# The Efficacy of Technology in Online Principles Courses

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### Abstract

This study examines test taking patterns of students enrolled in an introductory economics class who could complete their exams electronically at any time-of-day or day-of-week. The efficacy of online course technology is assumed to increase if it more closely aligns with times of student need. Exam completion patterns were related to several student characteristics including gender, class rank, major, and whether the student was enrolled online. Statistical differences in both time-of-day and day-of-week were observed across these strata and related to overall performance. The majority of students completed their exams in late evening time periods, which negatively affected overall performance. These results have important implications for educators and may partially explain past anomalies in other studies of student study habits.

**Keywords**: Distant education, exam completion patterns, learning styles, online classes, students work, study habits

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Online and distant education courses are becoming increasingly common in many agricultural economics departments throughout the United States (Dahlgran, 2003). While the costs of offering these alternatives relative to traditional classroom courses has been shown to be considerably higher (Sterns, et. al., 2005), the value of these alternative offerings to students enrolled is less understood. In particular, do students value the additional flexibility afforded by these alternatives? If so, what features are particularly attractive and does value vary across students with differing demographic or scholastic characteristics? A more important question is whether students in traditional classrooms would utilize greater flexibility in their curriculums if it was provided. The efficacy of online course technology is assumed to increase if it more closely aligns with times of student need.

This exploratory study examines test-taking patterns of students enrolled in an introductory economics class who were afforded complete flexibility with respect to time-of-day and day-of-week for completing coursework. Students could take pretests and chapter exams at any time-of-day or day-of-week until each was due. Exam completion patterns are related to several student characteristics including gender, class rank, major, and whether the student was enrolled in an online section. Mild statistical differences in both time-of-day and day-of-week completion patterns were observed across these diverse strata and related to overall student performance in the course. Finally, a study of student habits finds that students who routinely complete pretests and chapter exams just prior to the time when they are due, perform significantly less well academically. Implications of these results are discussed prior to the conclusion.

#### Background

Student performance in agricultural economics classes has been shown to vary by gender, age, academic level, and whether a course is required or elective (Batte et al., 2003; Stephenson et al., 2005). Recently, student performance has also been linked to various personality characteristics. Borg and Stranahan (2002) demonstrate that personality type is an important explanatory variable in student performance in economics at the upper level and that introverts achieve higher grades than identical students who are extroverts. Earlier research by Ziegert (2000) found that personality types are an important determinant of success in economic principles classes which tend to demand

strong analytical skills. Irani et al. (2000) also found personality to be important in their study of distance education courses.

To the extent that personalities are individual, students are likely to have differing preferences with respect to course design, content, curriculum delivery methods, communication methods, and assessment. Tailoring each of these elements to the needs of individual students is one goal of the recent emphasis on learning styles. DeBello (1990) defined learning style as the characteristic cognitive, affective, and psychological behaviors that serve as relatively stable indicators of how learners perceive, interact with, and respond to the learning environment. A mismatch between an instructor's teaching style and a student's learning style can result in the student learning less and being less interested in the subject matter (Lage et al., 2000).

In addition to personality, basic human biology may also result in diverse learning style preferences across students. Research on teenage sleep patterns has spurred debate on the interaction between human biology and learning (Lawton, 1999). This research suggests that people respond to circadian rhythms and have a certain time-of-day when they are most alert and able to perform at their best. Circadian rhythms can change throughout a person's lifetime. Thus, ideal study times not only vary greatly from person to person, but can also change over a person's lifetime implying there is no one time-of-day that is ideal for everyone in a particular age group.

Online courses provide an opportunity to accommodate diverse student learning styles by offering courses at times when students are best able and/or available to learn. Proponents of online and distance education courses argue that they can more effectively teach students with different learning styles and provide more individualized instruction than traditional classroom courses (Navarro 2000, Stephenson et al., 2005, and Wachenheim, 2004).

Much research has been conducted both inside and outside agricultural economics, and economics in general, to determine if online and distance education courses are comparable to on-campus courses in achieving learner outcomes. Roberts et al., (2005) present a synthesis of research on agricultural distance education programs that evaluates planning, instruction, and evaluation. Merisotis (1999) stated that we should give up the "what's the difference" discussion because technology is here to stay. Instead, he argues that we should focus on where it makes a difference and on identifying effective strategies using technology to impact student achievement. The Institute for

Higher Education Policy (1999) concurs and feels the technology has revived discussion related to effective teaching and as a result has had a "salutary effect in that a rising tide lifts all boats."

Becker (2000) comments that the internet and online courses are one of two great pedological innovations wellsuited for teaching economics students in the 21<sup>st</sup> century. The other involves more active engagement of students in the learning process. Dahlgran (2003) found that fewer than 23% of agricultural economics courses used a website to convey course content however. Makus (2006) comments that while the economics literature has discussed online courses, there has been limited discussion in agricultural economics.

Moore and Wilson (2005) find that a major factor in graduate students' decisions to enroll in online courses was the "convenience" factor. In a study of in-service training, Jackson et al. (1995) found that extension educators preferred self-paced videos over traditional classroom training because of their time constraints. Miller and Pilcher (2002) found that adults were more likely to enroll in distant courses delivered asynchronously because they afforded students the greatest flexibility with respect to time. Demand for courses at non-traditional times is not a recent phenomenon. Agricultural distance education learners have long preferred being able to control the pace of their learning, prefer independent study, have less need for structured learning experiences, and have less need for interaction with instructor and other students (Miller, 1995; Miller and Honeyman, 1993). Demand for non-traditional courses is especially high among female distant learners who traditionally have had to balance education with domestic household responsibilities (Effeh, 1999).

School day times for primary and secondary school students have been studied extensively as well. Banks and Atkinson (2004) summarize this body of research and they: 1) match time to student learning preferences, 2) determine that certain subjects should be taught at certain times, and 3) delineate the best time-of-day is to start school for different age groups. Metzker (2003) examines how individual states are making better use of time during the school day.

Unfortunately, little is known about specific preferences of undergraduate college students for convenience (i.e., learning at different times of the day or week). Makus (2006) anecdotally reports that students in his course tended to do most of their coursework toward the end of the week, generally on Saturday and Sunday. However, no quantitative data was provided. Given the disparity in undergraduate student learning style preferences,

personalities, and other demographic characteristics, it is quite likely that preferred times vary substantially across different strata of students enrolled in undergraduate economic principles courses.

#### **Modeling Exam Completion Patterns**

Based on the relationships described in the literature above, several variables are expected to influence both the specific day (d) and time (t) when student (j) completes each individual examination (e) in each section of a course (s) during the semester. Thus, exam completion behavior, (Exam<sub>e,s,d,t</sub>), can be modeled as:

 $Exam_{e,s,d,t} = f(Bio_j, Gender_j, Class_j, Major_j, Learn_j, Prep_j, Other_j)$ (1)

where Bio<sub>j</sub> represents student j's biology which includes individual personality traits and learning style preferences, Gender<sub>j</sub> is the sex of student j, Class<sub>j</sub> is student j's university class rank (e.g., freshman, sophomore, etc.), Major<sub>j</sub> is student's declared major program of study and reveals potential interest and aptitude in economics, Learn<sub>j</sub> is the degree of learning and increased familiarity with exam taking that occurs over the semester in the course, Prep<sub>j</sub> is a measure of the student's effort that is devoted to preparing for each exam, and Other<sub>j</sub> are remaining unobserved personal, environmental, and economic characteristics of student j that impact their exam performance. The impact of Bio and Gender variables on examination scores was discussed in the previous section. Class and Major are included as explanatory variables because workloads across various university majors and class levels differ which, in turn, impacts specific times when students would be available for exam completion. Learn is a measure of student test taking efficiency that is expected to vary over the semester as students become more familiar with the subject matter and assessment methods of instructors. Prep captures the effort a student puts forth in striving for a high score as measured by hours of studying and related factors.

This study hypothesizes that each of these variables is related statistically to Exam<sub>i,d,t</sub>, but the direction of each relationship is unknown. For example, the literature review above suggests that females and males have different biology and learning style preferences. However, which gender is most likely to take a course examination at different times of the day or days of the week is unknown. Further, the impact of different times or days on examination scores is not known as well. Thus, the sign of each statistical relationship is unknown, a priori. The signs of Learn and Prep are expected to be positive.

## **Empirical Analysis**

Data to estimate the theoretical model described by equation 1 was obtained from two sections of an undergraduate introductory economics class. The class is an overview of both micro and macroeconomics and is targeted primarily

to non-majors. The first section was a traditional class that met Tuesday/Thursday mornings from 9:30-10:45 with an enrollment of 116. The second section was a Distance and Continuing Education (DCE) online class of 13 students that covered the same material, but was designed for off-campus students. Students enrolled in both sections were evenly distributed by university class rank. Even though it was a freshman-level course, non-majors of all class rank took the class. Total enrollment for both sections in fall semester 2005 was 129 students, although several students added or dropped each section over the course of the semester.

This class was ideally suited for study because a computerized course management system, DiscoverEcon, was used to administer all exams to students. Forty exams, one pretest and one chapter exam for each of the twenty chapters assigned over the semester, were completed by students at their convenience over the semester. In general, the chapter reading and pretest were assigned at the end of class (t=0) and due at the start of the next class period (t=1). The chapter exam for that chapter was due the following class period (t=2). Essentially, one week transpired between the time the chapter was assigned and when the chapter exam was completed.

Students could take their exams at any hour-of-day or day-of-week, prior to the deadline for each examination, which was 9:00 a.m. before class on either Tuesday or Thursday. All of the examinations were available to students at the beginning of the course, so students could work ahead if desired. DCE online students were encouraged to follow the same deadlines imposed on students in the regular section, but these deadlines were only suggested. Thus, they could complete exams at any point over the semester. DiscoverEcon recorded the date and time each exam was taken, along with the score received.

Due to data and privacy limitations, not all variables shown in equation 1 could be directly estimated. Class list information for the course only provided the student's name, major, and ID number. Gender for each student was inferred from their first and middle names, as well as instructor knowledge. Class rank was determined by each student's listing in the university's student directory.

#### **Exam Completion Patterns**

Patterns of pretest and exam completion by day are depicted in Figure 1. The data show that most students complete exams just prior to the deadline. A total of 1,185 and 1,471 exams were completed on Mondays and Wednesdays.

Recall that exams were due at 9:00 a.m. before Tuesday and Thursday class. Interestingly, the fewest exams were completed on Friday and Saturdays with only 194 and 181 exams, respectively. More exams (308) were completed on Sunday, which is considered a day off work.

Figure 2 shows the distribution of pretest and chapter exam completion by time-of-day. To compare both hours and minutes of time, the variable t is specified as a decimal with the beginning of the day = 0 and midnight = 1.0. Students in this class took at least one exam in each of the intervals shown in Figure 2.

The least popular time for taking exams was from 2:00 a.m. until noon with only 8% of all exams taken during this morning time period. Yet, the most popular time for offering college classes, and traditional in-class exams, is forenoon. Competition with other classes may partially explain the lower frequency of exam completion before noon. Interestingly, few students completed exams immediately before the time they were due (9:00 a.m.).

During the normal workday (8:00 a.m. to 5:00 p.m.), only 25% of exams were completed. When given complete flexibility, nearly half (46%) of students chose to take exams between 9:00 p.m. and 2:00 a.m. A distinct, unexplained, dip in exam completion exists between 7:00 - 9:00 p.m. Perhaps this is dinner or recreational time for students. In addition, this time period is used by many campus groups for meetings.

To further understand underlying relationships affecting what time-of-day or day-of-week students take exams, several categorical analyses were conducted to test for mean differences across students with differing personal characteristics. The chi-square statistic was used to discern statistical significance. Separate analyses were conducted for both the pretests and the chapter exams. However, no statistical differences in any of the following analyses were detected between the two. Therefore, only chapter exam results are presented in the rest of this section for brevity.

The day-of-week when students took chapter exams was found to differ statistically depending on class rank (chi-square=50.32, p<0.0001), whether the class was online (chi-square=151.80, p<0.0001), and the student's major (chi-square=640.50, p<0.0001). No statistical difference was found across gender (chi-square=7.96, p<0.24).

Significant differences in chapter examination completion patterns by day were observed between students who were enrolled in the regular section and the DCE online section. Students enrolled in the DCE online section

completed significantly more exams on Sunday, Tuesday, Thursday, Friday, and Saturday. The percentage of exams completed from Friday to Sunday by DCE online students was 2 to 6 times greater than students enrolled in the regular class.

Another interesting difference was observed across class rank. Juniors and seniors were more likely to complete more chapter exams on Friday and Sunday, and fewer exams on Tuesday and Thursday, than freshmen and sophomores. Perhaps as students mature or increase employment during the traditional work week, they balance exam completion across the week.

A final analysis was conducted of chapter exam completion dates by major program of the student. Students enrolled in both sections had 35 distinct majors. Graphical presentation of these results is limited by dimensionality of the matrix (35x7). Several interesting observations are that:

- Accounting, biology, and business students did not take exams on Friday, Saturday, or Sunday.
- Computer science students took 31% of exams on Saturday and Sunday.
- History students took 57% of exams on Tuesday and Wednesday.
- Microbiology and recreation management students took over 92% of exams on Monday and Wednesday.
- Psychology students took 67% of their exams on Wednesday and Thursday.
- Accounting, biology, business, computer engineering, English, general agriculture, history, microbiology, psychology, and recreation management did not take any exams on weekends during the semester.

Similar to the above, the time-of-day when students took chapter exams was also found to differ statistically depending on class rank (chi-square=25.79, p<0.0022) and the student's major (chi-square=505.56, p<0.0001). Time-of-day was defined as morning (2:00 a.m. to noon), afternoon (noon to 6:00 p.m.), early evening (6:00 p.m. to 10:00 p.m.), and late night (10:00 p.m. to 2:00 a.m.). No statistical differences were found across gender (chi-square=3.47, p<0.32) or for the DCE online section (chi-square=2.41, p<0.49). Juniors were more likely to complete exams late night and morning; whereas, seniors were least likely to complete exams at these times. Freshmen completed most of their exams during late night, but sophomores completed most of their exams in the afternoon.

Statistical differences also were observed across student majors. Again, the matrix is too large to present here, but notable differences were:

-Accounting and computer engineering students completed all exams in early evening or late night.

- Electrical engineering, general agriculture, mathematics, microbiology, recreation management, and speech students did not complete any exams in the morning.

- Anthropology, architecture, biology, construction engineering, English, industrial engineering, interior design, mathematics, microbiology, pharmacy, psychology, respiratory care, and university studies students completed over 40% of their exams in morning or afternoon.

#### **Preparedness**

In addition to the time-of-day or day-of-week that students complete exams, another potentially important determinant of exams scores is preparedness. In this study, preparedness (PREPIND) was gauged by the number of days that a student completes each individual pretest or chapter exam before its actual due date. The following analyses in this section do not include DCE online students as the only deadline for completion of their exams was the end of the semester.

The value of PREPIND was determined for each pretest and chapter exam, by student. For each pretest or chapter exam, the value could be either positive or negative (e.g., if they took the exam before or after the deadline). Then, a composite value (PREP) was computed over the semester for each student, based on the sum of all of their individual pretest and chapter exam values of PREPIND.

Figure 3 displays the distribution of PREP for all of the students in the regular class. The average value of PREP over the semester was 28.8 days. Given there were twenty exams, the average student completed their assignment 1.4 days in advance of the deadline. Six students had a negative value of PREP which implies that, on average, none of their exams were completed on time. These were generally students who received an incomplete for the class and finished their coursework after the semester was over.

The variance of PREP is an indication of whether students have routine study habits. A low variance in PREP would imply that students routinely complete their pretests and chapter exams the same length of time before a deadline. Alternatively, a high variance indicates substantial variability in student study habits.

Although a few students routinely took pretests and chapter exams at the same time as evidenced by a variance of PREP that was zero or slightly positive, the modal value of PREP was fifteen. Several students had a very high variance and were primarily the students with incompletes.

### **Relating Exam Completion Patterns to Overall Student Performance**

The results above found statistically significant differences across various student characteristics that affected both the day-of-week and the time-of-day when both pretests and chapter exams were completed over the course of the semester. However, which of these differences affected overall student performance in the class as measured by total points scored on pretests and chapter exams over the semester is unknown.

To test the impact that various pretest and chapter exam completion times and dates had on overall student performance, two regression models are tested. The first regression related individual student's characteristics and exam completion times to each of their individual pretest scores. Each observation in the regression was an individual pretest for a student. The dependent variable was the pretest score with 100 points maximum. Dummy variables were created if the student was female, took the exam on a day besides Sunday, completed the exam at a time other than morning, was not a freshman, took a pretest for chapters 2 to 32, and was enrolled in the DCE online section. Julian is the Julian calendar date that the pretest was completed on and represented the degree of learning that transpired over the semester. Prep was the average number of days each exam was completed before the day it was due.

#### Pretest Results

Results of this regression are shown in the left columns of Table 1. Overall  $R^2$  for the model is 0.12 with 2,485 d.f., a relatively low level of explanatory power for a dataset this large. Thus, most of the variation in pretest scores across students is due to other factors not reflected in the model.

Females in the class scored 3.99% less than their male counterparts. This was the most significant relationship with p.<.0001. None of the day variables were statistically significant, although students who completed pretests on Saturday had a higher score that was almost statistically significant at p<0.10. Students taking exams late night received 1.32% fewer points which was significant at p<0.10. Juniors and seniors received significantly higher pretest scores than freshmen, on average. The latter two relationships were statistically significant at p<0.10.

Parameter estimates for each individual chapter dummy variable generally reflect the difficulty of the respective chapter. Students did less well on the first pretest as they were not familiar with the computerized assessment procedure. DCE online students performed 2.6% worse than students in the regular section, which was statistically significant. The coefficient of Julian was positive indicating that students improved performance over the semester, but the value was not significant. Prep was significant at p<.0001 indicating that students completing their exams early could expect an increased score of .38% per day.

#### Chapter Exam Results

Regression model results of chapter exam scores were virtually identical, both in terms of sign and magnitude, to those of the pretest as shown in Table 2. Overall  $R^2$  for the model increased slightly to 0.14.

Females in the class had significantly lower (4.67%) scores. Completing chapter exams on Monday resulted in a statistically significant lower score (p<.05). Similar to pretests, students who completed chapter exams late night scored significantly lower (4.13%), p<.001. Juniors scored significantly better than other student classes. DCE online students received scores 3.8% less than peers in the regular class at p<.01. Julian had an unexpected negative sign (p<.10) indicating that performance of all students declined mildly over the semester. The earlier students completed their exams before the deadline (Prep), the higher their exam score was. This relationship was highly significant at p<.001.

#### **Summary**

This study evaluated the time-of-day and day-of-week when students complete both pretests and chapter exams in an undergraduate introductory economics class. Results of the analysis show that students generally complete their tests in the evening during midweek. However, results differed significantly by class rank, major, and whether they were enrolled in an online section. Importantly, no significant difference was found across gender. Moreover, exam completion patterns had little impact on overall student performance in the course. The only exceptions were students who completed exams late night, online, or near a deadline, and they did less well.

To the extent that a large portion of students choose to complete most of their coursework in evening or late evening time periods, and that it did negatively affect overall student performance, has a number of important implications for educators. First, even though curricula provide student's with the flexibility to work anytime at their convenience, other student support services may not be as available. Kretovics (2003) outlines implications for student services. Students in this class encountered difficulty with the delivery of computer services as systems were taken off-line for backup during periods of student need.

Students who choose to complete coursework outside traditional class hours are expected to face increased competition for their scarce time. Nielsen recently announced that they are now including college students in their 2007 television ratings and expect broadcasters to develop new programming targeting this market (Aspan, 2006). Enticing students away from coursework could impact student performance negatively.

Results of this study may also explain past anomalous in other studies of student study habits. For example, Loyacano (2000) investigated the effects of caffeine on study habits and obtained the unexpected result that caffeine actually was positively correlated with healthy study habits. Since most students work at night when they may be tired, being more awake could improve performance. Likewise, since alcohol consumption typically occurs in evening hours, which competes with student work time, its affect on student performance may be understated. Powell et al. (2002) find only minor effects of consumption on class attendance and getting behind. Re-framing the study design to test the degree to which it competes with student study time in evenings, might yield more significant findings.

Finally, these preliminary results may have broad implications for curriculum development. Students often comment that workload for individual courses is too high (E-CUE, 2004). Providing students with more flexibility to complete their work when they have time may partially alleviate this pressure. Following Makus (2006), instructors might have to tailor the timing of new pedagogy, such as chat sessions, to the days of week or time-of-

day when students are available, which often differs from traditional 9:00 a.m. to 5:00 p.m. midweek classroom

times.

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Variable $DF^3$ EstimateErrorf Value $Pr >  t $ Intercept1-103.26732106.77167-0.970.3335Female1-3.990130.37700-10.58<0001Monday1-1.073400.83037-1.290.1962Tuesday10.612370.82658-0.740.4589Thursday1-0.612370.82658-0.740.4589Thursday11.068671.208500.89495-0.670.5034Afternoon1-0.598950.89495-0.670.5034Afternoon1-0.302240.77952-0.390.6983Early evening1-0.485810.79781-0.610.5426Late night1-1.316550.75939-1.730.0831Sophomore1-0.208450.50795-0.410.6816Junior12.650910.490855.40<0001Chapter 3, Supply & Demand11.205521.213260.990.3205Chapter 4, The Public Sector15.593021.237702.440.0149Chapter 5, National Income Accounting13.054951.346472.270.0037Chapter 4, The Public Sector13.555741.309372.720.0067Chapter 5, Unemployment13.54551.346472.270.0234Chapter 6, Unemployment11.487521.451791.020.3056Chapter 11, Fiscal Policy1			Parameter	Standard		
Intercept     1     -103.26732     106.71/67     -0.97     0.3335       Female     1     -3.99013     0.37700     -10.58     <.0001	Variable	$\mathrm{DF}^3$	Estimate	Error	t Value	$\Pr >  t $
Female     1     -3.99013     0.37700     -10.58     <0001       Monday     1     -1.07340     0.83037     -1.29     0.1962       Tuesday     1     0.34507     0.86684     0.40     0.6906       Wednesday     1     -0.61237     0.82658     -0.74     0.4589       Thursday     1     1.06867     1.20850     0.88     0.3766       Saturday     1     1.96750     1.20821     1.63     0.1036       Afternoon     1     -0.30224     0.77952     -0.39     0.6983       Early evening     1     -0.48581     0.79781     -0.61     0.5426       Late night     1     -1.31655     0.59799     -1.73     0.0831       Sophomore     1     0.20845     0.50795     -0.41     0.6816       Junior     1     2.65091     0.49085     5.40     <.0001	Intercept	1	-103.26732	106.77167	-0.97	0.3335
Monday     1     -1.07340     0.83037     -1.29     0.1962       Tuesday     1     0.34507     0.86684     0.40     0.6906       Wednesday     1     -0.61237     0.82658     -0.74     0.4589       Thursday     1     1.06867     1.20850     0.88     0.3766       Saturday     1     1.06867     1.20850     0.88     0.3766       Saturday     1     1.06867     1.20821     1.63     0.1036       Afternoon     1     -0.30224     0.77952     -0.39     0.6983       Early evening     1     -1.31655     0.75939     -1.73     0.0831       Sophomore     1     -2.6591     0.49085     5.40     <0001	Female	1	-3.99013	0.37700	-10.58	<.0001
Tuesday   1   0.34507   0.86684   0.40   0.6906     Wednesday   1   -0.61237   0.82658   -0.74   0.4589     Thursday   1   -0.59895   0.88495   -0.67   0.5034     Friday   1   1.068667   1.20850   0.88   0.3766     Saturday   1   1.96750   1.20821   1.63   0.1036     Afternoon   1   -0.30224   0.77952   -0.39   0.6983     Early evening   1   -0.408581   0.79781   -0.61   0.5426     Late night   1   -1.31655   0.75939   -1.73   0.0831     Sophomore   1   0.20845   0.50795   -0.41   0.6816     Junior   1   2.65091   0.49085   5.40   <.0001	Monday	1	-1.07340	0.83037	-1.29	0.1962
Wednesday     1     -0.61237     0.82658     -0.74     0.4589       Thursday     1     -0.59895     0.89495     -0.67     0.5034       Saturday     1     1.06867     1.20850     0.88     0.3766       Afternoon     1     -0.30224     0.77952     -0.39     0.6983       Early evening     1     -0.4881     0.77981     -0.61     0.5426       Late night     1     -1.31655     0.75939     -1.73     0.0831       Sophomore     1     -0.20845     0.50795     -0.41     0.6816       Junior     1     2.65091     0.49085     5.40     <.0001	Tuesday	1	0.34507	0.86684	0.40	0.6906
Thursday     1     -0.59895     0.89495     -0.67     0.5034       Friday     1     1.06867     1.20850     0.88     0.3766       Saturday     1     1.06750     1.20821     1.63     0.1036       Afternoon     1     -0.30224     0.77952     -0.39     0.6983       Early evening     1     -0.48581     0.75793     -1.73     0.0831       Sophomore     1     -0.20845     0.50795     -0.41     0.6816       Junior     1     2.65091     0.49085     5.40     <.0001	Wednesday	1	-0.61237	0.82658	-0.74	0.4589
Friday   1   1.06867   1.20850   0.88   0.3766     Saturday   1   1.96750   1.20821   1.63   0.1036     Afternoon   1   -0.30224   0.77952   -0.39   0.66983     Early evening   1   -0.48581   0.79781   -0.61   0.5426     Late night   1   -1.31655   0.50795   -0.41   0.6816     Junior   1   2.05091   0.49085   5.40   <0001	Thursday	1	-0.59895	0.89495	-0.67	0.5034
Saturday     1     1.96750     1.20821     1.63     0.1036       Afternoon     1     -0.30224     0.77952     -0.39     0.6983       Early evening     1     -0.48851     0.779781     -0.61     0.5426       Late night     1     -1.31655     0.75939     -1.73     0.0831       Sophomore     1     -0.20845     0.50795     -0.41     0.6816       Junior     1     2.65091     0.49085     5.40     <.0001	Friday	1	1.06867	1.20850	0.88	0.3766
$\begin{array}{c c c c c c c c c c c c c c c c c c c $	Saturday	1	1.96750	1.20821	1.63	0.1036
Early evening1 $-0.48581$ $0.79781$ $-0.61$ $0.5426$ Late night1 $-1.31655$ $0.75939$ $-1.73$ $0.0831$ Sophomore1 $-0.20845$ $0.50795$ $-0.41$ $0.6816$ Junior1 $2.65091$ $0.49085$ $5.40$ $<.0001$ Senior1 $0.94317$ $0.56860$ $1.66$ $0.0973$ Chapter 2, U.S. Economy1 $3.39277$ $1.21217$ $2.80$ $0.0052$ Chapter 3, Supply & Demand1 $1.20552$ $1.21326$ $0.99$ $0.3205$ Chapter 4, The Public Sector1 $5.59302$ $1.23071$ $4.54$ $<.0001$ Chapter 5, National Income Accounting1 $3.06467$ $1.25770$ $2.44$ $0.0149$ Chapter 7, Inflation1 $3.55574$ $1.30937$ $2.72$ $0.0067$ Chapter 7, Inflation1 $3.55574$ $1.30937$ $2.72$ $0.00234$ Chapter 9, Aggregate Demand1 $1.48752$ $1.45179$ $1.02$ $0.33056$ Chapter 10, Self Adjustment or Instability1 $2.83064$ $1.40740$ $2.01$ $0.04444$ Chapter 11, Fiscal Policy1 $2.83064$ $1.40740$ $2.01$ $0.0043$ Chapter 13, Money & Banks1 $4.39879$ $1.50638$ $2.92$ $0.0035$ Chapter 14, The Federal Reserve System1 $3.54760$ $1.53649$ $2.31$ $0.0210$ Chapter 15, Monetary Policy1 $2.1672$ $1.66239$ $1.01$ $0.3123$ Chapter	Afternoon	1	-0.30224	0.77952	-0.39	0.6983
Late night1-1.31655 $0.75939$ -1.73 $0.0831$ Sophomore1 $-0.20845$ $0.50795$ $-0.41$ $0.6816$ Junior1 $2.65091$ $0.49085$ $5.40$ $<.0001$ Senior1 $0.94317$ $0.56860$ $1.66$ $0.0973$ Chapter 2, U.S. Economy1 $3.39277$ $1.21217$ $2.80$ $0.0052$ Chapter 4, The Public Sector1 $5.59302$ $1.23071$ $4.54$ $<.0001$ Chapter 5, National Income Accounting1 $3.06467$ $1.25770$ $2.44$ $0.0149$ Chapter 7, Inflation1 $3.55574$ $1.30937$ $2.72$ $0.0067$ Chapter 8, The Business Cycle1 $3.05495$ $1.34647$ $2.27$ $0.0234$ Chapter 9, Aggregate Demand1 $1.48752$ $1.45179$ $1.02$ $0.3056$ Chapter 10, Self Adjustment or Instability1 $2.03914$ $1.39884$ $1.46$ $0.1450$ Chapter 12, Deficits, Surpluses, & Debt1 $3.89503$ $1.49539$ $2.60$ $0.0093$ Chapter 13, Money & Banks1 $4.39879$ $1.50638$ $2.92$ $0.0035$ Chapter 14, The Federal Reserve System1 $2.59583$ $1.67093$ $3.35$ $0.00210$ Chapter 15, Monetary Policy1 $2.16672$ $1.61031$ $1.35$ $0.1786$ Chapter 17, Growth & Prod: Long-Run Poss.1 $5.59583$ $1.67093$ $3.35$ $0.0093$ Chapter 14, The Costs of Production1 $1.36617$ $1.66239$ <td>Early evening</td> <td>1</td> <td>-0.48581</td> <td>0.79781</td> <td>-0.61</td> <td>0.5426</td>	Early evening	1	-0.48581	0.79781	-0.61	0.5426
Sophomore1 $-0.20845$ $0.50795$ $-0.41$ $0.6816$ Junior1 $2.65091$ $0.49085$ $5.40$ $<.0001$ Senior1 $0.94317$ $0.56860$ $1.66$ $0.0973$ Chapter 2, U.S. Economy1 $3.39277$ $1.21217$ $2.80$ $0.0052$ Chapter 3, Supply & Demand1 $1.20552$ $1.21326$ $0.99$ $0.3205$ Chapter 4, The Public Sector1 $5.59302$ $1.23071$ $4.54$ $<.0001$ Chapter 5, National Income Accounting1 $3.06467$ $1.25770$ $2.44$ $0.0149$ Chapter 6, Unemployment1 $4.48875$ $1.26932$ $3.54$ $0.0004$ Chapter 7, Inflation1 $3.55574$ $1.30937$ $2.72$ $0.0067$ Chapter 8, The Business Cycle1 $3.05495$ $1.34647$ $2.27$ $0.0234$ Chapter 9, Aggregate Demand1 $1.48752$ $1.45179$ $1.02$ $0.3056$ Chapter 10, Self Adjustment or Instability1 $2.03914$ $1.39884$ $1.46$ $0.1450$ Chapter 11, Fiscal Policy1 $2.83064$ $1.40740$ $2.01$ $0.0444$ Chapter 13, Money & Banks1 $4.39879$ $1.50638$ $2.92$ $0.0035$ Chapter 14, The Federal Reserve System1 $3.54760$ $1.53649$ $2.31$ $0.0210$ Chapter 15, Monetary Policy1 $2.16672$ $1.61031$ $1.35$ $0.1786$ Chapter 14, The Federal Reserve System1 $6.79738$ $1.82085$ $0.53$ <	Late night	1	-1.31655	0.75939	-1.73	0.0831
Junior1 $2.65091$ $0.49085$ $5.40$ $<.0001$ Senior1 $0.94317$ $0.56860$ $1.66$ $0.0973$ Chapter 2, U.S. Economy1 $3.39277$ $1.21217$ $2.80$ $0.0052$ Chapter 3, Supply & Demand1 $1.20552$ $1.21326$ $0.99$ $0.3205$ Chapter 4, The Public Sector1 $5.59302$ $1.23071$ $4.54$ $<.0001$ Chapter 5, National Income Accounting1 $3.06467$ $1.25770$ $2.44$ $0.0149$ Chapter 6, Unemployment1 $4.48875$ $1.26932$ $3.54$ $0.0004$ Chapter 7, Inflation1 $3.55574$ $1.30937$ $2.72$ $0.0067$ Chapter 8, The Business Cycle1 $3.05495$ $1.34647$ $2.27$ $0.0234$ Chapter 9, Aggregate Demand1 $1.48752$ $1.45179$ $1.02$ $0.3056$ Chapter 10, Self Adjustment or Instability1 $2.03914$ $1.39884$ $1.46$ $0.1450$ Chapter 12, Deficits, Surpluses, & Debt1 $3.89503$ $1.49539$ $2.60$ $0.0093$ Chapter 13, Money & Banks1 $4.39879$ $1.50638$ $2.92$ $0.0035$ Chapter 14, The Federal Reserve System1 $3.54760$ $1.53649$ $2.31$ $0.0210$ Chapter 15, Monetary Policy1 $2.16672$ $1.61031$ $1.35$ $0.1786$ Chapter 16, Supply-side Policy: Short-run Options1 $1.67987$ $1.66239$ $1.01$ $0.3123$ Chapter 17, Growth & Prod: Long-Run Poss. <t< td=""><td>Sophomore</td><td>1</td><td>-0.20845</td><td>0.50795</td><td>-0.41</td><td>0.6816</td></t<>	Sophomore	1	-0.20845	0.50795	-0.41	0.6816
Senior1 $0.94317$ $0.56860$ $1.66$ $0.0973$ Chapter 2, U.S. Economy1 $3.39277$ $1.21217$ $2.80$ $0.0052$ Chapter 4, The Public Sector1 $1.20552$ $1.21326$ $0.99$ $0.3205$ Chapter 4, The Public Sector1 $5.59302$ $1.23071$ $4.54$ $<.0001$ Chapter 5, National Income Accounting1 $3.06467$ $1.25770$ $2.44$ $0.0149$ Chapter 6, Unemployment1 $4.48875$ $1.26932$ $3.54$ $0.0004$ Chapter 7, Inflation1 $3.5574$ $1.30937$ $2.72$ $0.0067$ Chapter 9, Aggregate Demand1 $1.48752$ $1.45179$ $1.02$ $0.3056$ Chapter 9, Aggregate Demand1 $2.03914$ $1.39884$ $1.46$ $0.1450$ Chapter 10, Self Adjustment or Instability1 $2.03914$ $1.39884$ $1.46$ $0.0093$ Chapter 11, Fiscal Policy1 $2.83064$ $1.40740$ $2.01$ $0.0444$ Chapter 13, Money & Banks1 $4.39873$ $1.49539$ $2.60$ $0.0093$ Chapter 13, Money & Banks1 $3.54760$ $1.53649$ $2.31$ $0.0210$ Chapter 16, Supply-side Policy: Short-run Options1 $1.67987$ $1.66239$ $1.01$ $0.3123$ Chapter 17, Growth & Prod: Long-Run Poss.1 $5.59583$ $1.67093$ $3.35$ $0.0008$ Chapter 20, The Demand for Goods1 $0.97398$ $1.82085$ $0.53$ $0.5928$ Chapter 21, The Costs of Production<	Junior	1	2.65091	0.49085	5.40	<.0001
Chapter 2, U.S. Economy1 $3.39277$ $1.21217$ $2.80$ $0.0052$ Chapter 3, Supply & Demand1 $1.20552$ $1.21326$ $0.99$ $0.3205$ Chapter 4, The Public Sector1 $5.59302$ $1.23071$ $4.54$ $<.0001$ Chapter 5, National Income Accounting1 $3.06467$ $1.25770$ $2.44$ $0.0149$ Chapter 6, Unemployment1 $4.48875$ $1.26932$ $3.54$ $0.0004$ Chapter 7, Inflation1 $3.55574$ $1.30937$ $2.72$ $0.0067$ Chapter 8, The Business Cycle1 $3.05495$ $1.34647$ $2.27$ $0.0234$ Chapter 9, Aggregate Demand1 $1.48752$ $1.45179$ $1.02$ $0.3056$ Chapter 10, Self Adjustment or Instability1 $2.03914$ $1.39884$ $1.46$ $0.1450$ Chapter 12, Deficits, Surpluses, & Debt1 $3.89503$ $1.49539$ $2.60$ $0.0093$ Chapter 13, Money & Banks1 $4.39879$ $1.50638$ $2.92$ $0.0035$ Chapter 14, The Federal Reserve System1 $3.54760$ $1.53649$ $2.31$ $0.210$ Chapter 15, Monetary Policy1 $2.16672$ $1.61031$ $1.35$ $0.1786$ Chapter 16, Supply-side Policy: Short-run Options1 $6.7987$ $1.66239$ $1.01$ $0.3123$ Chapter 20, The Demand for Goods1 $0.97398$ $1.82085$ $0.53$ $0.5928$ Chapter 21, The Costs of Production1 $1.36611$ $1.86530$ $0.72$ $0.4706$ <tr< td=""><td>Senior</td><td>1</td><td>0.94317</td><td>0.56860</td><td>1.66</td><td>0.0973</td></tr<>	Senior	1	0.94317	0.56860	1.66	0.0973
Chapter 3, Supply & Demand1 $1.20552$ $1.21326$ $0.99$ $0.3205$ Chapter 4, The Public Sector1 $5.59302$ $1.23071$ $4.54$ $<.0001$ Chapter 5, National Income Accounting1 $3.06467$ $1.25770$ $2.44$ $0.0149$ Chapter 6, Unemployment1 $4.48875$ $1.26932$ $3.54$ $0.0004$ Chapter 7, Inflation1 $3.55574$ $1.30937$ $2.72$ $0.0067$ Chapter 8, The Business Cycle1 $3.05495$ $1.34647$ $2.27$ $0.0234$ Chapter 9, Aggregate Demand1 $1.48752$ $1.45179$ $1.02$ $0.3056$ Chapter 10, Self Adjustment or Instability1 $2.03914$ $1.39884$ $1.46$ $0.1450$ Chapter 12, Deficits, Surpluses, & Debt1 $3.89503$ $1.49539$ $2.60$ $0.0093$ Chapter 13, Money & Banks1 $4.39879$ $1.50638$ $2.92$ $0.0035$ Chapter 14, The Federal Reserve System1 $3.54760$ $1.53649$ $2.31$ $0.0210$ Chapter 15, Monetary Policy1 $2.16672$ $1.61031$ $1.35$ $0.1786$ Chapter 17, Growth & Prod: Long-Run Poss.1 $5.59583$ $1.67093$ $3.35$ $0.0008$ Chapter 22, The Competitive Firm1 $0.69678$ $1.84009$ $0.38$ $0.7050$ Chapter 22, The Competitive Firm1 $0.69678$ $1.84009$ $0.38$ $0.7050$ Chapter 23, Competitive Markets1 $1.66854$ $1.96629$ $0.85$ $0.3962$	Chapter 2, U.S. Economy	1	3.39277	1.21217	2.80	0.0052
Chapter 4, The Public Sector1 $5.59302$ $1.23071$ $4.54$ $<.0001$ Chapter 5, National Income Accounting1 $3.06467$ $1.25770$ $2.44$ $0.0149$ Chapter 6, Unemployment1 $4.4875$ $1.26932$ $3.54$ $0.0004$ Chapter 7, Inflation1 $3.55574$ $1.30937$ $2.72$ $0.0067$ Chapter 8, The Business Cycle1 $3.05495$ $1.34647$ $2.27$ $0.0234$ Chapter 9, Aggregate Demand1 $1.48752$ $1.45179$ $1.02$ $0.3056$ Chapter 10, Self Adjustment or Instability1 $2.03914$ $1.39884$ $1.46$ $0.1450$ Chapter 12, Deficits, Surpluses, & Debt1 $3.89503$ $1.49539$ $2.60$ $0.0093$ Chapter 13, Money & Banks1 $4.39879$ $1.50638$ $2.92$ $0.0035$ Chapter 14, The Federal Reserve System1 $3.54760$ $1.53649$ $2.31$ $0.0210$ Chapter 15, Monetary Policy1 $2.16672$ $1.61031$ $1.35$ $0.1786$ Chapter 16, Supply-side Policy: Short-run Options1 $1.67987$ $1.66239$ $1.01$ $0.3123$ Chapter 20, The Demand for Goods1 $0.97398$ $1.82085$ $0.53$ $0.5928$ Chapter 22, The Competitive Firm1 $0.66578$ $1.84009$ $0.38$ $0.7050$ Chapter 23, Competitive Markets1 $1.66854$ $1.96629$ $0.85$ $0.3962$ Chapter 24, Monopoly1 $1.16778$ $1.96393$ $0.59$ $0.5522$ <tr< td=""><td>Chapter 3, Supply &amp; Demand</td><td>1</td><td>1.20552</td><td>1.21326</td><td>0.99</td><td>0.3205</td></tr<>	Chapter 3, Supply & Demand	1	1.20552	1.21326	0.99	0.3205
Chapter 5, National Income Accounting1 $3.06467$ $1.25770$ $2.44$ $0.0149$ Chapter 6, Unemployment1 $4.48875$ $1.26932$ $3.54$ $0.0004$ Chapter 7, Inflation1 $3.55574$ $1.30937$ $2.72$ $0.0067$ Chapter 8, The Business Cycle1 $3.05495$ $1.34647$ $2.27$ $0.0234$ Chapter 9, Aggregate Demand1 $1.48752$ $1.45179$ $1.02$ $0.3056$ Chapter 10, Self Adjustment or Instability1 $2.03914$ $1.39884$ $1.46$ $0.1450$ Chapter 12, Deficits, Surpluses, & Debt1 $3.89503$ $1.49539$ $2.60$ $0.0093$ Chapter 13, Money & Banks1 $4.39879$ $1.50638$ $2.92$ $0.0035$ Chapter 14, The Federal Reserve System1 $3.54760$ $1.53649$ $2.31$ $0.0210$ Chapter 15, Monetary Policy1 $2.16672$ $1.61031$ $1.35$ $0.1786$ Chapter 16, Supply-side Policy: Short-run Options1 $6.7987$ $1.66239$ $1.01$ $0.3123$ Chapter 20, The Demand for Goods1 $0.97398$ $1.82085$ $0.53$ $0.5928$ Chapter 21, The Costs of Production1 $1.34611$ $1.86530$ $0.72$ $0.4706$ Chapter 22, The Competitive Firm1 $0.69678$ $1.84009$ $0.38$ $0.7050$ Chapter 23, Competitive Markets1 $1.66854$ $1.96629$ $0.85$ $0.3962$ Chapter 24, Monopoly1 $1.16778$ $1.96393$ $0.59$ $0.5522$ <	Chapter 4, The Public Sector	1	5.59302	1.23071	4.54	<.0001
$\begin{array}{c c} Chapter 6, Unemployment & 1 & 4.48875 & 1.26932 & 3.54 & 0.0004 \\ \hline Chapter 7, Inflation & 1 & 3.55574 & 1.30937 & 2.72 & 0.0067 \\ \hline Chapter 8, The Business Cycle & 1 & 3.05495 & 1.34647 & 2.27 & 0.0234 \\ \hline Chapter 9, Aggregate Demand & 1 & 1.48752 & 1.45179 & 1.02 & 0.3056 \\ \hline Chapter 10, Self Adjustment or Instability & 1 & 2.03914 & 1.39884 & 1.46 & 0.1450 \\ \hline Chapter 11, Fiscal Policy & 1 & 2.83064 & 1.40740 & 2.01 & 0.0444 \\ \hline Chapter 12, Deficits, Surpluses, & Debt & 1 & 3.89503 & 1.49539 & 2.60 & 0.0093 \\ \hline Chapter 13, Money & Banks & 1 & 4.39879 & 1.50638 & 2.92 & 0.0035 \\ \hline Chapter 14, The Federal Reserve System & 1 & 3.54760 & 1.53649 & 2.31 & 0.0210 \\ \hline Chapter 15, Monetary Policy & 1 & 2.16672 & 1.61031 & 1.35 & 0.1786 \\ \hline Chapter 16, Supply-side Policy: Short-run Options & 1 & 1.67987 & 1.66239 & 1.01 & 0.3123 \\ \hline Chapter 20, The Demand for Goods & 1 & 0.97398 & 1.82085 & 0.53 & 0.5928 \\ \hline Chapter 21, The Costs of Production & 1 & 1.34611 & 1.86530 & 0.72 & 0.4706 \\ \hline Chapter 22, The Competitive Firm & 1 & 0.69678 & 1.84009 & 0.38 & 0.7050 \\ \hline Chapter 23, Competitive Markets & 1 & 1.66854 & 1.96629 & 0.85 & 0.3962 \\ \hline Chapter 24, Monopoly & 1 & 1.16778 & 1.96393 & 0.59 & 0.5522 \\ \hline Chapter 32, Financial Markets & 1 & 4.75804 & 2.06202 & 2.31 & 0.0211 \\ \hline DCE^4 & 1 & -2.62979 & 0.93025 & -2.83 & 0.0047 \\ \hline Julian & 1 & 0.03198 & 0.06129 & 6.23 < .0001 \\ \hline \end{array}$	Chapter 5, National Income Accounting	1	3.06467	1.25770	2.44	0.0149
Chapter 7, Inflation1 $3.55574$ $1.30937$ $2.72$ $0.0067$ Chapter 8, The Business Cycle1 $3.05495$ $1.34647$ $2.27$ $0.0234$ Chapter 9, Aggregate Demand1 $1.48752$ $1.45179$ $1.02$ $0.3056$ Chapter 10, Self Adjustment or Instability1 $2.03914$ $1.39884$ $1.46$ $0.1450$ Chapter 11, Fiscal Policy1 $2.83064$ $1.40740$ $2.01$ $0.0444$ Chapter 12, Deficits, Surpluses, & Debt1 $3.89503$ $1.49539$ $2.60$ $0.0093$ Chapter 13, Money & Banks1 $4.39879$ $1.50638$ $2.92$ $0.0035$ Chapter 15, Monetary Policy1 $2.16672$ $1.61031$ $1.35$ $0.1786$ Chapter 16, Supply-side Policy: Short-run Options1 $1.67987$ $1.66239$ $1.01$ $0.3123$ Chapter 17, Growth & Prod: Long-Run Poss.1 $5.59583$ $1.67093$ $3.35$ $0.0008$ Chapter 20, The Demand for Goods1 $0.97398$ $1.82085$ $0.53$ $0.5928$ Chapter 21, The Costs of Production1 $1.34611$ $1.86530$ $0.72$ $0.4706$ Chapter 23, Competitive Firm1 $0.69678$ $1.84009$ $0.38$ $0.7050$ Chapter 24, Monopoly1 $1.16778$ $1.9633$ $0.59$ $0.5522$ Chapter 32, Financial Markets1 $4.75804$ $2.06202$ $2.31$ $0.0211$ DCE <sup>4</sup> 1 $-2.62979$ $0.93025$ $-2.83$ $0.0047$ Julian1 </td <td>Chapter 6, Unemployment</td> <td>1</td> <td>4.48875</td> <td>1.26932</td> <td>3.54</td> <td>0.0004</td>	Chapter 6, Unemployment	1	4.48875	1.26932	3.54	0.0004
Chapter 8, The Business Cycle1 $3.05495$ $1.34647$ $2.27$ $0.0234$ Chapter 9, Aggregate Demand1 $1.48752$ $1.45179$ $1.02$ $0.3056$ Chapter 10, Self Adjustment or Instability1 $2.03914$ $1.39884$ $1.46$ $0.1450$ Chapter 11, Fiscal Policy1 $2.83064$ $1.40740$ $2.01$ $0.0444$ Chapter 12, Deficits, Surpluses, & Debt1 $3.89503$ $1.49539$ $2.60$ $0.0093$ Chapter 13, Money & Banks1 $4.39879$ $1.50638$ $2.92$ $0.0035$ Chapter 14, The Federal Reserve System1 $3.54760$ $1.53649$ $2.31$ $0.0210$ Chapter 15, Monetary Policy1 $2.16672$ $1.61031$ $1.35$ $0.1786$ Chapter 16, Supply-side Policy: Short-run Options1 $1.67987$ $1.66239$ $1.01$ $0.3123$ Chapter 20, The Demand for Goods1 $0.97398$ $1.82085$ $0.53$ $0.5928$ Chapter 21, The Costs of Production1 $1.34611$ $1.86530$ $0.72$ $0.4706$ Chapter 22, The Competitive Firm1 $0.69678$ $1.84009$ $0.38$ $0.7050$ Chapter 23, Competitive Markets1 $1.66854$ $1.96629$ $0.85$ $0.3962$ Chapter 24, Monopoly1 $1.16778$ $1.96393$ $0.59$ $0.5522$ Chapter 23, Financial Markets1 $4.75804$ $2.06202$ $2.31$ $0.0211$ DCE <sup>4</sup> 1 $0.262979$ $0.93025$ $-2.83$ $0.0047$ Julia	Chapter 7, Inflation	1	3.55574	1.30937	2.72	0.0067
Chapter 9, Aggregate Demand1 $1.48752$ $1.45179$ $1.02$ $0.3056$ Chapter 10, Self Adjustment or Instability1 $2.03914$ $1.39884$ $1.46$ $0.1450$ Chapter 11, Fiscal Policy1 $2.83064$ $1.40740$ $2.01$ $0.0444$ Chapter 12, Deficits, Surpluses, & Debt1 $3.89503$ $1.49539$ $2.60$ $0.0093$ Chapter 13, Money & Banks1 $4.39879$ $1.50638$ $2.92$ $0.0035$ Chapter 14, The Federal Reserve System1 $3.54760$ $1.53649$ $2.31$ $0.0210$ Chapter 15, Monetary Policy1 $2.16672$ $1.61031$ $1.35$ $0.1786$ Chapter 16, Supply-side Policy: Short-run Options1 $1.67987$ $1.66239$ $1.01$ $0.3123$ Chapter 20, The Demand for Goods1 $0.97398$ $1.82085$ $0.53$ $0.5928$ Chapter 21, The Costs of Production1 $1.34611$ $1.86530$ $0.72$ $0.4706$ Chapter 23, Competitive Firm1 $0.69678$ $1.84009$ $0.38$ $0.7050$ Chapter 32, Financial Markets1 $1.66784$ $1.96629$ $0.85$ $0.3962$ Chapter 32, Financial Markets1 $4.75804$ $2.06202$ $2.31$ $0.0211$ DCE <sup>4</sup> 1 $-2.62979$ $0.93025$ $-2.83$ $0.0047$ Julian1 $0.02621$ $0.02033$ $1.29$ $0.1974$ Prep <sup>5</sup> 1 $0.38198$ $0.06129$ $6.23$ $<.0001$	Chapter 8, The Business Cycle	1	3.05495	1.34647	2.27	0.0234
Chapter 10, Self Adjustment or Instability1 $2.03914$ $1.39884$ $1.46$ $0.1450$ Chapter 11, Fiscal Policy1 $2.83064$ $1.40740$ $2.01$ $0.0444$ Chapter 12, Deficits, Surpluses, & Debt1 $3.89503$ $1.49539$ $2.60$ $0.0093$ Chapter 13, Money & Banks1 $4.39879$ $1.50638$ $2.92$ $0.0035$ Chapter 14, The Federal Reserve System1 $3.54760$ $1.53649$ $2.31$ $0.0210$ Chapter 15, Monetary Policy1 $2.16672$ $1.61031$ $1.35$ $0.1786$ Chapter 16, Supply-side Policy: Short-run Options1 $1.67987$ $1.66239$ $1.01$ $0.3123$ Chapter 17, Growth & Prod: Long-Run Poss.1 $5.59583$ $1.67093$ $3.35$ $0.0008$ Chapter 20, The Demand for Goods1 $0.97398$ $1.82085$ $0.53$ $0.5928$ Chapter 21, The Costs of Production1 $1.34611$ $1.86530$ $0.72$ $0.4706$ Chapter 22, The Competitive Firm1 $0.69678$ $1.84009$ $0.38$ $0.7050$ Chapter 23, Competitive Markets1 $1.6778$ $1.96393$ $0.59$ $0.5522$ Chapter 32, Financial Markets1 $4.75804$ $2.06202$ $2.31$ $0.0211$ DCE <sup>4</sup> 1 $-2.62979$ $0.93025$ $-2.83$ $0.0047$ Julian1 $0.02621$ $0.02033$ $1.29$ $0.1974$ Prep <sup>5</sup> 1 $0.38198$ $0.06129$ $6.23$ $<.0001$	Chapter 9, Aggregate Demand	1	1.48752	1.45179	1.02	0.3056
Chapter 11, Fiscal Policy1 $2.83064$ $1.40740$ $2.01$ $0.0444$ Chapter 12, Deficits, Surpluses, & Debt1 $3.89503$ $1.49539$ $2.60$ $0.0093$ Chapter 13, Money & Banks1 $4.39879$ $1.50638$ $2.92$ $0.0035$ Chapter 14, The Federal Reserve System1 $3.54760$ $1.53649$ $2.31$ $0.0210$ Chapter 15, Monetary Policy1 $2.16672$ $1.61031$ $1.35$ $0.1786$ Chapter 16, Supply-side Policy: Short-run Options1 $1.67987$ $1.66239$ $1.01$ $0.3123$ Chapter 17, Growth & Prod: Long-Run Poss.1 $5.59583$ $1.67093$ $3.35$ $0.0008$ Chapter 20, The Demand for Goods1 $0.97398$ $1.82085$ $0.53$ $0.5928$ Chapter 21, The Costs of Production1 $1.34611$ $1.86530$ $0.72$ $0.4706$ Chapter 23, Competitive Firm1 $0.69678$ $1.84009$ $0.38$ $0.7050$ Chapter 32, Financial Markets1 $4.75804$ $2.06202$ $2.31$ $0.0211$ DCE <sup>4</sup> 1 $-2.62979$ $0.93025$ $-2.83$ $0.0047$ Julian1 $0.02621$ $0.02033$ $1.29$ $0.1974$ Prep <sup>5</sup> 1 $0.38198$ $0.06129$ $6.23$ $<.0001$	Chapter 10, Self Adjustment or Instability	1	2.03914	1.39884	1.46	0.1450
Chapter 12, Deficits, Surpluses, & Debt1 $3.89503$ $1.49539$ $2.60$ $0.0093$ Chapter 13, Money & Banks1 $4.39879$ $1.50638$ $2.92$ $0.0035$ Chapter 14, The Federal Reserve System1 $3.54760$ $1.53649$ $2.31$ $0.0210$ Chapter 15, Monetary Policy1 $2.16672$ $1.61031$ $1.35$ $0.1786$ Chapter 16, Supply-side Policy: Short-run Options1 $1.67987$ $1.66239$ $1.01$ $0.3123$ Chapter 17, Growth & Prod: Long-Run Poss.1 $5.59583$ $1.67093$ $3.35$ $0.0008$ Chapter 20, The Demand for Goods1 $0.97398$ $1.82085$ $0.53$ $0.5928$ Chapter 21, The Costs of Production1 $1.34611$ $1.86530$ $0.72$ $0.4706$ Chapter 23, Competitive Firm1 $0.69678$ $1.84009$ $0.38$ $0.7050$ Chapter 24, Monopoly1 $1.16778$ $1.96393$ $0.59$ $0.5522$ Chapter 32, Financial Markets1 $4.75804$ $2.06202$ $2.31$ $0.0211$ DCE <sup>4</sup> 1 $-2.62979$ $0.93025$ $-2.83$ $0.0047$ Julian1 $0.02621$ $0.02033$ $1.29$ $0.1974$ Prep <sup>5</sup> 1 $0.38198$ $0.06129$ $6.23$ $<.0001$	Chapter 11, Fiscal Policy	1	2.83064	1.40740	2.01	0.0444
Chapter 13, Money & Banks1 $4.39879$ $1.50638$ $2.92$ $0.0035$ Chapter 14, The Federal Reserve System1 $3.54760$ $1.53649$ $2.31$ $0.0210$ Chapter 15, Monetary Policy1 $2.16672$ $1.61031$ $1.35$ $0.1786$ Chapter 16, Supply-side Policy: Short-run Options1 $1.67987$ $1.66239$ $1.01$ $0.3123$ Chapter 17, Growth & Prod: Long-Run Poss.1 $5.59583$ $1.67093$ $3.35$ $0.0008$ Chapter 20, The Demand for Goods1 $0.97398$ $1.82085$ $0.53$ $0.5928$ Chapter 21, The Costs of Production1 $1.34611$ $1.86530$ $0.72$ $0.4706$ Chapter 22, The Competitive Firm1 $0.69678$ $1.84009$ $0.38$ $0.7050$ Chapter 23, Competitive Markets1 $1.66854$ $1.96629$ $0.85$ $0.3962$ Chapter 32, Financial Markets1 $4.75804$ $2.06202$ $2.31$ $0.0211$ DCE <sup>4</sup> 1 $-2.62979$ $0.93025$ $-2.83$ $0.0047$ Julian1 $0.02621$ $0.02033$ $1.29$ $0.1974$ Prep <sup>5</sup> 1 $0.38198$ $0.06129$ $6.23$ $<.0001$	Chapter 12, Deficits, Surpluses, & Debt	1	3.89503	1.49539	2.60	0.0093
Chapter 14, The Federal Reserve System1 $3.54760$ $1.53649$ $2.31$ $0.0210$ Chapter 15, Monetary Policy1 $2.16672$ $1.61031$ $1.35$ $0.1786$ Chapter 16, Supply-side Policy: Short-run Options1 $1.67987$ $1.66239$ $1.01$ $0.3123$ Chapter 17, Growth & Prod: Long-Run Poss.1 $5.59583$ $1.67093$ $3.35$ $0.0008$ Chapter 20, The Demand for Goods1 $0.97398$ $1.82085$ $0.53$ $0.5928$ Chapter 21, The Costs of Production1 $1.34611$ $1.86530$ $0.72$ $0.4706$ Chapter 22, The Competitive Firm1 $0.69678$ $1.84009$ $0.38$ $0.7050$ Chapter 23, Competitive Markets1 $1.66854$ $1.96629$ $0.85$ $0.3962$ Chapter 32, Financial Markets1 $4.75804$ $2.06202$ $2.31$ $0.0211$ DCE <sup>4</sup> 1 $-2.62979$ $0.93025$ $-2.83$ $0.0047$ Julian1 $0.02621$ $0.02033$ $1.29$ $0.1974$ Prep <sup>5</sup> 1 $0.38198$ $0.06129$ $6.23$ $<.0001$	Chapter 13, Money & Banks	1	4.39879	1.50638	2.92	0.0035
Chapter 15, Monetary Policy1 $2.16672$ $1.61031$ $1.35$ $0.1786$ Chapter 16, Supply-side Policy: Short-run Options1 $1.67987$ $1.66239$ $1.01$ $0.3123$ Chapter 17, Growth & Prod: Long-Run Poss.1 $5.59583$ $1.67093$ $3.35$ $0.0008$ Chapter 20, The Demand for Goods1 $0.97398$ $1.82085$ $0.53$ $0.5928$ Chapter 21, The Costs of Production1 $1.34611$ $1.86530$ $0.72$ $0.4706$ Chapter 22, The Competitive Firm1 $0.69678$ $1.84009$ $0.38$ $0.7050$ Chapter 23, Competitive Markets1 $1.66854$ $1.96629$ $0.85$ $0.3962$ Chapter 24, Monopoly1 $1.16778$ $1.96393$ $0.59$ $0.5522$ Chapter 32, Financial Markets1 $4.75804$ $2.06202$ $2.31$ $0.0211$ DCE <sup>4</sup> 1 $0.02621$ $0.02033$ $1.29$ $0.1974$ Julian1 $0.38198$ $0.06129$ $6.23$ $<.0001$	Chapter 14, The Federal Reserve System	1	3.54760	1.53649	2.31	0.0210
Chapter 16, Supply-side Policy: Short-run Options1 $1.67987$ $1.66239$ $1.01$ $0.3123$ Chapter 17, Growth & Prod: Long-Run Poss.1 $5.59583$ $1.67093$ $3.35$ $0.0008$ Chapter 20, The Demand for Goods1 $0.97398$ $1.82085$ $0.53$ $0.5928$ Chapter 21, The Costs of Production1 $1.34611$ $1.86530$ $0.72$ $0.4706$ Chapter 22, The Competitive Firm1 $0.69678$ $1.84009$ $0.38$ $0.7050$ Chapter 23, Competitive Markets1 $1.66854$ $1.96629$ $0.85$ $0.3962$ Chapter 24, Monopoly1 $1.16778$ $1.96393$ $0.59$ $0.5522$ Chapter 32, Financial Markets1 $4.75804$ $2.06202$ $2.31$ $0.0211$ DCE <sup>4</sup> 1 $-2.62979$ $0.93025$ $-2.83$ $0.0047$ Julian1 $0.02621$ $0.02033$ $1.29$ $0.1974$ Prep <sup>5</sup> 1 $0.38198$ $0.06129$ $6.23$ $<.0001$	Chapter 15, Monetary Policy	1	2.16672	1.61031	1.35	0.1786
Chapter 17, Growth & Prod: Long-Run Poss.1 $5.59583$ $1.67093$ $3.35$ $0.0008$ Chapter 20, The Demand for Goods1 $0.97398$ $1.82085$ $0.53$ $0.5928$ Chapter 21, The Costs of Production1 $1.34611$ $1.86530$ $0.72$ $0.4706$ Chapter 22, The Competitive Firm1 $0.69678$ $1.84009$ $0.38$ $0.7050$ Chapter 23, Competitive Markets1 $1.66854$ $1.96629$ $0.85$ $0.3962$ Chapter 24, Monopoly1 $1.16778$ $1.96393$ $0.59$ $0.5522$ Chapter 32, Financial Markets1 $4.75804$ $2.06202$ $2.31$ $0.0211$ DCE <sup>4</sup> 1 $-2.62979$ $0.93025$ $-2.83$ $0.0047$ Julian1 $0.02621$ $0.02033$ $1.29$ $0.1974$ Prep <sup>5</sup> 1 $0.38198$ $0.06129$ $6.23$ $<.0001$	Chapter 16, Supply-side Policy: Short-run Options	1	1.67987	1.66239	1.01	0.3123
Chapter 20, The Demand for Goods1 $0.97398$ $1.82085$ $0.53$ $0.5928$ Chapter 21, The Costs of Production1 $1.34611$ $1.86530$ $0.72$ $0.4706$ Chapter 22, The Competitive Firm1 $0.69678$ $1.84009$ $0.38$ $0.7050$ Chapter 23, Competitive Markets1 $1.66854$ $1.96629$ $0.85$ $0.3962$ Chapter 24, Monopoly1 $1.16778$ $1.96393$ $0.59$ $0.5522$ Chapter 32, Financial Markets1 $4.75804$ $2.06202$ $2.31$ $0.0211$ DCE <sup>4</sup> 1 $-2.62979$ $0.93025$ $-2.83$ $0.0047$ Julian1 $0.02621$ $0.02033$ $1.29$ $0.1974$ Prep <sup>5</sup> 1 $0.38198$ $0.06129$ $6.23$ $<.0001$	Chapter 17, Growth & Prod: Long-Run Poss.	1	5.59583	1.67093	3.35	0.0008
Chapter 21, The Costs of Production1 $1.34611$ $1.86530$ $0.72$ $0.4706$ Chapter 22, The Competitive Firm1 $0.69678$ $1.84009$ $0.38$ $0.7050$ Chapter 23, Competitive Markets1 $1.66854$ $1.96629$ $0.85$ $0.3962$ Chapter 24, Monopoly1 $1.16778$ $1.96393$ $0.59$ $0.5522$ Chapter 32, Financial Markets1 $4.75804$ $2.06202$ $2.31$ $0.0211$ DCE <sup>4</sup> 1 $-2.62979$ $0.93025$ $-2.83$ $0.0047$ Julian1 $0.02621$ $0.02033$ $1.29$ $0.1974$ Prep <sup>5</sup> 1 $0.38198$ $0.06129$ $6.23$ $<.0001$	Chapter 20, The Demand for Goods	1	0.97398	1.82085	0.53	0.5928
Chapter 22, The Competitive Firm1 $0.69678$ $1.84009$ $0.38$ $0.7050$ Chapter 23, Competitive Markets1 $1.66854$ $1.96629$ $0.85$ $0.3962$ Chapter 24, Monopoly1 $1.16778$ $1.96393$ $0.59$ $0.5522$ Chapter 32, Financial Markets1 $4.75804$ $2.06202$ $2.31$ $0.0211$ DCE <sup>4</sup> 1 $-2.62979$ $0.93025$ $-2.83$ $0.0047$ Julian1 $0.02621$ $0.02033$ $1.29$ $0.1974$ Prep <sup>5</sup> 1 $0.38198$ $0.06129$ $6.23$ $<.0001$	Chapter 21, The Costs of Production	1	1.34611	1.86530	0.72	0.4706
Chapter 23, Competitive Markets1 $1.66854$ $1.96629$ $0.85$ $0.3962$ Chapter 24, Monopoly1 $1.16778$ $1.96393$ $0.59$ $0.5522$ Chapter 32, Financial Markets1 $4.75804$ $2.06202$ $2.31$ $0.0211$ DCE <sup>4</sup> 1 $-2.62979$ $0.93025$ $-2.83$ $0.0047$ Julian1 $0.02621$ $0.02033$ $1.29$ $0.1974$ Prep <sup>5</sup> 1 $0.38198$ $0.06129$ $6.23$ $<.0001$	Chapter 22, The Competitive Firm	1	0.69678	1.84009	0.38	0.7050
$\begin{array}{c ccccccccccccccccccccccccccccccccccc$	Chapter 23, Competitive Markets	1	1.66854	1.96629	0.85	0.3962
$\begin{array}{c c} \hline Chapter 32, Financial Markets & 1 & 4.75804 & 2.06202 & 2.31 & 0.0211 \\ \hline DCE^4 & 1 & -2.62979 & 0.93025 & -2.83 & 0.0047 \\ \hline Julian & 1 & 0.02621 & 0.02033 & 1.29 & 0.1974 \\ \hline Prep^5 & 1 & 0.38198 & 0.06129 & 6.23 & <.0001 \\ \hline \end{array}$	Chapter 24, Monopoly	1	1.16778	1.96393	0.59	0.5522
$\begin{array}{c ccccccccccccccccccccccccccccccccccc$	Chapter 32, Financial Markets	1	4.75804	2.06202	2.31	0.0211
Julian1 $0.02621$ $0.02033$ $1.29$ $0.1974$ Prep <sup>5</sup> 1 $0.38198$ $0.06129$ $6.23$ $<.0001$	DCE <sup>4</sup>	1	-2.62979	0.93025	-2.83	0.0047
Prep <sup>5</sup> 1 0.38198 0.06129 6.23 <.0001	Julian	1	0.02621	0.02033	1.29	0.1974
	Prep <sup>5</sup>	1	0.38198	0.06129	6.23	<.0001

Table 1. Pretest Score Regression Results, ECON 105, 2005-06

Adj. R2 = 0.124 D.F. Error = 2,485

Model F Value = 9.29

 <sup>&</sup>lt;sup>3</sup> Degrees of freedom
<sup>4</sup> Dummy variable reflecting Distance and Continuing Education classes
<sup>5</sup> Coefficient for average number of days pre-test is completed before deadline

		Parameter	Standard		
Variable	$\mathrm{DF}^{6}$	Estimate	Error	t Value	$\Pr >  t $
Intercept	1	364.99636	159.61678	2.29	0.0223
Female	1	-4.66965	0.60866	-7.67	<.0001
Monday	1	-2.80126	1.30035	-2.15	0.0313
Tuesday	1	0.20851	1.36250	0.15	0.8784
Wednesday	1	-1.51356	1.28050	-1.18	0.2373
Thursday	1	-1.22662	1.39656	-0.88	0.3799
Friday	1	0.03610	1.89050	0.02	0.9848
Saturday	1	-0.04178	1.91051	-0.02	0.9826
Afternoon	1	-0.15274	1.30418	-0.12	0.9068
Early evening	1	-1.37993	1.33208	-1.04	0.3003
Late night	1	-4.13097	1.28761	-3.21	0.0014
Sophomore	1	-0.25038	0.81308	-0.31	0.7582
Junior	1	4.49648	0.78467	5.73	<.0001
Senior	1	0.77135	0.91379	0.84	0.3987
Chapter 2, U.S. Economy	1	15.79334	1.95035	8.10	<.0001
Chapter 3, Supply & Demand	1	11.46988	1.96417	5.84	<.0001
Chapter 4, The Public Sector	1	16.52132	1.97445	8.37	<.0001
Chapter 5, National Income Accounting	1	12.26312	1.99958	6.13	<.0001
Chapter 6, Unemployment	1	13.92755	2.02091	6.89	<.0001
Chapter 7, Inflation	1	15.04879	2.07290	7.26	<.0001
Chapter 8, The Business Cycle	1	12.07520	2.12074	5.69	<.0001
Chapter 9, Aggregate Demand	1	12.32017	2.21436	5.56	<.0001
Chapter 10, Self Adjustment or Instability	1	9.43898	2.21773	4.26	<.0001
Chapter 11, Fiscal Policy	1	10.96928	2.23794	4.90	<.0001
Chapter 12, Deficits, Surpluses, & Debts	1	11.93102	2.32854	5.12	<.0001
Chapter 13, Money & Banks	1	16.24102	2.34191	6.93	<.0001
Chapter 14, The Federal Reserve System	1	15.41940	2.41637	6.38	<.0001
Chapter 15, Monetary Policy	1	12.22400	2.48097	4.93	<.0001
Chapter 16, Supply-Side Policy: Short-run Options	1	14.91723	2.58048	5.78	<.0001
Chapter 17, Growth & Prod: Long-Run Poss.	1	17.19666	2.61571	6.57	<.0001
Chapter 20, The Demand for Goods	1	12.23439	2.79566	4.38	<.0001
Chapter 21, The Costs of Production	1	11.78416	2.85589	4.13	<.0001
Chapter 22, The Competitive Firm	1	12.35163	2.84577	4.34	<.0001
Chapter 23, Competitive Markets	1	14.16129	3.02687	4.68	<.0001
Chapter 24, Monopoly	1	15.40538	3.01072	5.12	<.0001
Chapter 32, Financial Markets	1	19.61295	3.17791	6.17	<.0001
DCE <sup>7</sup>	1	-3.86597	1.50497	-2.57	0.0103
Julian	1	-0.05507	0.03038	-1.81	0.0701
Prep <sup>8</sup>	1	0.41419	0.09644	4.29	<.0001
Adj. R2 = 0.137					

Table 2. Exam Score Regression Results, ECON 105, 2005-06

D.F. Error = 2,499 Model F Value = 10.44

 <sup>&</sup>lt;sup>6</sup> Degrees of Freedom
<sup>7</sup> Dummy variable reflecting Distance and Continuing Education classes
<sup>8</sup> Coefficient for average number of days chapter exam is completed before deadline



Figure 1. Exam completion by day, ECON 105, 2005-06



Figure 2. Exam completion by time of day, ECON 105, 2005-06



Figure 3. Frequency of early exam completion, Econ 105, 2005-06