

Student Financial Wellness Survey

Fall 2021 Semester Technical Supplement
Sample School

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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 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. 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 for your research questions and collaboration inquiries.

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Sample School

Fall 2021 Student Financial Wellness Survey

Technical Supplement

This technical supplement to the Fall 2021 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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We would also like to thank **Sample School** and the other 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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Section A: Detailed Methodology and Sample Characteristics

Participating Institutions in the Fall 2021 SFWS

The Fall 2021 implementation of the Student Financial Wellness Survey captures the attitudes, perspectives, and self-reported financial behaviors of over 64,000 students from 104 colleges and universities in 25 states. Student respondents attended public universities, private colleges, and community colleges that range in size from more than 74,000 students to fewer than 150. Student responses from all schools were aggregated to provide a comparison group for individual institutional findings by school sector.

Four-Year Public Institutions (20)

Adams State University (CO)
Langston University (OK)
Lincoln University (PA)
Mississippi Valley State University (MS)
New College of Florida (FL)
New Mexico State University (NM)
State University of New York Oneonta (NY)
Sul Ross State University (TX)
Tarleton State University (TX)
Texas A&M University – College Station (TX)
Texas A&M University – Commerce (TX)
Texas A&M University – Kingsville (TX)
Texas A&M University – San Antonio (TX)
Texas Woman’s University (TX)
University of Louisville (KY)
University of Massachusetts – Lowell (MA)
University of Oklahoma (OK)
University of Texas at Austin (TX)
University of Texas at El Paso (TX)
University of West Alabama (AL)

Four-Year Private Institutions (13)

Belmont University (TN)
Concordia University – Texas (TX)
Houston Baptist University (TX)
Jarvis Christian College (TX)
Lubbock Christian University (TX)
Martin Luther College (MN)
McMurry University (TX)
Miles College (AL)
Morris College (SC)
Our Lady of the Lake University (TX)
St. Mary’s University (TX)
University of New Haven (CT)
University of Tulsa (OK)

Two-Year Institutions (71)

Alamance Community College (NC)
Allan Hancock College (CA)
Amarillo College (TX)
Atlanta Metropolitan State College (GA)
Atlanta Technical College (GA)
Austin Community College District (TX)
Brazosport College (TX)
Cape Fear Community College (NC)
Central Carolina Community College (NC)
Central Ohio Technical College (OH)
Chattanooga State Technical and Community College (TN)
Cincinnati State Technical and Community College (OH)
Clark State Community College (OH)
Columbus State Community College (OH)
Cuyahoga Community College (OH)
Dallas College (TX)
Del Mar College (TX)
Diné College (AZ)
Eastern Gateway Community College (OH)
Edison State Community College (OH)
El Paso Community College (TX)
Galveston College (TX)
Gaston College (NC)
Grayson College (TX)
Green River College (WA)
Harper College (IL)
Hill College (TX)
Imperial Valley College (CA)
Isothermal Community College (NC)
Kalamazoo Valley Community College (MI)
Kilgore College (TX)
Lakeland Community College (OH)
Lone Star College System (TX)
Lorain County Community College (OH)

Two-Year Institutions, Cont. (71)

Marion Technical College (OH)
McLennan Community College (TX)
Monroe County Community College (MI)
Mott Community College (MI)
Muskegon Community College (MI)
Navarro College (TX)
North Central State College (OH)
Northampton County Area Community College (PA)
Northeast Iowa Community College (IA)
Northeast Lakeview College (TX)
Northeast Texas Community College (TX)
Northwest State Community College (OH)
Northwest Vista College (TX)
Owens Community College (OH)
Palo Alto College (TX)
Paris Junior College (TX)
Rowan-Cabarrus Community College (NC)
Saginaw Chippewa Tribal College (MI)
San Antonio College (TX)
San Jacinto College District (TX)
Seminole State College of Florida (FL)
Sinclair Community College (OH)
Southeastern Community College (NC)
Southern Maine Community College (ME)
Southern State Community College (OH)
St. Philip's College (TX)
Stanly Community College (NC)
Stark State College (OH)
Surry Community College (NC)
Temple College (TX)
Terra State Community College (OH)
Tyler Junior College (TX)
Washington State Community College (OH)
Wharton County Junior College (TX)
Wilbur Wright College (IL)
Wilkes Community College (NC)
Zane State College (OH)

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., number of credit hours, gender, age) released by their institution for matching with their survey responses. 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.

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.

Sample Characteristics and Representativeness

Survey Metrics for Sample School	
Survey Population	3,750 students
Responses	334 students
Response Rate	8.9%
Completion Rate	79%
Median Time Spent	14 minutes

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 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 Sample School	
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. 9). Female respondents were overrepresented in the sample.
Enrollment Intensity (Full-time, Part-time)	Statistically significant differences between the sample and population (see table on pg. 9). Respondents enrolled full-time were overrepresented in the sample.
Credit Hours Earned (Class Year)	No statistically significant differences between the sample and population.
Age	No statistically significant differences between the sample and 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 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.

Survey Characteristics		
Characteristic	Population (N=3,750)	Respondents (n=334)
Race/Ethnicity		
American Indian/Alaskan Native	1%	1%
Asian, Hawaiian, or Other Pacific Islander	5%	5%
Black/African-American	13%	11%
Hispanic/Latino	32%	32%
International	1%	2%
White	42%	43%
Multiple	4%	5%
Other	0%	0%
Race/Ethnicity Not Reported	2%	3%
Gender		
Female	60%	74%
Male	40%	26%
Enrollment Intensity		
Full-time	48%	58%
Part-time	52%	42%
Class Year		
1st (<30 credits earned)	51%	56%
2nd (30-59 credits earned)	24%	22%
3rd (60-89 credits earned)	13%	12%
4th (90-120 credits earned)	8%	7%
5th (>120 credits earned)	3%	3%
Age		
Average Age	25.3	26.3

Scales: Net Promoter Score (Q22)

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.¹ 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: United States Department of Agriculture (USDA) 30-Day Food Security (Q84-89)

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.² 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."²
- 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 (Q93-98) and Homelessness (Q99-108)

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.³

Things to know about housing security and homelessness:

- The Hope Center for College, Community, and Justice 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."⁴
- 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 (Q112-114)

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.⁵ 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.

Scales: Patient Health Questionnaire-2 (Q80-81) and Generalized Anxiety Disorder-2 (Q82-83)

To assess potential mental health challenges among respondents, two validated scales were used—the Patient Health Questionnaire-2 (PHQ-2) and the Generalized Anxiety Disorder 2-item (GAD-2).

Patient Health Questionnaire-2 (PHQ-2) (Q80-81)

This survey used a modified, short-form scale first used by the Centers for Disease Control and Prevention (CDC) that measures the frequency of depressed mood and the inability to feel pleasure over the past seven days.⁶

- The purpose of the PHQ-2 is to act as a screener for depression in a “first-step” approach. Respondents are asked: Over the last 7 days, how often have you been bothered by...
 - Having little interest or pleasure in doing things?
 - Feeling down, depressed, or hopeless?
- The scale includes the following answer options: “Not at all” (score of 0); “Several days” (score of 1); “More than half the days” (score of 2); and “Nearly every day” (score of 3).
- A PHQ-2 score ranges from 0-6, with a score of 3 acting as the optimal cutpoint when screening for depression. If a respondent scores 3 or greater, a diagnosis of major depressive disorder is likely.⁷

Generalized Anxiety Disorder 2-item Scale (GAD-2) (Q82-83)

This survey also incorporates a modified, short-form instrument used to screen for generalized anxiety disorder (GAD) by the CDC.⁸

- Similar to the PHQ-2, respondents are asked: Over the last 7 days, how often have you been bothered by...
 - Feeling nervous, anxious or on edge?
 - Not being able to stop or control worrying?
- The scale includes the following options: “Not at all” (score of 0); “Several days” (score of 1); “More than half the days” (score of 2); and “Nearly every day” (score of 3).
- A GAD-2 score ranges from 0-6, with a score of 3 acting as the optimal cutpoint when screening for generalized anxiety disorder. If a respondent scores 3 or greater, a diagnosis of generalized anxiety disorder is likely. Using this cut-off of 3 points, the GAD-2 has a sensitivity of 86% and specificity of 83%.⁹

Section B: Survey Questions and Responses

Q1: While in college, have you experienced financial difficulties or challenges?

	Sample School	Comparison
Yes	76%	73%
No	20%	23%
I Don't Know	4%	4%
	<i>n=327</i>	<i>n=43668</i>

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

	Sample School	Comparison
Strongly Agree	15%	22%
Agree	41%	40%
Neutral	28%	28%
Disagree	11%	6%
Strongly Disagree	4%	3%
	<i>n=334</i>	<i>n=44114</i>

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

	Sample School	Comparison
Strongly Agree	7%	8%
Agree	21%	22%
Neutral	29%	29%
Disagree	30%	27%
Strongly Disagree	13%	13%
	<i>n=248</i>	<i>n=31571</i>

**Of respondents who answered 'yes' to Q1*

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

	Sample School	Comparison
Strongly Agree	7%	11%
Agree	25%	24%
Neutral	34%	37%
Disagree	25%	19%
Strongly Disagree	9%	9%
	<i>n=331</i>	<i>n=43843</i>

Q5: I would use financial support services (such as one-on-one coaching from a trained expert) if offered by my school.

	Sample School	Comparison
Strongly Agree	19%	23%
Agree	40%	40%
Neutral	27%	27%
Disagree	10%	8%
Strongly Disagree	3%	3%
	<i>n=332</i>	<i>n=43852</i>

Q6: Tuition - To what extent do you agree or disagree that your school makes the following items more affordable?

	Sample School	Comparison
Strongly Agree	19%	28%
Agree	35%	40%
Neutral	21%	21%
Disagree	16%	7%
Strongly Disagree	8%	3%
	<i>n=334</i>	<i>n=44136</i>

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

	Sample School	Comparison
Strongly Agree	5%	7%
Agree	13%	12%
Neutral	54%	64%
Disagree	19%	10%
Strongly Disagree	10%	6%
	<i>n=332</i>	<i>n=43788</i>

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

	Sample School	Comparison
Strongly Agree	8%	11%
Agree	20%	24%
Neutral	46%	51%
Disagree	16%	9%
Strongly Disagree	9%	4%
	<i>n=330</i>	<i>n=43842</i>

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

	Sample School	Comparison
Strongly Agree	10%	11%
Agree	22%	20%
Neutral	50%	55%
Disagree	10%	9%
Strongly Disagree	7%	5%
	<i>n=332</i>	<i>n=43759</i>

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

	Sample School	Comparison
Strongly Agree	13%	17%
Agree	23%	28%
Neutral	23%	23%
Disagree	24%	21%
Strongly Disagree	16%	11%
	<i>n=332</i>	<i>n=44041</i>

Q11-Q15: During my time at school, I have spoken with the following individuals about my financial struggles. (Check all that apply)*

	Sample School	Comparison
Financial Aid Advisor	37%	38%
Academic Advisor	33%	32%
Faculty Member	19%	16%
Other Staff	12%	12%
I Have Not Spoken With Any of These Individuals	45%	45%

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

Q16: My Parents - I am comfortable discussing my financial situation with the following people.

	Sample School	Comparison
Strongly Agree	40%	39%
Agree	30%	29%
Neutral	15%	14%
Disagree	7%	9%
Strongly Disagree	8%	9%
	<i>n=320</i>	<i>n=41924</i>

Q17: Other Family - I am comfortable discussing my financial situation with the following people.

	Sample School	Comparison
Strongly Agree	15%	15%
Agree	28%	26%
Neutral	26%	25%
Disagree	20%	21%
Strongly Disagree	11%	13%
	<i>n=317</i>	<i>n=41751</i>

Q18: Friends - I am comfortable discussing my financial situation with the following people.

	Sample School	Comparison
Strongly Agree	18%	15%
Agree	34%	31%
Neutral	21%	25%
Disagree	17%	18%
Strongly Disagree	10%	11%
	<i>n=319</i>	<i>n=41758</i>

Q19: School Staff - I am comfortable discussing my financial situation with the following people.

	Sample School	Comparison
Strongly Agree	9%	10%
Agree	28%	29%
Neutral	33%	34%
Disagree	20%	18%
Strongly Disagree	10%	9%
	<i>n=316</i>	<i>n=41761</i>

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

	Sample School	Comparison
Strongly Agree	10%	10%
Agree	26%	26%
Neutral	34%	35%
Disagree	18%	19%
Strongly Disagree	11%	9%
	<i>n=317</i>	<i>n=41581</i>

Q21: Financial professional hired by my school - I am comfortable discussing my financial situation with the following people.

	Sample School	Comparison
Strongly Agree	22%	23%
Agree	41%	40%
Neutral	24%	25%
Disagree	7%	7%
Strongly Disagree	5%	5%
	<i>n=317</i>	<i>n=41738</i>

Q22: How likely is it that you would recommend your school to a friend or family member?

	Sample School	Comparison
0 (Not at All Likely)	1%	1%
1	0%	0%
2	1%	0%
3	2%	1%
4	3%	1%
5	8%	5%
6	7%	6%
7	13%	11%
8	19%	17%
9	11%	12%
10 (Very Likely)	36%	45%
	<i>n=320</i>	<i>n=42178</i>

Q22: Net Promoter Score (NPS)* How likely is it that you would recommend your school to a friend or family member?

	Sample School	Comparison
Promoters (Score 9-10)	48%	58%
Passives (Score 7-8)	31%	29%
Detractors (Score 0-6)	21%	14%
Net Promoter Score (NPS)*	26.25	43.69
	<i>n=320</i>	<i>n=42,178</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.

Q23: Do you work for pay?

	Sample School	Comparison
Yes	66%	69%
No	31%	28%
I Don't Know	3%	3%
	<i>n=307</i>	<i>n=40641</i>

Q24: Student loan(s) I have taken out for myself - Do you use any of the following methods to pay for college?

	Sample School	Comparison
Yes	34%	29%
No	64%	68%
I Don't Know	2%	3%
	<i>n=303</i>	<i>n=39970</i>

Q25: Student loan(s) my parents took out - Do you use any of the following methods to pay for college?

	Sample School	Comparison
Yes	9%	4%
No	88%	93%
I Don't Know	2%	3%
	<i>n=301</i>	<i>n=39477</i>

Q26: Other support from my parents and/or family - Do you use any of the following methods to pay for college?

	Sample School	Comparison
Yes	36%	30%
No	62%	68%
I Don't Know	2%	2%
	<i>n=301</i>	<i>n=39703</i>

Q27: Pell grant and/or other grants - Do you use any of the following methods to pay for college?

	Sample School	Comparison
Yes	62%	62%
No	32%	34%
I Don't Know	6%	4%
	<i>n=302</i>	<i>n=40386</i>

Q28: Scholarships - Do you use any of the following methods to pay for college?

	Sample School	Comparison
Yes	43%	35%
No	52%	60%
I Don't Know	5%	5%
	<i>n=305</i>	<i>n=39937</i>

Q29: Current income - Do you use any of the following methods to pay for college?

	Sample School	Comparison
Yes	61%	61%
No	36%	36%
I Don't Know	3%	3%
	<i>n=305</i>	<i>n=40183</i>

Q30: Personal savings - Do you use any of the following methods to pay for college?

	Sample School	Comparison
Yes	55%	52%
No	42%	46%
I Don't Know	2%	2%
	<i>n=305</i>	<i>n=40043</i>

Q31: Credit cards - Do you use any of the following methods to pay for college?

	Sample School	Comparison
Yes	28%	29%
No	70%	69%
I Don't Know	2%	2%
	<i>n=299</i>	<i>n=39719</i>

Q32: Military or veteran benefits - Do you use any of the following methods to pay for college?

	Sample School	Comparison
Yes	5%	3%
No	94%	95%
I Don't Know	2%	1%
	<i>n=299</i>	<i>n=39301</i>

Q33: Since January 1, 2021, have you received emergency aid from your institution?

	Sample School	Comparison
Yes	41%	43%
No	44%	44%
I Don't Know	15%	12%
	<i>n=310</i>	<i>n=40970</i>

Q34: In the past 12 months, did you or someone on your behalf complete the FAFSA (Free Application for Federal Student Aid)?

	Sample School	Comparison
I completed the FAFSA on my own	71%	73%
I received assistance completing the FAFSA	13%	11%
I did not complete the FAFSA	13%	13%
I Don't Know	4%	3%
	<i>n=310</i>	<i>n=41015</i>

Q35: Did any of the following contribute to your decision to not complete the FAFSA? Please check all that apply.*

	Sample School	Comparison
The application form(s) were too much work or too time-consuming	18%	14%
I did not want the possibility of taking on debt	23%	21%
I did not have enough information about how to apply for financial aid	13%	15%
I could afford to go to school without financial aid	18%	18%
I did not think I would be eligible for financial aid	55%	57%
Other reason(s)	25%	31%
	<i>n=40</i>	<i>n=5382</i>

**Of respondents who answered 'I did not complete the FAFSA' to Q34*

Q36: Are you a parent, primary caregiver, or legal guardian to any children?

	Sample School	Comparison
Yes	31%	33%
No	68%	66%
I Don't Know	1%	1%
	<i>n=310</i>	<i>n=40973</i>

Q37: Your spouse - Do you provide financial support for any of the following individuals?

	Sample School	Comparison
Yes	14%	17%
No	84%	82%
I Don't Know	1%	1%
	<i>n=307</i>	<i>n=40258</i>

Q38: A child or children - Do you provide financial support for any of the following individuals?

	Sample School	Comparison
Yes	27%	32%
No	73%	67%
I Don't Know	0%	1%
	<i>n=308</i>	<i>n=40627</i>

Q39: Your parent(s) or guardian(s) - Do you provide financial support for any of the following individuals?

	Sample School	Comparison
Yes	15%	16%
No	83%	82%
I Don't Know	2%	2%
	<i>n=307</i>	<i>n=40158</i>

Q40: Other family members - Do you provide financial support for any of the following individuals?

	Sample School	Comparison
Yes	8%	12%
No	90%	87%
I Don't Know	2%	1%
	<i>n=308</i>	<i>n=40134</i>

Q41: Would you have trouble getting \$500 in cash or credit in order to meet an unexpected need within the next month?

	Sample School	Comparison
Yes	61%	60%
No	26%	29%
I Don't Know	12%	12%
	<i>n=287</i>	<i>n=38836</i>

Q42: Imagine that you had to pay a \$500 cost unexpectedly in the next month. In this situation, which of the following resources would you turn to first?

	Sample School	Comparison
My savings	30%	31%
My parent(s) or other family member(s)	22%	16%
My friend(s)	1%	1%
A credit card	12%	13%
A loan	2%	3%
My school	2%	1%
Selling my possessions	7%	7%
Reducing my spending	4%	6%
Delaying paying a bill	7%	8%
Other	1%	2%
I would not be able to get \$500	13%	13%
	<i>n=288</i>	<i>n=38895</i>

Q43: Since January 1, 2021, approximately how many times did you run out of money?

	Sample School	Comparison
Never	27%	27%
One time	9%	8%
Two Times	13%	11%
Three Times	12%	11%
Four Times	9%	9%
Five Times	7%	8%
Six Times	3%	4%
Seven Times	1%	2%
Eight or More Times	18%	20%
	<i>n=285</i>	<i>n=38803</i>

Q44: Since January 1, 2021, approximately how many times did you borrow money from your family and/or friends?

	Sample School	Comparison
Never	36%	38%
One time	12%	11%
Two Times	12%	13%
Three Times	9%	11%
Four Times	7%	7%
Five Times	8%	6%
Six Times	1%	3%
Seven Times	2%	1%
Eight or More Times	13%	10%
	<i>n=287</i>	<i>n=38823</i>

Q45: I always pay my bills on time.

	Sample School	Comparison
Strongly Agree	31%	32%
Agree	38%	35%
Neutral	22%	20%
Disagree	7%	10%
Strongly Disagree	3%	3%
	<i>n=288</i>	<i>n=38776</i>

Q46: I follow a weekly or monthly budget.

	Sample School	Comparison
Strongly Agree	15%	16%
Agree	34%	32%
Neutral	27%	28%
Disagree	22%	18%
Strongly Disagree	2%	6%
	<i>n=286</i>	<i>n=38731</i>

Q47: I have the ability to manage my finances well.

	Sample School	Comparison
Strongly Agree	18%	16%
Agree	40%	38%
Neutral	27%	30%
Disagree	11%	12%
Strongly Disagree	3%	4%
	<i>n=288</i>	<i>n=38699</i>

Q48: I worry about being able to pay my current monthly expenses.

	Sample School	Comparison
Strongly Agree	15%	19%
Agree	33%	32%
Neutral	25%	25%
Disagree	20%	17%
Strongly Disagree	7%	7%
	<i>n=288</i>	<i>n=38721</i>

Q49: I worry about having enough money to pay for school.

	Sample School	Comparison
Strongly Agree	31%	30%
Agree	30%	32%
Neutral	17%	18%
Disagree	15%	13%
Strongly Disagree	7%	7%
	<i>n=287</i>	<i>n=38713</i>

Q50: I know how I will pay for college next semester.

	Sample School	Comparison
Strongly Agree	16%	17%
Agree	32%	35%
Neutral	27%	25%
Disagree	18%	15%
Strongly Disagree	6%	8%
	<i>n=288</i>	<i>n=38647</i>

Q51: It is important that I support my family financially while in college.

	Sample School	Comparison
Strongly Agree	24%	28%
Agree	27%	26%
Neutral	25%	26%
Disagree	16%	13%
Strongly Disagree	8%	7%
	<i>n=288</i>	<i>n=38706</i>

Q52: I know how to keep myself from spending too much.

	Sample School	Comparison
Strongly Agree	23%	24%
Agree	45%	44%
Neutral	21%	20%
Disagree	7%	9%
Strongly Disagree	4%	3%
	<i>n=289</i>	<i>n=38809</i>

Q53: I know where to find the advice I need to make decisions involving money.

	Sample School	Comparison
Strongly Agree	18%	17%
Agree	36%	38%
Neutral	25%	24%
Disagree	17%	15%
Strongly Disagree	4%	5%
	<i>n=289</i>	<i>n=38742</i>

Q54: Food Assistance - Since January 1, 2021, have you used public assistance in the following areas?

	Sample School	Comparison
Yes	21%	24%
No	75%	74%
I Don't Know	3%	3%
	<i>n=281</i>	<i>n=37803</i>

Q55: Unemployment Assistance - Since January 1, 2021, have you used public assistance in the following areas?

	Sample School	Comparison
Yes	11%	11%
No	88%	87%
I Don't Know	1%	2%
	<i>n=281</i>	<i>n=37736</i>

Q56: Housing Assistance - Since January 1, 2021, have you used public assistance in the following areas?

	Sample School	Comparison
Yes	4%	5%
No	95%	94%
I Don't Know	1%	2%
	<i>n=278</i>	<i>n=37701</i>

Q57: Utility Assistance - Since January 1, 2021, have you used public assistance in the following areas?

	Sample School	Comparison
Yes	5%	7%
No	92%	91%
I Don't Know	3%	2%
	<i>n=278</i>	<i>n=37680</i>

Q58: Medical Assistance - Since January 1, 2021, have you used public assistance in the following areas?

	Sample School	Comparison
Yes	25%	27%
No	73%	69%
I Don't Know	2%	3%
	<i>n=279</i>	<i>n=37716</i>

Q59: Child Care Assistance - Since January 1, 2021, have you used public assistance in the following areas?

	Sample School	Comparison
Yes	5%	4%
No	93%	94%
I Don't Know	2%	1%
	<i>n=277</i>	<i>n=37576</i>

Q60: Federal stimulus funds (COVID-19 economic relief) - Since January 1, 2021, have you used public assistance in the following areas?

	Sample School	Comparison
Yes	53%	59%
No	40%	35%
I Don't Know	7%	5%
	<i>n=276</i>	<i>n=37680</i>

Q61: Credit Card - Since January 1, 2021, have you used the following borrowing sources?

	Sample School	Comparison
Yes	51%	53%
No	47%	45%
I Don't Know	2%	2%
	<i>n=279</i>	<i>n=37798</i>

Q62: Pay Day Loan - Since January 1, 2021, have you used the following borrowing sources?

	Sample School	Comparison
Yes	5%	7%
No	92%	91%
I Don't Know	2%	2%
	<i>n=275</i>	<i>n=37230</i>

Q63: Auto Title Loan - Since January 1, 2021, have you used the following borrowing sources?

	Sample School	Comparison
Yes	4%	6%
No	93%	92%
I Don't Know	3%	2%
	<i>n=275</i>	<i>n=37048</i>

Q64: Do you have a bank account, and if so which of the following applies to you?

	Sample School	Comparison
No, I do not have a bank account	3%	4%
Yes, I only have a checking account	34%	28%
Yes, I only have a savings account	2%	3%
Yes, I have both a checking and savings account	61%	66%
Yes, but I don't know what type	0%	0%
	<i>n=274</i>	<i>n=36876</i>

Q65: Since January 1, 2021, approximately how many times did you use a credit card for something you didn't have money for?*

	Sample School	Comparison
Never	17%	15%
One Time	6%	6%
Two Times	8%	9%
Three Times	11%	11%
Four Times	8%	9%
Five Times	8%	8%
Six Times	4%	5%
Seven Times	1%	3%
Eight or More Times	37%	34%
	n=139	n=19818

*Of respondents who answered 'yes' to Q61

Q66: I always pay my credit card bill on time.*

	Sample School	Comparison
Strongly Agree	42%	41%
Agree	37%	35%
Neutral	11%	13%
Disagree	6%	8%
Strongly Disagree	4%	3%
	n=139	n=19766

*Of respondents who answered 'yes' to Q61

Q67: I fully pay off my credit card balance each month.*

	Sample School	Comparison
Strongly Agree	20%	17%
Agree	13%	14%
Neutral	14%	15%
Disagree	29%	28%
Strongly Disagree	24%	25%
	n=138	n=19591

*Of respondents who answered 'yes' to Q61

Q68: Since January 1, 2021, approximately how many times did you borrow a pay day loan?*

	Sample School	Comparison
One time	33%	30%
Two Times	20%	22%
Three Times	7%	15%
Four Times	20%	10%
Five Times	0%	8%
Six Times	0%	3%
Seven Times	0%	2%
Eight or More Times	20%	10%
	n=15	n=2505

*Of respondents who answered 'yes' to Q62

Q69: Since January 1, 2021, approximately how many times did you borrow an auto title loan?*

	Sample School	Comparison
One time	82%	82%
Two Times	9%	9%
Three Times	0%	3%
Four Times	0%	2%
Five Times	0%	1%
Six Times	9%	0%
Seven Times	0%	0%
Eight or More Times	0%	2%
	n=11	n=2203

*Of respondents who answered 'yes' to Q63

Q70: Since January 1, 2021, approximately how many times did you sell your belongings to make ends meet (like at a pawn shop, online marketplace, over social media, etc.)?

	Sample School	Comparison
Never	57%	59%
One time	9%	9%
Two Times	12%	10%
Three Times	7%	8%
Four Times	5%	5%
Five Times	3%	3%
Six Times	1%	1%
Seven Times	1%	1%
Eight or More Times	5%	5%
	n=277	n=37487

Q71: Desktop or laptop computer - Do you use any of the following devices for college coursework?

	Sample School	Comparison
Yes	98%	97%
No	2%	3%
I don't know	0%	0%
	n=276	n=37335

Q72: Smartphone - Do you use any of the following devices for college coursework?

	Sample School	Comparison
Yes	89%	88%
No	11%	12%
I don't know	0%	0%
	n=270	n=36332

Q73: Tablet - Do you use any of the following devices for college coursework?

	Sample School	Comparison
Yes	28%	28%
No	72%	71%
I don't know	0%	0%
	n=260	n=34779

Q74: I can access my computer or device for coursework anytime I need it.*

	Sample School	Comparison
Strongly Agree	43%	47%
Agree	41%	38%
Neutral	7%	9%
Disagree	4%	4%
Strongly Disagree	4%	3%
	n=276	n=37076

*Of respondents who answered 'Yes' to Q71, Q72, or Q73

Q75: I have more student loan debt than I expected to have at this point.*

	Sample School	Comparison
Strongly Agree	30%	32%
Agree	29%	27%
Neutral	22%	20%
Disagree	11%	15%
Strongly Disagree	7%	5%
	n=89	n=10541

*Of respondents who indicated having a student loan they took out for themselves ('yes' to Q24)

Q76: How confident are you that you will be able to pay off the debt acquired while you were a student?*

	Sample School	Comparison
Not At All Confident	33%	32%
Somewhat Confident	43%	41%
Confident	18%	19%
Very Confident	7%	8%
	n=89	n=10555

*Of respondents who indicated having a student loan they took out for themselves ('yes' to Q24)

Q77: When you first received your student loan, did you receive any in-person or online counseling that informed you about your student loans?*

	Sample School	Comparison
Yes, online	40%	46%
Yes, in-person	2%	7%
I did not receive counseling	48%	36%
I don't know	9%	11%
	n=89	n=10579

*Of respondents who indicated having a student loan they took out for themselves ('yes' to Q24)

Q78: 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 manageable.

	Sample School	Comparison
Strongly Agree	7%	9%
Agree	27%	26%
Neutral	26%	23%
Disagree	14%	16%
Strongly Disagree	11%	10%
I Do Not Have Other Debt	14%	17%
	n=273	n=37021

Q79: How confident are you that some or all of your student loans will be forgiven?*

	Sample School	Comparison
Not At All Confident	61%	67%
Somewhat Confident	33%	23%
Confident	4%	7%
Very Confident	2%	3%
	n=89	n=10580

*Of respondents who indicated having a student loan they took out for themselves ('yes' to Q24)

Q80-Q81: Patient Health Questionnaire-2 (PHQ-2)*

	Sample School	Comparison
Major Depressive Disorder - Likely	37%	38%
Major Depressive Disorder - Negative	63%	62%
	n=271	n=36802

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

Q82-Q83: Generalized Anxiety Disorder 2-item Scale (GAD-2)*

	Sample School	Comparison
Generalized Anxiety Disorder - Likely	46%	45%
Generalized Anxiety Disorder - Negative	54%	55%
	n=270	n=36804

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

Q80: Having little interest or pleasure in doing things - Over the last 7 days, how often have you been bothered by?

	Sample School	Comparison
Not at all	32%	31%
Several days	33%	36%
More than half the days	20%	18%
Nearly every day	15%	16%
	n=271	n=36753

Q81:	Feeling down, depressed, or hopeless - Over the last 7 days, how often have you been bothered by?	
	Sample School	Comparison
	Not at all	32% 35%
	Several days	36% 35%
	More than half the days	19% 16%
	Nearly every day	13% 15%
	<i>n=269</i>	<i>n=36704</i>

Q82:	Feeling nervous, anxious, or on edge - Over the last 7 days, how often have you been bothered by?	
	Sample School	Comparison
	Not at all	21% 21%
	Several days	36% 37%
	More than half the days	20% 19%
	Nearly every day	23% 23%
	<i>n=270</i>	<i>n=36717</i>

Q83:	Not being able to stop or control worrying - Over the last 7 days, how often have you been bothered by?	
	Sample School	Comparison
	Not at all	29% 29%
	Several days	33% 33%
	More than half the days	19% 17%
	Nearly every day	19% 21%
	<i>n=270</i>	<i>n=36719</i>

Q84-Q89:	Six-Question USDA Food Security Scale (30-Day)*	
	Sample School	Comparison
	High or Marginal Food Security	58% 58%
	Low Food Security	22% 22%
	Very Low Food Security	20% 20%
	<i>n=264</i>	<i>n=35475</i>

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

Q84:	The food that I bought just didn't last and I didn't have money to get more (in the last 30 days).	
	Sample School	Comparison
	Often	11% 9%
	Sometimes	29% 30%
	Never True	55% 56%
	I Don't Know	5% 5%
	<i>n=266</i>	<i>n=36112</i>

Q85:	I couldn't afford to eat balanced meals (in the last 30 days).	
	Sample School	Comparison
	Often	15% 15%
	Sometimes	27% 29%
	Never True	54% 51%
	I Don't Know	5% 5%
	<i>n=265</i>	<i>n=35841</i>

Q86:	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?	
	Sample School	Comparison
	Yes	34% 31%
	No	64% 65%
	I don't know	3% 5%
	<i>n=267</i>	<i>n=36263</i>

Q87:	How many days did this happen? (Skipped or cut size of meals due to money)*	
	Sample School	Comparison
	Fewer than 3 days	37% 28%
	Three or more days	63% 72%
	<i>n=78</i>	<i>n=9557</i>

*Of respondents who answered 'yes' to Q86

Q88:	In the last 30 days, did you ever eat less than you felt you should because there wasn't enough money for food?	
	Sample School	Comparison
	Yes	31% 30%
	No	64% 65%
	I don't know	4% 5%
	<i>n=267</i>	<i>n=36209</i>

Q89: In the last 30 days, were you ever hungry but didn't eat because there wasn't enough food?

	Sample School	Comparison
Yes	28%	23%
No	69%	72%
I don't know	3%	4%
	n=267	n=36236

Q90: Does your school have a food pantry or food closet on campus?

	Sample School	Comparison
Yes	39%	35%
No	10%	8%
I don't know	51%	57%
	n=267	n=36315

Q91: Have you visited a food pantry, on or off campus, since January 1, 2021?

	Sample School	Comparison
Yes	15%	13%
No	79%	81%
I don't know	6%	6%
	n=267	n=36352

Q92: Please select the type(s) of food pantries you have visited since January 1, 2021:

	Sample School	Comparison
On-campus food pantry or food closet at my school	58%	41%
Off-campus food pantry or food bank (e.g., at a church, non-profit organization, regional food bank, etc.)	43%	58%
Other	3%	4%
	n=40	n=4625

**Of respondents who answered 'yes' to Q91*

Q93-Q98: Housing Security Scale (Prior 12 Months)*

	Sample School	Comparison
Housing Secure	45%	49%
Housing Insecure	55%	51%
	n=265	n=35853

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

Q93: I had difficulty paying for my rent (past 12 months).

	Sample School	Comparison
True	35%	31%
False	61%	63%
I Don't Know	4%	6%
	n=265	n=35792

Q94: I didn't pay the full amount of my rent (past 12 months).

	Sample School	Comparison
True	15%	15%
False	81%	79%
I Don't Know	4%	5%
	n=264	n=35685

Q95: I had difficulty paying the full amount of a gas, oil, or electricity bill (past 12 months).

	Sample School	Comparison
True	34%	34%
False	63%	61%
I Don't Know	3%	5%
	n=264	n=35733

Q96: I moved 3 or more times (past 12 months).

	Sample School	Comparison
True	6%	5%
False	94%	93%
I Don't Know	0%	2%
	n=264	n=35684

Q97:	I lived with others beyond the expected capacity of my house or apartment (past 12 months).	
	Sample School	Comparison
True	9%	12%
False	88%	85%
I Don't Know	3%	3%
	<i>n=264</i>	<i>n=35682</i>

Q98:	I moved in with other people due to financial problems (past 12 months).	
	Sample School	Comparison
True	15%	17%
False	83%	81%
I Don't Know	2%	2%
	<i>n=262</i>	<i>n=35585</i>

Q99-Q108:	Homelessness Scale*	
	Sample School	Comparison
No Indication of Homelessness	85%	84%
Homeless	15%	16%
	<i>n=266</i>	<i>n=35901</i>

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

Q99:	Since starting college, have you ever been homeless?	
	Sample School	Comparison
Yes	5%	5%
No	95%	94%
I Don't Know	1%	1%
	<i>n=265</i>	<i>n=35827</i>

Q100:	I was thrown out or forced out of my home (in past 12 months).	
	Sample School	Comparison
True	5%	5%
False	94%	94%
I Don't Know	1%	1%
	<i>n=266</i>	<i>n=35813</i>

Q101:	I was evicted from my home (in past 12 months).	
	Sample School	Comparison
True	2%	2%
False	98%	97%
I Don't Know	1%	1%
	<i>n=265</i>	<i>n=35801</i>

Q102:	I stayed in a shelter, transitional housing, or independent living program (in past 12 months).	
	Sample School	Comparison
True	1%	2%
False	97%	98%
I Don't Know	2%	1%
	<i>n=265</i>	<i>n=35794</i>

Q103:	I stayed in an abandoned building (in past 12 months).	
	Sample School	Comparison
True	1%	1%
False	98%	99%
I Don't Know	1%	1%
	<i>n=265</i>	<i>n=35787</i>

Q104:	I didn't know where I would sleep at night (in past 12 months).	
	Sample School	Comparison
True	3%	3%
False	95%	96%
I Don't Know	2%	1%
	<i>n=265</i>	<i>n=35790</i>

Q105:	I didn't have a home (in past 12 months).	
	Sample School	Comparison
True	5%	5%
False	94%	95%
I Don't Know	2%	1%
	<i>n=265</i>	<i>n=35763</i>

Q106:	I temporarily stayed with a relative, friend, or couch surfed while I looked for housing (in past 12 months).	
	Sample School	Comparison
	True	12%
	False	87%
	I Don't Know	1%
	<i>n=265</i>	<i>n=35797</i>

Q107:	I slept in an outdoor location such as a street, sidewalk, or alley, bus or train stop (in past 12 months).	
	Sample School	Comparison
	True	1%
	False	98%
	I Don't Know	1%
	<i>n=265</i>	<i>n=35747</i>

Q108:	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).	
	Sample School	Comparison
	True	4%
	False	96%
	I Don't Know	1%
	<i>n=265</i>	<i>n=35740</i>

BNI_ Any	Basic Needs Insecure - identified as either food insecure and/or housing insecure and/or homeless.	
	Sample School	Comparison
	Yes	50%
	No	50%
	<i>n=267</i>	<i>n=44254</i>

BNI_ FH	Basic Needs Insecure - identified as both food insecure and housing insecure	
	Sample School	Comparison
	Yes	25%
	No	75%
	<i>n=264</i>	<i>n=44254</i>

BNI_ All	Basic Needs Insecure - identified as food insecure, housing insecure, and homeless	
	Sample School	Comparison
	Yes	9%
	No	91%
	<i>n=265</i>	<i>n=44254</i>

Q109:	Do you have a car?	
	Sample School	Comparison
	Yes	79%
	No	4%
	Sometimes	17%
	<i>n=266</i>	<i>n=35831</i>

Q110:	How reliable would you say your car is?*	
	Sample School	Comparison
	Very Reliable	36%
	Reliable	40%
	I Don't Know	2%
	Somewhat Reliable	20%
	Not At All Reliable	2%
	<i>n=202</i>	<i>n=28270</i>

*Of respondents who answered 'yes' to Q109

Q111:	Do you use public transportation to get to school?	
	Sample School	Comparison
	Never	80%
	Rarely	8%
	Sometimes	6%
	Often	2%
	Always	4%
	<i>n=265</i>	<i>n=35843</i>

Q112-Q114: Financial Knowledge Questions*		
	Sample School	Comparison
Zero Questions Correct	19%	21%
One Question Correct	22%	26%
Two Questions Correct	33%	31%
Three Questions Correct	25%	21%
	n=260	n=35123

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

Q112: 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?		
	Sample School	Comparison
More Than Today	10%	11%
Exactly The Same As Today	18%	16%
Less Than Today (correct answer)	40%	36%
I Don't Know	33%	37%
	n=262	n=35222

Q113: 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?		
	Sample School	Comparison
More Than \$102 (correct answer)	59%	57%
Exactly \$102	8%	7%
Less Than \$102	7%	7%
I Don't Know	27%	29%
	n=261	n=35234

Q114: 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?		
	Sample School	Comparison
10-Year (correct answer)	67%	59%
20-Year	4%	5%
30-Year	13%	15%
I Don't Know	17%	21%
	n=261	n=35225

Q115: Are you the first person in your immediate family to attend college?		
	Sample School	Comparison
Yes	38%	42%
No	60%	56%
I Don't Know	2%	2%
	n=262	n=35152

Q116: Are you a current or former member of the U.S. Armed Forces, Reserves, or National Guard?		
	Sample School	Comparison
Yes	3%	3%
No	97%	97%
	n=262	n=35099

Q117: Have you ever transferred from one institution to another?		
	Sample School	Comparison
Yes	26%	28%
No	70%	70%
I don't know	3%	2%
	n=261	n=35122

Q118: Do you plan on transferring from your school to another institution in the future?		
	Sample School	Comparison
Yes	43%	53%
No	42%	29%
I don't know	15%	19%
	n=262	n=35166

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

	Sample School	Comparison
Yes	3%	3%
No	95%	96%
I Don't Know	2%	1%
	n=262	n=35155

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?*

	Sample School	Comparison
Yes	67%	62%
No	17%	27%
I Don't Know	17%	11%
	n=6	n=717

**Of respondents who answered 'I completed the FAFSA on my own' or 'I received assistance completing the FAFSA' to Q34 and 'Yes' to Q119*

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

	Sample School	Comparison
Yes	50%	26%
No	0%	38%
I Don't Know	50%	36%
	n=4	n=442

**Of respondents who answered 'I completed the FAFSA on my own' or 'I received assistance completing the FAFSA' to Q34 and 'Yes' to Q119 and Q120*

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

	Sample School	Comparison
Yes	25%	21%
No	13%	12%
I Don't Know	63%	67%
	n=8	n=875

**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?*

	Sample School	Comparison
Yes	100%	47%
No	0%	43%
I Don't Know	0%	9%
	n=1	n=179

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

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

	Sample School	Comparison
Yes	0%	15%
No	14%	13%
I Don't Know	86%	72%
	n=7	n=877

**Of respondents who answered 'yes' to Q119*

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

	Sample School	Comparison
Yes	0%	51%
No	0%	38%
I Don't Know	0%	11%
	n=	n=132

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

Q126: Do you consider yourself a student who works or a worker that goes to school?*

	Sample School	Comparison
Student	57%	50%
Worker	43%	50%
	n=170	n=23825

**Of respondents who answered 'Yes' to Q23*

Q127: During the school year, about how many hours do you spend in a typical 7-day week working for pay?*

	Sample School	Comparison
Less than 20 hours	28%	19%
20-39 hours	36%	37%
40 or more hours	36%	44%
	<i>n=160</i>	<i>n=22451</i>

**Of respondents who answered 'Yes' to Q23*

Q128: Are you a dependent or independent student?

	Sample School	Comparison
Dependent	38%	29%
Independent	54%	61%
I Don't Know	9%	9%
	<i>n=261</i>	<i>n=34988</i>

Q129: Where do you currently live?

	Sample School	Comparison
On-campus residence	10%	2%
Off-campus college/university-affiliated residence	4%	5%
Off-campus private (not college/university-affiliated) residence	76%	79%
No current residence or homeless	1%	1%
Other	9%	12%
	<i>n=262</i>	<i>n=34976</i>

Q130: About how many hours do you spend in a typical 7-day week providing care for dependents (children, parents, etc)?*

	Sample School	Comparison
20 or fewer hours	52%	56%
21-40 hours	24%	21%
Over 40 hours	25%	24%
	<i>n=110</i>	<i>n=16364</i>

**Of respondents who indicated supporting family members financially ('Yes' to any of Q36-Q40)*

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.

Q1:	While in college, have you experienced financial difficulties or challenges?		
Q76:	How confident are you that you will be able to pay off the debt acquired while you were a student?		

		Q76: Confident/Very Confident	Q76: Not Confident / Somewhat Confident
Q1: Yes	<i>n=77</i>	25%	75%
Q1: No	<i>n=8</i>	25%	75%

Note: Not statistically significant

Q1:	While in college, have you experienced financial difficulties or challenges?		
Q78:	To what extent do you agree or disagree with this statement: 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 manageable.		

		Q78: Agree/Strongly Agree	Q78: Disagree/Strongly Disagree
Q1: Yes	<i>n=130</i>	54%	46%
Q1: No	<i>n=25</i>	84%	16%

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

Q1:	While in college, have you experienced financial difficulties or challenges?		
Q115:	Are you the first person in your immediate family to attend college?		

		Q115: No	Q115: Yes
Q1: Yes	<i>n=197</i>	56%	44%
Q1: No	<i>n=44</i>	80%	20%

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

Q1:	While in college, have you experienced financial difficulties or challenges? by Enrollment Intensity		
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		Full-Time	Part-Time
Q1: Yes	<i>n=248</i>	55%	45%
Q1: No	<i>n=65</i>	69%	31%

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

Q1: While in college, have you experienced financial difficulties or challenges?
by Gender

		Female	Male
Q1: Yes	<i>n=248</i>	77%	23%
Q1: No	<i>n=65</i>	66%	34%

Note: Not statistically significant

Q1: While in college, have you experienced financial difficulties or challenges?
by Age

		Under 25 Years of Age	25 Years of Age or Older
Q1: Yes	<i>n=248</i>	59%	41%
Q1: No	<i>n=65</i>	68%	32%

Note: Not statistically significant

Q1: While in college, have you experienced financial difficulties or challenges?
Q84-89: Six-Question USDA Food Security Scale

		High/Marginal Food Security	Low/Very Low Food Security
Q1: Yes	<i>n=203</i>	51%	49%
Q1: No	<i>n=46</i>	87%	13%

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

Q1: While in college, have you experienced financial difficulties or challenges?
Q93-98: Housing Security Scale

		Insecure	Secure
Q1: Yes	<i>n=204</i>	62%	38%
Q1: No	<i>n=46</i>	20%	80%

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

Q80-81: Major Depression Disorder likelihood using Patient Health Questionnaire-2
Q41: Would you have trouble getting \$500 in cash or credit in order to meet an unexpected need within the next month?

		Q41: Yes	Q41: No
Major Depression Disorder Likely	<i>n=89</i>	75%	25%
Major Depression Disorder Negative	<i>n=147</i>	66%	34%

Note: Not statistically significant

Q80-81:	Major Depression Disorder likelihood using Patient Health Questionnaire-2
Q84-89:	Six-Question USDA Food Security Scale

		High/Marginal Food Security	Low/Very Low Food Security
Major Depression Disorder Likely	<i>n=101</i>	44%	56%
Major Depression Disorder Negative	<i>n=163</i>	66%	34%

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

Q80-81:	Major Depression Disorder likelihood using Patient Health Questionnaire-2
Q93-98:	Housing Security Scale

		Insecure	Secure
Major Depression Disorder Likely	<i>n=100</i>	66%	34%
Major Depression Disorder Negative	<i>n=165</i>	48%	52%

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

Q80-81:	Major Depression Disorder likelihood using Patient Health Questionnaire-2
Q99-108:	Homelessness Scale

		Homeless and/or Couch Surfing	No Indications of Homelessness
Major Depression Disorder Likely	<i>n=101</i>	19%	81%
Major Depression Disorder Negative	<i>n=165</i>	12%	88%

Note: Not statistically significant

Q80-81:	Major Depression Disorder likelihood using Patient Health Questionnaire-2
	by Gender

		Female	Male
Major Depression Disorder Likely	<i>n=101</i>	70%	30%
Major Depression Disorder Negative	<i>n=170</i>	76%	24%

Note: Not statistically significant

Q80-81:	Major Depression Disorder likelihood using Patient Health Questionnaire-2
Q115:	Are you the first person in your immediate family to attend college?

		Q115: No	Q115: Yes
Major Depression Disorder Likely	<i>n=95</i>	55%	45%
Major Depression Disorder Negative	<i>n=161</i>	65%	35%

Note: Not statistically significant

Q82-83:	Generalized Anxiety Disorder likelihood using GAD-2 Scale
Q41:	Would you have trouble getting \$500 in cash or credit in order to meet an unexpected need within the next month?

		Q41: Yes	Q41: No
Generalized Anxiety Disorder Likely	<i>n=116</i>	77%	23%
Generalized Anxiety Disorder Negative	<i>n=119</i>	62%	38%

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

Q82-83:	Generalized Anxiety Disorder likelihood using GAD-2 Scale
Q84-89:	Six-Question USDA Food Security Scale

		High/Marginal Food Security	Low/Very Low Food Security
Generalized Anxiety Disorder Likely	<i>n=125</i>	45%	55%
Generalized Anxiety Disorder Negative	<i>n=139</i>	69%	31%

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

Q82-83:	Generalized Anxiety Disorder likelihood using GAD-2 Scale
Q93-98:	Housing Security Scale

		Insecure	Secure
Generalized Anxiety Disorder Likely	<i>n=124</i>	73%	27%
Generalized Anxiety Disorder Negative	<i>n=140</i>	39%	61%

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

Q82-83:	Generalized Anxiety Disorder likelihood using GAD-2 Scale
Q99-108:	Homelessness Scale

		Homeless and/or Couch Surfing	No Indications of Homelessness
Generalized Anxiety Disorder Likely	<i>n=125</i>	21%	79%
Generalized Anxiety Disorder Negative	<i>n=140</i>	9%	91%

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

Q82-83:	Generalized Anxiety Disorder likelihood using GAD-2 Scale		
	by Gender		
		Female	Male
	Generalized Anxiety Disorder Likely	<i>n=125</i> 73%	27%
	Generalized Anxiety Disorder Negative	<i>n=145</i> 75%	25%
	<i>Note: Not statistically significant</i>		

Q82-83:	Generalized Anxiety Disorder likelihood using GAD-2 Scale		
Q115:	Are you the first person in your immediate family to attend college?		
		Q115: No	Q115: Yes
	Generalized Anxiety Disorder Likely	<i>n=118</i> 59%	41%
	Generalized Anxiety Disorder Negative	<i>n=137</i> 63%	37%
	<i>Note: Not statistically significant</i>		

Q84-89:	Six-Question USDA Food Security Scale		
Q41:	Would you have trouble getting \$500 in cash or credit in order to meet an unexpected need within the next month?		
		Q41: Yes	Q41: No
	High/Marginal Food Security	<i>n=130</i> 53%	47%
	Low/Very Low Food Security	<i>n=101</i> 90%	10%
	<i>**Statistically significant result at the $p < .01$ level.</i>		

Q84-89:	Six-Question USDA Food Security Scale		
Q49:	I worry about having enough money to pay for school.		
		Q49: Agree/Strongly Agree	Q49: Disagree/Strongly Disagree
	High/Marginal Food Security	<i>n=122</i> 66%	34%
	Low/Very Low Food Security	<i>n=99</i> 87%	13%
	<i>**Statistically significant result at the $p < .01$ level.</i>		

Q84-89:	Six-Question USDA Food Security Scale		
	by Gender		
		Female	Male
	High/Marginal Food Security	<i>n=152</i> 77%	23%
	Low/Very Low Food Security	<i>n=112</i> 70%	30%
	<i>Note: Not statistically significant</i>		

Q84-89: Six-Question USDA Food Security Scale

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

		Q115: No	Q115: Yes
High/Marginal Food Security	<i>n=146</i>	68%	32%
Low/Very Low Food Security	<i>n=107</i>	52%	48%

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

Q36: Are you a parent, primary caregiver, or legal guardian to any children?

Q1: While in college, have you experienced financial difficulties or challenges?

		Q1: Yes	Q1: No
Q36: Yes	<i>n=93</i>	84%	16%
Q36: No	<i>n=198</i>	77%	23%

Note: Not statistically significant

Q36: Are you a parent, primary caregiver, or legal guardian to any children?

Q80-81: Major Depression Disorder likelihood using Patient Health Questionnaire-2

		Major Depression Disorder Likely	Major Depression Disorder Negative
Q36: Yes	<i>n=80</i>	34%	66%
Q36: No	<i>n=188</i>	39%	61%

Note: Not statistically significant

Q36: Are you a parent, primary caregiver, or legal guardian to any children?

Q82-83: Generalized Anxiety Disorder likelihood using GAD-2 Scale

		Major Anxiety Disorder Likely	Major Anxiety Disorder Negative
Q36: Yes	<i>n=79</i>	37%	63%
Q36: No	<i>n=188</i>	51%	49%

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

Q36: Are you a parent, primary caregiver, or legal guardian to any children?

Q84-89: Six-Question USDA Food Security Scale

		High/Marginal Food Security	Low/Very Low Food Security
Q36: Yes	<i>n=78</i>	51%	49%
Q36: No	<i>n=183</i>	61%	39%

Note: Not statistically significant

Section D: Endnotes

¹ Hyken, Shep. *How Effective Is Net Promoter Score (NPS)?* Forbes Magazine. Published on December 3, 2016. <https://www.forbes.com/sites/shephyken/2016/12/03/how-effective-is-net-promoter-score-nps/#253a33123e4c>.

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³ Goldrick-Rab, S., Richardson, J., & Kinsley, P. (2017). *Guide to Assessing Basic Needs Insecurity in Higher Education*. Wisconsin HOPE Lab. <http://wihopelab.com/publications/Basic-Needs-Insecurity-College-Students.pdf>.

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⁵ Lusardi, Annamaria. (2008). *Financial Literacy: An Essential Tool for Informed Consumer Choice*. Dartmouth College, Harvard Business School, and NBER. http://www.dartmouth.edu/~alusardi/Papers/Lusardi_Informed_Consumer.pdf.

⁶ Centers for Disease Control. (2021). Anxiety and depression: Household Pulse Survey. Retrieved from: <https://www.cdc.gov/nchs/covid19/pulse/mental-health.htm>

⁷ National HIV Curriculum. (2021). Patient Health Questionnaire-2 (PHQ-2). Retrieved from: <https://www.hiv.uw.edu/page/mental-health-screening/phq-2>

⁸ Centers for Disease Control. (2021). Anxiety and depression: Household Pulse Survey. Retrieved from: <https://www.cdc.gov/nchs/covid19/pulse/mental-health.htm>

⁹ National HIV Curriculum. (2021). Generalized Anxiety Disorder 2-item (GAD-2). Retrieved from: <https://www.hiv.uw.edu/page/mental-health-screening/gad-2>

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