank days, and the majority of these used five days. See Table 1.

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Of the students who used late bank days, 45% indicated that the extra time improved the quality of their assignment. Regardless of late bank use, most participants (62%) indicated that the late bank positively impacted their attitude toward their instructor. One student reported that it had a negative impact, and 34% reported no change. Of those who used the late bank, the mean rating of usefulness was 4.59 out of 5 ($SD = .25$).

Stress

Independent t-tests were conducted to see whether students who used late bank days reported different academic stress levels compared to students who did not use late bank days. There was no significant difference between the mean scores of late bank users and non-users on the Perceptions of Academic Stress scale ($p = .03$). Stress levels were also assessed using open-ended questions in the survey. One question asked students if “the late bank helped to reduce
stress.” Of those who used it, 97% responded positively. Furthermore, for those who did not use the late bank, 89% said knowing the extra days were available reduced their stress level.

Reasons for Using the Late Bank

A total of 39 students provided narrative responses to the open-ended survey questions. Using thematic analysis, three themes were identified as to why students chose to use the late bank: the need to balance other coursework, unexpected situations (such as illness), and school-life balance. For some respondents, more than one of these three themes were present in their survey responses, so in some cases, responses were coded in two categories.

Theme 1: The need to balance other coursework. Of the 39 respondents, 16 students (41%) cited reasons that referred to difficulty balancing the requirements of other courses. Students’ comments in this domain centered around having competing demands. For example, one participant stated, “I had a group project and another assignment due in the same week,” and another participant admitted, “I was feeling overwhelmed with my workload from the other course.” Both participants had other assignments due around the same time and needed the extra time to finish all their course requirements.

Theme 2: Unexpected situations. Eleven students (28%) reported that they used late bank days because of personal situations. Responses assigned to this cluster mainly represent unexpected situations that occurred in participants’ personal lives. One participant had an illness that prevented her from completing work: “I fell sick the week and a bit before it was due and wasn’t able to do all the assigned work for that week.” Some respondents had family needs that required their time, stating they experienced “family emergency and personal health issues.” These unexpected situations are not uncommon among professional graduate students, and this general theme captures experiences that can occur suddenly and impact work quality and task completion.

Theme 3: School-life balance. Responses assigned to this cluster generally referred to students having competing commitments outside of school and needing more time to complete their assignments. Twelve students (31%) cited using the late bank because of work responsibilities or other commitments outside of their coursework. One participant travelled for work, which interfered with school: “I work nearly full time, I had put in a lot of time for our first group assignment that put me behind in readings and assignments for both courses I am participating in, and it was Thanksgiving, where I had to go out of town to spend time with my family over the holidays.” Another participant shared:

[I used the late bank] to facilitate a better work, life, and student balance heading into a long weekend where travel was necessary, and because of work and family commitments leading up to the assignment’s due date. I could have submitted the assignment on time, but the quality of my work would have suffered.

This category captured students’ efforts to achieve a balance between schoolwork, family life, and recreation.

Discussion

To date, a small body of research has examined how teaching and learning practices embedded within course design can support the mental health and wellness of all students in the
classroom. With this in mind, the purpose of this study was to expand on this body of literature by integrating a late bank policy into online graduate courses and assessing the impacts.

When faced with life or family needs that demand attention, students have to decide how to divide their time across school and personal settings. In this study, not only did students experience personal situations that threatened to impede their academic achievement (Arric et al., 2011; Bistricky et al., 2018; Martinak, 2012) but this occurred for a substantial portion of the total sample. However, student willingness to use the late bank demonstrates that they saw it as a viable solution to their time limitations. These findings support previous research highlighting that competing responsibilities in post-secondary are a problem for students. It is a trend that will likely be a growing concern in the future with rising costs for tuition and greater student debt. More students will be obliged to work while they attend school to meet their basic needs (Goldrick-Rab, Richardson, & Hernandez, 2017). Instructors should be aware of the interplay of the cost of education, low-wage labour, and personal responsibilities as students’ progress through higher education.

Stress

There are two findings of significance in this study related to student stress. First, we confirmed the hypothesis that students who used the late bank would report similar levels of stress as those who did not use it. We assumed from extant research that students who cannot meet hard deadlines are stressed by the possibility of being penalized for being late or submitting substandard work (Hall, 2010). The findings of this study indicate that when courses contain flexible deadlines, students increase their sense of control that leads to reduced stress (Whitman et al., 1986).

Second, even students who did not use the late bank for an assignment reported reduced stress. We expected that students who did not use the late bank would be in more control of assignment completion and not be affected by the option to submit past the deadline. However, this finding implies that students who did not use the late bank did not feel completely confident they would meet the deadline and were comforted by having a back-up plan. Regardless of student use, deadline flexibility appears to be an important influence on students’ well-being. Future research should investigate the effect of the late bank on non-user stress in greater depth.

Attitudes toward Instructors

The final research question was intended to determine what effect the late bank had on students’ attitudes toward their instructor. To that end, we had hypothesized that the presence of the late bank in the courses would have a positive impact on student attitudes, regardless of whether students used the late bank. Almost all students reported either improvement or no change in their attitudes toward their instructor. This could also be attributed to a sense of equity among students, since everyone was given the same opportunity to turn assignments in after the deadline. Individual students did not need to request extensions based on personal situations and be granted permission by an instructor to submit work late (Horan et al., 2010). The late bank also removed the need for instructors to pass judgment on individual students’ circumstances for requesting extensions, which may have created a more inclusive culture in these courses.
Limitations

This study was limited by the reliance on student reporting. We cannot assess the response to the late bank of students who chose not to participate, nor can we determine the accuracy of the responses of participants who responded to the survey. The reasons students gave for using the late bank could have been influenced by the heavy female representation in the sample or social desirability. For instance, no student reported that they used the late bank because they procrastinated or did not manage their time well. We also chose not to include instructors’ perceptions of the late bank. Informal conversations with instructors revealed that the majority held a positive regard for the late bank with only one instructor holding the belief that students should be more organized and be held accountable for late assignments. Future research would benefit from investigating the effect of the late bank on instructors. For example, there may be negative impact to their workload if they have to delay marking assignment or delay giving the class feedback. The narrow sample is a final limitation. Participants were enrolled at a single university and one type of program. Future research in this area would benefit from expanding participation to multiple universities and across a diverse range of academic programs.

Conclusion

Overall, this study found that the late bank was positively regarded by students. They took advantage of the opportunity and perceived it to be helpful. It is acknowledged that the late bank is only one way to structure assignment due dates. Some programs intentionally stagger due dates across the term or motivate students to submit assignments early by providing feedback on a draft before the hard deadline. A late bank is a viable option for instructors when it is not possible to coordinate due dates for pedagogical or logistical reasons. It is also a safeguard for students when they cannot meet hard deadlines. Since many students are attracted to online learning for its flexibility, the late bank is a course design component that is easy to implement and requires little training. Further research is needed to extend these findings and obtain additional information about how other teaching practices can influence student wellness.

References


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