

Student Financial Wellness Survey

Fall 2018 Semester Technical Supplement
Example College

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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. The SFWS was designed and implemented by Trellis Research, a department within Trellis Company.

About Trellis Company

Trellis Company (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.

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. Future report topics include collegiate food security, student aid trends in Texas, student loan borrower repayment plans, and parental education debt. Please follow us on Twitter (@TrellisResearch) for notifications of new research publications and discussions of a variety of higher education topics.

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Example College

Fall 2018 Student Financial Wellness Survey

Technical Supplement

This technical supplement to the Fall 2018 Student Financial Wellness Survey report contains response frequencies to every question in the survey, select findings from cross-analysis of survey responses, descriptions of sample characteristics and representativeness, and detailed methodology. Values presented in this technical supplement are rounded, and the sum of response frequencies from rounded figures may not equal one hundred percent. Comments and requests for additional information regarding this report are welcome.

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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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Section A: Detailed Methodology and Sample Characteristics

Participating Institutions in the Fall 2018 SFWS

The Fall 2018 implementation of the Student Financial Wellness Survey captures the attitudes, perspectives, and self-reported financial behaviors of over 17,000 students from 58 colleges and universities in twelve states. Student respondents attended public universities, private colleges, and community colleges that range in size from more than 55,000 students to under 500. Student responses from all schools were aggregated to provide a comparison group for individual institutional findings by school sector.

Methodology

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

In order to host and deliver 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. Non-consent to records release did not result in expulsion from the study. For those students who consented to a records match, 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 survey-wide incentives provided by Trellis, Trellis randomly chose incentive winners, contacted the incentive winners, and disbursed the incentives. For institutional incentives, Trellis randomly chose incentive winners and provided institutions with contact information to disburse the incentives. If a participant withdrew from the survey before completion, they were still eligible for the incentive drawing.

Survey response data and student-level records are located on Trellis servers, are password protected, and are accessible only from computers connected to Trellis' internal network. Only authorized Trellis researchers have access to the data. At no time does anyone from the participating institution have access to the student-level responses. This survey excludes individuals who are vulnerable or susceptible to coercion or undue influence. This study excludes the following special populations of subjects: prisoners, minors (infants, children, or teenagers under the age of 18), and adults unable to consent.

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 in order 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. All data are reported in aggregate form only and reported data 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. The SFWS does not include attention checks, as recent research has pointed to unforeseen effects to data quality, including demographic bias and cognitive overload.¹ During the Analysis Phase, those participants with extreme patterns of response were considered for removal from the data set.

Sample Characteristics and Representativeness

Survey Metrics for Example College	
Survey Population	10,000 students
Responses	1,000 students
Response Rate	10%
Completion Rate	89%
Median Time Spent	15 minutes

Voluntary surveys – particularly those delivered online – are unlikely to achieve 100 percent 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 affect 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 technical supplement provide a comparison between the population of students invited to participate and the sample of responders and present where there were statistically significant differences.

Tests for Representation by Student Characteristic for Example College	
Relationships between variables were tested for association using Pearson's Chi-Square tests.	
Race/Ethnicity	No statistically significant differences between the sample and population.
Gender	Statistically significant differences between the sample and population (see table on pg. 5). Female respondents were overrepresented.
Enrollment Intensity (Full-time, Part-time)	Statistically significant differences between the sample and population (see table on pg. 5). Respondents enrolled full-time were overrepresented.
Credit Hours Earned (Class Year)	Statistically significant differences between the sample and population (see table on pg. 5). Respondents in their first year were overrepresented.
Age	Statistically significant differences between the sample and population (see table on pg. 5). Respondents were older than the population.

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% of the time and 75% of respondents chose neutral 34% of the time or less. This procedure flagged less than 1% of records as potential outliers. 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.

Survey Characteristics		
Characteristic	Population (N=10,000)	Respondents (n=1,000)
Race/Ethnicity		
American Indian/Alaskan Native	0.2%	0.1%
Asian, Hawaiian, or Other Pacific Islander	9.8%	9.9%
Black/African-American	28.8%	30.3%
Hispanic/Latino	33.4%	34.6%
International	12.4%	10.2%
White	12.1%	11.5%
Multiple	1.7%	1.6%
Other	0.0%	0.0%
Race/Ethnicity Not Reported	1.7%	2.0%
Gender		
Female	59.3%	70.8%
Male	40.7%	29.2%
Enrollment Intensity		
Full-time	33.0%	44.8%
Part-time	67.0%	55.2%
Class Year		
1st (<30 credits earned)	63.8%	70.4%
2nd (30-59 credits earned)	24.2%	21.3%
3rd (60-89 credits earned)	9.5%	6.7%
4th (90-120 credits earned)	1.9%	1.2%
5th (>120 credits earned)	0.6%	0.5%
Age		
Average Age	26.81	27.53

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.² 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).³ 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.⁴ 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."⁴
- 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.⁵

Things to know about housing security and homelessness:

- The Wisconsin HOPE lab and other leading researchers in this field define a homeless person 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.”⁵
- 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 Q89-95 and/or Q97-98 (excludes Q96).
- Respondents are categorized as ‘Homeless and/or Couch Surfing’ 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.⁶ 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.

Section B: Survey Questions and Responses

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

EXAMPLE Comparison

Strongly Agree	31%	32%
Agree	40%	40%
Neutral	18%	18%
Disagree	6%	6%
Strongly Disagree	6%	5%
	<i>n=1689</i>	<i>n=12552</i>

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

EXAMPLE Comparison

Strongly Agree	15%	16%
Agree	26%	26%
Neutral	29%	29%
Disagree	19%	19%
Strongly Disagree	11%	10%
	<i>n=1688</i>	<i>n=12536</i>

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

EXAMPLE Comparison

Strongly Agree	13%	14%
Agree	25%	25%
Neutral	33%	33%
Disagree	19%	18%
Strongly Disagree	10%	9%
	<i>n=1683</i>	<i>n=12517</i>

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

EXAMPLE Comparison

Strongly Agree	16%	16%
Agree	26%	26%
Neutral	34%	34%
Disagree	15%	16%
Strongly Disagree	9%	8%
	<i>n=1672</i>	<i>n=12480</i>

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

EXAMPLE Comparison

Strongly Agree	34%	30%
Agree	41%	40%
Neutral	18%	21%
Disagree	5%	6%
Strongly Disagree	2%	3%
	<i>n=1672</i>	<i>n=12482</i>

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

EXAMPLE Comparison

Strongly Agree	33%	28%
Agree	38%	39%
Neutral	17%	20%
Disagree	8%	9%
Strongly Disagree	4%	4%
	<i>n=1692</i>	<i>n=12536</i>

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

EXAMPLE Comparison

Strongly Agree	9%	8%
Agree	13%	12%
Neutral	60%	63%
Disagree	10%	9%
Strongly Disagree	8%	7%
	<i>n=1680</i>	<i>n=12460</i>

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

EXAMPLE Comparison		
Strongly Agree	12%	11%
Agree	25%	24%
Neutral	43%	47%
Disagree	13%	12%
Strongly Disagree	7%	6%

n=1683 n=12458

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

EXAMPLE Comparison		
Strongly Agree	14%	16%
Agree	24%	22%
Neutral	46%	49%
Disagree	10%	8%
Strongly Disagree	5%	5%

n=1677 n=12431

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

EXAMPLE Comparison		
Strongly Agree	15%	14%
Agree	24%	23%
Neutral	19%	21%
Disagree	26%	26%
Strongly Disagree	17%	17%

n=1689 n=12509

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

EXAMPLE Comparison		
Strongly Agree	17%	16%
Agree	32%	33%
Neutral	30%	30%
Disagree	14%	14%
Strongly Disagree	8%	7%

n=1681 n=12484

Q13- Q18: During my time at school, I have spoken with the following individuals about my financial struggles. (Check all that apply)*

EXAMPLE Comparison		
Financial Aid Advisor	53%	54%
Academic Advisor	39%	39%
Financial Coach	7%	4%
Faculty Member	19%	22%
Student Affairs Staff	5%	7%
I Have Not Spoken With Any of These Individuals	36%	33%

**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.

EXAMPLE Comparison		
Strongly Agree	45%	48%
Agree	28%	26%
Neutral	12%	12%
Disagree	7%	7%
Strongly Disagree	7%	7%

n=1626 n=12091

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

EXAMPLE Comparison		
Strongly Agree	19%	20%
Agree	27%	28%
Neutral	24%	24%
Disagree	19%	17%
Strongly Disagree	12%	11%
	<i>n=1610</i>	<i>n=12024</i>

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

EXAMPLE Comparison		
Strongly Agree	16%	17%
Agree	32%	32%
Neutral	25%	25%
Disagree	17%	16%
Strongly Disagree	10%	10%
	<i>n=1615</i>	<i>n=12036</i>

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

EXAMPLE Comparison		
Strongly Agree	13%	13%
Agree	31%	32%
Neutral	32%	32%
Disagree	16%	15%
Strongly Disagree	8%	7%
	<i>n=1608</i>	<i>n=12029</i>

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

EXAMPLE Comparison		
Strongly Agree	12%	13%
Agree	28%	30%
Neutral	33%	33%
Disagree	17%	16%
Strongly Disagree	9%	8%
	<i>n=1611</i>	<i>n=11990</i>

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

EXAMPLE Comparison		
Strongly Agree	6%	6%
Agree	12%	11%
Neutral	25%	26%
Disagree	29%	30%
Strongly Disagree	28%	27%
	<i>n=1588</i>	<i>n=11882</i>

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

EXAMPLE Comparison		
0 (Not at All Likely)	1%	1%
1	0%	0%
2	1%	1%
3	1%	1%
4	2%	2%
5	6%	6%
6	8%	6%
7	12%	12%
8	19%	18%
9	12%	12%
10 (Very Likely)	39%	43%
	<i>n=1635</i>	<i>n=12164</i>

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

EXAMPLE Comparison		
Promoters (Score 9-10)	51%	55%
Passives (Score 7-8)	31%	29%
Detractors (Score 0-6)	18%	16%
Net Promoter Score (NPS)*	32.97	38.33
	<i>n=1635</i>	<i>n=12164</i>

* 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 _____.

EXAMPLE Comparison		
Better	25%	24%
Worse	27%	28%
The Same	14%	16%
I Don't Know	34%	32%
	<i>n=1600</i>	<i>n=11901</i>

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

EXAMPLE Comparison		
Strongly Agree	5%	6%
Agree	20%	20%
Neutral	25%	25%
Disagree	30%	29%
Strongly Disagree	21%	20%
	<i>n=1609</i>	<i>n=11953</i>

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

EXAMPLE Comparison		
Strongly Agree	15%	17%
Agree	22%	21%
Neutral	37%	36%
Disagree	17%	17%
Strongly Disagree	9%	8%
	<i>n=1604</i>	<i>n=11937</i>

Q29: I feel that I have more financial challenges than my peers.

EXAMPLE Comparison		
Strongly Agree	16%	15%
Agree	25%	26%
Neutral	35%	34%
Disagree	17%	19%
Strongly Disagree	6%	6%
	<i>n=1607</i>	<i>n=11947</i>

Q30: Do you work for pay?

EXAMPLE Comparison		
Yes	63%	67%
No	32%	29%
I Don't Know	5%	5%
	<i>n=1569</i>	<i>n=11718</i>

Q31: Student Loan(s) I Have Taken Out for Myself - Do you use any of the following methods to pay for college?

EXAMPLE Comparison		
Yes	38%	34%
No	60%	63%
I Don't Know	2%	2%
	<i>n=1538</i>	<i>n=11505</i>

Q32: Student Loan(s) My Parents Took Out - Do you use any of the following methods to pay for college?

EXAMPLE Comparison		
Yes	5%	4%
No	92%	93%
I Don't Know	3%	3%
	<i>n=1503</i>	<i>n=11303</i>

Q33: Pell Grant and/or Other Grants - Do you use any of the following methods to pay for college?

EXAMPLE Comparison		
Yes	65%	63%
No	32%	34%
I Don't Know	3%	3%
	<i>n=1567</i>	<i>n=11645</i>

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

EXAMPLE Comparison		
Yes	22%	29%
No	75%	67%
I Don't Know	3%	4%
	<i>n=1516</i>	<i>n=11430</i>

Q35: Current Employment - Do you use any of the following methods to pay for college?

EXAMPLE Comparison		
Yes	52%	56%
No	46%	42%
I Don't Know	2%	2%
	<i>n=1532</i>	<i>n=11530</i>

Q36: Personal Savings - Do you use any of the following methods to pay for college?

EXAMPLE Comparison		
Yes	47%	49%
No	51%	50%
I Don't Know	2%	2%
	<i>n=1534</i>	<i>n=11507</i>

Q37: Credit Cards - Do you use any of the following methods to pay for college?

EXAMPLE Comparison		
Yes	34%	31%
No	64%	68%
I Don't Know	2%	2%
	<i>n=1521</i>	<i>n=11404</i>

Q38: Support From My Parents and/or Family - Do you use any of the following methods to pay for college?

EXAMPLE Comparison		
Yes	43%	42%
No	56%	56%
I Don't Know	1%	2%
	<i>n=1523</i>	<i>n=11459</i>

Q39: Veteran's Benefits - Do you use any of the following methods to pay for college?

EXAMPLE Comparison		
Yes	3%	5%
No	96%	94%
I Don't Know	1%	1%
	<i>n=1506</i>	<i>n=11320</i>

Q40: In the past 12 months, did you or someone on your behalf complete the FAFSA (Free Application for Federal Student Aid)?

EXAMPLE Comparison		
Yes	75%	80%
No	23%	18%
I Don't Know	2%	2%
	<i>n=1572</i>	<i>n=11780</i>

Q41: Your Spouse - Do you provide financial support for any of the following individuals?

EXAMPLE Comparison		
Yes	15%	17%
No	83%	81%
I Don't Know	2%	2%
	<i>n=1554</i>	<i>n=11628</i>

Q42: A Child or Children - Do you provide financial support for any of the following individuals?

	EXAMPLE Comparison	
Yes	33%	33%
No	66%	66%
I Don't Know	1%	1%
	<i>n=1559</i>	<i>n=11695</i>

Q43: Your Parent(s) or Guardian(s) - Do you provide financial support for any of the following individuals?

	EXAMPLE Comparison	
Yes	25%	18%
No	73%	79%
I Don't Know	3%	2%
	<i>n=1547</i>	<i>n=11585</i>

Q44: Other Family Members - Do you provide financial support for any of the following individuals?

	EXAMPLE Comparison	
Yes	18%	13%
No	81%	86%
I Don't Know	2%	2%
	<i>n=1550</i>	<i>n=11569</i>

Q45: Would you have trouble getting \$500 in cash or credit in order to meet an unexpected need within the next month?

	EXAMPLE Comparison	
Yes	65%	66%
No	24%	24%
I Don't Know	12%	10%
	<i>n=1527</i>	<i>n=11519</i>

Q46: In the past 12 months, how many times did you run out of money?

	EXAMPLE Comparison	
Never	18%	20%
One time	8%	8%
Two Times	14%	12%
Three Times	14%	14%
Four Times	10%	8%
Five or More Times	36%	38%
	<i>n=1523</i>	<i>n=11503</i>

Q47: In the past 12 months, how many times did you borrow money from your family and/or friends?

	EXAMPLE Comparison	
Never	30%	32%
One time	13%	12%
Two Times	15%	15%
Three Times	14%	12%
Four Times	7%	7%
Five or More Times	22%	22%
	<i>n=1526</i>	<i>n=11501</i>

Q48: I always pay my bills on time.

	EXAMPLE Comparison	
Strongly Agree	29%	31%
Agree	33%	33%
Neutral	21%	21%
Disagree	13%	12%
Strongly Disagree	4%	4%
	<i>n=1523</i>	<i>n=11496</i>

Q49: I follow a weekly or monthly budget.

	EXAMPLE Comparison	
Strongly Agree	17%	19%
Agree	33%	34%
Neutral	29%	26%
Disagree	17%	16%
Strongly Disagree	5%	5%
	<i>n=1519</i>	<i>n=11489</i>

Q50: I have the ability to manage my finances well.

	EXAMPLE Comparison	
Strongly Agree	17%	17%
Agree	36%	38%
Neutral	31%	30%
Disagree	13%	12%
Strongly Disagree	4%	4%
	<i>n=1517</i>	<i>n=11466</i>

Q51: I worry about being able to pay my current monthly expenses.

	EXAMPLE Comparison	
Strongly Agree	21%	21%
Agree	33%	32%
Neutral	25%	24%
Disagree	15%	17%
Strongly Disagree	6%	6%
	<i>n=1521</i>	<i>n=11474</i>

Q52: I worry about having enough money to pay for school.

	EXAMPLE Comparison	
Strongly Agree	29%	33%
Agree	31%	31%
Neutral	19%	17%
Disagree	14%	13%
Strongly Disagree	6%	6%
	<i>n=1519</i>	<i>n=11473</i>

Q53: I know how I will pay for college next semester.

	EXAMPLE Comparison	
Strongly Agree	17%	18%
Agree	38%	37%
Neutral	23%	22%
Disagree	15%	15%
Strongly Disagree	8%	8%
	<i>n=1515</i>	<i>n=11459</i>

Q54: It is important that I support my family financially while in college.

	EXAMPLE Comparison	
Strongly Agree	28%	29%
Agree	29%	27%
Neutral	25%	27%
Disagree	12%	12%
Strongly Disagree	6%	6%
	<i>n=1516</i>	<i>n=11451</i>

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

	EXAMPLE Comparison	
Yes	24%	21%
No	73%	76%
I Don't Know	3%	3%
	<i>n=1515</i>	<i>n=11409</i>

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

	EXAMPLE Comparison	
Yes	6%	5%
No	93%	93%
I Don't Know	1%	2%
	<i>n=1516</i>	<i>n=11376</i>

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

	EXAMPLE Comparison	
Yes	5%	4%
No	93%	94%
I Don't Know	2%	2%
	<i>n=1512</i>	<i>n=11363</i>

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

EXAMPLE Comparison		
Yes	20%	18%
No	78%	79%
I Don't Know	2%	3%
	<i>n=1514</i>	<i>n=11369</i>

Q59: Child Care Assistance - In the past 12 months, have you used public assistance in the following areas?

EXAMPLE Comparison		
Yes	6%	5%
No	93%	93%
I Don't Know	1%	2%
	<i>n=1505</i>	<i>n=11307</i>

Q60: Credit Card - In the past 12 months, have you used the following borrowing sources?

EXAMPLE Comparison		
Yes	45%	44%
No	54%	55%
I Don't Know	1%	1%
	<i>n=1518</i>	<i>n=11406</i>

Q61: Pay Day Loan - In the past 12 months, have you used the following borrowing sources?

EXAMPLE Comparison		
Yes	11%	9%
No	87%	89%
I Don't Know	2%	2%
	<i>n=1511</i>	<i>n=11329</i>

Q62: Auto Title Loan - In the past 12 months, have you used the following borrowing sources?

EXAMPLE Comparison		
Yes	5%	5%
No	93%	93%
I Don't Know	1%	2%
	<i>n=1506</i>	<i>n=11307</i>

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

EXAMPLE Comparison		
Never	13%	12%
One time	8%	8%
Two Times	13%	14%
Three Times	12%	14%
Four Times	10%	9%
Five or More Times	44%	44%
	<i>n=675</i>	<i>n=4953</i>

**Of respondents who answered 'yes' to Q60*

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

EXAMPLE Comparison		
Strongly Agree	39%	41%
Agree	31%	33%
Neutral	18%	14%
Disagree	8%	9%
Strongly Disagree	5%	4%
	<i>n=675</i>	<i>n=4943</i>

**Of respondents who answered 'yes' to Q60*

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

EXAMPLE Comparison		
Strongly Agree	14%	13%
Agree	12%	11%
Neutral	16%	15%
Disagree	32%	30%
Strongly Disagree	26%	30%
	<i>n=673</i>	<i>n=4939</i>

**Of respondents who answered 'yes' to Q60*

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

EXAMPLE Comparison		
One time	44%	36%
Two Times	30%	29%
Three Times	11%	17%
Four Times	7%	6%
Five or More Times	9%	12%
	<i>n=172</i>	<i>n=1057</i>

**Of respondents who answered 'yes' to Q61*

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

EXAMPLE Comparison		
One time	73%	77%
Two Times	14%	12%
Three Times	10%	6%
Four Times	1%	2%
Five or More Times	1%	3%
	<i>n=77</i>	<i>n=608</i>

**Of respondents who answered 'yes' to Q62*

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.*

EXAMPLE Comparison		
\$0 - \$500	11%	10%
\$501 - \$2,000	0%	1%
\$2,001 - \$5,000	0%	2%
\$5,001 - \$10,000	0%	2%
\$10,001 - \$25,000	41%	38%
\$25,001 - \$50,000	30%	29%
\$50,001 or above	18%	19%
	<i>n=428</i>	<i>n=2901</i>

**Of respondents who indicated having a student loan they took out for themselves ('yes' to Q31)*

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

EXAMPLE Comparison		
Strongly Agree	31%	30%
Agree	29%	28%
Neutral	15%	19%
Disagree	18%	17%
Strongly Disagree	7%	6%
	<i>n=541</i>	<i>n=3699</i>

**Of respondents who indicated having a student loan they took out for themselves ('yes' to Q31)*

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

EXAMPLE Comparison		
Very Confident	14%	13%
Confident	23%	23%
Somewhat Confident	34%	36%
Not At All Confident	29%	28%
	<i>n=541</i>	<i>n=3702</i>

**Of respondents who indicated having a student loan they took out for themselves ('yes' to Q31)*

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

EXAMPLE Comparison		
Yes	62%	63%
No	31%	29%
I Don't Know	7%	7%
	<i>n=543</i>	<i>n=3704</i>

**Of respondents who indicated having a student loan they took out for themselves ('yes' to Q31)*

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.

	EXAMPLE Comparison	
Strongly Agree	21%	22%
Agree	21%	21%
Neutral	21%	20%
Disagree	17%	17%
Strongly Disagree	11%	11%
I Do Not Have Other Debt	9%	9%
	<i>n=1490</i>	<i>n=11258</i>

Q73- Debt Aversion Scale*
Q76:

	EXAMPLE Comparison	
No Indication of Debt Aversion	86%	85%
Debt Aversion	2%	3%
General Debt Aversion, No Education Debt Aversion	6%	5%
Education Debt Aversion, No General Debt Aversion	6%	7%
	<i>n=1469</i>	<i>n=11110</i>

**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.

	EXAMPLE Comparison	
Strongly Agree	41%	41%
Agree	45%	45%
Neutral	11%	11%
Disagree	2%	2%
Strongly Disagree	1%	1%
	<i>n=1482</i>	<i>n=11192</i>

Q74: Owing money is basically wrong.

	EXAMPLE Comparison	
Strongly Agree	15%	12%
Agree	22%	23%
Neutral	32%	32%
Disagree	26%	26%
Strongly Disagree	5%	6%
	<i>n=1481</i>	<i>n=11180</i>

Q75: There is no excuse for borrowing money.

	EXAMPLE Comparison	
Strongly Agree	4%	4%
Agree	8%	8%
Neutral	28%	28%
Disagree	44%	44%
Strongly Disagree	16%	17%
	<i>n=1473</i>	<i>n=11163</i>

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

	EXAMPLE Comparison	
Strongly Agree	24%	20%
Agree	47%	47%
Neutral	22%	24%
Disagree	5%	6%
Strongly Disagree	3%	3%
	<i>n=1478</i>	<i>n=11174</i>

Q77- Six-Question USDA Food Security Scale
Q82: (30-Day)*

	EXAMPLE Comparison	
High or Marginal Food Security	43%	45%
Low Food Security	27%	25%
Very Low Food Security	30%	30%
	<i>n=1448</i>	<i>n=10938</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).

EXAMPLE Comparison		
Often	13%	14%
Sometimes	43%	39%
Never True	44%	46%
	<i>n=1461</i>	<i>n=11067</i>

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

EXAMPLE Comparison		
Often	18%	21%
Sometimes	38%	35%
Never True	45%	44%
	<i>n=1455</i>	<i>n=11021</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?

EXAMPLE Comparison		
Yes	41%	40%
No	59%	60%
	<i>n=1465</i>	<i>n=11088</i>

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

EXAMPLE Comparison		
Fewer than 3 days	17%	15%
Three or more days	83%	85%
	<i>n=541</i>	<i>n=4050</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?

EXAMPLE Comparison		
Yes	42%	41%
No	58%	59%
	<i>n=1462</i>	<i>n=11068</i>

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

EXAMPLE Comparison		
Yes	32%	31%
No	68%	69%
	<i>n=1464</i>	<i>n=11080</i>

Q83- Q88: Housing Security Scale (Prior 12 Months)*

EXAMPLE Comparison		
Housing Secure	43%	47%
Housing Insecure	57%	53%
	<i>n=1458</i>	<i>n=11009</i>

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

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

EXAMPLE Comparison		
True	34%	30%
False	57%	61%
I Don't Know	9%	9%
	<i>n=1456</i>	<i>n=10990</i>

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

EXAMPLE Comparison		
True	17%	14%
False	76%	79%
I Don't Know	7%	7%
	<i>n=1453</i>	<i>n=10965</i>

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

EXAMPLE Comparison		
True	35%	35%
False	58%	59%
I Don't Know	7%	6%
	<i>n=1453</i>	<i>n=10972</i>

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

EXAMPLE Comparison		
True	12%	10%
False	84%	87%
I Don't Know	4%	3%
	<i>n=1450</i>	<i>n=10968</i>

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

EXAMPLE Comparison		
True	6%	4%
False	94%	95%
I Don't Know	1%	1%
	<i>n=1457</i>	<i>n=11002</i>

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

EXAMPLE Comparison		
True	18%	13%
False	78%	82%
I Don't Know	5%	4%
	<i>n=1449</i>	<i>n=10967</i>

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

EXAMPLE Comparison		
True	5%	3%
False	95%	96%
I Don't Know	1%	1%
	<i>n=1460</i>	<i>n=10993</i>

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

EXAMPLE Comparison		
True	23%	20%
False	73%	77%
I Don't Know	4%	3%
	<i>n=1446</i>	<i>n=10934</i>

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

EXAMPLE Comparison		
True	3%	2%
False	96%	98%
I Don't Know	1%	1%
	<i>n=1457</i>	<i>n=10980</i>

Q89- Homelessness Scale*
Q98:

EXAMPLE Comparison		
No Indication of Homelessness	77%	83%
Homeless	16%	11%
Homeless and/or Couch Surfing	23%	17%
	<i>n=1463</i>	<i>n=11022</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?

EXAMPLE Comparison		
Yes	8%	5%
No	91%	94%
I Don't Know	1%	1%
	<i>n=1458</i>	<i>n=10998</i>

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

EXAMPLE Comparison		
True	2%	1%
False	98%	99%
I Don't Know	1%	1%
	<i>n=1456</i>	<i>n=10973</i>

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

EXAMPLE Comparison		
True	5%	3%
False	94%	96%
I Don't Know	1%	1%
	<i>n=1458</i>	<i>n=10981</i>

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

EXAMPLE Comparison		
True	8%	5%
False	91%	94%
I Don't Know	1%	1%
	<i>n=1454</i>	<i>n=10967</i>

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

	EXAMPLE Comparison	
True	18%	14%
False	82%	85%
I Don't Know	1%	1%
	<i>n=1452</i>	<i>n=10965</i>

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

	EXAMPLE Comparison	
True	2%	1%
False	97%	98%
I Don't Know	0%	1%
	<i>n=1452</i>	<i>n=10955</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).

	EXAMPLE Comparison	
True	4%	3%
False	96%	96%
I Don't Know	0%	1%
	<i>n=1450</i>	<i>n=10938</i>

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

	EXAMPLE Comparison	
Less Than 1 Hour	24%	25%
1-3 Hours	29%	29%
3-6 Hours	19%	18%
6-9 Hours	11%	8%
More Than 9 Hours	7%	6%
I Do Not Have A Commute	10%	13%
	<i>n=1451</i>	<i>n=10965</i>

Q100: Do you have a car?

	EXAMPLE Comparison	
Yes	70%	79%
No	25%	17%
Sometimes	5%	4%
	<i>n=1454</i>	<i>n=10968</i>

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

	EXAMPLE Comparison	
Very Reliable	31%	35%
Reliable	39%	41%
I Don't Know	4%	3%
Somewhat Reliable	23%	20%
Not At All Reliable	3%	2%
	<i>n=1023</i>	<i>n=8610</i>

*Of respondents who answered 'yes' to Q100

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

	EXAMPLE Comparison	
Yes	19%	9%
No	73%	86%
Sometimes	8%	5%
	<i>n=1456</i>	<i>n=10971</i>

Q103- Financial Knowledge Questions*

Q105:

	EXAMPLE Comparison	
Zero Questions Correct	18%	20%
One Question Correct	26%	27%
Two Questions Correct	36%	34%
Three Questions Correct	20%	19%
	<i>n=1425</i>	<i>n=10792</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?

EXAMPLE Comparison		
More Than Today	14%	13%
Exactly The Same As Today	18%	17%
Less Than Today (correct answer)	35%	32%
I Don't Know	33%	37%
	<i>n=1430</i>	<i>n=10824</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?

EXAMPLE Comparison		
More Than \$102 (correct answer)	60%	59%
Exactly \$102	9%	8%
Less Than \$102	8%	6%
I Don't Know	24%	27%
	<i>n=1432</i>	<i>n=10830</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?

EXAMPLE Comparison		
10-Year (correct answer)	61%	61%
20-Year	6%	5%
30-Year	15%	14%
I Don't Know	19%	20%
	<i>n=1434</i>	<i>n=10836</i>

Q106: Which gender do you identify as?

EXAMPLE Comparison		
Male	30%	24%
Female	70%	75%
Self-Identify	0%	1%
	<i>n=1431</i>	<i>n=10822</i>

Q116: What is your age?

EXAMPLE Comparison		
Under 25 years of age	51%	54%
25 years of age or older	49%	46%
	<i>n=1416</i>	<i>n=10732</i>

Q117: Are you the first person in your immediate family to attend college?

EXAMPLE Comparison		
Yes	42%	42%
No	57%	57%
I Don't Know	1%	1%
	<i>n=1428</i>	<i>n=10823</i>

Q118: Are you a current or former member of the U.S. Armed Forces, Reserves, or National Guard?

EXAMPLE Comparison		
Yes	3%	4%
No	97%	96%
	<i>n=1429</i>	<i>n=10819</i>

Q119: Are you a citizen of the United States of America?

EXAMPLE Comparison		
Yes	79%	90%
No	21%	10%
	<i>n=1427</i>	<i>n=10770</i>

Q121: At any time since you turned 13, were you in foster care or were you a dependent of the court?

EXAMPLE Comparison		
Yes	2%	2%
No	96%	97%
I Don't Know	2%	1%
	<i>n=1428</i>	<i>n=10810</i>

Q122: 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?*

	EXAMPLE Comparison	
Yes	57%	60%
No	43%	31%
I Don't Know	0%	9%
	n=23	n=152

*Of respondents who answered 'yes' to Q121

Q123: Did you receive increased funding/support as a result of identifying yourself as a former foster youth on the FAFSA?*

	EXAMPLE Comparison	
Yes	31%	26%
No	38%	34%
I Don't Know	31%	40%
	n=13	n=91

*Of respondents who answered 'yes' to Q121 AND Q40

Q124: Does your state have a state-level, foster youth-specific financial aid program or policy for college?*

	EXAMPLE Comparison	
Yes	31%	26%
No	9%	12%
I Don't Know	59%	63%
	n=32	n=195

*Of respondents who answered 'yes' to Q121

Q125: Have you participated in the state-level, foster youth-specific financial aid program or policy for college?*

	EXAMPLE Comparison	
Yes	60%	46%
No	40%	46%
I Don't Know	0%	8%
	n=10	n=50

*Of respondents who answered 'yes' to Q121 AND Q124

Q126: Does your institution have a foster youth-specific financial aid, scholarship, or outreach program?*

	EXAMPLE Comparison	
Yes	16%	12%
No	13%	12%
I Don't Know	72%	75%
	n=32	n=195

*Of respondents who answered 'yes' to Q121

Q127: Have you participated in your institution's foster youth-specific financial aid, scholarship, or outreach program?*

	EXAMPLE Comparison	
Yes	100%	63%
No	0%	33%
I Don't Know	0%	4%
	n=5	n=24

*Of respondents who answered 'yes' to Q121 AND Q126

Q128: Based on your course load, which of the following would describe you as a student?

	EXAMPLE Comparison	
I Am a Part-Time Student	37%	34%
I Am a Full-Time Student	61%	64%
I Don't Know	2%	2%
	n=1427	n=10776

Q129: What is the highest level of education you expect to complete?

	EXAMPLE Comparison	
High School Diploma or GED	21%	17%
Associate's Degree or Certificate	20%	23%
Bachelor's Degree	32%	33%
Master's Degree	16%	17%
Doctoral or Professional Degree	11%	10%
	n=1427	n=10787

Q130: Is this your first college?

	EXAMPLE Comparison	
Yes	57%	60%
No	42%	40%
I Don't Know	1%	0%
	<i>n=1424</i>	<i>n=10766</i>

Q131: Do you plan on transferring from your school to another institution in the future?

	EXAMPLE Comparison	
Yes	76%	69%
No	14%	19%
I Don't Know	11%	12%
	<i>n=1422</i>	<i>n=10759</i>

Q132: During the school year, about how many hours do you spend in a typical 7-day week working for pay?

	EXAMPLE Comparison	
Less than 20 hours	30%	30%
20-40 hours	54%	55%
Over 40 hours	16%	15%
	<i>n=843</i>	<i>n=6706</i>

Q133- If your work hours have changed in the past year, what was the main reason? (Check all that apply)*

	EXAMPLE Comparison	
To Accommodate Change in My Course Requirements	49%	49%
To Make More Money to Pay My Expenses	51%	48%
My Employer Changed My Work Schedule	27%	26%
My Work Schedule Has Not Changed	34%	36%
	<i>n=1111</i>	<i>n=8693</i>

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

Q137: Compared with others, I would describe my family's financial situation as _____.

	EXAMPLE Comparison	
Better	17%	19%
The Same	34%	34%
Worse	22%	22%
I Don't Know	26%	24%
	<i>n=1424</i>	<i>n=10765</i>

Q138: Are you a dependent or independent student?

	EXAMPLE Comparison	
Dependent	37%	37%
Independent	54%	55%
I Don't Know	8%	8%
	<i>n=1420</i>	<i>n=10755</i>

Q139: About how many hours do you spend in a typical 7-day week providing care for dependents (children, parents, etc)?*

EXAMPLE Comparison

Less than 20 hours	52%	45%
20-40 hours	24%	19%
Over 40 hours	24%	36%
	<i>n=672</i>	<i>n=4842</i>

**Of respondents who indicated supporting family members financially ('yes' to any of Q41-Q44)*

Section C: Select Crosstab Analysis Tables

Exploratory data analysis was conducted in order to identify trends among groups of respondents. Relationships between variables were tested for association using Pearson's Chi-Square tests, and, when expected cell counts were less than five, Fisher's Exact Test, with the alpha level set at a minimum threshold of .05 ($\alpha=.05$) for all comparisons. All results from crosstab analysis are presented in this section, refer to individual tables to learn if the associations displayed are statistically significant.

Q42: A Child or Children - Do you provide financial support for any of the following individuals?

Q45: Would you have trouble getting \$500 in cash or credit in order to meet an unexpected need within the next month?

		Q45: Yes	Q45: No	Q45: I Don't Know
Q42: Yes	<i>n=481</i>	74%	17%	8%
Q42: No	<i>n=980</i>	60%	27%	13%
Q42: I Don't Know	<i>n=16</i>	38%	6%	56%

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

Q42: A Child or Children - Do you provide financial support for any of the following individuals?

Q52: I worry about having enough money to pay for school.

		Q52: Agree/Strongly Agree	Q52: Neutral	Q52: Disagree/Strongly Disagree
Q42: Yes	<i>n=481</i>	60%	20%	21%
Q42: No	<i>n=975</i>	61%	18%	21%
Q42: I Don't Know	<i>n=16</i>	50%	31%	19%

Note: Not statistically significant

Q42: A Child or Children - Do you provide financial support for any of the following individuals?

Q53: I know how I will pay for college next semester.

		Q53: Agree/Strongly Agree	Q53: Neutral	Q53: Disagree/Strongly Disagree
Q42: Yes	<i>n=480</i>	54%	25%	22%
Q42: No	<i>n=971</i>	55%	22%	23%
Q42: I Don't Know	<i>n=16</i>	50%	31%	19%

Note: Not statistically significant

Q42: A Child or Children - Do you provide financial support for any of the following individuals?

by Enrollment Intensity

		Full-Time	Part-Time
Q42: Yes	<i>n=495</i>	36%	64%
Q42: No	<i>n=1017</i>	49%	51%
Q42: I Don't Know	<i>n=18</i>	56%	44%

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

Q43: Your Parent(s) or Guardian(s) - Do you provide financial support for any of the following individuals?

Q45: Would you have trouble getting \$500 in cash or credit in order to meet an unexpected need within the next month?

		Q45: Yes	Q45: No	Q45: I Don't Know
Q43: Yes	<i>n=360</i>	64%	25%	11%
Q43: No	<i>n=1070</i>	65%	24%	11%
Q43: I Don't Know	<i>n=37</i>	49%	8%	43%

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

Q43: Your Parent(s) or Guardian(s) - Do you provide financial support for any of the following individuals?

Q52: I worry about having enough money to pay for school.

		Q52: Agree/Strongly Agree	Q52: Neutral	Q52: Disagree/Strongly Disagree
Q43: Yes	<i>n=359</i>	65%	17%	18%
Q43: No	<i>n=1066</i>	59%	19%	22%
Q43: I Don't Know	<i>n=37</i>	57%	35%	8%

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

Q43: Your Parent(s) or Guardian(s) - Do you provide financial support for any of the following individuals?

Q53: I know how I will pay for college next semester.

		Q53: Agree/Strongly Agree	Q53: Neutral	Q53: Disagree/Strongly Disagree
Q43: Yes	<i>n=356</i>	52%	25%	23%
Q43: No	<i>n=1064</i>	55%	23%	22%
Q43: I Don't Know	<i>n=36</i>	58%	19%	22%

Note: Not statistically significant

Q43: Your Parent(s) or Guardian(s) - Do you provide financial support for any of the following individuals?

Q117: Are you the first person in your immediate family to attend college?

		Q117: Yes	Q117: No	Q117: I Don't Know
Q43: Yes	<i>n=338</i>	53%	46%	1%
Q43: No	<i>n=999</i>	38%	61%	1%
Q43: I Don't Know	<i>n=36</i>	33%	67%	0%

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

Q43: Your Parent(s) or Guardian(s) - Do you provide financial support for any of the following individuals?

by Enrollment Intensity

		Full-Time	Part-Time
Q43: Yes	<i>n=372</i>	42%	58%
Q43: No	<i>n=1107</i>	45%	55%
Q43: I Don't Know	<i>n=41</i>	51%	49%

Note: Not statistically significant

Q45: Would you have trouble getting \$500 in cash or credit in order to meet an unexpected need within the next month?

Q52: I worry about having enough money to pay for school.

		Q52: Agree/Strongly Agree	Q52: Neutral	Q52: Disagree/Strongly Disagree
Q45: Yes	<i>n=962</i>	69%	17%	15%
Q45: No	<i>n=357</i>	43%	18%	38%
Q45: I Don't Know	<i>n=171</i>	53%	32%	15%

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

Q45: Would you have trouble getting \$500 in cash or credit in order to meet an unexpected need within the next month?

Q53: I know how I will pay for college next semester.

		Q53: Agree/Strongly Agree	Q53: Neutral	Q53: Disagree/Strongly Disagree
Q45: Yes	<i>n=958</i>	48%	24%	27%
Q45: No	<i>n=355</i>	73%	15%	12%
Q45: I Don't Know	<i>n=172</i>	55%	30%	16%

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

Q45: Would you have trouble getting \$500 in cash or credit in order to meet an unexpected need within the next month?

Q117: Are you the first person in your immediate family to attend college?

		Q117: Yes	Q117: No	Q117: I Don't Know
Q45: Yes	<i>n=903</i>	44%	55%	1%
Q45: No	<i>n=334</i>	38%	61%	1%
Q45: I Don't Know	<i>n=163</i>	39%	59%	2%

**Statistically significant result at the $p < .05$ level. Fisher's Exact Test used due to low cell count.*

Q45: Would you have trouble getting \$500 in cash or credit in order to meet an unexpected need within the next month?

by Enrollment Intensity

		Full-Time	Part-Time
Q45: Yes	<i>n=967</i>	43%	57%
Q45: No	<i>n=357</i>	46%	54%
Q45: I Don't Know	<i>n=174</i>	51%	49%

Note: Not statistically significant

Q45: Would you have trouble getting \$500 in cash or credit in order to meet an unexpected need within the next month?

by Age

		Under 25 Years of Age	Over 25 Years of Age
Q45: Yes	<i>n=967</i>	49%	51%
Q45: No	<i>n=357</i>	52%	48%
Q45: I Don't Know	<i>n=174</i>	62%	38%

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

Q46: In the past 12 months, how many times did you run out of money?

Q45: Would you have trouble getting \$500 in cash or credit in order to meet an unexpected need within the next month?

		Q45: Yes	Q45: No	Q45: I Don't Know
Q46: Never	<i>n=274</i>	22%	61%	17%
Q46: 1-4 times	<i>n=676</i>	64%	20%	15%
Q46: 5 or more times	<i>n=542</i>	86%	10%	4%

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

Q46: In the past 12 months, how many times did you run out of money?

Q52: I worry about having enough money to pay for school.

		Q52: Agree/Strongly Agree	Q52: Neutral	Q52: Disagree/Strongly Disagree
Q46: Never	<i>n=273</i>	43%	21%	36%
Q46: 1-4 times	<i>n=673</i>	62%	20%	18%
Q46: 5 or more times	<i>n=541</i>	68%	16%	16%

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

Q46: In the past 12 months, how many times did you run out of money?

Q53: I know how I will pay for college next semester.

		Q53: Agree/Strongly Agree	Q53: Neutral	Q53: Disagree/Strongly Disagree
Q46: Never	<i>n=272</i>	71%	17%	12%
Q46: 1-4 times	<i>n=672</i>	54%	24%	22%
Q46: 5 or more times	<i>n=538</i>	47%	25%	28%

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

Q46: In the past 12 months, how many times did you run out of money?

Q117: Are you the first person in your immediate family to attend college?

		Q117: Yes	Q117: No	Q117: I Don't Know
Q46: Never	<i>n=263</i>	37%	63%	0%
Q46: 1-4 times	<i>n=626</i>	41%	58%	1%
Q46: 5 or more times	<i>n=506</i>	47%	53%	1%

**Statistically significant result at the $p < .05$ level. Fisher's Exact Test used due to low cell count.*

Q51: I worry about being able to pay my current monthly expenses.

Q52: I worry about having enough money to pay for school.

		Q52: Agree/Strongly Agree	Q52: Neutral	Q52: Disagree/Strongly Disagree
Q51: Agree/Strongly Agree	<i>n=790</i>	75%	13%	12%
Q51: Neutral	<i>n=381</i>	50%	36%	14%
Q51: Disagree/Strongly Disagree	<i>n=319</i>	36%	13%	50%

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

Q51: I worry about being able to pay my current monthly expenses.

Q53: I know how I will pay for college next semester.

		Q53: Agree/Strongly Agree	Q53: Neutral	Q53: Disagree/Strongly Disagree
Q51: Agree/Strongly Agree	<i>n=789</i>	50%	22%	28%
Q51: Neutral	<i>n=379</i>	52%	34%	15%
Q51: Disagree/Strongly Disagree	<i>n=317</i>	70%	12%	18%

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

Q51: I worry about being able to pay my current monthly expenses.

Q117: Are you the first person in your immediate family to attend college?

		Q117: Yes	Q117: No	Q117: I Don't Know
Q51: Agree/Strongly Agree	<i>n=740</i>	45%	55%	1%
Q51: Neutral	<i>n=355</i>	42%	56%	2%
Q51: Disagree/Strongly Disagree	<i>n=299</i>	36%	63%	1%

**Statistically significant result at the $p < .05$ level. Fisher's Exact Test used due to low cell count.*

Q51: I worry about being able to pay my current monthly expenses.

by Enrollment Intensity

		Full-Time	Part-Time
Q51: Agree/Strongly Agree	<i>n=792</i>	43%	57%
Q51: Neutral	<i>n=382</i>	49%	51%
Q51: Disagree/Strongly Disagree	<i>n=319</i>	43%	57%

Note: Not statistically significant

Q52: I worry about having enough money to pay for school.

Q117: Are you the first person in your immediate family to attend college?

		Q117: Yes	Q117: No	Q117: I Don't Know
Q52: Agree/Strongly Agree	<i>n=850</i>	46%	54%	1%
Q52: Neutral	<i>n=259</i>	38%	60%	2%
Q52: Disagree/Strongly Disagree	<i>n=285</i>	35%	64%	1%

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

Q52: I worry about having enough money to pay for school.

by Enrollment Intensity

		Full-Time	Part-Time
Q52: Agree/Strongly Agree	<i>n=903</i>	42%	58%
Q52: Neutral	<i>n=281</i>	48%	52%
Q52: Disagree/Strongly Disagree	<i>n=308</i>	47%	53%

Note: Not statistically significant

Q52: I worry about having enough money to pay for school.

by Gender

		Female	Male
Q52: Agree/Strongly Agree	<i>n</i> =903	74%	26%
Q52: Neutral	<i>n</i> =281	69%	31%
Q52: Disagree/Strongly Disagree	<i>n</i> =308	65%	35%

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

Q52: I worry about having enough money to pay for school.

by Age

		Under 25 Years of Age	Over 25 Years of Age
Q52: Agree/Strongly Agree	<i>n</i> =903	52%	48%
Q52: Neutral	<i>n</i> =281	53%	47%
Q52: Disagree/Strongly Disagree	<i>n</i> =308	46%	54%

Note: Not statistically significant

Q53: I know how I will pay for college next semester.

Q117: Are you the first person in your immediate family to attend college?

		Q117: Yes	Q117: No	Q117: I Don't Know
Q53: Agree/Strongly Agree	<i>n</i> =768	38%	61%	1%
Q53: Neutral	<i>n</i> =313	46%	53%	1%
Q53: Disagree/Strongly Disagree	<i>n</i> =308	48%	50%	1%

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

Q53: I know how I will pay for college next semester.

by Enrollment Intensity

		Full-Time	Part-Time
Q53: Agree/Strongly Agree	<i>n</i> =816	46%	54%
Q53: Neutral	<i>n</i> =338	41%	59%
Q53: Disagree/Strongly Disagree	<i>n</i> =333	44%	56%

Note: Not statistically significant

Q53: I know how I will pay for college next semester.

by Gender

		Female	Male
Q53: Agree/Strongly Agree	<i>n</i> =816	66%	34%
Q53: Neutral	<i>n</i> =338	75%	25%
Q53: Disagree/Strongly Disagree	<i>n</i> =333	79%	21%

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

Q53: I know how I will pay for college next semester.

by Age

		Under 25 Years of Age	Over 25 Years of Age
Q53: Agree/Strongly Agree	<i>n=816</i>	51%	49%
Q53: Neutral	<i>n=338</i>	52%	48%
Q53: Disagree/Strongly Disagree	<i>n=333</i>	50%	50%

Note: Not statistically significant

Q54: It is important that I support my family financially while in college.

Q45: Would you have trouble getting \$500 in cash or credit in order to meet an unexpected need within the next month?

		Q45: Yes	Q45: No	Q45: I Don't Know
Q54: Agree/Strongly Agree	<i>n=846</i>	69%	21%	10%
Q54: Neutral	<i>n=376</i>	58%	25%	18%
Q54: Disagree/Strongly Disagree	<i>n=265</i>	60%	32%	8%

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

Q54: It is important that I support my family financially while in college.

Q52: I worry about having enough money to pay for school.

		Q52: Agree/Strongly Agree	Q52: Neutral	Q52: Disagree/Strongly Disagree
Q54: Agree/Strongly Agree	<i>n=847</i>	67%	15%	17%
Q54: Neutral	<i>n=375</i>	54%	28%	18%
Q54: Disagree/Strongly Disagree	<i>n=265</i>	49%	17%	34%

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

Q54: It is important that I support my family financially while in college.

Q53: I know how I will pay for college next semester.

		Q53: Agree/Strongly Agree	Q53: Neutral	Q53: Disagree/Strongly Disagree
Q54: Agree/Strongly Agree	<i>n=845</i>	57%	20%	23%
Q54: Neutral	<i>n=374</i>	51%	32%	17%
Q54: Disagree/Strongly Disagree	<i>n=264</i>	55%	17%	29%

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

Q54: It is important that I support my family financially while in college.

Q117: Are you the first person in your immediate family to attend college?

		Q117: Yes	Q117: No	Q117: I Don't Know
Q54: Agree/Strongly Agree	<i>n=793</i>	46%	53%	1%
Q54: Neutral	<i>n=358</i>	40%	58%	2%
Q54: Disagree/Strongly Disagree	<i>n=240</i>	33%	67%	0%

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

Q54: It is important that I support my family financially while in college.

by Enrollment Intensity

		Full-Time	Part-Time
Q54: Agree/Strongly Agree	<i>n=848</i>	43%	57%
Q54: Neutral	<i>n=376</i>	47%	53%
Q54: Disagree/Strongly Disagree	<i>n=265</i>	46%	54%

Note: Not statistically significant

Q54: It is important that I support my family financially while in college.

by Gender

		Female	Male
Q54: Agree/Strongly Agree	<i>n=848</i>	72%	28%
Q54: Neutral	<i>n=376</i>	65%	35%
Q54: Disagree/Strongly Disagree	<i>n=265</i>	75%	25%

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

Q54: It is important that I support my family financially while in college.

by Age

		Under 25 Years of Age	Over 25 Years of Age
Q54: Agree/Strongly Agree	<i>n=848</i>	42%	58%
Q54: Neutral	<i>n=376</i>	67%	33%
Q54: Disagree/Strongly Disagree	<i>n=265</i>	57%	43%

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

Q54: It is important that I support my family financially while in college.

by Year in School

		First-Year Student (<30 credit hours)	Not First-Year (>30 credit hours)
Q54: Agree/Strongly Agree	<i>n=848</i>	69%	31%
Q54: Neutral	<i>n=376</i>	72%	28%
Q54: Disagree/Strongly Disagree	<i>n=265</i>	72%	28%

Note: Not statistically significant

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

Q45: Would you have trouble getting \$500 in cash or credit in order to meet an unexpected need within the next month?

		Q45: Yes	Q45: No	Q45: I Don't Know
High Food Security	<i>n=616</i>	45%	39%	17%
Low Food Security	<i>n=380</i>	74%	15%	11%
Very Low Food Security	<i>n=425</i>	84%	11%	4%

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

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

Q52: I worry about having enough money to pay for school.

		Q52: Agree/Strongly Agree	Q52: Neutral	Q52: Disagree/Strongly Disagree
High Food Security	<i>n=614</i>	50%	21%	29%
Low Food Security	<i>n=377</i>	67%	18%	16%
Very Low Food Security	<i>n=425</i>	73%	15%	12%

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

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

Q53: I know how I will pay for college next semester.

		Q53: Agree/Strongly Agree	Q53: Neutral	Q53: Disagree/Strongly Disagree
High Food Security	<i>n=612</i>	65%	20%	15%
Low Food Security	<i>n=377</i>	52%	24%	24%
Very Low Food Security	<i>n=422</i>	44%	25%	31%

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

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

Q117: Are you the first person in your immediate family to attend college?

		Q117: Yes	Q117: No	Q117: I Don't Know
High Food Security	<i>n=594</i>	38%	62%	0%
Low Food Security	<i>n=371</i>	44%	54%	2%
Very Low Food Security	<i>n=414</i>	47%	52%	1%

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

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

by Enrollment Intensity

		Full-Time	Part-Time
High Food Security	<i>n=617</i>	47%	53%
Low Food Security	<i>n=380</i>	39%	61%
Very Low Food Security	<i>n=425</i>	46%	54%

Note: Not statistically significant

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

by Gender

		Female	Male
High Food Security	<i>n=617</i>	66%	34%
Low Food Security	<i>n=380</i>	75%	25%
Very Low Food Security	<i>n=425</i>	74%	26%

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

**Q83- Housing Security Scale
88:**

Q45: Would you have trouble getting \$500 in cash or credit in order to meet an unexpected need within the next month?

		Q45: Yes	Q45: No	Q45: I Don't Know
Housing Secure	<i>n=609</i>	45%	36%	19%
Housing Insecure	<i>n=820</i>	79%	15%	6%

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

**Q83- Housing Security Scale
88:**

Q52: I worry about having enough money to pay for school.

		Q52: Agree/Strongly Agree	Q52: Neutral	Q52: Disagree/Strongly Disagree
Housing Secure	<i>n=606</i>	53%	21%	26%
Housing Insecure	<i>n=819</i>	67%	16%	17%

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

Q83- Housing Security Scale**88:****Q53:** I know how I will pay for college next semester.

		Q53: Agree/Strongly Agree	Q53: Neutral	Q53: Disagree/Strongly Disagree
Housing Secure	<i>n=604</i>	62%	21%	17%
Housing Insecure	<i>n=816</i>	50%	24%	26%

Statistically significant result at the $p < .01$ level.Q83- Housing Security Scale****88:****Q117:** Are you the first person in your immediate family to attend college?

		Q117: Yes	Q117: No	Q117: I Don't Know
Housing Secure	<i>n=595</i>	38%	61%	1%
Housing Insecure	<i>n=800</i>	45%	54%	1%

Statistically significant result at the $p < .05$ level.*Q83- Housing Security Scale****88:**

by Enrollment Intensity

		Full-Time	Part-Time
Housing Secure	<i>n=610</i>	47%	53%
Housing Insecure	<i>n=821</i>	42%	58%

*Note: Not statistically significant***Q83- Housing Security Scale****88:**

by Gender

		Female	Male
Housing Secure	<i>n=610</i>	65%	35%
Housing Insecure	<i>n=821</i>	75%	25%

Statistically significant result at the $p < .01$ level.Q83- Housing Security Scale****88:**

by Age

		Under 25 Years of Age	Over 25 Years of Age
Housing Secure	<i>n=610</i>	61%	39%
Housing Insecure	<i>n=821</i>	43%	57%

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

Q89- Homelessness Scale
98:

Q45: Would you have trouble getting \$500 in cash or credit in order to meet an unexpected need within the next month?

		Q45: Yes	Q45: No	Q45: I Don't Know
No Indication of Homelessness	<i>n=1099</i>	62%	25%	13%
Homeless and/or Couch Surfing	<i>n=335</i>	73%	20%	7%

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

Q89- Homelessness Scale
98:

Q52: I worry about having enough money to pay for school.

		Q52: Agree/Strongly Agree	Q52: Neutral	Q52: Disagree/Strongly Disagree
No Indication of Homelessness	<i>n=1096</i>	60%	19%	21%
Homeless and/or Couch Surfing	<i>n=333</i>	65%	16%	19%

Note: Not statistically significant

Q89- Homelessness Scale
98:

Q53: I know how I will pay for college next semester.

		Q53: Agree/Strongly Agree	Q53: Neutral	Q53: Disagree/Strongly Disagree
No Indication of Homelessness	<i>n=1092</i>	56%	23%	21%
Homeless and/or Couch Surfing	<i>n=331</i>	52%	21%	27%

Note: Not statistically significant

Q103- Financial Knowledge Questions
105:

Q117: Are you the first person in your immediate family to attend college?

		Q117: Yes	Q117: No	Q117: I Don't Know
Zero Questions Correct	<i>n=258</i>	42%	56%	2%
One Question Correct	<i>n=359</i>	45%	55%	0%
Two Questions Correct	<i>n=502</i>	43%	57%	1%
Three Questions Correct	<i>n=269</i>	38%	61%	1%

Note: Not statistically significant

Q103- Financial Knowledge Questions**105:**

by Enrollment Intensity

		Full-Time	Part-Time
Zero Questions Correct	<i>n=259</i>	47%	53%
One Question Correct	<i>n=366</i>	40%	60%
Two Questions Correct	<i>n=504</i>	44%	56%
Three Questions Correct	<i>n=270</i>	46%	54%

*Note: Not statistically significant***Q103- Financial Knowledge Questions****105:**

by Year in School

		First-Year Student (<30 credit hours)	Not First-Year (>30 credit hours)
Zero Questions Correct	<i>n=259</i>	73%	27%
One Question Correct	<i>n=366</i>	73%	27%
Two Questions Correct	<i>n=504</i>	68%	32%
Three Questions Correct	<i>n=270</i>	64%	36%

Note: Not statistically significant

Section D: Endnotes

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