

TRELLIS RESEARCH

A blue-tinted photograph of a classroom. In the foreground, a young Black woman with glasses and curly hair is looking towards the camera. In the background, other students are seated at desks, some looking at their work. The overall scene is a typical classroom environment.

**Student Financial Wellness Survey (SFWS)**  
Process to Participate

# Overview of Steps

1. Institutional Reviews and Approval
2. Data Request
3. Student Communication and Promotion
4. Appendix: Data Stewardship

To improve the efficiency of the onboarding process for the Student Financial Wellness Survey, Trellis will collect the materials necessary for participation via an online portal hosted by Coordinate, Inc. This portal is accessible via a link sent directly to your email where you will have access to step-by-step instructions and will be able to review documents, upload necessary files, and track your progress throughout the process. Additionally, the portal will provide you with a centralized place to communicate with your Trellis contact via internal messaging and it will provide you with updates on your progress as you complete the necessary steps.

# Participation Process

## 1. Institutional Reviews and Approval

Your institution may require approval from its Institutional Review Board (IRB) prior to administration of the SFWS. Oftentimes an IRB will waive review due to the nature of the project, but some IRBs will want to review the study before approving on campus. Your Trellis contact will work with you to provide all materials necessary for IRB review and to obtain all necessary IRB documentation of waived review and/or approval.

Note for IRB approval: To encourage response rates and protect student anonymity, Trellis will not provide participating institutions student-level responses from the SFWS. Trellis will obtain student consent to potentially use their educational records in analysis of survey responses.

Please submit a letter providing confirmation of institutional participation in the Student Financial Wellness Survey (SFWS). This letter should be signed by a senior campus official (e.g., President, Vice President, Dean of Students, etc.) and must include:

- Permission to conduct research on campus, pending all necessary institutional processes and approvals.
- Permission to share publicly that the institution participated in the Student Financial Wellness Survey. Trellis requires this permission in order to highlight the national footprint of the survey.
- A statement describing if an IRB review will be needed.

This letter can be scanned and submitted electronically. If you have questions or concerns, please reach out to your Trellis contact.

### Sample Letter of Institutional Awareness/Support

To whom it may concern,

I am writing to provide confirmation that [College/ University] is participating in the Student Financial Wellness Survey, implemented by Trellis. I am aware that Trellis intends to conduct research at our institution by administering an online survey to a sample of our students.

As [Title], I grant Trellis permission to conduct research at [College/University], pending all necessary institutional processes and approvals. I confirm that [IRB review is not required; Exempt IRB review is required; Expedited IRB review is required; Full IRB review is required]. I also grant permission for Trellis to share publicly that [College/ University] participated in the Student Financial Wellness Survey.

If you have any questions or concerns, please contact my office at [phone number] or [email address].

Sincerely,

Name

## 2. Data Request

Institutions will provide a roster of students via secured file transfer to Trellis for implementation of the survey and to analyze results (SFWS Data Request). The SFWS Data Request is required to send survey invitations to students and to determine the degree to which respondents are representative of the population. Please check with your Trellis contact for the date when the data is due.

Trellis is requesting the enrolled undergraduate population for the survey (includes all enrolled students over 18 years of age). This is to ensure there are enough responses to perform detailed cross tabulations (i.e., enough granularity to answer the types of questions that will be most helpful to your school). Institutions with undergraduate enrollment above 10,000 students may provide a random sampling of 5,000 undergraduate students from their population.

Please provide the contact and demographic information outlined in the table below. A data dictionary detailing the format of the data request will be provided by your Trellis contact after your institution provides the letter of institutional support. Your Trellis contact will also provide instructions to set up the secure FTP (File Transfer Protocol) system. Data files should be provided in CSV format. **PLEASE DO NOT SEND ANY FILES CONTAINING STUDENT DATA THROUGH EMAIL, ONLY THROUGH OUR SECURE CRUSH FTP SYSTEM.**

### SFWS Data Request: Institutional Sample and Demographic Fields

FIELD NAMES	DESCRIPTION
Email 1	Institutionally assigned email address
Email 2	Secondary email address for the student
First Name	Student first name
Last Name	Student last name
Unique SFWS Student Identifier (Preferably not the official institutional student ID)	It is our preference that this not be the official student ID. A unique student identifier that can be used with a crosswalk to potentially match survey responses to future data elements provided by the institution for additional analysis. If there are issues creating a unique identifier that is not the official institutional student ID, please discuss with your Trellis contact.
Age	Age of student (Not date of birth)
Race/Ethnicity	Race/Ethnicity of student
Gender	Gender of student
Credit Hours	The number of credit hours the student had enrolled in for the semester
Total Credits Earned	Total credit hours earned at institution as of the end of the prior semester
Cumulative GPA	Current cumulative GPA on a 4.0 scale

## 3. Student Communication and Promotion

Trellis will work with your IT department to ensure students receive the survey invitation and it does not end up in their junk mailbox. Making certain that the survey invitations are “white-listed” is a very important component to ensuring a good survey response rate, which may facilitate a more accurate representation of your student body. The “white-listing” can be temporary, but sufficiently long to last the survey period. Trellis will only contact your students about the survey and will not communicate with them for any other purpose.

Trellis will provide a recommended schedule and sample email language for your institution to communicate to students about the survey. This communication can improve survey response rates by legitimizing the third-party survey invitation students receive. We request that your institution send a “heads up” email to students in the week prior to the survey to inform them that it is coming, and at least one reminder email during the survey implementation.

Promoting the survey and providing incentives are good ways to get higher response rates from your students. Trellis will provide survey-wide incentives across all participating institutions. However, providing your own incentives and educating students about the importance of completing the survey is highly encouraged. Your Trellis contact will consult with you about best practices for promoting and providing incentives.



# Appendix: Data Stewardship

## 1. Data sharing and FERPA considerations

Your Trellis contact is available to discuss Family Educational Rights and Privacy Act (FERPA) regulations and how institutions that have participated in prior SFWS implementations interpreted the permissibility to provide the SFWS data requests. For additional context on data sharing, you can also visit the resources below.

- U.S Department of Education's student privacy website: <https://studentprivacy.ed.gov/>
- National Association of Student Financial Aid Administrators (NASFAA) Data Sharing Decision Tree: [https://www.nasfaa.org/uploads/documents/NASFAA\\_Data\\_Sharing\\_Decision\\_Tree.pdf](https://www.nasfaa.org/uploads/documents/NASFAA_Data_Sharing_Decision_Tree.pdf)

## 2. Types of data and records

- **Survey response data:** Survey response data refers to all student-level information collected through Trellis' SFWS tool as a component of participation in the study.
- **Education records:** Student-level records may be used to provide context and analysis for response data making the resulting reports more decision-focused for the institution. Students will be fully informed of Trellis' data security and records retention protocol and informed of potential risks associated with sharing data with personally identifiable information. Proof of digital consent will be stored in a secure, password-protected folder on Trellis' secured servers.

## 3. Storage and destruction

Survey response data and education records will be located on Trellis' servers, will be password protected, and will be accessible only from computers connected to Trellis' internal network. All computers will be locked and password protected when not in use. Furthermore, access to the files will be limited to the Research team with role-based access.

All digital copies of personally-identifiable survey response data or personally-identifiable education records from the SFWS data transfers from institutions will be deleted no later than 18 months from the survey close date. All digital copies of de-identified survey response data and education records held by the SFWS will be deleted no later than ten years from the survey implementation date

## 4. Data Security

Trellis Company has nearly 40 years of experience as responsible stewards of student data. Trellis adheres to a consolidated matrix of security controls that incorporates NIST Moderate Controls, GLBA, and a number of other security frameworks. Data stores are maintained on encrypted network SAN storage in compliance with NIST moderate controls. Our servers are maintained to those same controls, using CIS benchmarks. Identity and Access Management also adheres to NIST moderate controls. Access is role-based and denied by default. All data is backed up for recovery purposes and stored on encrypted media. Data will be destroyed according to the Student Financial Wellness Survey policies described previously. Trellis has a strict asset disposal procedure. All storage media, such as hard drives or tapes, are destroyed and rendered unrecoverable prior to disposal.



## 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.

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## About Trellis

Trellis Company ([www.trelliscompany.org](http://www.trelliscompany.org)) is a nonprofit 501(c)(3) corporation focused on helping people leverage the power of post-secondary education and learning to improve their quality of life and the communities where they live.