



TRELLIS RESEARCH | NATIONAL AGGREGATE REPORT | JULY 2020

# Student Financial Wellness Survey

## Fall 2019 Semester Results

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## About the Student Financial Wellness Survey

The Student Financial Wellness Survey (SFWS) is a self-reported, online survey that seeks to document the financial well-being and student success indicators of postsecondary students across the nation. Because participation was voluntary for schools, the sample is a convenience sample that is not nationally representative. The SFWS was designed and implemented by Trellis Research, a department within Trellis Company.

## About Trellis Company

Trellis Company ([www.trelliscompany.org](http://www.trelliscompany.org)) is a nonprofit 501(c)(3) corporation with the dual mission of helping student borrowers successfully repay their education loans and promoting access and success in higher education. For over 40 years, Trellis Company has provided individualized services to student loan borrowers and support to institutions and communities.

## About Trellis Research

Trellis Research provides colleges and policymakers insight into student success through the lens of college affordability. With more than three decades of experience on the forefront of issues such as student debt, student loan counseling, and financial barriers to attainment, our research team continues to explore the role of personal finance and financial aid in higher education.

We invite you to visit our library of publications at [www.trelliscompany.org/research](http://www.trelliscompany.org/research). Please follow us on Twitter (@TrellisResearch) for notifications of new research publications and discussions of a variety of higher education topics. Contact us at [Trellisresearch@trelliscompany.org](mailto:Trellisresearch@trelliscompany.org) for your research questions and collaboration inquiries.

## Recommended Citation

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# Preface

Trellis Company's Student Financial Wellness Survey provides institutions of higher education with a deeper understanding of the financial barriers facing their students. Participating in the comprehensive survey is free, and each institution receives a customized report of their results with a comparison group from similar institutions. This report details aggregate findings from the Fall 2019 implementation.

- The Fall 2019 SFWS was implemented at 78 colleges and universities across 20 states.
- The Fall 2019 cohort included 54 community colleges, 15 four-year public, and nine four-year private institutions.
- Trellis received responses from more than 38,000 undergraduate students.
- While participation was high, the sample was not nationally representative. The report does provide a robust look into the financial wellness for a large number of students from a variety of institutions across the country.

## Acknowledgements

Several academics, campus financial wellness practitioners, and higher education policy organizations contributed to review and revision of the SFWS during the design phase. We would like to thank Dr. Dominique Baker, Assistant Professor at Southern Methodist University; Dr. Sara Goldrick-Rab, Founding Director of the Hope Center for College, Community, and Justice; Dr. Christine Baker-Smith, Managing Director of the Hope Center for College, Community, and Justice; Dr. Angela Boatman, Assistant Professor, Educational Leadership and Higher Education at Boston College; Debbie Cochrane, Vice President of the Institute for College Access & Success (TICAS); Dr. Brent Evans, Assistant Professor of Public Policy and Higher Education at Vanderbilt University; Phil Schuman, Director of Financial Literacy at Indiana University; and Karen Serna, Director of the Student Money Management Office at Austin Community College for their thoughtful suggestions.

We also thank the institutions of higher education that participated in the SFWS – we are extremely proud of the work you are doing to support students in their educational pursuits. Finally, to the students who took the time to participate in the survey – thank you so much. It is our hope that the information learned from your participation will be used to support students as they work towards achieving their goals.

Comments and requests for additional information regarding this report or any of Trellis' other publications are welcome. Please direct questions to:

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# Executive Summary

Higher education leaders are looking for high impact ways to improve retention and graduation rates in a climate of austere budgets. Increasingly, higher education sees the interplay of finances and academic performance as a key driver of student success. Across the nation, measurable improvements in student success outcomes are observed when students receive a combination of support services and financial resources that help address the unique financial challenges facing many college students.<sup>1, 2</sup> More colleges and universities want to better understand the state of financial wellness for their students to inform strategic planning and to pin a baseline for comparisons after implementing initiatives. Trellis' Student Financial Wellness Survey (SFWS) informs discussions about college affordability, student debt, and financial wellness at the campus level and among policy-makers.

This report details findings from more than 38,000 undergraduate student respondents from 78 colleges and universities in 20 states. While not nationally representative, student respondents attended public universities, private colleges, and community colleges that range in size from fewer than 700 students to greater than 55,000 students. This report presents results for 2-year and 4-year institutions (private and public institutions combined) separately. Respondents from public 2-year institutions accounted for a disproportionate amount of the total sample, and these students experience significant differences in financial wellness. The appendices of this report contain response frequencies to every question in the survey (broken out by school sector), select findings from cross-tabulations of survey responses, descriptions of sample characteristics and representativeness, and detailed methodology.

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THIS REPORT  
DETAILS FINDINGS  
FROM MORE THAN  
38,000 UNDERGRADUATE  
STUDENT RESPONDENTS  
FROM 78 COLLEGES  
AND UNIVERSITIES IN  
20 STATES.

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## At a Glance

Trellis has documented prevalent financial challenges among college students participating in our three iterations of the Student Financial Wellness Survey – Spring 2018, Fall 2018, and Fall 2019. Sizeable percentages of students worry about paying for college, are unsure how they will pay for the next semester, could not come up with \$500 in cash or credit in case of an emergency, and are borrowing loans for which they have little confidence in repaying. This year's report continues to show basic needs statistics and other measures of financial wellness, but highlights the various ways students acquire resources to pay for school – employment, money transfers from family members, grants, student loans, and other forms of credit. The report shows that often times these resources are inadequate and, while trying to focus on academics, students must instead cope with running out of money.

## KEY FINDINGS: PAYING FOR COLLEGE

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### Many students signaled concern with being able to afford college. Q51

- More than three in five respondents at 2-year (61 percent) – and 4-year (70 percent) institutions – agreed or strongly agreed that they worry about having enough money to pay for school.

### Many students lacked a financial plan to return for the next semester. Q52

- A quarter of respondents at 4-year institutions – and 22 percent of respondents at 2-year institutions – disagreed or strongly disagreed that they knew how they would pay for college next semester.



## KEY FINDINGS: WORKING WHILE IN COLLEGE

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### Most students work while attending college. Q29

- Three-quarters of respondents at 2-year institutions indicated that they work for pay, as did 69 percent of 4-year respondents.

### Respondents at 2-year institutions who worked were more likely to report working 40 or more hours while attending college. Q130

- More than a third of respondents at 2-year institutions who work for pay report working 40 or more hours a week. Only 19 percent of 4-year respondents who work for pay report that they work 40 or more hours.

## KEY FINDINGS: STUDENT FINANCIAL SECURITY

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### Students' finances appear precarious, susceptible to unexpected expenses that might derail their academic standing. Q44, Q45

- More than three in five respondents (61 percent) at 2-year institutions – and more than half of 4-year respondents (57 percent) – indicated they would have trouble getting \$500 in cash or credit in an emergency.
- A third of 2-year respondents and a quarter of 4-year respondents reported running out of money five or more times in the prior year.



## KEY FINDINGS: SUPPORTING FAMILY WHILE IN COLLEGE

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### Respondents at 2-year institutions report that it is important that they support their families financially while in college at higher rates. Q53

- More than half of 2-year respondents (54 percent) agreed or strongly agreed that it is important that they support their family, compared to 31 percent of respondents at 4-year institutions.

### Respondents at 2-year institutions were more likely to provide support for parents, children, spouses, and other family members. Q40-43

- Nearly a third of 2-year respondents (32 percent) provide financial support for a child or children while in school, compared to 10 percent of 4-year respondents.
- Fifteen percent of 2-year respondents and 12 percent of 4-year respondents support parents or guardians financially.

## KEY FINDINGS: STUDENT DEBT

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### Students seldom estimate their student debt correctly – even while they are still in school. Q69

- More than half of respondents who borrowed at 2-year institutions (58 percent) – and 62 percent at 4-year institutions – agreed or strongly agreed with the statement that they had more student loan debt than they expected at this point.

### Many students borrow but have little confidence in their ability to repay. Q70

- More than two-thirds of respondents that borrowed at 2-year institutions (70 percent) – and 73 percent at 4-year institutions – were not at all confident or only somewhat confident they would be able to pay off the debt acquired while they were a student.

## KEY FINDINGS: CREDIT CARD USE AND RISKY BORROWING

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### Students are frequently borrowing on credit cards. Q59-61

- Nearly half of respondents at 2-year (49 percent) and 4-year institutions (46 percent) reported borrowing on a credit card (for any reason, not just to pay for college) in the past 12 months.

### Most respondents who borrowed on a credit card in the past year reported paying their bill on time. Q64

- More than three-quarters of credit card users at 2-year institutions (77 percent) – and 81 percent of 4-year credit card users – agreed or strongly agreed that they always pay their bill on time

### Although many credit card users pay their bill on time, many are not paying off their full balance and are accruing interest at a high rate. Q65

- More than three in five credit card users at 2-year institutions (61 percent) – and 45 percent of 4-year credit card users – disagreed or strongly disagreed that they fully pay off their balance each month.

## KEY FINDINGS: BASIC NEEDS SECURITY

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### Respondents at 2-year and 4-year institutions have similar levels of food insecurity. Q77-82

- More than half of respondents at 2-year and 4-year institutions showed signs of either low food security or very low food security.

### Many students are struggling to maintain secure housing. Q83-88

- Nearly half of respondents at 2-year institutions (49 percent) – and 42 percent of respondents at 4-year institutions – showed signs of being housing insecure.

### Homelessness is an issue that affects a sizeable portion of college students. Q89-98

- A noteworthy percentage of respondents at 2-year (15 percent) and 4-year (13 percent) institutions report homelessness.

## KEY FINDINGS: STUDENT PERCEPTIONS OF INSTITUTIONAL SUPPORT

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### Respondents at 2-year institutions were more likely to report that their institutions work to make tuition more affordable. Q7

- More than two-thirds of respondents (70 percent) at 2-year institutions agreed or strongly agreed that their school works to make tuition more affordable, compared to 35 percent of 4-year respondents.

### One common concern of students is that many classes required textbooks that are too expensive. Q11

- More than a third of respondents at 2-year institutions (35 percent) – and 57 percent at 4-year institutions – disagreed or strongly disagreed that their school works to make textbooks more affordable.



### RESEARCH TO PRACTICE

The Student Financial Wellness Survey was conducted as a public benefit to the participating schools and allows institutions to better understand the many facets of student financial wellness on their campus. Throughout this report each section includes Research to Practice takeaways that highlight how institutions of higher education address financial challenges facing students.





# Survey Overview

The SFWS is a self-reported, online survey that documents the financial well-being and student success indicators of post-secondary students across the nation. The survey was open beginning October 21, 2019 and closed on November 11, 2019. Seventy-eight institutions participated in the survey – 54 two-year institutions, 15 public four-years, and 9 private four-years. While the SFWS is not nationally representative, the participating institutions represent a wide range of schools from 20 different states. In partnership with participating institutions, web-based survey invitations were sent to 487,403 undergraduate students, of whom 38,488 responded, yielding a 7.9 percent response rate.

It is important to note that the results in this report were measured in October of 2019, before the onset of the COVID-19 (coronavirus) pandemic. It is reasonable to assume that the disruptions students have experienced due to the pandemic (e.g., loss of employment, becoming caregivers for family, transitions to remote learning, and emotional stress) will have caused the financial circumstances measured in this report to have deteriorated for many students. Future versions of the Student Financial Wellness Survey will include questions on the personal consequences students have faced due to COVID-19 and the technologies students rely on when transitioning to remote learning.

To better understand potential response bias (i.e., the risk that those taking the survey do not reflect the views of the total population), the Student Financial Wellness Survey obtains data on both total population and responders. This allows for comparisons to determine if, based on these characteristics, responders mirror the total population. When they don't, Trellis urges readers to consider the implications of the sample characteristics and the effect it might have on responses to the survey.

The Fall 2019 sample of respondents had several characteristics that were statistically different from the population: race/ethnicity, gender, enrollment intensity, and age. The magnitudes of these differences were quite small when considering race/ethnicity and average age. However, female respondents and respondents enrolled full-time were

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THIS REPORT PRESENTS  
RESULTS FOR 2-YEAR AND  
4-YEAR INSTITUTIONS  
(PRIVATE AND PUBLIC  
INSTITUTIONS COMBINED)  
SEPARATELY.

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substantially overrepresented in the sample (see tables detailing survey characteristics in Appendix A). In general, the respondents were more likely to be female, white, and enrolled full-time when compared to the total population at participating schools. Cross-tabulation analysis was run on key questions and variables using Pearson’s Chi-Square test to better understand whether or not female respondents and those enrolled full-time responded differently from male and part-time respondents, respectively. These cross-tabulation findings are noted in the report where statistically significant and can be viewed in Appendix C.

While potential response bias in the sample may marginally affect the magnitude of the response frequencies presented for questions in the survey, a general consistency across response frequencies was found when analyzing student subgroups. A detailed description of survey characteristics, comparison groups, tests for representativeness, methodology, and other research notes can be found in Appendix A.

This report is divided into the following sections based on topics of financial wellness:

- Paying for College
- Working While in College
- Student Financial Security
- Supporting Family While in College
- Student Debt
- Credit Card Use and Risky Borrowing
- Basic Needs Security
- Student Perceptions of Institutional Support

<b>SURVEY METRICS</b>			
<b>Fall 2019 SFWS – Undergraduate Cohort</b>			
	<b>2-year Institutions</b>	<b>4-year Institutions</b>	<b>Total</b>
<b>Survey Population</b>	317,547 students	169,856 students	487,403 students
<b>Responses</b>	23,684 students	14,804 students	38,488 students
<b>Response Rate</b>	7.5%	8.7%	7.9%
<b>Completion Rate</b>	84%	82%	83%
<b>Median Time Spent</b>	14 minutes	13 minutes	13 minutes

# Paying for College

Students piece together financial support from a variety of sources. Some aid (e.g., tuition waivers, grants, family support) directly reduces out-of-pocket expenses for students, while forms of credit postpone payments in exchange for paying fees and interest. Colleges that understand how their students are paying for college can take steps to help their students secure and manage stable funding that enables them to graduate while avoiding financial pitfalls.

## FINDINGS

### Students use a variety of sources to pay for college. Q30-38

- More than three in five respondents at 2-year institutions – and 59 percent at 4-year institutions – report that they use their current employment to pay for college.
- Only 36 percent of respondents at 2-year institutions use support from their parents and/or family to pay for college, compared to 63 percent of 4-year respondents.
- Respondents at 4-year institutions also report using personal savings and scholarships to pay for college at higher rates compared to 2-year institutions.

### Credit cards are a common, though risky, way to pay for college if students fail to pay their balance and incur high interest rates. Q30-38

- More than a quarter of respondents at 2-year and 4-year institutions report that they use credit cards to pay for college.

### Respondents at 4-year institutions – and their parents – take out student loans at greater rates than community college students. Q30-38

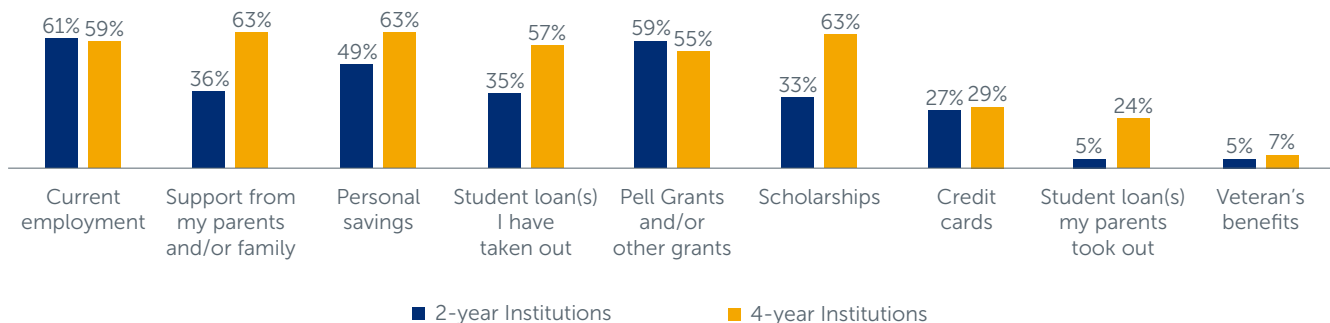
- At 2-year institutions, 35 percent of respondents indicated that they paid for college with student loans they took out for themselves. Borrowing was more common among respondents at 4-year institutions (63 percent).
- Only five percent of respondents at 2-year institutions report that their parent(s) took out a student loan to help them pay for college, compared to nearly a quarter of respondents at 4-year institutions.



## RESEARCH TO PRACTICE

Paying for college can be challenging. Sometimes funding from parents and jobs can dry up suddenly or unforeseen expenses can abruptly arise. In these cases, even modest grants, if distributed promptly, can be enough to meet the immediate need and keep the student in school.<sup>1,2</sup>

**Q30-38: Do you use any of the following methods to pay for college?**  
Respondents who answered 'Yes'



## RESEARCH TO PRACTICE

While most colleges work with a student to develop a plan to meet academic goals, it is less common – but no less essential – to develop financial plans for degree completion. Such plans can reduce student stress, prepare the student for unanticipated financial disruptions, and identify funding gaps early enough to shift resources and priorities to ensure retention.

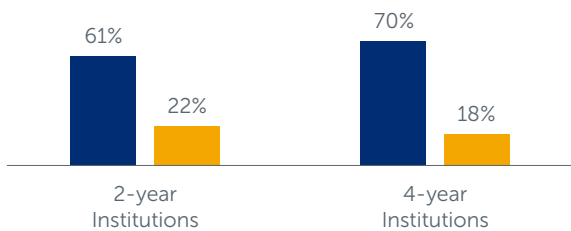
### Many students signaled concern with being able to afford college. Q51

- More than three in five respondents at 2-year institutions – and 70 percent of respondents at 4-year institutions – agreed or strongly agreed that they worry about having enough money to pay for school.
- Respondents who were worried about having enough money to pay for school were more likely to be first-generation students, more likely to be under 25 years of age, and more likely to be female. See Appendix C for detailed tables on these findings.

### Many students also lacked a financial plan to return for the next semester. Q52

- A quarter of respondents at 4-year institutions disagree or strongly disagree that they knew how they would pay for college next semester. At 2-year institutions, 22 percent did not know how they would pay for the next semester.
- Respondents who did not know how they would pay for college next semester were more likely to be first-generation students and more likely to be female. See Appendix C for detailed tables on these findings.

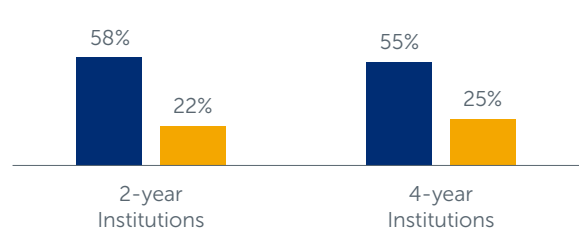
**Q51:** I worry about having enough money to pay for school.\*



■ Agree/Strongly Agree ■ Disagree/Strongly Disagree

\*Responses indicating 'Neutral' are not shown

**Q52:** I know how I will pay for college next semester.\*



■ Agree/Strongly Agree ■ Disagree/Strongly Disagree

\*Responses indicating 'Neutral' are not shown



## RESEARCH TO PRACTICE

Nearly three out of four students have unmet need – the out-of-pocket cost of college beyond expected family contribution, grants, scholarships, and work-study. Those with greater unmet need are less likely to persist in college.<sup>3,4</sup> Institutions that use high unmet need as a retention risk-factor may consider unmet need levels when packaging student aid, fundraising for institutional grant aid, and advocating for increased funding for state and federal student aid programs.

# Working While in College

Working while in college is common, but it can affect student success in different ways. Many students may balance work and school comfortably with some even benefiting academically from the experience. For others, work may involve irregular hours that conflict with course availability, require long commutes, limit day care options, and physically or emotionally drain the student.

## FINDINGS

### Most students work while attending college. Q29, Q34

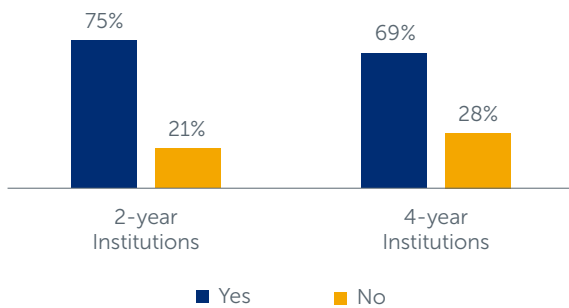
- Three-quarters of respondents at 2-year institutions indicated that they work for pay, as did 69 percent of 4-year respondents.

### Among respondents with jobs, students attending 4-year institutions were more likely to identify as students first and workers second. Q129

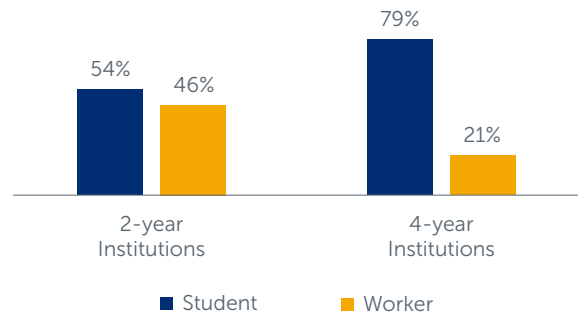
- Of those respondents at 4-year institutions who work for pay while attending college, 79 percent consider themselves a student who works and 21 percent consider themselves a worker that goes to school.
- Respondents attending 2-year institutions who work for pay see themselves differently; only 54 percent consider themselves a student who works and 46 percent consider themselves a worker that goes to school.

...WORK MAY INVOLVE IRREGULAR HOURS THAT CONFLICT WITH COURSE AVAILABILITY, REQUIRE LONG COMMUTES, LIMIT DAY CARE OPTIONS, AND PHYSICALLY OR EMOTIONALLY DRAIN THE STUDENT.

**Q29: Do you work for pay?\***

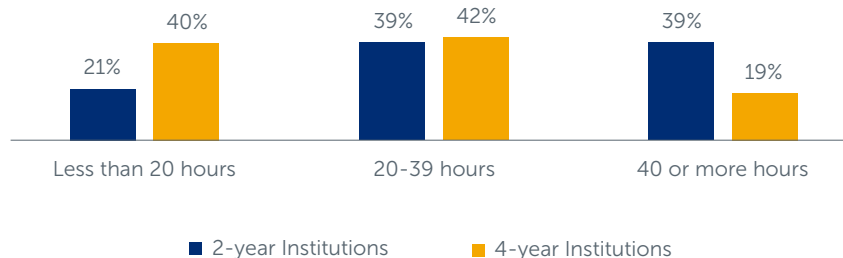


**Q129: Do you consider yourself a student who works or a worker that goes to school? (of respondents who reported they work for pay)**



\*Responses indicating 'I Don't Know' are not shown

**Q130: During the school year, about how many hours do you spend in a typical 7-day week working for pay? (of respondents who reported they work for pay)\***



\*Responses indicating 'Neutral' are not shown





**RESEARCH TO PRACTICE**

Busy students juggling work and/or family obligations need more flexible course schedules. Many colleges use student feedback to ensure that courses – especially gateway courses – are available at early and/or late hours that better accommodate student work routines.

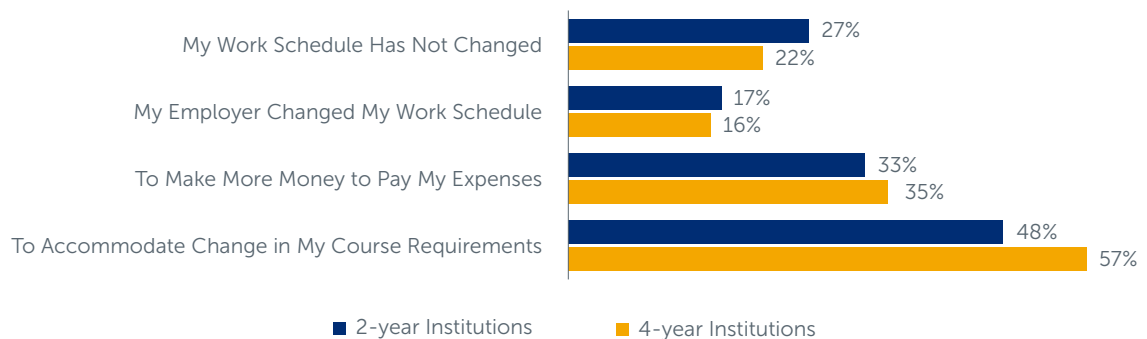
**Respondents with jobs who attend 2-year institutions were more likely report working 40 or more hours while attending college. Q130**

- Eighty-two percent of respondents at 4-year institutions who work for pay report working fewer than 40 hours with 42 percent working between 20-39 hours and 40 percent working less than 20 hours. Only 19 percent of 4-year respondents report that they work 40 or more hours.
- In contrast, more than a third of respondents at 2-year institutions who work for pay report they work 40 or more hours a week (39 percent). Only 21 percent of 2-year respondents report that they work fewer than 20 hours a week.

**When students have to change their work hours, it can affect the amount of money they make and/or the availability of courses that fit into their schedule. Q131-134**

- Regardless of school sector attended, students who work for pay often report that their work hours change during the year. Seventy-three percent of students attending at 2-year institutions and 78 percent at 4-year schools saw their work hours change in the past year.
- For these students, the main reason cited for a change in work hours was to accommodate a shift in their course requirements. A higher percentage of respondents at 4-year institutions (57 percent) adjusted work schedules to meet their class schedules, compared to 2-year respondents (48 percent).
- Around a third of respondents at 2-year and 4-year institutions reported that their hours changed because they needed to make more money to pay expenses. Fewer than one in five respondents saw hours change because their employer changed their work schedule.

**Q131-134: If your work hours have changed in the past year, what was the main reason? (of respondents who reported they work for pay)\***



\*Percentage indicate respondents who chose at least one of the above choices

# Student Financial Security

Financial security refers to the abilities or perceptions of students to meet current, ongoing, and unexpected expenses. Financial security reduces stress to create a mental state conducive to study. A growing body of research shows that students who left college before earning a degree often did so for financial reasons or because it was too stressful to work and go to school at the same time.<sup>6</sup> In the 2017 National College Health Assessment, 36 percent of students reported that their finances in the previous year were “traumatic or difficult to handle.”<sup>7</sup> In addition to the mental and emotional toll of financial insecurity, students surviving on narrow margins are more vulnerable to academic disruptions caused by unexpected expenses.

## FINDINGS

### For students who are financially vulnerable, a relatively small expense can force difficult decisions around staying enrolled in college. Q44

- More than three in five respondents at 2-year institutions – and 57 percent of 4-year respondents – indicated they would have trouble getting \$500 in cash or credit in an emergency.
- Students who reported they would have trouble getting \$500 cash or credit in an emergency responded at higher rates that they worry about having enough money to pay for school (Q51) and at lower rates that they know how they will pay for college next semester (Q52). These students were also more likely to be first-generation and more likely to be enrolled full-time. See Section C in the technical supplement for detailed tables on these findings. Q44

### Some of the anxiety around paying for school may be driven by students’ concern over their day-to-day expenses. Q50

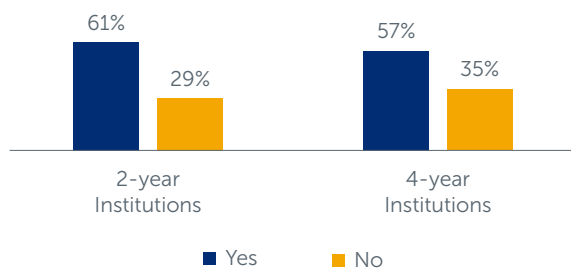
- More than half of respondents at 2-year and 4-year institutions agreed or strongly agreed that they worry about paying for their current monthly expenses.



#### RESEARCH TO PRACTICE

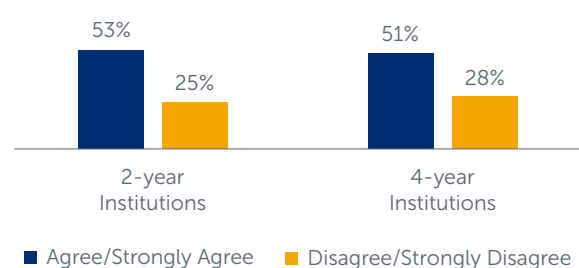
Campuses are supporting students with managing their cash flow challenges (particularly with financial aid recipients) and providing financial education to encourage budgeting and successful financial behaviors.

**Q44:** Would you have trouble getting \$500 in cash or credit in order to meet an unexpected need within the next month?\*



\*Responses indicating 'I Don't Know' are not shown

**Q50:** I worry about being able to pay my current monthly expenses.\*



\*Responses indicating 'Neutral' are not shown



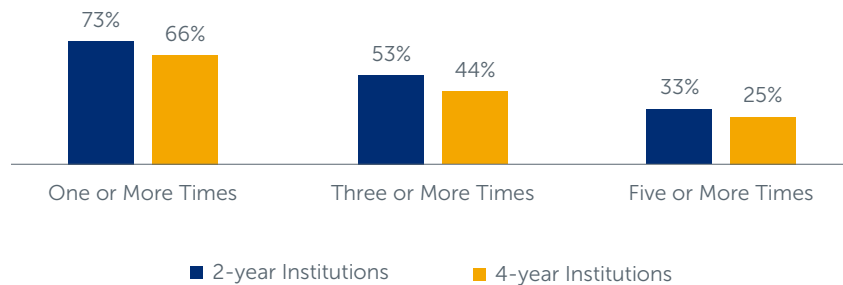
**RESEARCH TO PRACTICE**

Campuses are implementing emergency aid programs that help students overcome temporary financial obstacles (e.g., car repairs, gaps in daycare coverage, rent assistance when roommates leave, and utility bill spikes).<sup>8</sup> To better support schools who may be developing emergency aid programs, Trellis has developed a useful step-by-step guide for delivering emergency aid programs.<sup>9</sup>

**It takes careful planning for students to meet their expenses and manage a limited, often uncertain cash flow while attending school. Q45**

- Nearly three-quarters of respondents at 2-year institutions – and two-thirds of 4-year respondents – reported running out of money at least once in the past 12 months.
- Alarmingly, a third of 2-year respondents and a quarter of 4-year respondents reported running out of money five or more times in the prior year.
- Those who ran out of money five or more times were more likely to be first-generation students and more likely to have trouble getting \$500 in case of an emergency (Q45). These students also responded at higher rates that they worry about having enough money to pay for school (Q52) and at lower rates that they know how they will pay for college next semester (Q53). See Appendix C for detailed tables on these findings. Q45

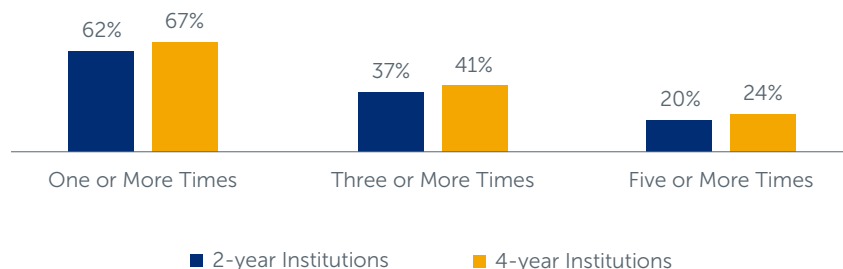
**Q45: In the past 12 months, how many times did you run out of money?**



**For students with access to financial support from friends and family, social borrowing is common. Q46**

- Sixty-two percent of respondents at 2-year institutions and 67 percent of 4-year respondents reported borrowing money from family and/or friends at least once in the past year.
- Twenty percent of 2-year and 24 percent of 4-year respondents tapped into their social network five or more times.

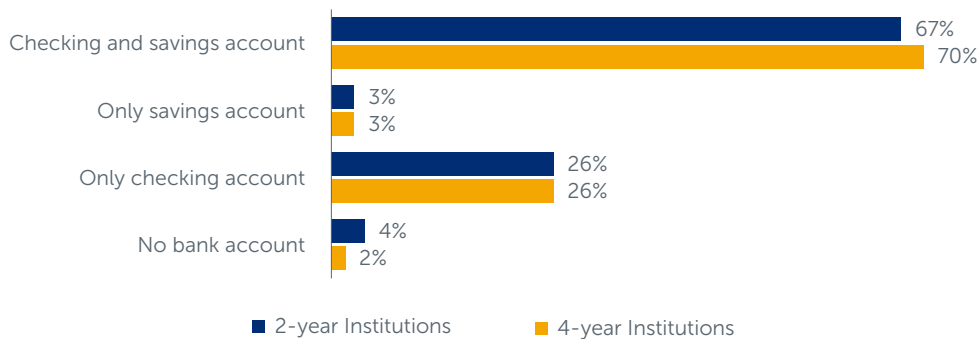
**Q46: In the past 12 months, how many times did you borrow money from your family and/or friends?**



Students who do not have a checking and savings account may be more likely to turn to risky and expensive financial products such as check cashing services and payday lending. Alternately, banking is essential to asset building that can help them weather a financial emergency. Q62

- More than two-thirds of 2-year and 4-year respondents reported having a checking and savings accounts.
- However, more than a quarter of 2-year and 4-year respondents indicated that they only have a checking account and not a savings account.

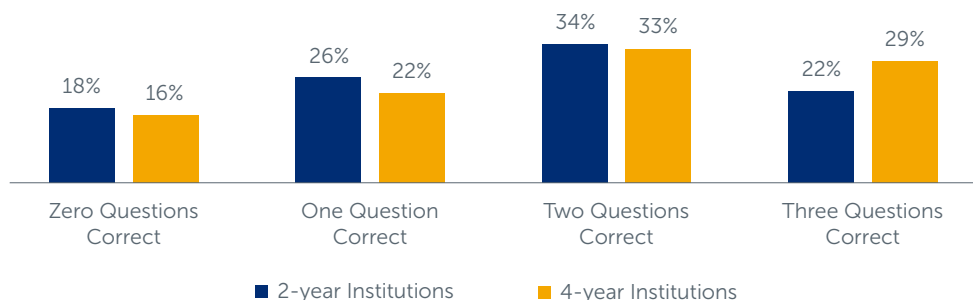
**Q62:** Do you have a bank account, and if so which of the following applies to you?



Understanding key financial terms and processes can be key to making informed financial decisions. Financial knowledge and behaviors are often all students have control of during times of scarce resources or emergency expenses. Q103-105

- Only 22 percent of 2-year respondents and 29 percent of 4-year respondents answered correctly on all three financial knowledge questions in the survey. However, 82 percent of 2-year and 84 percent of 4-year respondents answered at least one question correctly.
- The financial knowledge scale used in this survey is a version of the Lusardi three-question scale, augmented to be more relevant to students in higher education where borrowing is common. A full description of the scales used in the SFWS can be found in Section A of the technical supplement.

**Q103-105:** Financial Knowledge Scale



**RESEARCH TO PRACTICE**

Campuses are supporting and even incentivizing students to become enrolled in safe financial services (such as bank accounts). Access to a checking and savings account may reduce the chance students will use risky financial services (such as check cashing services, payday lending, etc.).<sup>9</sup>

One example of this, Austin Community College’s Rainy Day Saving Program, encourages students to save \$500 by partnering with a local credit union to match \$100 as students start to save.<sup>10</sup>

# Supporting Family While in College

While families usually provide significant emotional support to students, many students have family responsibilities that can create or exacerbate financial challenges while in school. Institutions often do not have good data on how many of their students are parents or guardians or financially supporting family members.

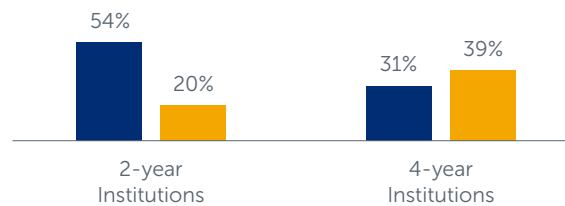
## FINDINGS

INSTITUTIONS OFTEN DO NOT HAVE GOOD DATA ON HOW MANY OF THEIR STUDENTS ARE PARENTS OR GUARDIANS OR FINANCIALLY SUPPORTING FAMILY MEMBERS.

Respondents at 2-year institutions were more likely to report that it is important that they support their family financially while in college at higher rates. Q53

- More than half of 2-year respondents agreed or strongly agreed that it is important that they support their family, compared to 31 percent of respondents at 4-year institutions.

**Q53:** It is important that I support my family financially while in college.\*



■ Agree/Strongly Agree ■ Disagree/Strongly Disagree

\*Responses indicating 'Neutral' are not shown



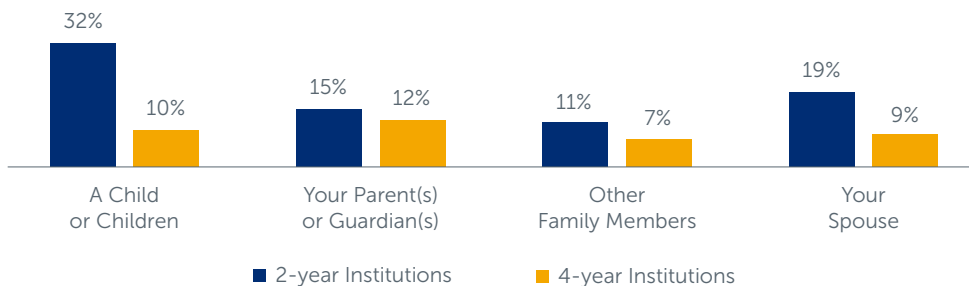


**Respondents at 2-year institutions were more likely to provide support for parents, children, spouses, and other family members. Q40-43**

- Fifteen percent of 2-year respondents and 12 percent of 4-year respondents support parents or guardians financially. Eleven percent of 2-year respondents provide financial support for other family members while in school, compared to seven percent of 4-year respondents.
- Nearly a third of 2-year respondents provide financial support for a child or children while in school, compared to 10 percent of 4-year respondents.
- Respondents who support a child or children financially while in school were more likely to be enrolled part-time. See Appendix C for detailed tables on these findings.
- Respondents who support their parent(s) or guardian(s) financially while in school were more likely to be first-generation students and more likely to report that they would have trouble getting \$500 in cash or credit in case of an emergency (Q44). These students responded at higher rates that they worry about paying for college (Q51) and at lower rates that they know how they will pay for college next semester (Q52). See Appendix C for detailed tables on these findings.

NEARLY A THIRD OF 2-YEAR RESPONDENTS PROVIDE FINANCIAL SUPPORT FOR A CHILD OR CHILDREN WHILE IN SCHOOL, COMPARED TO 10 PERCENT OF 4-YEAR RESPONDENTS..

**Q40-43:** Do you provide financial support for any of the following individuals? Respondents who answered 'Yes'



**RESEARCH TO PRACTICE**

Awareness of the ways in which students bear financial responsibility for other family members has led many institutions to conceive of financial wellness in broader terms.

As a result, schools are improving advising, making offices available at more convenient times, and adjusting cost of attendance calculations.

# Student Debt

Students are often unable to pay the costs of college through work, scholarships, family contributions and grants alone. Research indicates that half of all students borrow in their first year of college, and half of the remaining students borrow within six years of enrolling.<sup>11</sup> Students need support deciding whether to and how much to borrow in order to be financially stable while in school. If they do borrow, students may need more guidance on how to plan to successfully repay their debt.

## FINDINGS

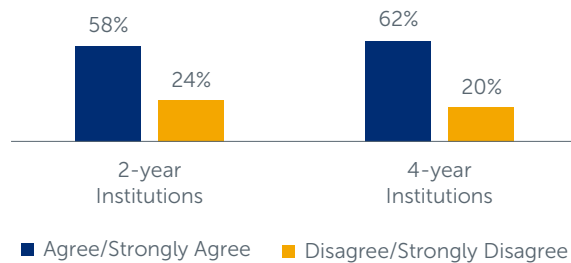
### Students seldom estimate their student debt correctly – even while they are still in school. Q69

- More than half of respondents that borrowed at 2-year institutions (58 percent) and 62 percent at 4-year institutions agreed or strongly agreed with the statement that they had more student loan debt than they expected at this point.

### Many students borrow but have little confidence in their ability to repay. Q70

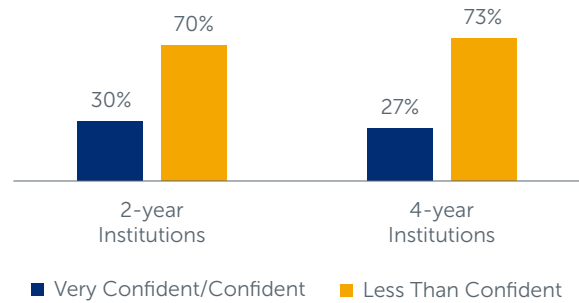
- Seventy percent of respondents that borrowed at 2-year institutions – and 73 percent at 4-year institutions – were not at all confident or only somewhat confident they would be able to pay off the debt acquired while they were a student.

**Q69:** I have more student loan debt than I expected to have at this point. (of those who indicated having a student loan they took out for themselves)\*



\*Responses indicating 'Neutral' are not shown

**Q70:** How confident are you that you will be able to pay off the debt acquired while you were a student? (of those who indicated having a student loan they took out for themselves)

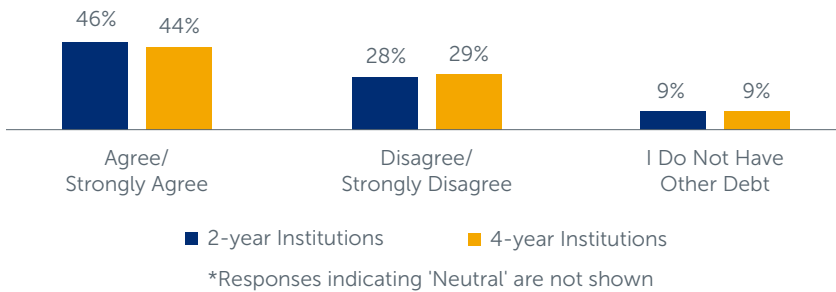


STUDENTS NEED SUPPORT DECIDING WHETHER TO AND HOW MUCH TO BORROW IN ORDER TO BE FINANCIALLY STABLE WHILE IN SCHOOL.

**Borrowing and running out of money multiple times throughout a year can cause stress that may affect students' academic performances. Q72**

- While students at 4-year institutions typically borrow more heavily than those at 2-year schools, both sets of borrowers have similar attitudes about how manageable that debt is. Forty-six percent of respondents at 2-year institutions – and 44 percent at 4-year institutions – agreed or strongly agreed that their total debt (e.g., credit cards, car loans, and/or money owed to family or friends) is overwhelming.

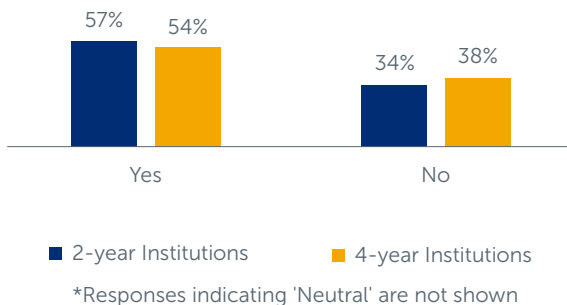
**Q72:** The amount of total debt (e.g., credit card debt, car loan debt, or money owed to family or friends) I have right now is overwhelming.\*



**Informed borrowing is a cornerstone of federal student loans. Students who borrow federal loans are required to complete student loan entrance counseling prior to accessing the funds. Those with private loans are not required by federal statute to go through entrance counseling. Q71**

- In this survey, more than a third of those at 2-year and 4-year institutions who indicated having student loans reported not receiving any counseling that informed them about their student loans. This suggests a breakdown in loan counseling for those students.

**Q71:** When you first received your student loan, did you receive any in-person or online counseling that informed you about your student loans? (of respondents with a student loan)\*



**RESEARCH TO PRACTICE**

Many institutions supplement the required federal student loan counseling for student borrowers with one-on-one or small group sessions where students can receive more personalized information. With limited resources, some institutions target specialized counseling to specific students. Many incorporate data and analytics into their targeting strategies in an effort to maximize the effectiveness of their resources.<sup>12</sup>

# Credit Card Use and Risky Borrowing

Credit cards can be a valuable tool to monitor purchases and manage the timing of payments. Difficulties can arise, however, when one is unable to pay the balance in full at the end of each month, thus incurring costly interest charges. This is especially true for students with poor credit ratings whose credit card interest rates are relatively high. These students may get trapped into a debt cycle with credit cards or even riskier products like payday and auto title loans that drain monthly income by servicing the debt.

## FINDINGS

### Students are borrowing on credit cards with some frequency. Q59-61

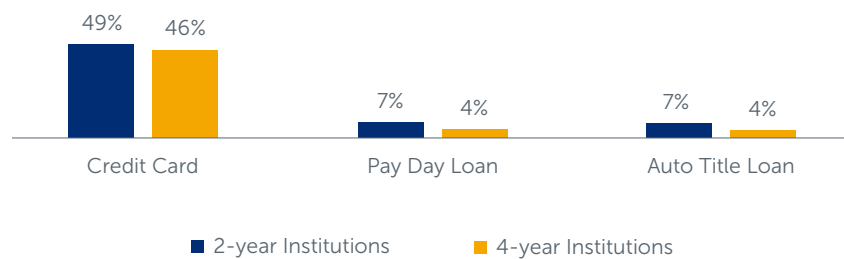
- Nearly half of respondents at 2-year institutions – and 46 percent at 4-year institutions – reported borrowing on a credit card (for any reason, not just to pay for college) in the past 12 months.

### Although less prevalent than credit card borrowing, payday and auto title loans tend to carry high interest rates and often use predatory marketing to target vulnerable populations.<sup>15</sup> Q59-61

- Seven percent of 2-year respondents and four percent of 4-year respondents reported taking out a payday loan in the prior 12 months. Seven percent of 2-year respondents and four percent of 4-year respondents also borrowed an auto title loan during that time period.

STUDENTS MAY GET TRAPPED INTO A DEBT CYCLE WITH CREDIT CARDS OR EVEN RISKIER PRODUCTS LIKE PAYDAY AND AUTO TITLE LOANS THAT DRAIN MONTHLY INCOME BY SERVICING THE DEBT.

**Q59-61:** In the past 12 months, have you used the following borrowing sources? Respondents who answered 'Yes'

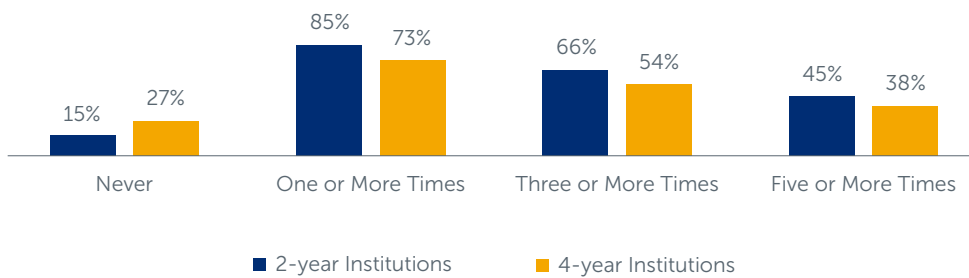




**When using a credit card, students often make purchases for which they do not have money. Q63**

- Of those respondents who borrowed on a credit card in the prior year, 85 percent at 2-year and 73 percent at 4-year institutions reported using their credit card one or more times in the prior year for something they did not have money for.
- Forty-five percent of 2-year respondents – and 38 percent of 4-year respondents – reported using their credit card five or more times in the prior year for something they did not have money for.

**Q63:** In the past 12 months, how many times did you use a credit card for something you didn't have money for? (of those who borrowed on a credit card)





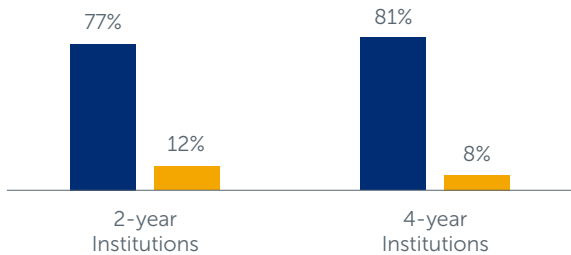
**Most respondents who borrowed on a credit card in the past year reported paying their bill on time. Q64**

- More than three-quarters of credit card users at 2-year institutions – and 81 percent of 4-year credit card users – agreed or strongly agreed that they always pay their bill on time.

**Although most credit card users pay their bill on time, many fail to pay their full balance and accrue interest at a high rate. Q65**

- More than three in five credit card users at 2-year institutions – and 45 percent of 4-year credit card users – disagreed or strongly disagreed that they fully pay off their balance each month.

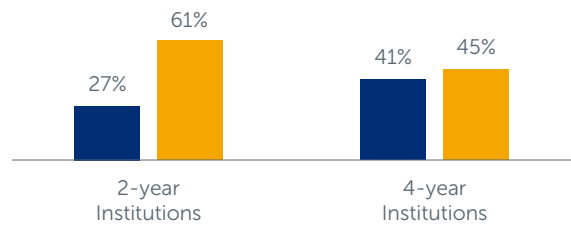
**Q64: I always pay my credit card bill on time.**  
(of those who borrowed on a credit card)\*



■ Agree/Strongly Agree ■ Disagree/Strongly Disagree

\*Responses indicating 'Neutral' are not shown

**Q65: I fully pay off my credit card balance each month.**  
(of those who borrowed on a credit card)\*



■ Agree/Strongly Agree ■ Disagree/Strongly Disagree

\*Responses indicating 'Neutral' are not shown



**RESEARCH TO PRACTICE**

Campuses can take a look at the environmental factors that support healthy financial decision making. These include campus policies and procedures related to student payments, collections, and debt products on or near campus.

Campuses can also explore additional ways to get students enrolled in safe financial services products (such as bank accounts).

Furthermore, schools can explore additional opportunities to provide financial education and loan counseling to their students.

# Basic Needs Security

Students who struggle with meeting basic needs like food, housing, and utilities are vulnerable to enrollment disruptions regardless of their academic ability or potential. Unfortunately, research is documenting an alarming number of students experiencing threats to their basic needs. Schools that address their students' challenges with the indirect costs of college have seen improved student performance outcomes.

## UNDERSTANDING THE UNITED STATES DEPARTMENT OF AGRICULTURE FOOD SECURITY SCALE

Trellis' Student Financial Wellness Survey (SFWS) uses a six-question scale designed by the United States Department of Agriculture (USDA) that measures food security within the prior 30 days.<sup>14</sup> A full description of the scales used in the SFWS can be found in Section A of the technical supplement.

Things to know about food insecurity:

- USDA methodology assigns levels of food security to individuals based on how many affirmative responses they give to a series of questions. Under the short-form survey, individuals who give 2-4 affirmative responses have "low food security" and individuals who give 5-6 affirmative responses have "very low food security".<sup>14</sup>
- Low food security is defined as, "reports of reduced quality, variety, or desirability of diet, little or no indication of reduced food intake." Very low food security is defined as, "reports of multiple indications of disrupted eating patterns and reduced food intake."<sup>14</sup> See Appendix B to view response frequencies for every question used to calculate the USDA food security scale.
- While categorical labels are helpful, food insecurity exists on a spectrum, with more affirmative responses indicating higher odds that an individual is experiencing greater difficulty maintaining an adequate diet. See Trellis' "Studying on Empty: A Qualitative Study of Low Food Security Among College Students" for a rich description of the lived experience of collegiate food insecurity.



### RESEARCH TO PRACTICE

Eligible low-income students face resource challenges that can be partially addressed through access to public benefits. Many campuses are connecting students to these public benefits, and some colleges even staff full-time social workers to support students facing resource scarcity.<sup>5</sup>

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SCHOOLS THAT ADDRESS THEIR STUDENTS' CHALLENGES  
WITH THE INDIRECT COSTS OF COLLEGE HAVE SEEN  
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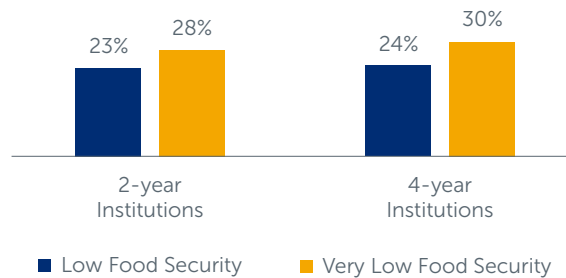
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## FOOD SECURITY FINDINGS

### More than half of respondents at 2-year and 4-year institutions showed signs of either low food security or very low food security. Q77-82

- At 2-year institutions, 23 percent of respondents show signs of low food security and 28 percent had very low food security.
- The pattern at 4-year institutions was similar to 2-year schools – 24 percent of respondents showed signs of low food security and 30 percent had very low food security.
- Students with low or very low food security responded at higher rates that they worry more about having enough money to pay for school (Q51) and at lower rates that they know how they will pay for next semester (Q52). They were also more likely to be first-generation students, more likely to be female, and more likely to report that they would have trouble getting \$500 in cash or credit in case of an emergency (Q44). For more detail on the above findings, see Appendix C. Q77-82

**Q77-82: USDA Food Security Scale (30-Day)**



## RESEARCH TO PRACTICE

Institutions are building crisis support teams to case manage students experiencing difficulty securing basic needs. This model of case management has been successful in supporting students facing mental health crises on campuses for decades and is now being applied to students facing basic needs and financial crises.



## UNDERSTANDING THE HOUSING SECURITY AND HOMELESSNESS SCALES

The Student Financial Wellness Survey incorporates standard housing security and homelessness measurements commonly used by other researchers studying basic needs security in order to ensure data validity and facilitate comparisons with findings in prior research.<sup>15</sup> A full description of the scales used in the SFWS can be found in Section A of the technical supplement.

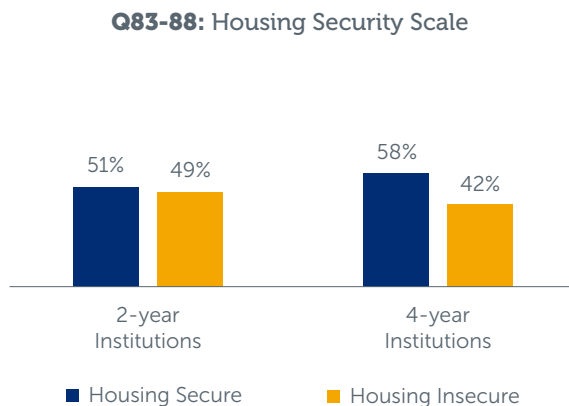
Things to know about housing security and homelessness:

- Homelessness is defined by experts in collegiate basic needs as, “a person without a place to live, often residing in a shelter, an automobile, an abandoned building or outside,” and housing insecurity as, “broader set[s] of challenges such as the inability to pay rent or utilities or the need to move frequently.”<sup>15</sup>
- Respondents are categorized as ‘Housing Insecure’ if they answered “True” to any of the six housing insecurity questions (Q83-88).
- Respondents are categorized as ‘Homeless’ if they answered ‘Yes’ and/or ‘True’ to Q89-98.

## HOUSING SECURITY AND HOMELESSNESS FINDINGS

**Many students struggle to maintain secure housing. See Appendix B to view response frequencies for every question used to calculate the housing security scale. Q83-88**

- At 2-year institutions, nearly half of respondents showed signs of being housing insecure, compared with 42 percent of respondents at 4-year institutions.
- Respondents who were housing insecure answered at higher rates that they would have trouble getting \$500 in cash or credit in case of an emergency (Q44). These respondents also responded at higher rates that they worry about having enough money to pay for school (Q51) and at lower rates that they know how they will pay for college next semester (Q52). In addition, respondents with housing insecurity were more likely to be first-generation students, female, enrolled part-time, and/or over 25 years of age. For more detail on the above findings, see Appendix C. Q83-88



HOMELESSNESS IS DEFINED BY EXPERTS IN COLLEGIATE BASIC NEEDS AS, “A PERSON WITHOUT A PLACE TO LIVE, OFTEN RESIDING IN A SHELTER, AN AUTOMOBILE, AN ABANDONED BUILDING OR OUTSIDE,” AND HOUSING INSECURITY AS, “BROADER SET[S] OF CHALLENGES SUCH AS THE INABILITY TO PAY RENT OR UTILITIES OR THE NEED TO MOVE FREQUENTLY.”



### RESEARCH TO PRACTICE

Many institutions now provide emergency support services for students such as food pantries, temporary housing, and/or emergency funding. Access to these services are often housed in a central resource center to provide a single location for all students seeking support.<sup>17</sup>

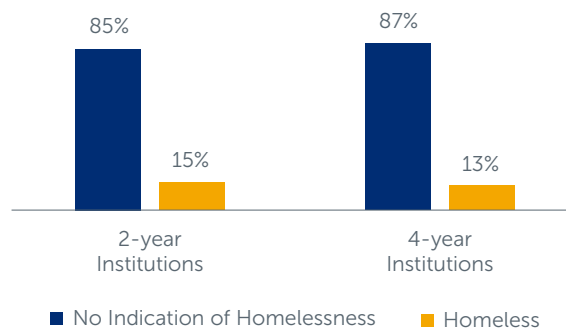


**RESEARCH TO PRACTICE**

Institutions are reconsidering their policies regarding student housing availability to ensure students who are housing insecure or homeless aren't affected during holidays or breaks.<sup>18</sup>

- Homelessness presents serious obstacles to achieving full academic potential. See Appendix B to view response frequencies for every question used to calculate the homelessness scale. Q89-98
- Fifteen percent of respondents at 2-year institutions – and 13 percent at 4-year institutions – indicated homelessness since they started college or within the 12 months prior to the survey.
- Respondents who were homeless answered at higher rates that they would have trouble getting \$500 in cash or credit in case of an emergency (Q44). They also responded at much higher rates that they worry about having enough money to pay for school (Q52) and at much lower rates that they know how they will pay for college next semester (Q53). For more detail on the above findings, see Appendix C. Q89-98

**Q89-98: Homelessness Scale**



**RESEARCH TO PRACTICE**

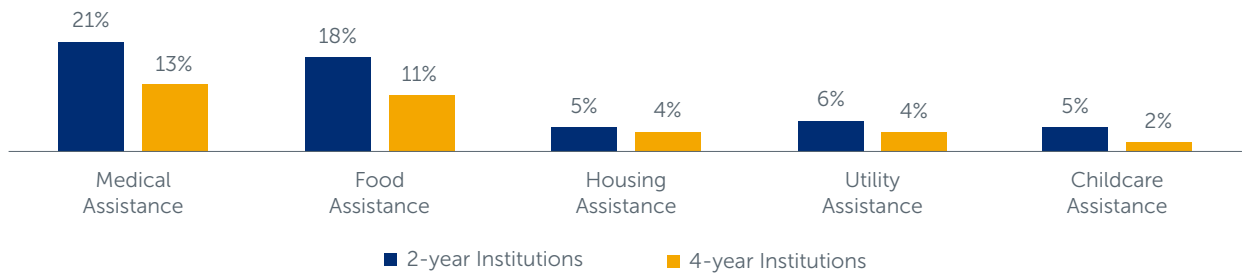
Some campuses ensure a low-price and healthy food option at all campus dining areas. Some institutions work with cafeteria vendors to offer a basic meal at wholesale, rather than retail prices, while others provide food vouchers for certain students.<sup>21</sup>





- **Connecting students with public assistance for which they may be eligible helps address the alarming levels of basic needs insecurity among college students.**
- At 2-year institutions, fewer than one in five respondents (18 percent) indicated using public food assistance, 21 percent used public medical assistance, and five percent used public housing assistance.
- Use of public assistance is somewhat lower at 4-year institutions where 11 percent of respondents indicated using public food assistance, 13 percent used public medical assistance, and four percent used public housing assistance.
- Unfortunately, eligibility rules for SNAP – the primary federal program for addressing hunger in America – excludes most college students unless they meet certain exceptions.<sup>16</sup> Q54-58

**Q54-58:** Percent of respondents who indicated use of public assistance, by assistance type



**RESEARCH TO PRACTICE**

Institutions are addressing housing insecurity and homelessness by partnering with local housing authorities to offer housing vouchers, working with community organizations to build housing, and advocating for state programs supporting these vulnerable students.<sup>5, 19, 20</sup>

# Student Perceptions of Institutional Support



## RESEARCH TO PRACTICE

Institutions can intentionally train staff and faculty about the financial realities of their student body. While these efforts should not be intended to make these individuals into financial advisors or professionals, the ability to recognize, empathize with, and direct to appropriate resources are important skills for front line staff and faculty to have in supporting student finances.

Students who develop a sense of belonging at their institution have been shown to stay in school longer and to graduate at higher rates.<sup>22</sup> Campus climate and interactions with staff, faculty, and students often shape this sense of belonging. While belonging can be strengthened by research with faculty, undertaking campus leadership positions, and participating in learning communities, a school can also reinforce this bond by being perceived as understanding of their students' financial situation.<sup>23</sup>

## FINDINGS

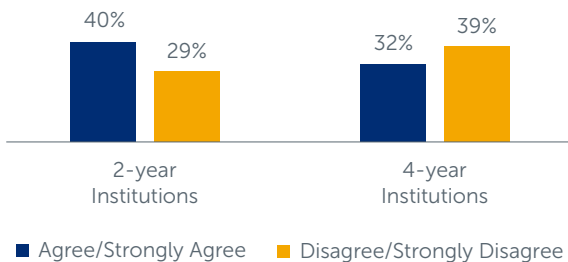
### Students disagree over the extent that their schools work to reduce student financial challenges. Q3

- At 2-year institutions, 40 percent of respondents agreed or strongly agreed that their school is aware of the financial challenges they face, but 29 percent disagreed or strongly disagreed.
- At 4-year institutions, the work schools do to reduce financial challenges is less apparent. Nearly a third of respondents agreed or strongly agreed that their school is aware of the financial challenges they face, but 39 percent disagreed or strongly disagreed.

### Students often interact with faculty more than any other employees of their institution. Instructors who are empathetic with students' financial struggles – and are aware of resources on campus to direct students to – can contribute to students' sense of campus belonging and work with students to prevent their circumstances from causing academic issues. Q4

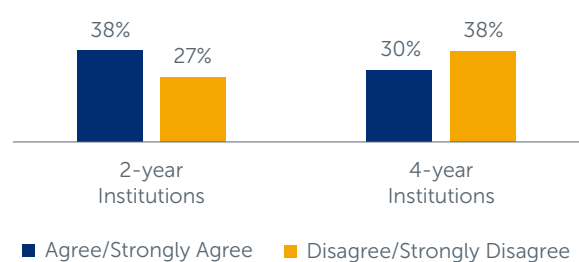
- At 2-year institutions, 38 percent of respondents agreed or strongly agreed that their school's faculty understand their financial situation, but more than a quarter disagreed or strongly disagreed.
- At 4-year institutions, 30 percent of respondents agreed or strongly agreed that their school's faculty understand their financial situation, and 38 percent disagreed or strongly disagreed.

**Q3:** My school is aware of the financial challenges I face.\*



\*Responses indicating 'Neutral' are not shown

**Q4:** The faculty at my school understands my financial situation.\*

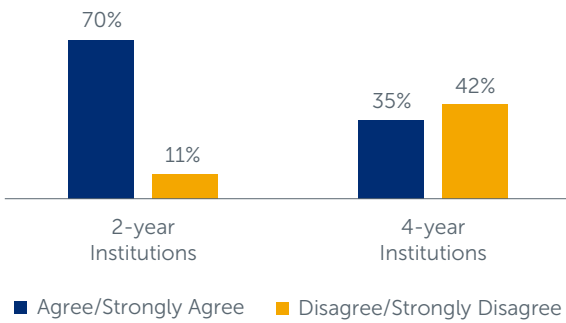


\*Responses indicating 'Neutral' are not shown

**Respondents at 2-year institutions were more likely to report their institutions work to make tuition and class supplies more affordable. Q7, Q12**

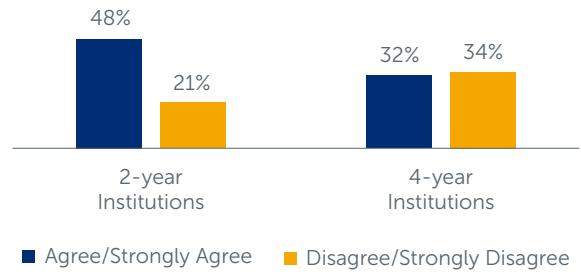
- Seventy percent of respondents at 2-year institutions agreed or strongly agreed that their school works to make tuition more affordable, compared to 35 percent of 4-year respondents.
- Nearly half of respondents at 2-year institutions agreed or strongly agreed that their school works to make required class supplies more affordable, compared to 32 percent of 4-year respondents.

**Q7:** To what extent do you agree or disagree that your school makes tuition more affordable?\*



\*Responses indicating 'Neutral' are not shown

**Q12:** To what extent do you agree or disagree that your school makes required class supplies more affordable?\*

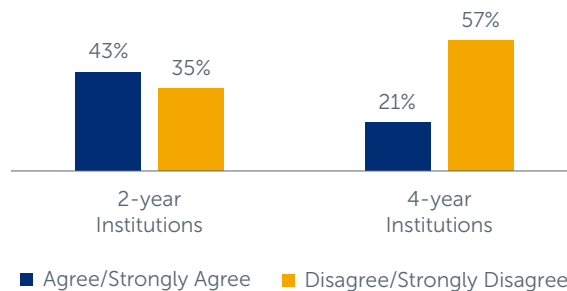


\*Responses indicating 'Neutral' are not shown

**One common concern of students is that many classes require textbooks that are too expensive. Q11**

- More than a third of respondents at 2-year institutions – and 57 percent at 4-year institutions – disagreed or strongly disagreed that their school works to make textbooks more affordable.

**Q11:** To what extent do you agree or disagree that your school makes textbooks more affordable?\*

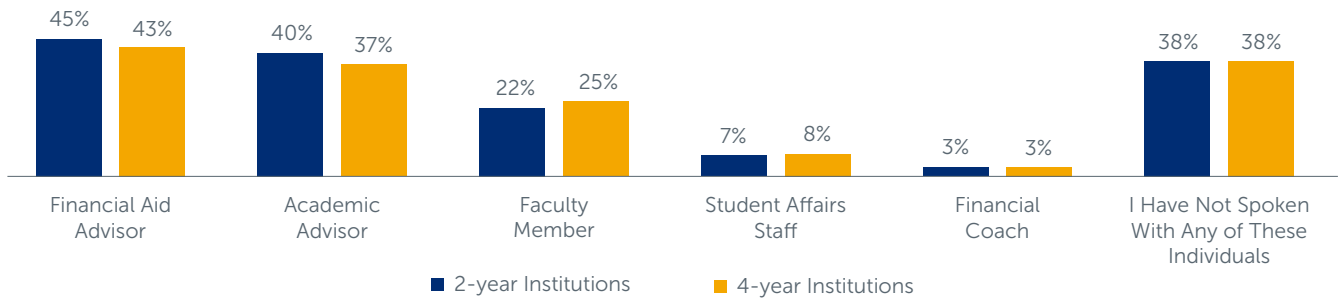


\*Responses indicating 'Neutral' are not shown

**Respondents were more likely to speak to a financial aid advisor about their financial struggles, followed by academic advisors, and faculty members. Q13-18**

- At 2-year institutions, respondents most commonly reported speaking to a financial aid advisor (45 percent), followed by academic advisors (40 percent) and faculty members (22 percent).
- The response at 4-year institutions was similar to the response of students at 2-year schools, but with a greater propensity to speak with a faculty member. Respondents most commonly reported speaking to a financial aid advisor (43 percent), followed by academic advisors (37 percent) and faculty members (25 percent).
- More than a third of respondents at 2-year (38 percent) and 4-year institutions (38 percent) had not spoken with any of the individuals listed about their financial struggles.

**Q13-18:** During my time at school, I have spoken with the following individuals about my financial struggles. (Check all that apply)\*



\*Percentage indicate respondents who chose at least one of the above choices



**RESEARCH TO PRACTICE**

Institutions are having discussions with faculty and staff related to reducing some supplemental costs of education. Many colleges are utilizing open educational resources (OER) – textbooks and materials that are openly licensed – to reduce the cost of textbooks for students.<sup>24</sup>

Kansas State University has saved students \$5.5 million in costs since 2013, the University of Minnesota implementation has resulted in \$3.5 million in savings since Fall 2015, and The Ohio State University has seen \$3 million in savings since 2016. Other institutions have switched to digital platforms created by textbook publishers that include interactive elements but cost less than printed textbooks.<sup>25</sup>

# Conclusion

The U.S. economy rewards workers who have earned postsecondary education degrees. While lifetime earnings have wider variances as the level of education rises, the general trend shows substantial financial premiums for college degrees. Additionally, workers with college degrees experience unemployment less often and for shorter durations than workers without college degrees. Concurrently, low-skill jobs have seen declines in earning power and greater risk of unemployment. The two trends highlight a growing economic inequality and the importance of postsecondary degrees as a bridge to higher paying jobs. This drives college enrollment, especially for students from low income families who make substantial financial sacrifices for college despite persistent rising prices.

Institutions of higher education try to meet the financial need of its students, but they often do so in the face of grant aid that seldom keeps pace with educational expenses and, for many public colleges, with reduced levels of state subsidization. Students are often caught in the middle, trying to afford college while attempting to only assume debt that is manageable. The ability to navigate college expenses and the features of available financial tools is crucial for student success. Students – often balancing work and study – must become adept at managing scarce time, moderating material wants, securing basic needs, and maintaining concentration to accomplish their academic goals. When the financial challenges associated with being a student become too much, students are often forced to leave school without having earned a credential.

Colleges must monitor the financial wellness of students closely if they are to maximize the effectiveness of their student retention initiatives. Institutions that deeply understand the financial challenges of their students can best structure programs and communication to bolster student success while optimizing administrative efficiency. The Student Financial Wellness Survey provides the mechanism schools can use to assess the financial wellness of their students, providing a benchmark for later interventions, and a method for identifying categories of students who may be at risk of leaving school without a degree. The survey also helps illustrate for policymakers the need for strong financial wellness programs and adequate resources to help students reach their academic potential, which is essential to ensuring the nation meets the workforce needs of tomorrow.

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# Appendix A: Detailed Methodology and Sample Characteristics

## Participating Institutions in the Fall 2019 SFWS

The Fall 2019 implementation of the Student Financial Wellness Survey captures the attitudes, perspectives, and self-reported financial behaviors of over 38,000 students from 78 colleges and universities in twenty states. While not nationally representative, student respondents attended public universities, private colleges, and community colleges that range in size from more than 53,000 students to fewer than 700. Student responses from all schools were aggregated to provide a comparison group for individual institutional findings by school sector.

### Four-Year Public Institutions (15)

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Alabama State University (AL)  
Angelo State University (TX)  
California State University – Sacramento (CA)  
New Mexico State University – Alamogordo (NM)  
Sam Houston State University (TX)  
Southeastern Oklahoma State University (OK)  
Stephen F. Austin State University (TX)  
Texas A&M International University (TX)  
Texas A&M University – College Station (TX)  
Texas A&M University – Commerce (TX)  
Texas A&M University – Kingsville (TX)  
Texas Tech University (TX)  
University of Massachusetts – Lowell (MA)  
University of Oklahoma (OK)  
University of South Alabama (AL)

### Four-Year Private Institutions (9)

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D'Youville College (NY)  
Martin Luther College (MN)  
Morris College (SC)  
Seattle Pacific University (WA)  
St. Mary's University (TX)  
Stillman College (AL)  
Tuskegee University (AL)  
University of Dallas (TX)  
University of New Haven (CT)





## Two-Year Institutions (54)

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Amarillo College (TX)  
Atlanta Technical College (GA)  
Austin Community College District (TX)  
Belmont College (OH)  
Brookhaven College (TX)  
Cedar Valley College (TX)  
Central Carolina Community College (NC)  
Chattanooga State Community College (TN)  
Cincinnati State Technical & Community College (OH)  
City Colleges of Chicago – Wilbur Wright College (IL)  
Columbus State Community College (OH)  
Cuyahoga Community College (OH)  
Davidson County Community College (NC)  
Doña Ana Community College (NM)  
Drake State Community & Technical College (AL)  
Eastern Gateway Community College (OH)  
Eastfield College (TX)  
Edison State Community College (OH)  
El Centro College (OH)  
El Paso Community College (TX)  
Fayetteville Technical Community College (NC)  
Grayson College (TX)  
Green River College (WA)  
Hill College (TX)  
Hocking College (OH)  
James A. Rhodes State College (OH)  
Lorain County Community College (OH)  
Madison Area Technical College (WI)  
Marion Technical College (OH)  
Mid-Plains Community College (NE)  
Mountain View College (TX)  
North Central State College (OH)  
North Central Texas College (TX)  
North Lake College (TX)  
Northeast Lakeview College (TX)  
Northwest State Community College (OH)  
Northwest Vista College (TX)  
Owens Community College (OH)  
Palo Alto College (TX)  
Paris Junior College (TX)  
Pitt Community College (NC)  
Richland College (TX)  
Rowan-Cabarrus Community College (NC)  
San Antonio College (TX)  
Seminole State College of Florida (FL)  
Sinclair Community College (OH)  
Southern State Community College (OH)  
Southwestern Oregon Community College (OR)  
St. Philip’s College (TX)  
Stark State College (OH)  
Surry Community College (NC)  
Temple College (TX)  
Washington State Community College (OH)  
William Rainey Harper College (IL)

## Methodology

The Student Financial Wellness Survey documents the financial well-being of post-secondary students across the nation. Trellis administered the web-based survey to understand more about the financial challenges/barriers facing students, how students view their institutions' awareness of those challenges, and how the barriers alter how students attend college. All participating institutions receive a school-level report of findings with comparison response groups from their sector.

In order to administer the survey to students, participating institutions provide Trellis with the contact information and select demographics (to allow assessment of representativeness) of study participants. Participants in the SFWS are asked to consent to having additional select student-level records (e.g., enrollment patterns, major, student loan receipt) released by their institution for matching with their survey responses. Institutions provided a data match after the survey implementation period ends. Participating institutions with enrollments above 10,000 students could choose to randomly sample 5,000 of their students or provide their entire population. Institutions with enrollments lower than 10,000 included all students in the survey population.

To maximize student responses, Trellis contributed twenty-five \$100 Amazon gift cards, which were randomly awarded to 25 study participants. Institutions were encouraged to supplement the survey-wide incentive offered by Trellis with their own incentives where possible. For institutional incentives, Trellis randomly chose incentive winners per their protocols and provided institutions with contact information to disburse the incentives. If a participant withdrew from the survey before completion, they remained eligible for the incentive drawing.

Data were de-identified in order to create a dataset for analysis. In most instances, reports primarily consist of descriptive statistics; however, additional exploratory data analysis was conducted to identify trends among groups of respondents and answer the research questions. Analyses conducted include chi-square tests and reliability tests to construct and validate indexes contained within the survey instrument. Results are reported in aggregate form only and do not identify individual institutions outside of confidential institution-level reports. Benchmarking data, peer reports, and institution-level reports are made available at the end of each annual survey term.

## Sample Characteristics and Representativeness

Voluntary surveys – particularly those delivered online – are unlikely to achieve high response rates. Lower response rates make surveys more susceptible to response bias, i.e., the risk that those taking the survey don't reflect the views of the total population. The Student Financial Wellness Survey obtains data on both the total population and responders. This allows for comparisons to determine if, based on these characteristics, responders mirror the total population. When they don't, Trellis urges readers to consider the implications of the sample characteristics and the effect that might have on responses to the survey. Response bias in the sample may marginally affect the magnitude of the response frequencies presented for questions in the survey but are unlikely to affect the overall findings and themes found from the study. The tables in this appendix provide a comparison between the population of students invited to participate and the sample of responders and present where there were statistically significant differences.

<b>SURVEY METRICS</b>			
<b>Fall 2019 SFWS – Undergraduate Cohort</b>			
	<b>2-year Institutions</b>	<b>4-year Institutions</b>	<b>Total</b>
<b>Survey Population</b>	317,547 students	169,856 students	487,403 students
<b>Responses</b>	23,684 students	14,804 students	38,488 students
<b>Response Rate</b>	7.5%	8.7%	7.9%
<b>Completion Rate</b>	84%	82%	83%
<b>Median Time Spent</b>	14 minutes	13 minutes	13 minutes

<b>TESTS FOR REPRESENTATION BY STUDENT CHARACTERISTIC</b>	
<b>All Undergraduates</b>	
Relationships between variables were tested for association using Pearson's Chi-Square tests.	
<b>Race/Ethnicity</b>	Statistical differences between the population and sample (**Statistically significant result at the p<.01 level). White students are overrepresented in the sample by a magnitude of four percentage points.
<b>Gender</b>	Statistical differences between the population and sample (**Statistically significant result at the p<.01 level). Female students are overrepresented in the sample by a magnitude of 15 percentage points.
<b>Enrollment Intensity (Full-time, Part-time)</b>	Statistical differences between the population and sample (**Statistically significant result at the p<.01 level). Students enrolled full-time were overrepresented in the sample by a magnitude of nine percentage points.
<b>Credit Hours Earned (Class Year)</b>	No statistical differences between the population and sample.
<b>Age</b>	Statistical differences between the population and sample (**Statistically significant result at the p<.01 level). The average age of the sample is 0.9 years older than the population.

## SURVEY CHARACTERISTICS – FALL 2019 SFWS

Characteristic	Population (N=487,403)	Respondents (n=38,488)
<b>Race/Ethnicity</b>		
American Indian/Alaskan Native	1%	1%
Asian, Hawaiian, or Other Pacific Islander	5%	5%
Black/African American	14%	12%
Hispanic/Latinx	22%	19%
International	1%	1%
White	46%	50%
Multiple	3%	3%
Other	0%	0%
Race/Ethnicity Not Reported	9%	9%
<b>Gender</b>		
Female	58%	73%
Male	42%	27%
<b>Enrollment Intensity</b>		
Full-time	52%	61%
Part-time	48%	39%
<b>Class Year</b>		
1st (<30 credits earned)	53%	54%
2nd (30-59 credits earned)	24%	24%
3rd (60-89 credits earned)	13%	13%
4th (90-120 credits earned)	6%	6%
5th (120+ credits earned)	3%	3%
<b>Age</b>		
Average Age	25.1	26.0

Patterns of response were analyzed at the aggregate level in order to determine if low quality responses (i.e., response patterns that indicate a lack of attention) were skewing the data. While there were a number of instances of highly consistent response patterns on scales for neutral answer options, there was no such pattern for either of the extreme answer options. On average, respondents chose a neutral response 26 percent of the time and most respondents (95 percent) chose neutral 15 percent of the time or less among questions where neutral was an option. The nature of the questions asked by the Student Financial Wellness Survey result in “Neutral” being a valid response in each case it was made available. Additionally, many of the survey items with neutral response options are part of indices or grouped questions for which consistent patterns of response would be expected. Given the minimal impact and the potential of suppressing valid responses, these responses were retained.

### **Scales: Net Promoter Score (Q25)**

Trellis' Student Financial Wellness Survey includes a customer satisfaction rating for institutions to benchmark future work and to better understand how students perceive their institution. Trellis collected the information with a scale that allows a Net Promoter Score (NPS) to be calculated. NPS is a method, based in research, to benchmark customer satisfaction ratings across different services, businesses, and products.<sup>26</sup> NPS uses a 0-10 scale. Those respondents who score 9-10 are promoters, 7-8 are passives, and 0-6 are detractors. %Promoters - %Detractors = NPS. A positive NPS (>0) is generally considered good, with highest performers usually between 50 and 80.

### **Scales: Debt Aversion (Q73-76)**

Trellis' Student Financial Wellness Survey includes a four-question scale informed by previous research and calculated from the questions detailed in the previous section (Q73-76).<sup>27</sup> By grouping respondents into the below categories, the findings represent a conservative estimate of those respondents who clearly indicated signs of general and education debt aversion.

Only those respondents who indicated general debt aversion on each of questions 73, 74, and 75 were categorized as having general debt aversion. Only those respondents who indicated education debt aversion on question 76 were categorized as having education debt aversion.

- **No Indication of Debt Aversion** = No indication of general or education debt aversion
- **Debt Aversion** = All responses indicate general and education debt aversion
- **General Debt Aversion, No Education Debt Aversion** = Responses indicate general debt aversion, but no education debt aversion
- **Education Debt Aversion, No General Debt Aversion** = Responses indicate education debt aversion, but no general debt aversion

### **Scales: United States Department of Agriculture (USDA) 30-Day Food Security (Q77-82)**

Trellis' Student Financial Wellness Survey uses a six-question scale designed by the United States Department of Agriculture (USDA) that measures food security within the prior 30 days.<sup>14</sup> Many researchers of food security amongst college students use a more robust twelve-question USDA scale. The six-question scale was chosen to reduce cognitive overload within a survey that seeks to measure many financial wellness topics in other ways.

Things to know about food insecurity:

- USDA methodology assigns levels of food security to individuals based on how many affirmative responses they give to certain questions. Under the short-form survey, individuals who give 2-4 affirmative responses have "low food security" and individuals who give 5-6 affirmative responses have "very low food security."<sup>14</sup>

- While categorical labels are helpful, food insecurity exists on a spectrum, and even the underlying responses to the survey questions cannot definitively locate individuals on that spectrum. Rather, more affirmative responses indicate higher odds that an individual is experiencing greater difficulty maintaining an adequate diet.

### **Scales: Housing Security (Q83-88) and Homelessness (Q89-98)**

The Student Financial Wellness Survey incorporates standard housing security and homelessness measurements commonly used by other researchers studying basic needs security in order to ensure data validity and facilitate comparisons with findings in prior research.<sup>15</sup>

Things to know about housing security and homelessness:

- Homelessness is defined by experts in collegiate basic needs as, “a person without a place to live, often residing in a shelter, an automobile, an abandoned building or outside,” and housing insecurity as, “broader set[s] of challenges such as the inability to pay rent or utilities or the need to move frequently.”<sup>15</sup>
- Respondents are categorized as ‘Housing Insecure’ if they answered “True” to any of the six housing insecurity questions (Q83-88).
- Respondents are categorized as ‘Homeless’ if they answered ‘Yes’ and/or ‘True’ to any of the ten homelessness questions (Q89-98).

### **Scales: Financial Knowledge (Q103-105)**

- The financial knowledge scale used in this survey is a version of the Lusardi three-question scale, augmented to be more relevant to students in higher education.<sup>28</sup> Respondents who provided an answer for all items on the financial knowledge scale were included for analysis. Correct answers for each question are totaled for the scale value.



# Appendix B: Survey Questions and Responses

Values presented are rounded, therefore the sum of response frequencies may not equal 100 percent.

## Q2: My school has the support services to help me address my financial situation.

	Pub 2yr	Pub 4yr	Priv 4yr	All 4yr
Strongly Agree	30%	15%	16%	15%
Agree	40%	42%	43%	43%
Neutral	20%	27%	24%	27%
Disagree	6%	11%	11%	11%
Strongly Disagree	4%	4%	5%	4%
	<i>n=23,629</i>	<i>n=12,589</i>	<i>n=2,190</i>	<i>n=14,779</i>

## Q3: My school is aware of the financial challenges I face.

	Pub 2yr	Pub 4yr	Priv 4yr	All 4yr
Strongly Agree	15%	7%	10%	8%
Agree	26%	23%	30%	24%
Neutral	30%	29%	28%	29%
Disagree	20%	27%	22%	26%
Strongly Disagree	9%	13%	10%	13%
	<i>n=23,563</i>	<i>n=12,579</i>	<i>n=2,186</i>	<i>n=14,765</i>

## Q4: The faculty at my school understands my financial situation.

	Pub 2yr	Pub 4yr	Priv 4yr	All 4yr
Strongly Agree	13%	6%	8%	7%
Agree	25%	22%	28%	23%
Neutral	35%	33%	31%	33%
Disagree	19%	27%	23%	26%
Strongly Disagree	8%	12%	9%	11%
	<i>n=23,518</i>	<i>n=12,542</i>	<i>n=2,177</i>	<i>n=14,719</i>

## Q5: My school actively works to reduce the financial challenges I face.

	Pub 2yr	Pub 4yr	Priv 4yr	All 4yr
Strongly Agree	16%	6%	8%	7%
Agree	28%	21%	25%	22%
Neutral	34%	32%	27%	31%
Disagree	16%	27%	25%	27%
Strongly Disagree	7%	14%	14%	14%
	<i>n=23,453</i>	<i>n=12,541</i>	<i>n=2,176</i>	<i>n=14,717</i>

## Q6: I would use financial support services (such as one-on-one coaching from a trained expert) if offered by my school.

	Pub 2yr	Pub 4yr	Priv 4yr	All 4yr
Strongly Agree	28%	21%	20%	21%
Agree	39%	41%	42%	42%
Neutral	23%	24%	24%	24%
Disagree	8%	10%	11%	10%
Strongly Disagree	3%	3%	2%	3%
	<i>n=23,459</i>	<i>n=12,555</i>	<i>n=2,173</i>	<i>n=14,728</i>

## Q7: Tuition - To what extent do you agree or disagree that your school makes the following items more affordable?

	Pub 2yr	Pub 4yr	Priv 4yr	All 4yr
Strongly Agree	30%	9%	8%	9%
Agree	40%	27%	21%	26%
Neutral	20%	24%	18%	23%
Disagree	7%	24%	26%	24%
Strongly Disagree	4%	16%	27%	18%
	<i>n=23,587</i>	<i>n=12,578</i>	<i>n=2,188</i>	<i>n=14,766</i>

## Q8: Housing - To what extent do you agree or disagree that your school makes the following items more affordable?

	Pub 2yr	Pub 4yr	Priv 4yr	All 4yr
Strongly Agree	7%	4%	4%	4%
Agree	10%	13%	14%	13%
Neutral	65%	39%	30%	38%
Disagree	10%	26%	29%	26%
Strongly Disagree	7%	19%	23%	19%
	<i>n=23,427</i>	<i>n=12,560</i>	<i>n=2,188</i>	<i>n=14,748</i>

## Q9: Food - To what extent do you agree or disagree that your school makes the following items more affordable?

	Pub 2yr	Pub 4yr	Priv 4yr	All 4yr
Strongly Agree	12%	5%	5%	5%
Agree	24%	21%	22%	21%
Neutral	47%	36%	29%	35%
Disagree	12%	23%	25%	24%
Strongly Disagree	5%	14%	18%	15%
	<i>n=23,463</i>	<i>n=12,558</i>	<i>n=2,187</i>	<i>n=14,745</i>

**Q10: Transportation - To what extent do you agree or disagree that your school makes the following items more affordable?**

	Pub 2yr	Pub 4yr	Priv 4yr	All 4yr
Strongly Agree	14%	19%	8%	17%
Agree	21%	33%	24%	32%
Neutral	52%	32%	43%	34%
Disagree	8%	9%	15%	10%
Strongly Disagree	4%	7%	10%	7%
	<i>n=23,425</i>	<i>n=12,532</i>	<i>n=2,181</i>	<i>n=14,713</i>

**Q11: Textbooks - To what extent do you agree or disagree that your school makes the following items more affordable?**

	Pub 2yr	Pub 4yr	Priv 4yr	All 4yr
Strongly Agree	17%	5%	7%	5%
Agree	26%	14%	23%	16%
Neutral	22%	22%	24%	22%
Disagree	23%	33%	26%	32%
Strongly Disagree	13%	26%	19%	25%
	<i>n=23,555</i>	<i>n=12,564</i>	<i>n=2,185</i>	<i>n=14,749</i>

**Q12: Required Class Supplies - To what extent do you agree or disagree that your school makes the following items more affordable?**

	Pub 2yr	Pub 4yr	Priv 4yr	All 4yr
Strongly Agree	16%	7%	8%	7%
Agree	32%	25%	31%	26%
Neutral	32%	34%	33%	34%
Disagree	14%	21%	17%	21%
Strongly Disagree	7%	13%	12%	13%
	<i>n=23,544</i>	<i>n=12,565</i>	<i>n=2,184</i>	<i>n=14,749</i>

**Q13-18: During my time at school, I have spoken with the following individuals about my financial struggles. (Check all that apply)\***

	Pub 2yr	Pub 4yr	Priv 4yr	All 4yr
Financial Aid Advisor	45%	41%	53%	43%
Academic Advisor	40%	37%	34%	37%
Financial Coach	3%	3%	2%	3%
Faculty Member	22%	25%	26%	25%
Student Affairs Staff	7%	8%	8%	8%
I Have Not Spoken With Any of These Individuals	38%	39%	33%	38%

\*Percentage indicate respondents who chose at least one of the above choices

**Q19: My Parents - I am comfortable discussing my financial situation with the following people.**

	Pub 2yr	Pub 4yr	Priv 4yr	All 4yr
Strongly Agree	45%	53%	67%	55%
Agree	27%	27%	22%	26%
Neutral	13%	9%	5%	8%
Disagree	7%	6%	2%	6%
Strongly Disagree	7%	5%	3%	4%
	<i>n=22,591</i>	<i>n=12,105</i>	<i>n=2,093</i>	<i>n=14,198</i>

**Q20: Other Family - I am comfortable discussing my financial situation with the following people.**

	Pub 2yr	Pub 4yr	Priv 4yr	All 4yr
Strongly Agree	20%	17%	19%	18%
Agree	29%	32%	36%	32%
Neutral	24%	23%	22%	23%
Disagree	17%	19%	16%	18%
Strongly Disagree	11%	9%	7%	9%
	<i>n=22,497</i>	<i>n=12,065</i>	<i>n=2,081</i>	<i>n=14,146</i>

**Q21: Friends - I am comfortable discussing my financial situation with the following people.**

	Pub 2yr	Pub 4yr	Priv 4yr	All 4yr
Strongly Agree	18%	17%	18%	18%
Agree	35%	40%	41%	40%
Neutral	24%	22%	22%	22%
Disagree	15%	14%	13%	14%
Strongly Disagree	9%	6%	6%	6%
	<i>n=22,502</i>	<i>n=12,060</i>	<i>n=2,088</i>	<i>n=14,148</i>

**Q22: School Staff - I am comfortable discussing my financial situation with the following people.**

	Pub 2yr	Pub 4yr	Priv 4yr	All 4yr
Strongly Agree	14%	10%	10%	10%
Agree	34%	32%	33%	32%
Neutral	31%	31%	31%	31%
Disagree	15%	20%	20%	20%
Strongly Disagree	7%	7%	6%	7%
	<i>n=22,493</i>	<i>n=12,066</i>	<i>n=2,085</i>	<i>n=14,151</i>

**Q23: Faculty - I am comfortable discussing my financial situation with the following people.**

	Pub 2yr	Pub 4yr	Priv 4yr	All 4yr
Strongly Agree	13%	9%	10%	9%
Agree	31%	30%	33%	31%
Neutral	33%	31%	30%	31%
Disagree	16%	21%	20%	21%
Strongly Disagree	7%	8%	7%	8%
	n=22,410	n=12,034	n=2,083	n=14,117

**Q24: Other Students (not friends) - I am comfortable discussing my financial situation with the following people.**

	Pub 2yr	Pub 4yr	Priv 4yr	All 4yr
Strongly Agree	6%	6%	6%	6%
Agree	12%	15%	13%	14%
Neutral	26%	24%	23%	24%
Disagree	30%	32%	34%	32%
Strongly Disagree	25%	24%	25%	24%
	n=22,225	n=11,991	n=2,071	n=14,062

**Q25: How likely is it that you would recommend your school to a friend or family member?**

	Pub 2yr	Pub 4yr	Priv 4yr	All 4yr
0 (Not at All Likely)	1%	1%	2%	2%
1	0%	1%	1%	1%
2	1%	1%	2%	1%
3	1%	2%	4%	2%
4	2%	3%	4%	3%
5	5%	8%	9%	8%
6	6%	10%	11%	11%
7	12%	17%	18%	17%
8	18%	20%	17%	20%
9	12%	10%	10%	10%
10 (Very Likely)	43%	25%	21%	25%
	n=22,764	n=12,118	n=2,095	n=14,213

**Q25: Net Promoter Score (NPS)\*: How likely is it that you would recommend your school to a friend or family member?**

	Pub 2yr	Pub 4yr	Priv 4yr	All 4yr
Promoters (Score 9-10)	55%	35%	31%	35%
Passives (Score 7-8)	29%	38%	35%	37%
Detractors (Score 0-6)	16%	27%	34%	28%
Net Promoter Score (NPS)*	39.46	8.68	-2.72	7.00
	n=22,764	n=12,118	n=2,095	n=14,213

\* A Net Promoter Score (NPS) is a research-based method to benchmark and compare customer satisfaction ratings across different services, businesses, and products. NPS uses a 0-10 scale. Those who score 9-10 are promoters, 7-8 are passives, and 0-6 are detractors. %Promoters - %Detractors = NPS. A positive NPS (>0) is generally considered good, with highest performers usually between 50 and 80.

**Q26: Compared with others at my school, I would describe my financial situation as \_\_\_\_\_.**

	Pub 2yr	Pub 4yr	Priv 4yr	All 4yr
Better	26%	28%	26%	27%
Worse	25%	26%	28%	27%
The Same	15%	23%	27%	24%
I Don't Know	34%	23%	20%	22%
	n=22,353	n=11,894	n=2,060	n=13,954

**Q27: My friends at school and I tell each other about our financial problems.**

	Pub 2yr	Pub 4yr	Priv 4yr	All 4yr
Strongly Agree	5%	9%	13%	10%
Agree	19%	34%	37%	35%
Neutral	26%	24%	22%	23%
Disagree	29%	23%	20%	22%
Strongly Disagree	21%	10%	8%	10%
	n=22,379	n=11,896	n=2,057	n=13,953

**Q28: I feel that on average I work at my job more than my peers.**

	Pub 2yr	Pub 4yr	Priv 4yr	All 4yr
Strongly Agree	18%	19%	17%	19%
Agree	23%	23%	23%	23%
Neutral	34%	32%	33%	32%
Disagree	17%	19%	20%	19%
Strongly Disagree	7%	8%	7%	8%
	n=22,392	n=11,901	n=2,055	n=13,956

**Q29: Do you work for pay?**

	Pub 2yr	Pub 4yr	Priv 4yr	All 4yr
Yes	75%	69%	71%	69%
No	21%	28%	26%	28%
I Don't Know	3%	3%	3%	3%
	<i>n=21,905</i>	<i>n=11,633</i>	<i>n=2,024</i>	<i>n=13,657</i>

**Q30: Student Loan(s) I Have Taken Out for Myself - Do you use any of the following methods to pay for college?**

	Pub 2yr	Pub 4yr	Priv 4yr	All 4yr
Yes	35%	56%	62%	57%
No	63%	42%	35%	41%
I Don't Know	2%	2%	3%	2%
	<i>n=21,502</i>	<i>n=11,567</i>	<i>n=2,013</i>	<i>n=13,580</i>

**Q31: Student Loan(s) My Parents Took Out - Do you use any of the following methods to pay for college?**

	Pub 2yr	Pub 4yr	Priv 4yr	All 4yr
Yes	5%	22%	35%	24%
No	92%	75%	60%	73%
I Don't Know	3%	3%	4%	4%
	<i>n=21,021</i>	<i>n=11,362</i>	<i>n=1,969</i>	<i>n=13,331</i>

**Q32: Pell Grant and/or Other Grants - Do you use any of the following methods to pay for college?**

	Pub 2yr	Pub 4yr	Priv 4yr	All 4yr
Yes	59%	55%	54%	55%
No	37%	41%	38%	41%
I Don't Know	4%	4%	8%	4%
	<i>n=21,641</i>	<i>n=11,535</i>	<i>n=2,001</i>	<i>n=13,536</i>

**Q33: Scholarships - Do you use any of the following methods to pay for college?**

	Pub 2yr	Pub 4yr	Priv 4yr	All 4yr
Yes	33%	58%	91%	63%
No	63%	40%	8%	35%
I Don't Know	4%	2%	1%	2%
	<i>n=21,362</i>	<i>n=11,545</i>	<i>n=2,029</i>	<i>n=13,574</i>

**Q34: Current Employment - Do you use any of the following methods to pay for college?**

	Pub 2yr	Pub 4yr	Priv 4yr	All 4yr
Yes	61%	59%	60%	59%
No	38%	39%	38%	39%
I Don't Know	2%	2%	2%	2%
	<i>n=21,600</i>	<i>n=11,561</i>	<i>n=2,002</i>	<i>n=13,563</i>

**Q35: Personal Savings - Do you use any of the following methods to pay for college?**

	Pub 2yr	Pub 4yr	Priv 4yr	All 4yr
Yes	49%	63%	66%	63%
No	50%	36%	32%	35%
I Don't Know	2%	1%	2%	2%
	<i>n=21,457</i>	<i>n=11,550</i>	<i>n=2,000</i>	<i>n=13,550</i>

**Q36: Credit Cards - Do you use any of the following methods to pay for college?**

	Pub 2yr	Pub 4yr	Priv 4yr	All 4yr
Yes	27%	31%	21%	29%
No	71%	67%	75%	68%
I Don't Know	2%	2%	4%	3%
	<i>n=21,241</i>	<i>n=11,386</i>	<i>n=1,960</i>	<i>n=13,346</i>

**Q37: Support From My Parents and/or Family - Do you use any of the following methods to pay for college?**

	Pub 2yr	Pub 4yr	Priv 4yr	All 4yr
Yes	36%	62%	72%	63%
No	62%	37%	26%	35%
I Don't Know	2%	1%	1%	1%
	<i>n=21,307</i>	<i>n=11,533</i>	<i>n=2,001</i>	<i>n=13,534</i>

**Q38: Veteran's Benefits - Do you use any of the following methods to pay for college?**

	Pub 2yr	Pub 4yr	Priv 4yr	All 4yr
Yes	5%	7%	4%	7%
No	94%	92%	94%	92%
I Don't Know	1%	1%	2%	1%
	<i>n=21,020</i>	<i>n=11,315</i>	<i>n=1,949</i>	<i>n=13,264</i>

**Q39: In the past 12 months, did you or someone on your behalf complete the FAFSA (Free Application for Federal Student Aid)?**

	Pub 2yr	Pub 4yr	Priv 4yr	All 4yr
Yes	83%	83%	87%	84%
No	15%	15%	10%	14%
I Don't Know	2%	2%	2%	2%
	<i>n=22,076</i>	<i>n=11,690</i>	<i>n=2,030</i>	<i>n=13,720</i>

**Q40: Your Spouse - Do you provide financial support for any of the following individuals?**

	Pub 2yr	Pub 4yr	Priv 4yr	All 4yr
Yes	19%	10%	3%	9%
No	79%	89%	96%	90%
I Don't Know	1%	1%	1%	1%
	<i>n=21,744</i>	<i>n=11,641</i>	<i>n=2,022</i>	<i>n=13,663</i>

**Q41: A Child or Children - Do you provide financial support for any of the following individuals?**

	Pub 2yr	Pub 4yr	Priv 4yr	All 4yr
Yes	32%	11%	3%	10%
No	67%	88%	96%	89%
I Don't Know	1%	1%	1%	1%
	<i>n=21,905</i>	<i>n=11,640</i>	<i>n=2,022</i>	<i>n=13,662</i>

**Q42: Your Parent(s) or Guardian(s) - Do you provide financial support for any of the following individuals?**

	Pub 2yr	Pub 4yr	Priv 4yr	All 4yr
Yes	15%	12%	9%	12%
No	83%	86%	89%	87%
I Don't Know	2%	1%	1%	1%
	<i>n=21,630</i>	<i>n=11,617</i>	<i>n=2,026</i>	<i>n=13,643</i>

**Q43: Other Family Members - Do you provide financial support for any of the following individuals?**

	Pub 2yr	Pub 4yr	Priv 4yr	All 4yr
Yes	11%	8%	5%	7%
No	87%	91%	94%	92%
I Don't Know	1%	1%	1%	1%
	<i>n=21,634</i>	<i>n=11,613</i>	<i>n=2,027</i>	<i>n=13,640</i>

**Q44: Would you have trouble getting \$500 in cash or credit in order to meet an unexpected need within the next month?**

	Pub 2yr	Pub 4yr	Priv 4yr	All 4yr
Yes	61%	58%	50%	57%
No	29%	34%	40%	35%
I Don't Know	9%	9%	10%	9%
	<i>n=21,525</i>	<i>n=11,354</i>	<i>n=1,982</i>	<i>n=13,336</i>

**Q45: In the past 12 months, how many times did you run out of money?**

	Pub 2yr	Pub 4yr	Priv 4yr	All 4yr
Never	27%	32%	47%	34%
One time	8%	9%	9%	9%
Two Times	12%	13%	12%	13%
Three Times	12%	12%	10%	12%
Four Times	8%	7%	5%	7%
Five or More Times	33%	26%	17%	25%
	<i>n=21,527</i>	<i>n=11,353</i>	<i>n=1,984</i>	<i>n=13,337</i>

**Q46: In the past 12 months, how many times did you borrow money from your family and/or friends?**

	Pub 2yr	Pub 4yr	Priv 4yr	All 4yr
Never	38%	33%	36%	33%
One time	12%	11%	12%	11%
Two Times	14%	14%	15%	14%
Three Times	11%	11%	11%	11%
Four Times	6%	6%	6%	6%
Five or More Times	20%	24%	21%	24%
	<i>n=21,525</i>	<i>n=11,353</i>	<i>n=1,982</i>	<i>n=13,335</i>

**Q47: I always pay my bills on time.**

	Pub 2yr	Pub 4yr	Priv 4yr	All 4yr
Strongly Agree	35%	38%	37%	38%
Agree	33%	38%	37%	38%
Neutral	18%	15%	19%	16%
Disagree	11%	7%	5%	7%
Strongly Disagree	3%	2%	1%	2%
	<i>n=21,516</i>	<i>n=11,352</i>	<i>n=1,981</i>	<i>n=13,333</i>

**Q48: I follow a weekly or monthly budget.**

	Pub 2yr	Pub 4yr	Priv 4yr	All 4yr
Strongly Agree	18%	16%	11%	15%
Agree	34%	34%	30%	33%
Neutral	25%	25%	28%	25%
Disagree	18%	20%	25%	21%
Strongly Disagree	5%	5%	6%	5%
	<i>n=21,500</i>	<i>n=11,346</i>	<i>n=1,981</i>	<i>n=13,327</i>

**Q49: I have the ability to manage my finances well.**

	Pub 2yr	Pub 4yr	Priv 4yr	All 4yr
Strongly Agree	18%	18%	15%	17%
Agree	38%	41%	43%	41%
Neutral	27%	27%	28%	27%
Disagree	13%	12%	11%	12%
Strongly Disagree	4%	3%	2%	3%
	<i>n=21,468</i>	<i>n=11,340</i>	<i>n=1,978</i>	<i>n=13,318</i>

**Q50: I worry about being able to pay my current monthly expenses.**

	Pub 2yr	Pub 4yr	Priv 4yr	All 4yr
Strongly Agree	21%	20%	15%	19%
Agree	32%	32%	31%	32%
Neutral	21%	20%	23%	21%
Disagree	18%	20%	23%	20%
Strongly Disagree	8%	7%	8%	7%
	<i>n=21,502</i>	<i>n=11,349</i>	<i>n=1,981</i>	<i>n=13,330</i>

**Q51: I worry about having enough money to pay for school.**

	Pub 2yr	Pub 4yr	Priv 4yr	All 4yr
Strongly Agree	32%	39%	43%	40%
Agree	29%	31%	28%	30%
Neutral	17%	12%	11%	12%
Disagree	14%	12%	11%	12%
Strongly Disagree	8%	6%	6%	6%
	<i>n=21,468</i>	<i>n=11,337</i>	<i>n=1,978</i>	<i>n=13,315</i>

**Q52: I know how I will pay for college next semester.**

	Pub 2yr	Pub 4yr	Priv 4yr	All 4yr
Strongly Agree	20%	17%	16%	17%
Agree	38%	38%	41%	38%
Neutral	21%	21%	18%	20%
Disagree	14%	16%	16%	16%
Strongly Disagree	7%	9%	8%	9%
	<i>n=21,477</i>	<i>n=11,331</i>	<i>n=1,973</i>	<i>n=13,304</i>

**Q53: It is important that I support my family financially while in college.**

	Pub 2yr	Pub 4yr	Priv 4yr	All 4yr
Strongly Agree	29%	14%	7%	13%
Agree	25%	19%	16%	18%
Neutral	26%	30%	32%	31%
Disagree	13%	25%	27%	25%
Strongly Disagree	7%	13%	19%	14%
	<i>n=21,483</i>	<i>n=11,343</i>	<i>n=1,981</i>	<i>n=13,324</i>

**Q54: Food Assistance - In the past 12 months, have you used public assistance in the following areas?**

	Pub 2yr	Pub 4yr	Priv 4yr	All 4yr
Yes	18%	11%	7%	11%
No	80%	86%	89%	86%
I Don't Know	2%	3%	4%	3%
	<i>n=21,276</i>	<i>n=11,195</i>	<i>n=1,961</i>	<i>n=13,156</i>

**Q55: Housing Assistance - In the past 12 months, have you used public assistance in the following areas?**

	Pub 2yr	Pub 4yr	Priv 4yr	All 4yr
Yes	5%	4%	3%	4%
No	94%	93%	93%	93%
I Don't Know	2%	3%	4%	3%
	<i>n=21,207</i>	<i>n=11,187</i>	<i>n=1,959</i>	<i>n=13,146</i>

**Q56: Utility Assistance - In the past 12 months, have you used public assistance in the following areas?**

	Pub 2yr	Pub 4yr	Priv 4yr	All 4yr
Yes	6%	4%	3%	4%
No	92%	93%	93%	93%
I Don't Know	2%	3%	4%	3%
	<i>n=21,191</i>	<i>n=11,183</i>	<i>n=1,961</i>	<i>n=13,144</i>

**Q57: Medical Assistance - In the past 12 months, have you used public assistance in the following areas?**

	Pub 2yr	Pub 4yr	Priv 4yr	All 4yr
Yes	21%	13%	11%	13%
No	77%	83%	83%	83%
I Don't Know	2%	4%	6%	4%
	<i>n=21,232</i>	<i>n=11,166</i>	<i>n=1,961</i>	<i>n=13,127</i>



**Q58: Child Care Assistance - In the past 12 months, have you used public assistance in the following areas?**

	Pub 2yr	Pub 4yr	Priv 4yr	All 4yr
Yes	5%	2%	1%	2%
No	94%	96%	96%	96%
I Don't Know	1%	2%	3%	2%
	<i>n=21,067</i>	<i>n=11,117</i>	<i>n=1,941</i>	<i>n=13,058</i>

**Q59: Credit Card - In the past 12 months, have you used the following borrowing sources?**

	Pub 2yr	Pub 4yr	Priv 4yr	All 4yr
Yes	49%	47%	40%	46%
No	50%	52%	58%	53%
I Don't Know	1%	2%	2%	2%
	<i>n=21,268</i>	<i>n=11,188</i>	<i>n=1,962</i>	<i>n=13,150</i>

**Q60: Pay Day Loan - In the past 12 months, have you used the following borrowing sources?**

	Pub 2yr	Pub 4yr	Priv 4yr	All 4yr
Yes	7%	4%	2%	4%
No	91%	93%	93%	93%
I Don't Know	2%	3%	4%	3%
	<i>n=21,114</i>	<i>n=11,113</i>	<i>n=1,959</i>	<i>n=13,072</i>

**Q61: Auto Title Loan - In the past 12 months, have you used the following borrowing sources?**

	Pub 2yr	Pub 4yr	Priv 4yr	All 4yr
Yes	7%	4%	2%	4%
No	92%	93%	94%	93%
I Don't Know	2%	3%	4%	3%
	<i>n=21,054</i>	<i>n=11,092</i>	<i>n=1,951</i>	<i>n=13,043</i>

**Q62: Do you have a bank account, and if so which of the following applies to you?**

	Pub 2yr	Pub 4yr	Priv 4yr	All 4yr
I do not have a bank account	4%	2%	2%	2%
I only have a checking account	26%	27%	23%	26%
I only have a savings account	3%	2%	3%	3%
I have both a checking and savings account	67%	69%	72%	70%
	<i>n=21,291</i>	<i>n=11,200</i>	<i>n=1,963</i>	<i>n=13,163</i>

**Q63: In the past 12 months, how many times did you use a credit card for something you didn't have money for?\***

	Pub 2yr	Pub 4yr	Priv 4yr	All 4yr
Never	15%	25%	39%	27%
One time	8%	8%	9%	8%
Two Times	12%	11%	11%	11%
Three Times	13%	10%	8%	10%
Four Times	8%	7%	4%	6%
Five or More Times	45%	39%	29%	38%
	<i>n=10,267</i>	<i>n=5,163</i>	<i>n=775</i>	<i>n=5,938</i>

\*Of respondents who answered 'yes' to Q59

**Q64: I always pay my credit card bill on time.\***

	Pub 2yr	Pub 4yr	Priv 4yr	All 4yr
Strongly Agree	45%	48%	53%	49%
Agree	32%	33%	30%	32%
Neutral	11%	11%	11%	11%
Disagree	9%	6%	4%	6%
Strongly Disagree	3%	2%	2%	2%
	<i>n=10,261</i>	<i>n=5,161</i>	<i>n=775</i>	<i>n=5,936</i>

\*Of respondents who answered 'yes' to Q59

**Q65: I fully pay off my credit card balance each month.\***

	Pub 2yr	Pub 4yr	Priv 4yr	All 4yr
Strongly Agree	15%	23%	33%	25%
Agree	12%	16%	20%	17%
Neutral	12%	13%	15%	13%
Disagree	30%	23%	17%	22%
Strongly Disagree	31%	24%	15%	23%
	<i>n=10,219</i>	<i>n=5,149</i>	<i>n=775</i>	<i>n=5,924</i>

\*Of respondents who answered 'yes' to Q59

**Q66: In the past 12 months, how many times did you borrow a pay day loan?\***

	Pub 2yr	Pub 4yr	Priv 4yr	All 4yr
One time	34%	43%	48%	44%
Two Times	24%	21%	32%	22%
Three Times	18%	15%	5%	14%
Four Times	8%	7%	5%	7%
Five or More Times	15%	13%	11%	13%
	<i>n=1,546</i>	<i>n=427</i>	<i>n=44</i>	<i>n=471</i>

\*Of respondents who answered 'yes' to Q60

**Q67: In the past 12 months, how many times did you borrow an auto title loan?\***

	Pub 2yr	Pub 4yr	Priv 4yr	All 4yr
One time	83%	86%	89%	86%
Two Times	10%	7%	2%	7%
Three Times	3%	3%	4%	3%
Four Times	1%	1%	0%	1%
Five or More Times	2%	3%	4%	3%
	n=1,375	n=434	n=47	n=481

\*Of respondents who answered 'yes' to Q61

**Q68: How much student loan money have you borrowed up to this point in time? Please include the entire amount you have borrowed, from all the institutions you have attended.\***

	Pub 2yr	Pub 4yr	Priv 4yr	All 4yr
\$0 - \$500	5%	2%	3%	2%
\$501 - \$2,000	8%	3%	3%	3%
\$2,001 - \$5,000	19%	12%	12%	12%
\$5,001 - \$10,000	22%	20%	19%	20%
\$10,001 - \$25,000	27%	31%	28%	31%
\$25,001 - \$50,000	14%	22%	19%	21%
\$50,001 or above	6%	11%	16%	12%
	n=5,677	n=4,306	n=778	n=5,084

\*Of respondents who indicated having a student loan they took out for themselves ('yes' to Q30)

**Q69: I have more student loan debt than I expected to have at this point.\***

	Pub 2yr	Pub 4yr	Priv 4yr	All 4yr
Strongly Agree	31%	34%	29%	33%
Agree	27%	30%	28%	30%
Neutral	18%	17%	20%	18%
Disagree	18%	16%	19%	16%
Strongly Disagree	6%	3%	3%	3%
	n=7,006	n=5,975	n=1,153	n=7,128

\*Of respondents who indicated having a student loan they took out for themselves ('yes' to Q30)

**Q70: How confident are you that you will be able to pay off the debt acquired while you were a student?\***

	Pub 2yr	Pub 4yr	Priv 4yr	All 4yr
Very Confident	10%	9%	8%	9%
Confident	20%	18%	20%	19%
Somewhat Confident	36%	38%	40%	38%
Not At All Confident	33%	34%	33%	34%
	n=7,021	n=5,993	n=1,157	n=7,150

\*Of respondents who indicated having a student loan they took out for themselves ('yes' to Q30)

**Q71: When you first received your student loan, did you receive any in-person or online counseling that informed you about your student loans?\***

	Pub 2yr	Pub 4yr	Priv 4yr	All 4yr
Yes	57%	56%	46%	54%
No	34%	37%	42%	38%
I Don't Know	9%	8%	12%	8%
	n=7,023	n=5,990	n=1,157	n=7,147

\*Of respondents who indicated having a student loan they took out for themselves ('yes' to Q30)

**Q72: The amount of total debt (e.g., credit card debt, car loan debt, or money owed to family or friends) I have right now is overwhelming.**

	Pub 2yr	Pub 4yr	Priv 4yr	All 4yr
Strongly Agree	25%	23%	21%	23%
Agree	21%	21%	18%	21%
Neutral	18%	18%	18%	18%
Disagree	17%	18%	19%	18%
Strongly Disagree	11%	11%	11%	11%
I Do Not Have Other Debt	9%	9%	12%	9%
	n=20,936	n=10,931	n=1,903	n=12,834

**Q73-76: Debt Aversion Scale\***

	Pub 2yr	Pub 4yr	Priv 4yr	All 4yr
No Indication of Debt Aversion	85%	89%	91%	89%
Debt Aversion	2%	2%	1%	2%
General Debt Aversion, No Education Debt Aversion	4%	4%	3%	4%
Education Debt Aversion, No General Debt Aversion	8%	6%	5%	6%
	n=20,693	n=10,805	n=1,884	n=12,689

\*A full description of scales used and how they are calculated can be found in the methodology section

**Q73: You should always save up first before buying something.**

	Pub 2yr	Pub 4yr	Priv 4yr	All 4yr
Strongly Agree	36%	38%	37%	38%
Agree	47%	48%	51%	49%
Neutral	13%	11%	9%	10%
Disagree	3%	2%	3%	2%
Strongly Disagree	1%	1%	1%	1%
	<i>n=20,808</i>	<i>n=10,844</i>	<i>n=1,890</i>	<i>n=12,734</i>

**Q74: Owing money is basically wrong.**

	Pub 2yr	Pub 4yr	Priv 4yr	All 4yr
Strongly Agree	10%	9%	7%	9%
Agree	20%	22%	20%	21%
Neutral	32%	30%	26%	30%
Disagree	31%	33%	38%	34%
Strongly Disagree	7%	7%	9%	7%
	<i>n=20,795</i>	<i>n=10,839</i>	<i>n=1,889</i>	<i>n=12,728</i>

**Q75: There is no excuse for borrowing money.**

	Pub 2yr	Pub 4yr	Priv 4yr	All 4yr
Strongly Agree	3%	2%	1%	2%
Agree	6%	5%	4%	5%
Neutral	24%	21%	20%	21%
Disagree	48%	50%	53%	51%
Strongly Disagree	19%	21%	21%	21%
	<i>n=20,773</i>	<i>n=10,821</i>	<i>n=1,888</i>	<i>n=12,709</i>

**Q76. I think it is ok to borrow money to pay for education.**

	Pub 2yr	Pub 4yr	Priv 4yr	All 4yr
Strongly Agree	18%	21%	21%	21%
Agree	48%	52%	54%	52%
Neutral	24%	20%	19%	20%
Disagree	7%	5%	4%	5%
Strongly Disagree	3%	2%	2%	2%
	<i>n=20,807</i>	<i>n=10,845</i>	<i>n=1,891</i>	<i>n=12,736</i>

**Q77-82: Six-Question USDA Food Security Scale (30-Day)\***

	Pub 2yr	Pub 4yr	Priv 4yr	All 4yr
High or Marginal Food Security	48%	44%	55%	46%
Low Food Security	23%	24%	23%	24%
Very Low Food Security	28%	32%	22%	30%
	<i>n=20,278</i>	<i>n=10,584</i>	<i>n=1,850</i>	<i>n=12,434</i>

\*A full description of scales used and how they are calculated can be found in the methodology section

**Q77: The food that I bought just didn't last and I didn't have money to get more (in the last 30 days).**

	Pub 2yr	Pub 4yr	Priv 4yr	All 4yr
Often	12%	13%	10%	13%
Sometimes	36%	37%	30%	36%
Never True	52%	50%	60%	51%
	<i>n=20,511</i>	<i>n=10,668</i>	<i>n=1,864</i>	<i>n=12,532</i>

**Q78: I couldn't afford to eat balanced meals (in the last 30 days).**

	Pub 2yr	Pub 4yr	Priv 4yr	All 4yr
Often	21%	25%	18%	24%
Sometimes	32%	32%	28%	31%
Never True	47%	44%	54%	45%
	<i>n=20,413</i>	<i>n=10,635</i>	<i>n=1,859</i>	<i>n=12,494</i>

**Q79: In the last 30 days, did you ever cut the size of your meals or skip meals because there wasn't enough money for food?**

	Pub 2yr	Pub 4yr	Priv 4yr	All 4yr
Yes	38%	43%	32%	42%
No	62%	57%	68%	58%
	<i>n=20,508</i>	<i>n=10,668</i>	<i>n=1,864</i>	<i>n=12,532</i>

**Q80: How many days did this happen? (Skipped or cut size of meals due to money)\***

	Pub 2yr	Pub 4yr	Priv 4yr	All 4yr
Fewer than 3 days	14%	14%	19%	15%
Three or more days	86%	86%	81%	85%
	<i>n=7,117</i>	<i>n=4,086</i>	<i>n=522</i>	<i>n=4,608</i>

\*Of respondents who answered 'yes' to Q79

**Q81: In the last 30 days, did you ever eat less than you felt you should because there wasn't enough money for food?**

	Pub 2yr	Pub 4yr	Priv 4yr	All 4yr
Yes	39%	43%	31%	41%
No	61%	57%	69%	59%
	<i>n=20,513</i>	<i>n=10,669</i>	<i>n=1,864</i>	<i>n=12,533</i>

**Q82: In the last 30 days, were you ever hungry but didn't eat because there wasn't enough food?**

	Pub 2yr	Pub 4yr	Priv 4yr	All 4yr
Yes	30%	35%	27%	34%
No	70%	65%	73%	66%
	<i>n=20,520</i>	<i>n=10,674</i>	<i>n=1,866</i>	<i>n=12,540</i>

**Q83: I had difficulty paying for my rent (past 12 months).**

	Pub 2yr	Pub 4yr	Priv 4yr	All 4yr
True	28%	25%	14%	24%
False	64%	67%	76%	68%
I Don't Know	8%	8%	10%	8%
	<i>n=20,261</i>	<i>n=10,509</i>	<i>n=1,837</i>	<i>n=12,346</i>

**Q84: I didn't pay the full amount of my rent (past 12 months).**

	Pub 2yr	Pub 4yr	Priv 4yr	All 4yr
True	13%	7%	4%	7%
False	81%	87%	87%	87%
I Don't Know	6%	6%	8%	7%
	<i>n=20,218</i>	<i>n=10,489</i>	<i>n=1,831</i>	<i>n=12,320</i>

**Q85: I had difficulty paying the full amount of a gas, oil, or electricity bill (past 12 months).**

	Pub 2yr	Pub 4yr	Priv 4yr	All 4yr
True	32%	23%	13%	22%
False	62%	71%	79%	72%
I Don't Know	5%	6%	8%	6%
	<i>n=20,224</i>	<i>n=10,495</i>	<i>n=1,832</i>	<i>n=12,327</i>

**Q86: I moved 2 or more times (past 12 months).**

	Pub 2yr	Pub 4yr	Priv 4yr	All 4yr
True	8%	9%	8%	9%
False	89%	87%	87%	87%
I Don't Know	3%	3%	5%	4%
	<i>n=20,217</i>	<i>n=10,490</i>	<i>n=1,829</i>	<i>n=12,319</i>

**Q87: I lived with others beyond the expected capacity of my house or apartment (past 12 months).**

	Pub 2yr	Pub 4yr	Priv 4yr	All 4yr
True	11%	9%	7%	9%
False	85%	87%	88%	87%
I Don't Know	4%	4%	5%	4%
	<i>n=20,204</i>	<i>n=10,487</i>	<i>n=1,830</i>	<i>n=12,317</i>

**Q88: I moved in with other people due to financial problems (past 12 months).**

	Pub 2yr	Pub 4yr	Priv 4yr	All 4yr
True	17%	15%	10%	15%
False	80%	81%	85%	82%
I Don't Know	3%	3%	5%	3%
	<i>n=20,158</i>	<i>n=10,463</i>	<i>n=1,824</i>	<i>n=12,287</i>

**Q89-Q98: Homelessness Scale\***

	Pub 2yr	Pub 4yr	Priv 4yr	All 4yr
No Indication of Homelessness	85%	86%	90%	87%
Homeless	10%	9%	7%	8%
Homeless and/or Couch Surfing	15%	14%	10%	13%
	<i>n=20,319</i>	<i>n=10,531</i>	<i>n=1,842</i>	<i>n=12,373</i>

\*A full description of scales used and how they are calculated can be found in the methodology section

**Q89: Since starting college, have you ever been homeless?**

	Pub 2yr	Pub 4yr	Priv 4yr	All 4yr
Yes	4%	4%	3%	4%
No	94%	95%	96%	95%
I Don't Know	1%	1%	1%	1%
	<i>n=20,261</i>	<i>n=10,513</i>	<i>n=1,839</i>	<i>n=12,352</i>

**Q90: I was thrown out of my home (in past 12 months).**

	Pub 2yr	Pub 4yr	Priv 4yr	All 4yr
True	3%	2%	2%	2%
False	96%	97%	97%	97%
I Don't Know	1%	1%	1%	1%
	<i>n=20,280</i>	<i>n=10,512</i>	<i>n=1,839</i>	<i>n=12,351</i>

**Q91: I was evicted from my home (in past 12 months).**

	Pub 2yr	Pub 4yr	Priv 4yr	All 4yr
True	2%	1%	1%	1%
False	97%	98%	98%	98%
I Don't Know	1%	1%	1%	1%
	<i>n=20,263</i>	<i>n=10,515</i>	<i>n=1,838</i>	<i>n=12,353</i>

**Q92: I stayed in a shelter (in past 12 months).**

	Pub 2yr	Pub 4yr	Priv 4yr	All 4yr
True	1%	1%	1%	1%
False	98%	99%	98%	99%
I Don't Know	1%	1%	1%	1%
	<i>n=20,257</i>	<i>n=10,503</i>	<i>n=1,838</i>	<i>n=12,341</i>

**Q93: I stayed in an abandoned building (in past 12 months).**

	Pub 2yr	Pub 4yr	Priv 4yr	All 4yr
True	1%	0%	0%	0%
False	99%	99%	99%	99%
I Don't Know	1%	1%	1%	1%
	<i>n=20,244</i>	<i>n=10,496</i>	<i>n=1,839</i>	<i>n=12,335</i>

**Q94: I didn't know where I would sleep at night (in past 12 months).**

	Pub 2yr	Pub 4yr	Priv 4yr	All 4yr
True	3%	3%	2%	3%
False	96%	97%	97%	97%
I Don't Know	1%	1%	1%	1%
	<i>n=20,244</i>	<i>n=10,512</i>	<i>n=1,836</i>	<i>n=12,348</i>

**Q95: I didn't have a home (in past 12 months).**

	Pub 2yr	Pub 4yr	Priv 4yr	All 4yr
True	4%	3%	3%	3%
False	95%	96%	96%	96%
I Don't Know	1%	1%	1%	1%
	<i>n=20,249</i>	<i>n=10,504</i>	<i>n=1,835</i>	<i>n=12,339</i>

**Q96: I temporarily stayed with a relative, friend, or couch surfed while I looked for housing (in past 12 months).**

	Pub 2yr	Pub 4yr	Priv 4yr	All 4yr
True	12%	10%	7%	10%
False	87%	89%	92%	89%
I Don't Know	1%	1%	1%	1%
	<i>n=20,238</i>	<i>n=10,505</i>	<i>n=1,837</i>	<i>n=12,342</i>

**Q97: I slept in an outdoor location such as a street, sidewalk, or alley, bus or train stop (in past 12 months).**

	Pub 2yr	Pub 4yr	Priv 4yr	All 4yr
True	1%	1%	1%	1%
False	99%	99%	99%	99%
I Don't Know	1%	1%	1%	1%
	<i>n=20,244</i>	<i>n=10,504</i>	<i>n=1,837</i>	<i>n=12,341</i>

**Q98: I slept in a closed area/space not meant for human habitation such as a car or truck, van, RV, or camper, encampment or tent, or unconverted garage, attic, or basement (in past 12 months).**

	Pub 2yr	Pub 4yr	Priv 4yr	All 4yr
True	4%	3%	2%	3%
False	96%	96%	97%	96%
I Don't Know	1%	0%	1%	1%
	<i>n=20,233</i>	<i>n=10,497</i>	<i>n=1,837</i>	<i>n=12,334</i>

**Q99: How many hours do you spend in a typical 7-day week commuting to and from campus?**

	Pub 2yr	Pub 4yr	Priv 4yr	All 4yr
Less Than 1 Hour	21%	26%	23%	26%
1-3 Hours	29%	24%	12%	22%
3-6 Hours	18%	14%	10%	13%
6-9 Hours	7%	8%	5%	7%
More Than 9 Hours	4%	5%	4%	4%
I Do Not Have A Commute	21%	24%	45%	27%
	<i>n=20,241</i>	<i>n=10,490</i>	<i>n=1,835</i>	<i>n=12,325</i>

**Q100: Do you have a car?**

	Pub 2yr	Pub 4yr	Priv 4yr	All 4yr
Yes	83%	79%	57%	76%
No	13%	18%	38%	21%
Sometimes	4%	2%	5%	3%
	<i>n=20,207</i>	<i>n=10,486</i>	<i>n=1,839</i>	<i>n=12,325</i>

**Q101: How reliable would you say your car is?\***

	Pub 2yr	Pub 4yr	Priv 4yr	All 4yr
Very Reliable	36%	37%	35%	37%
Reliable	41%	42%	45%	43%
I Don't Know	2%	1%	1%	1%
Somewhat Reliable	19%	18%	17%	18%
Not At All Reliable	2%	2%	2%	2%
	<i>n=16,760</i>	<i>n=8,297</i>	<i>n=1,050</i>	<i>n=9,347</i>

\*Of respondents who answered 'yes' to Q100

**Q102: Do you routinely use public transportation to get to school?**

	Pub 2yr	Pub 4yr	Priv 4yr	All 4yr
Yes	7%	17%	5%	16%
No	89%	75%	90%	78%
Sometimes	4%	7%	5%	7%
	<i>n=20,238</i>	<i>n=10,493</i>	<i>n=1,838</i>	<i>n=12,331</i>

**Q103-Q105: Financial Knowledge Questions\***

	Pub 2yr	Pub 4yr	Priv 4yr	All 4yr
Zero Questions Correct	18%	16%	16%	16%
One Question Correct	26%	22%	21%	22%
Two Questions Correct	34%	33%	33%	33%
Three Questions Correct	22%	29%	29%	29%
	<i>n=19,854</i>	<i>n=10,317</i>	<i>n=1,799</i>	<i>n=12,116</i>

\*A full description of scales used and how they are calculated can be found in the methodology section

**Q103: Imagine that the interest rate on your savings account is 1% per year and inflation is 2% per year. After 1 year, would you be able to buy more than today, exactly the same as today, or less than today with the money in this account?**

	Pub 2yr	Pub 4yr	Priv 4yr	All 4yr
More Than Today	13%	10%	10%	10%
Exactly The Same As Today	17%	14%	13%	14%
Less Than Today (correct answer)	34%	42%	40%	41%
I Don't Know	35%	34%	36%	34%
	<i>n=19,925</i>	<i>n=10,332</i>	<i>n=1,801</i>	<i>n=12,133</i>

**Q104: Suppose you have \$100 in a savings account and the interest rate was 2% per year. After 5 years, how much would you have in the account if you left the money to grow?**

	Pub 2yr	Pub 4yr	Priv 4yr	All 4yr
More Than \$102 (correct answer)	62%	67%	68%	67%
Exactly \$102	8%	6%	6%	6%
Less Than \$102	6%	5%	4%	5%
I Don't Know	25%	23%	23%	23%
	<i>n=19,939</i>	<i>n=10,334</i>	<i>n=1,805</i>	<i>n=12,139</i>

**Q105: Suppose you borrowed \$5,000 to help cover college expenses for the coming year. You can choose to repay this loan over 10 years, 20 years, or 30 years. Which of these repayments options will cost you the least amount of money over the length of the repayment period?**

	Pub 2yr	Pub 4yr	Priv 4yr	All 4yr
10-Year (correct answer)	64%	67%	67%	67%
20-Year	5%	4%	4%	4%
30-Year	13%	11%	10%	11%
I Don't Know	18%	18%	19%	18%
	<i>n=19,940</i>	<i>n=10,338</i>	<i>n=1,801</i>	<i>n=12,139</i>

**Q114: What is your age?**

	Pub 2yr	Pub 4yr	Priv 4yr	All 4yr
Under 25 years of age	50%	77%	91%	79%
25 years of age or older	50%	23%	9%	21%
	<i>n=19,746</i>	<i>n=10,253</i>	<i>n=1,785</i>	<i>n=12,038</i>

**Q115: Are you the first person in your immediate family to attend college?**

	Pub 2yr	Pub 4yr	Priv 4yr	All 4yr
Yes	39%	35%	23%	33%
No	60%	64%	76%	66%
I Don't Know	1%	1%	1%	1%
	<i>n=19,861</i>	<i>n=10,311</i>	<i>n=1,794</i>	<i>n=12,105</i>

**Q116: Are you a current or former member of the U.S. Armed Forces, Reserves, or National Guard?**

	Pub 2yr	Pub 4yr	Priv 4yr	All 4yr
Yes	5%	3%	2%	3%
No	95%	97%	98%	97%
	<i>n=19,867</i>	<i>n=10,304</i>	<i>n=1,794</i>	<i>n=12,098</i>

**Q117: Are you a citizen of the United States of America?**

	Pub 2yr	Pub 4yr	Priv 4yr	All 4yr
Yes	95%	94%	95%	94%
No	5%	6%	5%	6%
	<i>n=19,809</i>	<i>n=10,289</i>	<i>n=1,788</i>	<i>n=12,077</i>



**Q119: At any time since you turned 13, were you in foster care or were you a dependent of the court?**

	Pub 2yr	Pub 4yr	Priv 4yr	All 4yr
Yes	2%	1%	1%	1%
No	97%	98%	99%	98%
I Don't Know	1%	1%	0%	1%
	<i>n=19,848</i>	<i>n=10,295</i>	<i>n=1,791</i>	<i>n=12,086</i>

**Q120: Did you indicate on the FAFSA (Free Application for Federal Student Aid) that you were previously in foster care or a ward of the state?\***

	Pub 2yr	Pub 4yr	Priv 4yr	All 4yr
Yes	58%	76%	73%	76%
No	28%	17%	18%	17%
I Don't Know	14%	6%	9%	7%
	<i>n=370</i>	<i>n=93</i>	<i>n=11</i>	<i>n=104</i>

\*Of respondents who answered 'yes' to Q39 and Q119

**Q121: Did you receive increased funding/support as a result of identifying yourself as a former foster youth on the FAFSA?\***

	Pub 2yr	Pub 4yr	Priv 4yr	All 4yr
Yes	28%	38%	50%	39%
No	33%	30%	25%	29%
I Don't Know	39%	32%	25%	32%
	<i>n=215</i>	<i>n=71</i>	<i>n=8</i>	<i>n=79</i>

\*Of respondents who answered 'yes' to Q39, Q119, and Q120

**Q122: Does your state have a state-level, foster youth-specific financial aid program or policy for college?\***

	Pub 2yr	Pub 4yr	Priv 4yr	All 4yr
Yes	16%	30%	8%	28%
No	10%	21%	38%	23%
I Don't Know	74%	50%	54%	50%
	<i>n=425</i>	<i>n=107</i>	<i>n=13</i>	<i>n=120</i>

\*Of respondents who answered 'yes' to Q119

**Q123: Have you participated in the state-level, foster youth-specific financial aid program or policy for college?\***

	Pub 2yr	Pub 4yr	Priv 4yr	All 4yr
Yes	63%	75%	100%	76%
No	30%	22%	0%	21%
I Don't Know	7%	3%	0%	3%
	<i>n=67</i>	<i>n=32</i>	<i>n=1</i>	<i>n=33</i>

\*Of respondents who answered 'yes' to Q119 and Q122

**Q124: Does your institution have a foster youth-specific financial aid, scholarship, or outreach program?\***

	Pub 2yr	Pub 4yr	Priv 4yr	All 4yr
Yes	13%	21%	31%	22%
No	10%	24%	15%	23%
I Don't Know	77%	55%	54%	55%
	<i>n=424</i>	<i>n=107</i>	<i>n=13</i>	<i>n=120</i>

\*Of respondents who answered 'yes' to Q119

**Q125: Have you participated in your institution's foster youth-specific financial aid, scholarship, or outreach program?\***

	Pub 2yr	Pub 4yr	Priv 4yr	All 4yr
Yes	50%	68%	50%	65%
No	46%	32%	50%	35%
I Don't Know	4%	0%	0%	0%
	<i>n=54</i>	<i>n=22</i>	<i>n=4</i>	<i>n=26</i>

\*Of respondents who answered 'yes' to Q119 and Q124

**Q126: What is the highest level of education you expect to complete?\***

	Pub 2yr	Pub 4yr	Priv 4yr	All 4yr
High School Diploma or GED	20%	8%	9%	8%
Associate's Degree or Certificate	27%	5%	2%	4%
Bachelor's Degree	32%	37%	35%	37%
Master's Degree	14%	33%	34%	33%
Doctoral or Professional Degree	7%	17%	20%	18%
	<i>n=19,845</i>	<i>n=10,293</i>	<i>n=1,787</i>	<i>n=12,080</i>

**Q127: Is this your first college?\***

	Pub 2yr	Pub 4yr	Priv 4yr	All 4yr
Yes	54%	51%	73%	54%
No	45%	49%	27%	45%
I Don't Know	0%	1%	0%	0%
	<i>n=19,765</i>	<i>n=10,257</i>	<i>n=1,783</i>	<i>n=12,040</i>

**Q128: Do you plan on transferring from your school to another institution in the future?\***

	Pub 2yr	Pub 4yr	Priv 4yr	All 4yr
Yes	58%	11%	8%	11%
No	25%	74%	77%	74%
I Don't Know	17%	15%	15%	15%
	<i>n=19,759</i>	<i>n=10,242</i>	<i>n=1,777</i>	<i>n=12,019</i>

**Q129: Do you consider yourself a student who works or a worker that goes to school?**

	Pub 2yr	Pub 4yr	Priv 4yr	All 4yr
Student	54%	77%	92%	79%
Worker	46%	23%	8%	21%
	<i>n=14,798</i>	<i>n=7,041</i>	<i>n=1,281</i>	<i>n=8,322</i>

*\*Of respondents who answered 'yes' to Q29*

**Q130: During the school year, about how many hours do you spend in a typical 7-day week working for pay?**

	Pub 2yr	Pub 4yr	Priv 4yr	All 4yr
Less than 20 hours	21%	35%	63%	40%
20-39 hours	39%	44%	31%	42%
40 or more hours	39%	21%	6%	19%
	<i>n=14,180</i>	<i>n=6,632</i>	<i>n=1,208</i>	<i>n=7,840</i>

*\*Of respondents who answered 'yes' to Q29*

**Q131-Q134: If your work hours have changed in the past year, what was the main reason? (Check all that apply)\***

	Pub 2yr	Pub 4yr	Priv 4yr	All 4yr
To Accommodate Change in My Course Requirements	48%	57%	57%	57%
To Make More Money to Pay My Expenses	33%	35%	34%	35%
My Employer Changed My Work Schedule	17%	16%	16%	16%
My Work Schedule Has Not Changed	27%	21%	22%	22%
	<i>n=18,086</i>	<i>n=8,939</i>	<i>n=1,603</i>	<i>n=10,542</i>

*\*Percentage indicate respondents who chose at least one of the above choices*

**Q135: Are you a dependent or independent student?**

	Pub 2yr	Pub 4yr	Priv 4yr	All 4yr
Dependent	30%	50%	66%	53%
Independent	61%	40%	22%	38%
I Don't Know	9%	9%	12%	10%
	<i>n=19,758</i>	<i>n=10,246</i>	<i>n=1,780</i>	<i>n=12,026</i>

**Q136: About how many hours do you spend in a typical 7-day week providing care for dependents (children, parents, etc.)?\***

	Pub 2yr	Pub 4yr	Priv 4yr	All 4yr
Less than 20 hours	44%	65%	81%	66%
20-40 hours	16%	11%	10%	11%
Over 40 hours	40%	24%	10%	23%
	<i>n=8,839</i>	<i>n=2,479</i>	<i>n=227</i>	<i>n=2,706</i>

*\*Of respondents who indicated supporting family members financially ('yes' to any of Q40-Q43)*

# Appendix C: Select Crosstab Analysis Tables

Values presented are rounded, therefore the sum of response frequencies may not equal 100 percent.

## Q41: A Child or Children - Do you provide financial support for any of the following individuals?

### Q44: Would you have trouble getting \$500 in cash or credit in order to meet an unexpected need within the next month?

2-year Institutions		Q44: Yes	Q44: No	Q44: I Don't Know	4-year Institutions		Q44: Yes	Q44: No	Q44: I Don't Know
Q41: Yes	<i>n</i> =6,940	68%	25%	6%	Q41: Yes	<i>n</i> =1,338	56%	38%	6%
Q41: No	<i>n</i> =14,180	58%	31%	10%	Q41: No	<i>n</i> =11,806	57%	34%	9%
Q41: I Don't Know	<i>n</i> =187	42%	27%	32%	Q41: I Don't Know	<i>n</i> =110	51%	21%	28%

*\*\*Statistically significant result at the p<.01 level.*

### Q51: I worry about having enough money to pay for school.

2-year Institutions		Q51: Agree/ Strongly Agree	Q51: Neutral	Q51: Disagree/ Strongly Disagree	4-year Institutions		Q51: Agree/ Strongly Agree	Q51: Neutral	Q51: Disagree/ Strongly Disagree
Q41: Yes	<i>n</i> =6,930	58%	18%	25%	Q41: Yes	<i>n</i> =1,338	67%	12%	20%
Q41: No	<i>n</i> =14,140	63%	16%	21%	Q41: No	<i>n</i> =11,786	70%	12%	18%
Q41: I Don't Know	<i>n</i> =185	51%	28%	21%	Q41: I Don't Know	<i>n</i> =110	54%	39%	7%

*\*\*Statistically significant result at the p<.01 level.*

### Q52: I know how I will pay for college next semester.

2-year Institutions		Q52: Agree/ Strongly Agree	Q52: Neutral	Q52: Disagree/ Strongly Disagree	4-year Institutions		Q52: Agree/ Strongly Agree	Q52: Neutral	Q52: Disagree/ Strongly Disagree
Q41: Yes	<i>n</i> =6,934	59%	19%	22%	Q41: Yes	<i>n</i> =1,336	58%	19%	23%
Q41: No	<i>n</i> =14,149	57%	21%	21%	Q41: No	<i>n</i> =11,779	55%	20%	25%
Q41: I Don't Know	<i>n</i> =185	50%	36%	15%	Q41: I Don't Know	<i>n</i> =109	33%	45%	22%

*\*\*Statistically significant result at the p<.01 level.*

## Q41: A Child or Children - Do you provide financial support for any of the following individuals? by Enrollment Intensity

2-year Institutions		Full-Time	Part-Time	4-year Institutions		Full-Time	Part-Time
Q41: Yes	<i>n</i> =7,107	36%	64%	Q41: Yes	<i>n</i> =1,370	50%	50%
Q41: No	<i>n</i> =14,600	52%	48%	Q41: No	<i>n</i> =12,169	88%	12%
Q41: I Don't Know	<i>n</i> =198	51%	49%	Q41: I Don't Know	<i>n</i> =123	91%	9%

*\*\*Statistically significant result at the p<.01 level.*

**Q42: Your Parent(s) or Guardian(s) - Do you provide financial support for any of the following individuals?**

**Q44: Would you have trouble getting \$500 in cash or credit in order to meet an unexpected need within the next month?**

2-year Institutions		Q44: Yes	Q44: No	Q44: I Don't Know	4-year Institutions		Q44: Yes	Q44: No	Q44: I Don't Know
Q42: Yes	<i>n</i> =3,193	67%	23%	10%	Q42: Yes	<i>n</i> =1,561	66%	25%	9%
Q42: No	<i>n</i> =17,501	60%	31%	9%	Q42: No	<i>n</i> =11,500	55%	36%	9%
Q42: I Don't Know	<i>n</i> =348	49%	23%	28%	Q42: I Don't Know	<i>n</i> =174	57%	18%	25%

*\*\*Statistically significant result at the p<.01 level.*

**Q51: I worry about having enough money to pay for school.**

2-year Institutions		Q51: Agree/ Strongly Agree	Q51: Neutral	Q51: Disagree/ Strongly Disagree	4-year Institutions		Q51: Agree/ Strongly Agree	Q51: Neutral	Q51: Disagree/ Strongly Disagree
Q42: Yes	<i>n</i> =3,186	67%	15%	17%	Q42: Yes	<i>n</i> =1,553	78%	9%	13%
Q42: No	<i>n</i> =17,464	60%	16%	24%	Q42: No	<i>n</i> =11,488	69%	12%	19%
Q42: I Don't Know	<i>n</i> =345	60%	25%	15%	Q42: I Don't Know	<i>n</i> =173	69%	24%	7%

*\*\*Statistically significant result at the p<.01 level.*

**Q52: I know how I will pay for college next semester.**

2-year Institutions		Q52: Agree/ Strongly Agree	Q52: Neutral	Q52: Disagree/ Strongly Disagree	4-year Institutions		Q52: Agree/ Strongly Agree	Q52: Neutral	Q52: Disagree/ Strongly Disagree
Q42: Yes	<i>n</i> =3,188	51%	23%	25%	Q42: Yes	<i>n</i> =1,557	45%	24%	32%
Q42: No	<i>n</i> =17,479	59%	20%	21%	Q42: No	<i>n</i> =11,475	57%	20%	24%
Q42: I Don't Know	<i>n</i> =343	46%	35%	19%	Q42: I Don't Know	<i>n</i> =173	38%	40%	22%

*\*\*Statistically significant result at the p<.01 level.*

**Q115: Are you the first person in your immediate family to attend college?**

2-year Institutions		Q115: Yes	Q115: No	Q115: I Don't Know	4-year Institutions		Q115: Yes	Q115: No	Q115: I Don't Know
Q42: Yes	<i>n</i> =2,960	48%	51%	1%	Q42: Yes	<i>n</i> =1,411	49%	50%	1%
Q42: No	<i>n</i> =16,173	37%	62%	1%	Q42: No	<i>n</i> =10,452	31%	68%	1%
Q42: I Don't Know	<i>n</i> =303	36%	57%	8%	Q42: I Don't Know	<i>n</i> =149	35%	56%	9%

*\*\*Statistically significant result at the p<.01 level.*

**Q42: Your Parent(s) or Guardian(s) - Do you provide financial support for any of the following individuals?  
by Enrollment Intensity**

2-year Institutions		Full-Time	Part-Time	4-year Institutions		Full-Time	Part-Time
Q42: Yes	<i>n</i> =3,295	47%	53%	Q42: Yes	<i>n</i> =1,629	82%	18%
Q42: No	<i>n</i> =17,969	47%	53%	Q42: No	<i>n</i> =11,829	85%	15%
Q42: I Don't Know	<i>n</i> =366	56%	44%	Q42: I Don't Know	<i>n</i> =185	88%	12%

*\*\*Statistically significant result at the p<.01 level.*

**Q44: Would you have trouble getting \$500 in cash or credit in order to meet an unexpected need within the next month?**

**Q51: I worry about having enough money to pay for school.**

2-year Institutions		Q51: Agree/ Strongly Agree	Q51: Neutral	Q51: Disagree/ Strongly Disagree	4-year Institutions		Q51: Agree/ Strongly Agree	Q51: Neutral	Q51: Disagree/ Strongly Disagree
Q44: Yes	n=13,128	71%	15%	14%	Q44: Yes	n=7,519	82%	9%	9%
Q44: No	n=6,290	43%	17%	40%	Q44: No	n=4,592	51%	14%	35%
Q44: I Don't Know	n=2,001	54%	27%	20%	Q44: I Don't Know	n=1,183	64%	22%	14%

\*\*Statistically significant result at the p<.01 level.

\*\*Statistically significant result at the p<.01 level.

**Q52: I know how I will pay for college next semester.**

2-year Institutions		Q52: Agree/ Strongly Agree	Q52: Neutral	Q52: Disagree/ Strongly Disagree	4-year Institutions		Q52: Agree/ Strongly Agree	Q52: Neutral	Q52: Disagree/ Strongly Disagree
Q44: Yes	n=13,133	50%	22%	27%	Q44: Yes	n=7,517	44%	22%	33%
Q44: No	n=6,294	74%	14%	11%	Q44: No	n=4,584	74%	14%	12%
Q44: I Don't Know	n=2,003	55%	30%	15%	Q44: I Don't Know	n=1,182	52%	30%	18%

\*\*Statistically significant result at the p<.01 level.

\*\*Statistically significant result at the p<.01 level.

**Q115: Are you the first person in your immediate family to attend college?**

2-year Institutions		Q115: Yes	Q115: No	Q115: I Don't Know	4-year Institutions		Q115: Yes	Q115: No	Q115: I Don't Know
Q44: Yes	n=12,130	43%	55%	1%	Q44: Yes	n=6,808	40%	59%	1%
Q44: No	n=5,875	31%	69%	1%	Q44: No	n=4,216	23%	76%	0%
Q44: I Don't Know	n=1,811	34%	63%	3%	Q44: I Don't Know	n=1,064	28%	69%	3%

\*\*Statistically significant result at the p<.01 level.

\*\*Statistically significant result at the p<.01 level.

**Q44: Would you have trouble getting \$500 in cash or credit in order to meet an unexpected need within the next month?  
by Enrollment Intensity**

2-year Institutions		Full-Time	Part-Time	4-year Institutions		Full-Time	Part-Time
Q44: Yes	n=13,185	47%	53%	Q44: Yes	n=7,544	87%	13%
Q44: No	n=6,318	44%	56%	Q44: No	n=4,604	80%	20%
Q44: I Don't Know	n=2,022	51%	49%	Q44: I Don't Know	n=1,188	88%	12%

\*\*Statistically significant result at the p<.01 level.

\*\*Statistically significant result at the p<.05 level.

**Q44: Would you have trouble getting \$500 in cash or credit in order to meet an unexpected need within the next month?  
by Age**

2-year Institutions		Under 25 Years of Age	Over 25 Years of Age	4-year Institutions		Under 25 Years of Age	Over 25 Years of Age
Q44: Yes	n=13,185	49%	51%	Q44: Yes	n=7,544	81%	19%
Q44: No	n=6,318	48%	52%	Q44: No	n=4,604	76%	24%
Q44: I Don't Know	n=2,022	64%	36%	Q44: I Don't Know	n=1,188	87%	13%

\*\*Statistically significant result at the p<.01 level.

\*\*Statistically significant result at the p<.05 level.

**Q45: In the past 12 months, how many times did you run out of money?**

**Q44: Would you have trouble getting \$500 in cash or credit in order to meet an unexpected need within the next month?**

<b>2-year Institutions</b>		Q44: Yes	Q44: No	Q44: I Don't Know	<b>4-year Institutions</b>		Q44: Yes	Q44: No	Q44: I Don't Know
Q45: Never	<i>n</i> =5,693	22%	65%	12%	Q45: Never	<i>n</i> =4,571	24%	65%	11%
Q45: 1-4 times	<i>n</i> =8,607	65%	24%	11%	Q45: 1-4 times	<i>n</i> =5,453	66%	24%	10%
Q45: 5 or more times	<i>n</i> =7,180	88%	8%	4%	Q45: 5 or more times	<i>n</i> =3,295	86%	10%	4%

*\*\*Statistically significant result at the  $p < .01$  level.*

**Q51: I worry about having enough money to pay for school.**

<b>2-year Institutions</b>		Q51: Agree/ Strongly Agree	Q51: Neutral	Q51: Disagree/ Strongly Disagree	<b>4-year Institutions</b>		Q51: Agree/ Strongly Agree	Q51: Neutral	Q51: Disagree/ Strongly Disagree
Q45: Never	<i>n</i> =5,675	42%	18%	40%	Q45: Never	<i>n</i> =4,564	54%	15%	32%
Q45: 1-4 times	<i>n</i> =8,591	64%	18%	18%	Q45: 1-4 times	<i>n</i> =5,440	75%	12%	13%
Q45: 5 or more times	<i>n</i> =7,161	72%	14%	14%	Q45: 5 or more times	<i>n</i> =3,291	83%	9%	8%

*\*\*Statistically significant result at the  $p < .01$  level.*

**Q52: I know how I will pay for college next semester.**

<b>2-year Institutions</b>		Q52: Agree/ Strongly Agree	Q52: Neutral	Q52: Disagree/ Strongly Disagree	<b>4-year Institutions</b>		Q52: Agree/ Strongly Agree	Q52: Neutral	Q52: Disagree/ Strongly Disagree
Q45: Never	<i>n</i> =5,675	73%	16%	11%	Q45: Never	<i>n</i> =4,554	70%	15%	14%
Q45: 1-4 times	<i>n</i> =8,584	56%	23%	21%	Q45: 1-4 times	<i>n</i> =5,439	52%	24%	25%
Q45: 5 or more times	<i>n</i> =7,174	48%	21%	31%	Q45: 5 or more times	<i>n</i> =3,293	40%	21%	39%

*\*\*Statistically significant result at the  $p < .01$  level.*

**Q115: Are you the first person in your immediate family to attend college?**

<b>2-year Institutions</b>		Q115: Yes	Q115: No	Q115: I Don't Know	<b>4-year Institutions</b>		Q115: Yes	Q115: No	Q115: I Don't Know
Q45: Never	<i>n</i> =5,288	27%	71%	1%	Q45: Never	<i>n</i> =4,199	21%	78%	1%
Q45: 1-4 times	<i>n</i> =7,875	40%	58%	1%	Q45: 1-4 times	<i>n</i> =4,900	35%	64%	1%
Q45: 5 or more times	<i>n</i> =6,663	45%	53%	2%	Q45: 5 or more times	<i>n</i> =2,990	45%	54%	1%

*\*\*Statistically significant result at the  $p < .01$  level.*



**Q50: I worry about being able to pay my current monthly expenses.**

**Q51: I worry about having enough money to pay for school.**

<b>2-year Institutions</b>				<b>4-year Institutions</b>					
	Q51: Agree/ Strongly Agree	Q51: Neutral	Q51: Disagree/ Strongly Disagree		Q51: Agree/ Strongly Agree	Q51: Neutral	Q51: Disagree/ Strongly Disagree		
Q50: Agree/ Strongly Agree	<i>n</i> =11,446	77%	12%	11%	Q50: Agree/ Strongly Agree	<i>n</i> =6,815	87%	6%	7%
Q50: Neutral	<i>n</i> =4,586	52%	32%	16%	Q50: Neutral	<i>n</i> =2,785	65%	25%	10%
Q50: Disagree/ Strongly Disagree	<i>n</i> =5,392	34%	14%	52%	Q50: Disagree/ Strongly Disagree	<i>n</i> =3,701	42%	13%	45%

*\*\*Statistically significant result at the p<.01 level.*

**Q52: I know how I will pay for college next semester.**

<b>2-year Institutions</b>				<b>4-year Institutions</b>					
	Q52: Agree/ Strongly Agree	Q52: Neutral	Q52: Disagree/ Strongly Disagree		Q52: Agree/ Strongly Agree	Q52: Neutral	Q52: Disagree/ Strongly Disagree		
Q50: Agree/ Strongly Agree	<i>n</i> =11,445	51%	21%	28%	Q50: Agree/ Strongly Agree	<i>n</i> =6,806	45%	21%	33%
Q50: Neutral	<i>n</i> =4,585	55%	29%	15%	Q50: Neutral	<i>n</i> =2,782	53%	29%	18%
Q50: Disagree/ Strongly Disagree	<i>n</i> =5,400	74%	13%	13%	Q50: Disagree/ Strongly Disagree	<i>n</i> =3,699	75%	12%	13%

*\*\*Statistically significant result at the p<.01 level.*

**Q115: Are you the first person in your immediate family to attend college?**

<b>2-year Institutions</b>				<b>4-year Institutions</b>					
	Q115: Yes	Q115: No	Q115: I Don't Know		Q115: Yes	Q115: No	Q115: I Don't Know		
Q50: Agree/ Strongly Agree	<i>n</i> =10,658	43%	56%	1%	Q50: Agree/ Strongly Agree	<i>n</i> =6,198	39%	60%	1%
Q50: Neutral	<i>n</i> =4,114	36%	62%	1%	Q50: Neutral	<i>n</i> =2,485	32%	67%	1%
Q50: Disagree/ Strongly Disagree	<i>n</i> =5,039	32%	68%	1%	Q50: Disagree/ Strongly Disagree	<i>n</i> =3,404	23%	76%	1%

*\*\*Statistically significant result at the p<.01 level.*

**Q50: I worry about being able to pay my current monthly expenses.  
by Enrollment Intensity**

<b>2-year Institutions</b>			<b>4-year Institutions</b>				
	Full-Time	Part-Time		Full-Time	Part-Time		
Q50: Agree/ Strongly Agree	<i>n</i> =11,485	45%	55%	Q50: Agree/ Strongly Agree	<i>n</i> =6,832	84%	16%
Q50: Neutral	<i>n</i> =4,602	50%	50%	Q50: Neutral	<i>n</i> =2,789	88%	12%
Q50: Disagree/ Strongly Disagree	<i>n</i> =5,415	47%	53%	Q50: Disagree/ Strongly Disagree	<i>n</i> =3,709	82%	18%

*\*\*Statistically significant result at the p<.01 level.*

**Q51: I worry about having enough money to pay for school.**

**Q115: Are you the first person in your immediate family to attend college?**

<b>2-year Institutions</b>				<b>4-year Institutions</b>			
	Q115: Yes	Q115: No	Q115: I Don't Know		Q115: Yes	Q115: No	Q115: I Don't Know
Q51: Agree/ Strongly Agree	<i>n</i> =12,089 42%	57%	1%	Q51: Agree/ Strongly Agree	<i>n</i> =8,411 37%	62%	1%
Q51: Neutral	<i>n</i> =3,213 37%	61%	2%	Q51: Neutral	<i>n</i> =1,434 30%	68%	2%
Q51: Disagree/ Strongly Disagree	<i>n</i> =4,473 32%	68%	1%	Q51: Disagree/ Strongly Disagree	<i>n</i> =2,226 20%	80%	0%

*\*\*Statistically significant result at the p<.01 level.*

**Q51: I worry about having enough money to pay for school.  
by Enrollment Intensity**

<b>2-year Institutions</b>			<b>4-year Institutions</b>		
	Full-Time	Part-Time		Full-Time	Part-Time
Q50: Agree/ Strongly Agree	<i>n</i> =13,092 45%	55%	Q50: Agree/ Strongly Agree	<i>n</i> =9,304 85%	15%
Q50: Neutral	<i>n</i> =3,553 48%	52%	Q50: Neutral	<i>n</i> =1,596 87%	13%
Q50: Disagree/ Strongly Disagree	<i>n</i> =4,823 48%	52%	Q50: Disagree/ Strongly Disagree	<i>n</i> =2,415 81%	19%

*\*\*Statistically significant result at the p<.01 level.*

**Q51: I worry about having enough money to pay for school.  
by Gender**

<b>2-year Institutions</b>			<b>4-year Institutions</b>		
	Female	Male		Female	Male
Q51: Agree/ Strongly Agree	<i>n</i> =13,071 78%	21%	Q51: Agree/ Strongly Agree	<i>n</i> =9,291 73%	26%
Q51: Neutral	<i>n</i> =3,553 74%	26%	Q51: Neutral	<i>n</i> =1,595 64%	36%
Q51: Disagree/ Strongly Disagree	<i>n</i> =4,820 69%	31%	Q51: Disagree/ Strongly Disagree	<i>n</i> =2,412 63%	37%

*\*\*Statistically significant result at the p<.01 level.*

**Q51: I worry about having enough money to pay for school.  
by Age**

<b>2-year Institutions</b>			<b>4-year Institutions</b>		
	Under 25 Years of Age	Over 25 Years of Age		Under 25 Years of Age	Over 25 Years of Age
Q51: Agree/ Strongly Agree	<i>n</i> =13,092 53%	47%	Q51: Agree/ Strongly Agree	<i>n</i> =9,304 80%	20%
Q51: Neutral	<i>n</i> =3,553 49%	51%	Q51: Neutral	<i>n</i> =1,596 81%	19%
Q51: Disagree/ Strongly Disagree	<i>n</i> =4,823 44%	56%	Q51: Disagree/ Strongly Disagree	<i>n</i> =2,415 76%	24%

*\*\*Statistically significant result at the p<.01 level.*

Q52: I know how I will pay for college next semester.

Q115: Are you the first person in your immediate family to attend college?

2-year Institutions		Q115: Yes	Q115: No	Q115: I Don't Know	4-year Institutions		Q115: Yes	Q115: No	Q115: I Don't Know
Q52: Agree/ Strongly Agree	n=11,485	36%	64%	1%	Q52: Agree/ Strongly Agree	n=6,702	28%	71%	0%
Q52: Neutral	n=4,022	42%	56%	2%	Q52: Neutral	n=2,399	38%	60%	2%
Q52: Disagree/ Strongly Disagree	n=4,279	44%	54%	1%	Q52: Disagree/ Strongly Disagree	n=2,959	40%	59%	1%

*\*\*Statistically significant result at the p<.01 level.*

*\*\*Statistically significant result at the p<.01 level.*

Q52: I know how I will pay for college next semester.  
by Enrollment Intensity

2-year Institutions		Full-Time	Part-Time	4-year Institutions		Full-Time	Part-Time
Q52: Agree/ Strongly Agree	n=12,421	49%	51%	Q52: Agree/ Strongly Agree	n=7,339	83%	17%
Q52: Neutral	n=4,431	46%	54%	Q52: Neutral	n=2,696	86%	14%
Q52: Disagree/ Strongly Disagree	n=4,625	41%	59%	Q52: Disagree/ Strongly Disagree	n=3,269	86%	14%

*\*\*Statistically significant result at the p<.01 level.*

*\*\*Statistically significant result at the p<.05 level.*

Q52: I know how I will pay for college next semester.  
by Gender

2-year Institutions		Female	Male	4-year Institutions		Female	Male
Q52: Agree/ Strongly Agree	n=12,407	74%	26%	Q52: Agree/ Strongly Agree	n=7,330	68%	32%
Q52: Neutral	n=4,425	77%	23%	Q52: Neutral	n=2,693	71%	29%
Q52: Disagree/ Strongly Disagree	n=4,621	80%	20%	Q52: Disagree/ Strongly Disagree	n=3,264	75%	25%

*\*\*Statistically significant result at the p<.01 level.*

*\*\*Statistically significant result at the p<.01 level. Fisher's Exact Test used due to low cell count.*

Q52: I know how I will pay for college next semester.  
by Age

2-year Institutions		Under 25 Years of Age	Over 25 Years of Age	4-year Institutions		Under 25 Years of Age	Over 25 Years of Age
Q52: Agree/ Strongly Agree	n=12,421	48%	52%	Q52: Agree/ Strongly Agree	n=7,339	78%	22%
Q52: Neutral	n=4,431	56%	44%	Q52: Neutral	n=2,696	82%	18%
Q52: Disagree/ Strongly Disagree	n=4,625	51%	49%	Q52: Disagree/ Strongly Disagree	n=3,269	82%	18%

*\*\*Statistically significant result at the p<.01 level.*

*\*\*Statistically significant result at the p<.01 level.*

**Q53: It is important that I support my family financially while in college.**

**Q44: Would you have trouble getting \$500 in cash or credit in order to meet an unexpected need within the next month?**

<b>2-year Institutions</b>				<b>4-year Institutions</b>			
	Q44: Yes	Q44: No	Q44: I Don't Know		Q44: Yes	Q44: No	Q44: I Don't Know
Q53: Agree/ Strongly Agree	<i>n</i> =11,642 66%	26%	8%	Q53: Agree/ Strongly Agree	<i>n</i> =4,105 60%	32%	8%
Q53: Neutral	<i>n</i> =5,529 57%	29%	14%	Q53: Neutral	<i>n</i> =4,070 59%	30%	11%
Q53: Disagree/ Strongly Disagree	<i>n</i> =4,263 54%	37%	9%	Q53: Disagree/ Strongly Disagree	<i>n</i> =5,128 52%	40%	8%

*\*\*Statistically significant result at the p<.01 level.*

**Q51: I worry about having enough money to pay for school.**

<b>2-year Institutions</b>				<b>4-year Institutions</b>			
	Q51: Agree/ Strongly Agree	Q51: Neutral	Q51: Disagree/ Strongly Disagree		Q51: Agree/ Strongly Agree	Q51: Neutral	Q51: Disagree/ Strongly Disagree
Q53: Agree/ Strongly Agree	<i>n</i> =11,631 64%	15%	21%	Q53: Agree/ Strongly Agree	<i>n</i> =4,106 76%	10%	14%
Q53: Neutral	<i>n</i> =5,522 59%	22%	19%	Q53: Neutral	<i>n</i> =4,062 71%	15%	14%
Q53: Disagree/ Strongly Disagree	<i>n</i> =4,257 56%	13%	31%	Q53: Disagree/ Strongly Disagree	<i>n</i> =5,124 64%	11%	25%

*\*\*Statistically significant result at the p<.01 level.*

**Q52: I know how I will pay for college next semester.**

<b>2-year Institutions</b>				<b>4-year Institutions</b>			
	Q52: Agree/ Strongly Agree	Q52: Neutral	Q52: Disagree/ Strongly Disagree		Q52: Agree/ Strongly Agree	Q52: Neutral	Q52: Disagree/ Strongly Disagree
Q53: Agree/ Strongly Agree	<i>n</i> =11,633 59%	18%	23%	Q53: Agree/ Strongly Agree	<i>n</i> =4,102 54%	19%	26%
Q53: Neutral	<i>n</i> =5,524 53%	28%	20%	Q53: Neutral	<i>n</i> =4,066 50%	25%	25%
Q53: Disagree/ Strongly Disagree	<i>n</i> =4,260 61%	18%	21%	Q53: Disagree/ Strongly Disagree	<i>n</i> =5,114 60%	17%	23%

*\*\*Statistically significant result at the p<.01 level.*

**Q115: Are you the first person in your immediate family to attend college?**

<b>2-year Institutions</b>				<b>4-year Institutions</b>			
	Q115: Yes	Q115: No	Q115: I Don't Know		Q115: Yes	Q115: No	Q115: I Don't Know
Q53: Agree/ Strongly Agree	<i>n</i> =10,806 44%	55%	1%	Q53: Agree/ Strongly Agree	<i>n</i> =3,756 43%	56%	1%
Q53: Neutral	<i>n</i> =5,052 34%	64%	2%	Q53: Neutral	<i>n</i> =3,682 33%	66%	1%
Q53: Disagree/ Strongly Disagree	<i>n</i> =3,938 30%	69%	1%	Q53: Disagree/ Strongly Disagree	<i>n</i> =4,641 25%	75%	1%

*\*\*Statistically significant result at the p<.01 level.*

**Q53: It is important that I support my family financially while in college.**  
by Enrollment Intensity

2-year Institutions				4-year Institutions			
		Full-Time	Part-Time			Full-Time	Part-Time
Q53: Agree/ Strongly Agree	<i>n</i> =11,669	41%	59%	Q53: Agree/ Strongly Agree	<i>n</i> =4,117	73%	27%
Q53: Neutral	<i>n</i> =5,539	52%	48%	Q53: Neutral	<i>n</i> =4,075	89%	11%
Q53: Disagree/ Strongly Disagree	<i>n</i> =4,275	53%	47%	Q53: Disagree/ Strongly Disagree	<i>n</i> =5,132	91%	9%

*\*\*Statistically significant result at the p<.01 level.*

**Q53: It is important that I support my family financially while in college.**  
by Gender

2-year Institutions				4-year Institutions			
		Female	Male			Female	Male
Q53: Agree/ Strongly Agree	<i>n</i> =11,654	76%	24%	Q53: Agree/ Strongly Agree	<i>n</i> =4,111	68%	32%
Q53: Neutral	<i>n</i> =5,533	73%	27%	Q53: Neutral	<i>n</i> =4,071	67%	33%
Q53: Disagree/ Strongly Disagree	<i>n</i> =4,272	79%	21%	Q53: Disagree/ Strongly Disagree	<i>n</i> =5,125	75%	25%

*\*\*Statistically significant result at the p<.01 level.*

**Q53: It is important that I support my family financially while in college.**  
by Age

2-year Institutions				4-year Institutions			
		Under 25 Years of Age	Over 25 Years of Age			Under 25 Years of Age	Over 25 Years of Age
Q53: Agree/ Strongly Agree	<i>n</i> =11,669	35%	65%	Q53: Agree/ Strongly Agree	<i>n</i> =4,117	60%	40%
Q53: Neutral	<i>n</i> =5,539	67%	33%	Q53: Neutral	<i>n</i> =4,075	87%	13%
Q53: Disagree/ Strongly Disagree	<i>n</i> =4,275	70%	30%	Q53: Disagree/ Strongly Disagree	<i>n</i> =5,132	90%	10%

*\*\*Statistically significant result at the p<.01 level.*

**Q53: It is important that I support my family financially while in college.**  
by Year in School

2-year Institutions				4-year Institutions			
		First-Year Student (<30 credit hours)	Not First-Year (>30 credit hours)			First-Year Student (<30 credit hours)	Not First-Year (>30 credit hours)
Q53: Agree/ Strongly Agree	<i>n</i> =11,669	59%	41%	Q53: Agree/ Strongly Agree	<i>n</i> =4,117	45%	55%
Q53: Neutral	<i>n</i> =5,539	62%	38%	Q53: Neutral	<i>n</i> =4,075	43%	57%
Q53: Disagree/ Strongly Disagree	<i>n</i> =4,275	61%	39%	Q53: Disagree/ Strongly Disagree	<i>n</i> =5,132	39%	61%

*\*\*Statistically significant result at the p<.01 level.*

**Q77-82: Six-Question USDA Food Security Scale**

**Q44: Would you have trouble getting \$500 in cash or credit in order to meet an unexpected need within the next month?**

<b>2-year Institutions</b>				<b>4-year Institutions</b>			
	Q44: Yes	Q44: No	Q44: I Don't Know		Q44: Yes	Q44: No	Q44: I Don't Know
High Food Security	<i>n</i> =9,792 41%	47%	12%	High Food Security	<i>n</i> =5,655 34%	55%	11%
Low Food Security	<i>n</i> =4,678 72%	18%	10%	Low Food Security	<i>n</i> =2,991 65%	25%	10%
Very Low Food Security	<i>n</i> =5,765 86%	10%	5%	Very Low Food Security	<i>n</i> =3,770 83%	13%	5%

*\*\*Statistically significant result at the p<.01 level.*

**Q51: I worry about having enough money to pay for school.**

<b>2-year Institutions</b>				<b>4-year Institutions</b>			
	Q51: Agree/Strongly Agree	Q51: Neutral	Q51: Disagree/Strongly Disagree		Q51: Agree/Strongly Agree	Q51: Neutral	Q51: Disagree/Strongly Disagree
High Food Security	<i>n</i> =9,779 48%	18%	33%	High Food Security	<i>n</i> =5,650 56%	15%	29%
Low Food Security	<i>n</i> =4,669 69%	16%	15%	Low Food Security	<i>n</i> =2,986 76%	13%	12%
Very Low Food Security	<i>n</i> =5,748 77%	12%	11%	Very Low Food Security	<i>n</i> =3,764 86%	7%	7%

*\*\*Statistically significant result at the p<.01 level.*

**Q52: I know how I will pay for college next semester.**

<b>2-year Institutions</b>				<b>4-year Institutions</b>			
	Q52: Agree/Strongly Agree	Q52: Neutral	Q52: Disagree/Strongly Disagree		Q52: Agree/Strongly Agree	Q52: Neutral	Q52: Disagree/Strongly Disagree
High Food Security	<i>n</i> =9,776 68%	18%	14%	High Food Security	<i>n</i> =5,637 68%	17%	15%
Low Food Security	<i>n</i> =4,673 52%	24%	24%	Low Food Security	<i>n</i> =2,986 2%	23%	26%
Very Low Food Security	<i>n</i> =5,756 46%	21%	33%	Very Low Food Security	<i>n</i> =3,769 40%	22%	38%

*\*\*Statistically significant result at the p<.01 level.*

**Q115: Are you the first person in your immediate family to attend college?**

<b>2-year Institutions</b>				<b>4-year Institutions</b>			
	Q115: Yes	Q115: No	Q115: I Don't Know		Q115: Yes	Q115: No	Q115: I Don't Know
High Food Security	<i>n</i> =9,480 32%	67%	1%	High Food Security	<i>n</i> =5,465 25%	74%	1%
Low Food Security	<i>n</i> =4,504 42%	56%	2%	Low Food Security	<i>n</i> =2,883 35%	64%	1%
Very Low Food Security	<i>n</i> =5,597 47%	52%	1%	Very Low Food Security	<i>n</i> =3,633 43%	56%	1%

*\*\*Statistically significant result at the p<.01 level.*

**Q77-82: Six-Question USDA Food Security Scale by Enrollment Intensity**

<b>2-year Institutions</b>			<b>4-year Institutions</b>		
	Full-Time	Part-Time		Full-Time	Part-Time
High Food Security	<i>n</i> =9,821 46%	54%	High Food Security	<i>n</i> =5,662 81%	19%
Low Food Security	<i>n</i> =4,687 48%	52%	Low Food Security	<i>n</i> =2,994 88%	12%
Very Low Food Security	<i>n</i> =5,770 47%	53%	Very Low Food Security	<i>n</i> =3,778 86%	14%

*Note: Not statistically significant*



**Q77-82: Six-Question USDA Food Security Scale  
by Gender**

<b>2-year Institutions</b>		Female	Male	<b>4-year Institutions</b>		Female	Male
High Food Security	<i>n</i> =9,809	73%	27%	High Food Security	<i>n</i> =5,653	68%	32%
Low Food Security	<i>n</i> =4,681	77%	23%	Low Food Security	<i>n</i> =2,992	72%	28%
Very Low Food Security	<i>n</i> =5,765	80%	20%	Very Low Food Security	<i>n</i> =3,773	74%	26%

\*\*Statistically significant result at the *p*<.01 level.

\*\*Statistically significant result at the *p*<.01 level. Fisher's Exact Test used due to low cell count

**Q83-88: Housing Security Scale**

**Q44: Would you have trouble getting \$500 in cash or credit in order to meet an unexpected need within the next month?**

<b>2-year Institutions</b>		Q44: Yes	Q44: No	Q44: I Don't Know	<b>4-year Institutions</b>		Q44: Yes	Q44: No	Q44: I Don't Know
Housing Secure	<i>n</i> =10,228	44%	44%	12%	Housing Secure	<i>n</i> =7,180	43%	46%	11%
Housing Insecure	<i>n</i> =10,014	79%	15%	6%	Housing Insecure	<i>n</i> =5,159	75%	19%	6%

\*\*Statistically significant result at the *p*<.01 level.

\*\*Statistically significant result at the *p*<.01 level.

**Q51: I worry about having enough money to pay for school.**

<b>2-year Institutions</b>		Q51: Agree/Strongly Agree	Q51: Neutral	Q51: Disagree/Strongly Disagree	<b>4-year Institutions</b>		Q51: Agree/Strongly Agree	Q51: Neutral	Q51: Disagree/Strongly Disagree
Housing Secure	<i>n</i> =10,217	51%	19%	31%	Housing Secure	<i>n</i> =7,168	62%	14%	25%
Housing Insecure	<i>n</i> =9,986	72%	14%	14%	Housing Insecure	<i>n</i> =5,155	81%	9%	10%

\*\*Statistically significant result at the *p*<.01 level.

\*\*Statistically significant result at the *p*<.01 level.

**Q52: I know how I will pay for college next semester.**

<b>2-year Institutions</b>		Q52: Agree/Strongly Agree	Q52: Neutral	Q52: Disagree/Strongly Disagree	<b>4-year Institutions</b>		Q52: Agree/Strongly Agree	Q52: Neutral	Q52: Disagree/Strongly Disagree
Housing Secure	<i>n</i> =10,214	65%	20%	15%	Housing Secure	<i>n</i> =7,167	63%	19%	18%
Housing Insecure	<i>n</i> =10,001	51%	21%	28%	Housing Insecure	<i>n</i> =5,145	45%	21%	33%

\*\*Statistically significant result at the *p*<.01 level.

\*\*Statistically significant result at the *p*<.01 level.

**Q115: Are you the first person in your immediate family to attend college?**

<b>2-year Institutions</b>		Q115: Yes	Q115: No	Q115: I Don't Know	<b>4-year Institutions</b>		Q115: Yes	Q115: No	Q115: I Don't Know
Housing Secure	<i>n</i> =10,011	33%	66%	1%	Housing Secure	<i>n</i> =7,036	27%	72%	1%
Housing Insecure	<i>n</i> =9,811	45%	54%	1%	Housing Insecure	<i>n</i> =5,049	41%	58%	1%

\*\*Statistically significant result at the *p*<.01 level.

\*\*Statistically significant result at the *p*<.01 level.

**Q83-88: Housing Security Scale by Enrollment Intensity**

<b>2-year Institutions</b>		Full-Time	Part-Time	<b>4-year Institutions</b>		Full-Time	Part-Time
Housing Secure	<i>n</i> =10,258	49%	51%	Housing Secure	<i>n</i> =7,190	86%	14%
Housing Insecure	<i>n</i> =10,028	44%	56%	Housing Insecure	<i>n</i> =5,166	82%	18%

\*\*Statistically significant result at the *p*<.01 level.

\*\*Statistically significant result at the *p*<.01 level.

**Q83-88: Housing Security Scale  
by Gender**

<b>2-year Institutions</b>		Female	Male	<b>4-year Institutions</b>		Female	Male
Housing Secure	<i>n</i> =10,244	72%	28%	Housing Secure	<i>n</i> =7,179	69%	31%
Housing Insecure	<i>n</i> =10,019	79%	21%	Housing Insecure	<i>n</i> =5,161	73%	27%

*\*\*Statistically significant result at the p<.01 level.*

**Q83-88: Housing Security Scale  
by Age**

<b>2-year Institutions</b>		Under 25 Years of Age	Over 25 Years of Age	<b>4-year Institutions</b>		Under 25 Years of Age	Over 25 Years of Age
Housing Secure	<i>n</i> =10,258	57%	43%	Housing Secure	<i>n</i> =7,190	83%	17%
Housing Insecure	<i>n</i> =10,028	43%	57%	Housing Insecure	<i>n</i> =5,166	75%	25%

*\*\*Statistically significant result at the p<.01 level.*

**Q89-98: Homelessness Scale**

**Q44: Would you have trouble getting \$500 in cash or credit in order to meet an unexpected need within the next month?**

<b>2-year Institutions</b>		Q44: Yes	Q44: No	Q44: I Don't Know	<b>4-year Institutions</b>		Q44: Yes	Q44: No	Q44: I Don't Know
No Indication of Homelessness	<i>n</i> =17,155	58%	32%	10%	No Indication of Homelessness	<i>n</i> =10,711	54%	37%	9%
Homeless	<i>n</i> =3,118	77%	17%	6%	Homeless	<i>n</i> =1,645	74%	21%	5%

*\*\*Statistically significant result at the p<.01 level.*

**Q51: I worry about having enough money to pay for school.**

<b>2-year Institutions</b>		Q51: Agree/Strongly Agree	Q51: Neutral	Q51: Disagree/Strongly Disagree	<b>4-year Institutions</b>		Q51: Agree/Strongly Agree	Q51: Neutral	Q51: Disagree/Strongly Disagree
No Indication of Homelessness	<i>n</i> =17,120	59%	17%	24%	No Indication of Homelessness	<i>n</i> =10,693	68%	12%	20%
Homeless	<i>n</i> =3,109	73%	13%	14%	Homeless	<i>n</i> =1,645	82%	9%	9%

*\*\*Statistically significant result at the p<.01 level.*

**Q52: I know how I will pay for college next semester.**

<b>2-year Institutions</b>		Q52: Agree/Strongly Agree	Q52: Neutral	Q52: Disagree/Strongly Disagree	<b>4-year Institutions</b>		Q52: Agree/Strongly Agree	Q52: Neutral	Q52: Disagree/Strongly Disagree
No Indication of Homelessness	<i>n</i> =17,120	60%	20%	20%	No Indication of Homelessness	<i>n</i> =10,682	58%	20%	22%
Homeless	<i>n</i> =3,121	49%	21%	30%	Homeless	<i>n</i> =1,645	42%	20%	38%

*\*\*Statistically significant result at the p<.01 level.*

## Q103-105: Financial Knowledge Questions

### Q115: Are you the first person in your immediate family to attend college?

2-year Institutions		Q115: Yes	Q115: No	Q115: I Don't Know	4-year Institutions		Q115: Yes	Q115: No	Q115: I Don't Know
Zero Questions Correct	<i>n</i> =3,590	38%	59%	3%	Zero Questions Correct	<i>n</i> =1,960	35%	63%	2%
One Question Correct	<i>n</i> =5,076	41%	57%	1%	One Question Correct	<i>n</i> =2,610	37%	62%	1%
Two Questions Correct	<i>n</i> =6,620	39%	60%	1%	Two Questions Correct	<i>n</i> =3,947	34%	65%	1%
Three Questions Correct	<i>n</i> =4,431	34%	65%	1%	Three Questions Correct	<i>n</i> =3,541	28%	72%	1%

\*\*Statistically significant result at the *p*<.01 level.

\*\*Statistically significant result at the *p*<.01 level.

### Q103-105: Financial Knowledge Questions by Enrollment Intensity

2-year Institutions		Full-Time	Part-Time	4-year Institutions		Full-Time	Part-Time
Zero Questions Correct	<i>n</i> =3,631	53%	47%	Zero Questions Correct	<i>n</i> =1,975	90%	10%
One Question Correct	<i>n</i> =5,114	47%	53%	One Question Correct	<i>n</i> =2,625	87%	13%
Two Questions Correct	<i>n</i> =6,662	46%	54%	Two Questions Correct	<i>n</i> =3,963	84%	16%
Three Questions Correct	<i>n</i> =4,447	42%	58%	Three Questions Correct	<i>n</i> =3,553	79%	21%

\*\*Statistically significant result at the *p*<.01 level.

\*\*Statistically significant result at the *p*<.01 level.

### Q103-105: Financial Knowledge Questions by Year in School

2-year Institutions		First-Year Student (<30 credit hours)	Not First-Year (>30 credit hours)	4-year Institutions		First-Year Student (<30 credit hours)	Not First-Year (>30 credit hours)
Zero Questions Correct	<i>n</i> =3,631	67%	33%	Zero Questions Correct	<i>n</i> =1,975	46%	54%
One Question Correct	<i>n</i> =5,114	63%	37%	One Question Correct	<i>n</i> =2,625	43%	57%
Two Questions Correct	<i>n</i> =6,662	59%	41%	Two Questions Correct	<i>n</i> =3,963	42%	58%
Three Questions Correct	<i>n</i> =4,447	53%	47%	Three Questions Correct	<i>n</i> =3,553	37%	63%

\*\*Statistically significant result at the *p*<.01 level.

\*\*Statistically significant result at the *p*<.01 level.

### Q103-105: Financial Knowledge Questions by Age

2-year Institutions		Under 25 Years of Age	Over 25 Years of Age	4-year Institutions		Under 25 Years of Age	Over 25 Years of Age
Zero Questions Correct	<i>n</i> =3,631	70%	30%	Zero Questions Correct	<i>n</i> =1,975	90%	10%
One Question Correct	<i>n</i> =5,114	56%	44%	One Question Correct	<i>n</i> =2,625	85%	15%
Two Questions Correct	<i>n</i> =6,662	46%	54%	Two Questions Correct	<i>n</i> =3,963	79%	21%
Three Questions Correct	<i>n</i> =4,447	32%	68%	Three Questions Correct	<i>n</i> =3,553	70%	30%

\*\*Statistically significant result at the *p*<.01 level.

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# Appendix D: Endnotes

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## About Trellis Company

Trellis Company ([www.trelliscompany.org](http://www.trelliscompany.org)) is a nonprofit 501(c)(3) corporation with the dual mission of helping student borrowers successfully repay their education loans and promoting access and success in higher education. For nearly 40 years, Trellis Company has provided individualized services to student loan borrowers and support to institutions and communities.