

Student Financial Wellness Survey

Fall 2022 Semester Technical Supplement
Sul Ross State University

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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 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.

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 studying key issues such as student debt, student loan counseling, and financial barriers to attainment, our research team explores the roles of personal finance, financial literacy, 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) and sign up for our newsletter for notifications of new research publications and discussions of a variety of higher education topics. Our newsletter – Trellis Research News: Data, Trends, and Insights – is sent monthly via email. Subscribe here: www.trelliscompany.org/research/data-trends-and-insights/. Contact us at Trellisresearch@trelliscompany.org for your research questions and collaboration inquiries.

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Sul Ross State University

Fall 2022 Student Financial Wellness Survey

Technical Supplement

This technical supplement to the Fall 2022 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.

Acknowledgements

The authors would like to thank **Sul Ross State University** 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. And, 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 2022 SFWS

The Fall 2022 implementation of the Student Financial Wellness Survey captures the attitudes, perspectives, and self-reported financial behaviors of over 36,000 students from 89 colleges and universities in 23 states. Student respondents attended public universities, private colleges, and community colleges that range in size from nearly 70,000 students to fewer than 650. Student responses from all schools were aggregated to provide a comparison group for individual institutional findings by school sector.

Four-Year Public Institutions (18)

Angelo State University (TX)
Grambling State University (LA)
Mississippi Valley State University (MS)
Salisbury University (MD)
Sam Houston State University (TX)
Southern University and A&M College (LA)
State University of New York Oneonta (NY)
Sul Ross State University (TX)
Tarleton State University (TX)
Texas A&M University – Kingsville (TX)
Texas State University (TX)
University of Oklahoma (OK)
University of South Alabama (AL)
University of Texas at El Paso (TX)
University of Utah (UT)
University of West Alabama (AL)
University of Wyoming (WY)
Western Kentucky University (KY)

Four-Year Private Institutions (10)

Belmont University (TN)
College of Saint Mary (NE)
Herzing University (WI)
Houston Christian University (TX)
Lubbock Christian University (TX)
Midway University (KY)
Newberry College (SC)
Peirce College (PA)
St. Mary's University (TX)
Vaughn College of Aeronautics and Technology (NY)

Two-Year Institutions (61)

Allan Hancock College (CA)
Amarillo College (TX)
Asheville-Buncombe Technical Community College (NC)
Ashland Community and Technical College (KY)
Atlanta Metropolitan State College (GA)
Atlanta Technical College (GA)
Big Sandy Community and Technical College (KY)
Bluegrass Community and Technical College (KY)
Cape Fear Community College (NC)
Carteret Community College (NC)
Catawba Valley Community College (NC)
Central Carolina Community College (NC)
Central Piedmont Community College (NC)
College of the Albemarle (NC)
Dallas College (TX)
Davidson-Davie Community College (NC)
Delgado Community College (LA)
Elizabethtown Community and Technical College (KY)
Fayetteville Technical Community College (NC)
Gateway Community and Technical College (KY)
Grayson College (TX)
Haywood Community College (NC)
Hazard Community and Technical College (KY)
Henderson Community College (KY)
Hill College (TX)
Hopkinsville Community College (KY)
Howard College (TX)
Jefferson Community and Technical College (KY)
Lake Michigan College (MI)
Macomb Community College (MI)
Madisonville Community College (KY)
Martin Community College (NC)
Maysville Community and Technical College (NC)
McDowell Technical Community College (NC)
McLennan Community College (TX)
Monroe County Community College (MI)
Muskegon Community College (MI)
Navarro College (TX)
North Central Michigan College (MI)

Two-Year Institutions (61) - continued

Northeast Lakeview College (TX)
Northwest Vista College (TX)
Oakland Community College (MI)
Owensboro Community and Technical College (KY)
Palo Alto College (TX)
Panola College (TX)
Randolph Community College (NC)
Ranger College (TX)
Roanoke-Chowan Community College (NC)
Sandhills Community College (NC)
Seminole State College of Florida (FL)
Somerset Community College (KY)
Southcentral Kentucky Community and Technical
College (KY)
Southeast Kentucky Community and Technical College
(KY)
Southern Maine Community College (ME)
Southwestern Oregon Community College (OR)
St. Philip's College (TX)
Temple College (TX)
Tyler Junior College (TX)
Wayne Community College (NC)
West Kentucky Community and Technical College (KY)
Yakima Valley College (WA)

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 fifty, \$50 Amazon gift cards which were randomly awarded to 50 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 Sul Ross State University	
Survey Population	1,479 students
Responses	160 students
Response Rate	10.8%
Completion Rate	78%
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 Sul Ross State University	
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. 8). Female respondents were overrepresented in the sample.
Enrollment Intensity (Full-time, Part-time)	No statistically significant differences between the sample and population.
Credit Hours Earned (Class Year)	No statistically significant differences between the sample and population.
Age	Statistically significant differences between the sample and population (see table on pg. 8). Respondents 25 years or older were overrepresented in the sample.
GPA	Statistically significant differences between the sample and population (see table on pg. 8). Respondents with a GPA of 3.0 or higher were overrepresented in the sample.

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. On average, respondents chose a neutral response 17 percent of the time 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=1,479)	Respondents (n=160)
Race/Ethnicity		
American Indian/Alaskan Native	1%	0%
Asian, Hawaiian, or Other Pacific Islander	0%	1%
Black/African-American	7%	4%
Hispanic/Latino	69%	73%
International	0%	0%
White	20%	21%
Multiple	3%	1%
Other	0%	0%
Race/Ethnicity Not Reported	1%	1%
Gender		
Female	58%	79%
Male	42%	21%
Self-Identify/Not Reported	0%	1%
Enrollment Intensity		
Full-time	62%	63%
Part-time	38%	37%
Class Year		
1st (<30 credits earned)	30%	37%
2nd (30-59 credits earned)	26%	40%
3rd (60-89 credits earned)	12%	15%
4th (90-120 credits earned)	6%	8%
5th (>120 credits earned)	1%	0%
Age		
Average Age	24.0	24.8
GPA		
Average GPA	2.9	3.1

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 (Q81-86)

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 (Q90-95) and Homelessness (Q96-105)

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 (Q90-95).
- Respondents are categorized as ‘Homeless’ if they answered ‘Yes’ and/or ‘True’ to any of the ten homelessness questions (Q96-105).

Scales: Financial Knowledge (Q111-113)

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 (Q76-77) and Generalized Anxiety Disorder-2 (Q78-79)

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) (Q76-77)

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 cut point 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) (Q78-79)

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 cut point 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?

	Sul Ross	Public 4yr
Yes	88%	78%
No	11%	19%
I Don't Know	1%	3%
	n=160	n=12055

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

	Sul Ross	Public 4yr
Strongly Agree	14%	10%
Agree	39%	41%
Neutral	32%	30%
Disagree	14%	14%
Strongly Disagree	1%	5%
	n=152	n=11434

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

	Sul Ross	Public 4yr
Strongly Agree	7%	5%
Agree	25%	21%
Neutral	20%	28%
Disagree	32%	33%
Strongly Disagree	16%	14%
	n=134	n=8894

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

Q4: I have difficulty concentrating on my schoolwork because of my financial situation.*

	Sul Ross	Public 4yr
Strongly Agree	13%	14%
Agree	27%	35%
Neutral	28%	23%
Disagree	27%	22%
Strongly Disagree	5%	6%
	n=133	n=8906

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

Q5: The faculty at my school understand my financial situation.

	Sul Ross	Public 4yr
Strongly Agree	8%	5%
Agree	22%	21%
Neutral	39%	37%
Disagree	22%	26%
Strongly Disagree	9%	11%
	n=152	n=11424

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

	Sul Ross	Public 4yr
Strongly Agree	16%	17%
Agree	38%	42%
Neutral	32%	25%
Disagree	13%	12%
Strongly Disagree	1%	4%
	n=152	n=11427

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

	Sul Ross	Public 4yr
Strongly Agree	12%	11%
Agree	42%	33%
Neutral	18%	20%
Disagree	21%	23%
Strongly Disagree	7%	13%
	n=151	n=11260

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

	Sul Ross	Public 4yr
Strongly Agree	5%	5%
Agree	13%	15%
Neutral	53%	36%
Disagree	19%	28%
Strongly Disagree	11%	16%
	n=150	n=11243

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

	Sul Ross	Public 4yr
Strongly Agree	7%	6%
Agree	17%	24%
Neutral	50%	34%
Disagree	14%	24%
Strongly Disagree	13%	12%
	<i>n=151</i>	<i>n=11245</i>

Q17: My Parents - I am comfortable discussing my financial situation with the following people.

	Sul Ross	Public 4yr
Strongly Agree	36%	49%
Agree	38%	31%
Neutral	8%	7%
Disagree	8%	7%
Strongly Disagree	9%	6%
	<i>n=143</i>	<i>n=11063</i>

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

	Sul Ross	Public 4yr
Strongly Agree	7%	17%
Agree	17%	32%
Neutral	53%	33%
Disagree	11%	11%
Strongly Disagree	11%	7%
	<i>n=150</i>	<i>n=11242</i>

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

	Sul Ross	Public 4yr
Strongly Agree	15%	15%
Agree	33%	32%
Neutral	20%	20%
Disagree	20%	21%
Strongly Disagree	13%	11%
	<i>n=143</i>	<i>n=10998</i>

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

	Sul Ross	Public 4yr
Strongly Agree	10%	8%
Agree	23%	22%
Neutral	21%	22%
Disagree	25%	30%
Strongly Disagree	21%	19%
	<i>n=151</i>	<i>n=11255</i>

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

	Sul Ross	Public 4yr
Strongly Agree	16%	16%
Agree	36%	41%
Neutral	20%	19%
Disagree	19%	17%
Strongly Disagree	10%	7%
	<i>n=143</i>	<i>n=11018</i>

Q12-Q16: During my time at school, I have spoken with the following individuals about my financial struggles. (Check all that apply)*

	Sul Ross	Public 4yr
Financial Aid Advisor	60%	39%
Academic Advisor	39%	38%
Faculty Member	28%	23%
Other Staff	17%	14%
I Have Not Spoken With Any of These Individuals	30%	39%

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

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

	Sul Ross	Public 4yr
Strongly Agree	10%	8%
Agree	33%	29%
Neutral	31%	30%
Disagree	18%	23%
Strongly Disagree	8%	10%
	<i>n=143</i>	<i>n=11003</i>

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

	Sul Ross	Public 4yr
Strongly Agree	9%	8%
Agree	31%	29%
Neutral	34%	29%
Disagree	17%	24%
Strongly Disagree	8%	10%

n=143 n=11004

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

	Sul Ross	Public 4yr
0 (Not at All Likely)	1%	2%
1	1%	1%
2	1%	1%
3	2%	2%
4	5%	3%
5	7%	8%
6	13%	11%
7	17%	18%
8	20%	21%
9	9%	10%
10 (Very Likely)	24%	22%

n=140 n=10991

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

	Sul Ross	Public 4yr
Promoters (Score 9-10)	33%	33%
Passives (Score 7-8)	37%	39%
Detractors (Score 0-6)	30%	28%
Net Promoter Score (NPS)*	2.86	4.58

n=140 n=10,991

** 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?

	Sul Ross	Public 4yr
Yes	61%	68%
No	33%	29%
I Don't Know	5%	3%

n=135 n=10872

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

	Sul Ross	Public 4yr
Yes	49%	45%
No	46%	52%
I Don't Know	6%	2%

n=136 n=10788

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

	Sul Ross	Public 4yr
Yes	13%	17%
No	84%	80%
I Don't Know	4%	3%

n=136 n=10652

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

	Sul Ross	Public 4yr
Yes	41%	50%
No	57%	48%
I Don't Know	2%	2%

n=138 n=10726

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

	Sul Ross	Public 4yr
Yes	80%	56%
No	15%	40%
I Don't Know	4%	4%

n=136 n=10786

Q28: Scholarships - Do you use any of the following methods to pay for college?	Sul	Public
	Ross	4yr
Yes	46%	62%
No	48%	35%
I Don't Know	6%	3%
	<i>n=136</i>	<i>n=10767</i>

Q29: Current income - Do you use any of the following methods to pay for college?	Sul	Public
	Ross	4yr
Yes	57%	60%
No	39%	36%
I Don't Know	4%	3%
	<i>n=138</i>	<i>n=10763</i>

Q30: Personal savings - Do you use any of the following methods to pay for college?	Sul	Public
	Ross	4yr
Yes	61%	63%
No	38%	35%
I Don't Know	1%	2%
	<i>n=137</i>	<i>n=10755</i>

Q31: Credit cards - Do you use any of the following methods to pay for college?	Sul	Public
	Ross	4yr
Yes	35%	30%
No	61%	67%
I Don't Know	4%	3%
	<i>n=135</i>	<i>n=10609</i>

Q32: Military or veteran benefits - Do you use any of the following methods to pay for college?	Sul	Public
	Ross	4yr
Yes	6%	7%
No	90%	91%
I Don't Know	4%	2%
	<i>n=136</i>	<i>n=10555</i>

Q33: Since January 1, 2022, have you received emergency aid from your institution?	Sul	Public
	Ross	4yr
Yes	18%	16%
No	62%	68%
I Don't Know	20%	16%
	<i>n=138</i>	<i>n=10874</i>

Q34: In the past 12 months, did you or someone on your behalf complete the FAFSA (Free Application for Federal Student Aid)?	Sul	Public
	Ross	4yr
Yes	93%	81%
No	7%	16%
I Don't Know	1%	3%
	<i>n=136</i>	<i>n=10761</i>

Q35: Did you receive any help in completing the FAFSA? Check all that apply.*	Sul	Public
	Ross	4yr
I completed the FAFSA on my own	75%	68%
Parents	22%	47%
Another family member	6%	5%
University or college financial aid office	14%	4%
Another on-campus office or resource	3%	2%
Community organization or college access program (e.g., TRiO, College Forward, etc.)	2%	1%
Other	12%	8%
	<i>n=168</i>	<i>n=11738</i>

*Of respondents who answered 'Yes' to Q34

Q36:	Did any of the following contribute to your decision to not complete the FAFSA? Please check all that apply.*	
	Sul Ross	Public 4yr
The application form(s) were too much work or too time-consuming	38%	15%
I did not want the possibility of taking on debt	38%	19%
I did not have enough information about how to apply for financial aid	0%	14%
I could afford to go to school without financial aid	25%	21%
I did not think I would be eligible for financial aid	38%	56%
I did not plan to continue my degree/program	0%	1%
Other reason(s)	50%	31%
	<i>n=15</i>	<i>n=2541</i>

*Of respondents who answered 'No' to Q34

Q37:	Are you a parent, primary caregiver, or legal guardian to any children?	
	Sul Ross	Public 4yr
Yes	28%	12%
No	72%	87%
I Don't Know	0%	0%
	<i>n=135</i>	<i>n=10725</i>

Q38:	Your spouse - Do you provide financial support for any of the following individuals?	
	Sul Ross	Public 4yr
Yes	15%	9%
No	83%	90%
I Don't Know	2%	1%
	<i>n=133</i>	<i>n=10618</i>

Q39:	A child or children - Do you provide financial support for any of the following individuals?	
	Sul Ross	Public 4yr
Yes	23%	11%
No	77%	88%
I Don't Know	0%	1%
	<i>n=135</i>	<i>n=10617</i>

Q40:	Your parent(s) or guardian(s) - Do you provide financial support for any of the following individuals?	
	Sul Ross	Public 4yr
Yes	17%	11%
No	82%	88%
I Don't Know	2%	1%
	<i>n=131</i>	<i>n=10618</i>

Q41:	Other family members - Do you provide financial support for any of the following individuals?	
	Sul Ross	Public 4yr
Yes	11%	7%
No	88%	92%
I Don't Know	1%	1%
	<i>n=130</i>	<i>n=10587</i>

Q42:	Would you have trouble getting \$500 in cash or credit in order to meet an unexpected need within the next month?	
	Sul Ross	Public 4yr
Yes	69%	57%
No	21%	31%
I Don't Know	10%	12%
	<i>n=135</i>	<i>n=10686</i>

Q43: 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?

	Sul Ross	Public 4yr
My savings	24%	31%
My parent(s) or other family member(s)	18%	28%
My friend(s)	0%	0%
A credit card	10%	9%
A loan	9%	3%
My school	1%	1%
Selling my possessions	4%	5%
Reducing my spending	5%	5%
Delaying paying a bill	7%	4%
Other	0%	1%
I would not be able to get \$500	23%	13%

n=135 n=10651

Q44: Since January 1, 2022, approximately how many times did you run out of money?

	Sul Ross	Public 4yr
Never	24%	33%
One time	4%	9%
Two Times	7%	11%
Three Times	9%	10%
Four Times	15%	8%
Five Times	10%	7%
Six Times	4%	3%
Seven Times	4%	1%
Eight or More Times	24%	17%

n=135 n=10614

Q45: Since January 1, 2022, approximately how many times did you borrow money from your family and/or friends?

	Sul Ross	Public 4yr
Never	28%	32%
One time	6%	10%
Two Times	20%	13%
Three Times	11%	11%
Four Times	11%	8%
Five Times	6%	6%
Six Times	1%	3%
Seven Times	0%	1%
Eight or More Times	16%	16%

n=135 n=10581

Q46: I always pay my bills on time.

	Sul Ross	Public 4yr
Strongly Agree	26%	33%
Agree	44%	41%
Neutral	19%	17%
Disagree	8%	7%
Strongly Disagree	3%	2%

n=133 n=10450

Q47: I follow a weekly or monthly budget.

	Sul Ross	Public 4yr
Strongly Agree	17%	13%
Agree	32%	35%
Neutral	26%	24%
Disagree	17%	22%
Strongly Disagree	7%	6%

n=133 n=10446

Q48: I have the ability to manage my finances well.

	Sul Ross	Public 4yr
Strongly Agree	15%	15%
Agree	52%	45%
Neutral	23%	25%
Disagree	8%	12%
Strongly Disagree	2%	3%

n=133 n=10447

Q49: I worry about being able to pay my current monthly expenses.

	Sul Ross	Public 4yr
Strongly Agree	19%	19%
Agree	33%	35%
Neutral	28%	22%
Disagree	14%	18%
Strongly Disagree	6%	6%
	<i>n=133</i>	<i>n=10445</i>

Q50: I worry about having enough money to pay for school.

	Sul Ross	Public 4yr
Strongly Agree	38%	34%
Agree	29%	33%
Neutral	15%	13%
Disagree	13%	13%
Strongly Disagree	5%	6%
	<i>n=133</i>	<i>n=10442</i>

Q51: I know how I will pay for college next semester.

	Sul Ross	Public 4yr
Strongly Agree	11%	16%
Agree	32%	41%
Neutral	32%	21%
Disagree	17%	15%
Strongly Disagree	8%	7%
	<i>n=133</i>	<i>n=10443</i>

Q52: It is important that I support my family financially while in college.

	Sul Ross	Public 4yr
Strongly Agree	25%	13%
Agree	23%	21%
Neutral	31%	30%
Disagree	14%	24%
Strongly Disagree	8%	12%
	<i>n=133</i>	<i>n=10435</i>

Q53: The cost of college is a good investment for my financial future.

	Sul Ross	Public 4yr
Strongly Agree	31%	25%
Agree	39%	41%
Neutral	22%	24%
Disagree	5%	7%
Strongly Disagree	3%	3%
	<i>n=133</i>	<i>n=10437</i>

Q54: I know how to keep myself from spending too much.

	Sul Ross	Public 4yr
Strongly Agree	22%	20%
Agree	51%	50%
Neutral	17%	16%
Disagree	7%	11%
Strongly Disagree	3%	3%
	<i>n=132</i>	<i>n=10274</i>

Q55: I know where to find the advice I need to make decisions involving money.

	Sul Ross	Public 4yr
Strongly Agree	18%	15%
Agree	40%	42%
Neutral	20%	20%
Disagree	16%	17%
Strongly Disagree	6%	5%
	<i>n=131</i>	<i>n=10268</i>

Q56: Food Assistance - Since January 1, 2022, have you used public assistance in the following areas?

	Sul Ross	Public 4yr
Yes	23%	12%
No	73%	85%
I Don't Know	5%	2%
	<i>n=132</i>	<i>n=10145</i>

Q57: Unemployment Assistance - Since January 1, 2022, have you used public assistance in the following areas?

	Sul Ross	Public 4yr
Yes	2%	2%
No	93%	97%
I Don't Know	5%	2%
	<i>n=132</i>	<i>n=10139</i>

Q58: Housing Assistance - Since January 1, 2022, have you used public assistance in the following areas?

	Sul Ross	Public 4yr
Yes	5%	2%
No	91%	96%
I Don't Know	5%	2%
	<i>n=132</i>	<i>n=10143</i>

Q59: Utility Assistance - Since January 1, 2022, have you used public assistance in the following areas?

	Sul Ross	Public 4yr
Yes	6%	3%
No	89%	95%
I Don't Know	5%	2%
	<i>n=132</i>	<i>n=10142</i>

Q60: Medical Assistance - Since January 1, 2022, have you used public assistance in the following areas?

	Sul Ross	Public 4yr
Yes	26%	16%
No	70%	80%
I Don't Know	5%	3%
	<i>n=132</i>	<i>n=10138</i>

Q61: Child Care Assistance - Since January 1, 2022, have you used public assistance in the following areas?

	Sul Ross	Public 4yr
Yes	2%	1%
No	95%	97%
I Don't Know	3%	2%
	<i>n=132</i>	<i>n=10134</i>

Q62: Credit Card - Since January 1, 2022, have you used the following borrowing sources?

	Sul Ross	Public 4yr
Yes	50%	52%
No	48%	47%
I Don't Know	2%	2%
	<i>n=131</i>	<i>n=10086</i>

Q63: Pay Day Loan - Since January 1, 2022, have you used the following borrowing sources?

	Sul Ross	Public 4yr
Yes	8%	4%
No	91%	92%
I Don't Know	1%	4%
	<i>n=129</i>	<i>n=9953</i>

Q64: Auto Title Loan - Since January 1, 2022, have you used the following borrowing sources?

	Sul Ross	Public 4yr
Yes	6%	5%
No	90%	91%
I Don't Know	4%	4%
	<i>n=129</i>	<i>n=9942</i>

Q65: Since January 1, 2022, approximately how many times did you use a credit card for something you didn't have money for?*

	Sul Ross	Public 4yr
Never	13%	26%
One Time	2%	6%
Two Times	5%	10%
Three Times	11%	10%
Four Times	16%	7%
Five Times	8%	7%
Six Times	6%	4%
Seven Times	5%	2%
Eight or More Times	36%	30%
	<i>n=64</i>	<i>n=5177</i>

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

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

	Sul Ross	Public 4yr
Strongly Agree	31%	42%
Agree	47%	39%
Neutral	13%	10%
Disagree	8%	7%
Strongly Disagree	2%	2%
	<i>n=64</i>	<i>n=5157</i>

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

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

	Sul Ross	Public 4yr
Strongly Agree	8%	24%
Agree	13%	21%
Neutral	16%	14%
Disagree	47%	23%
Strongly Disagree	17%	18%
	<i>n=64</i>	<i>n=5150</i>

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

Q68: Since January 1, 2022, approximately how many times did you borrow a pay day loan?*

	Sul Ross	Public 4yr
One time	33%	36%
Two Times	11%	23%
Three Times	33%	16%
Four Times	0%	10%
Five Times	0%	3%
Six Times	22%	3%
Seven Times	0%	1%
Eight or More Times	0%	8%
	<i>n=9</i>	<i>n=346</i>

**Of respondents who answered 'yes' to Q63*

Q69: Since January 1, 2022, approximately how many times did you borrow an auto title loan?*

	Sul Ross	Public 4yr
One time	40%	86%
Two Times	40%	9%
Three Times	20%	3%
Four Times	0%	0%
Five Times	0%	0%
Six Times	0%	0%
Seven Times	0%	0%
Eight or More Times	0%	1%
	<i>n=5</i>	<i>n=325</i>

**Of respondents who answered 'yes' to Q64*

Q70: Since January 1, 2022, approximately how many times did you sell your belongings to make ends meet (like at a pawn shop, online marketplace, over social media, etc.)?

	Sul Ross	Public 4yr
Never	53%	64%
One time	13%	8%
Two Times	11%	9%
Three Times	9%	7%
Four Times	2%	4%
Five Times	2%	2%
Six Times	1%	1%
Seven Times	1%	0%
Eight or More Times	8%	4%
	<i>n=129</i>	<i>n=10032</i>

Q71: I have more student loan debt than I expected to have at this point.*

	Sul Ross	Public 4yr
Strongly Agree	28%	29%
Agree	30%	32%
Neutral	16%	19%
Disagree	18%	15%
Strongly Disagree	8%	5%
	<i>n=61</i>	<i>n=4474</i>

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

Q72: How confident are you that you will be able to pay off the debt acquired while you were a student?*

	Sul Ross	Public 4yr
Not At All Confident	26%	28%
Somewhat Confident	48%	46%
Confident	21%	19%
Very Confident	5%	7%
	<i>n=61</i>	<i>n=4466</i>

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

Q73: When you first received your student loan, did you receive any in-person or online counseling that informed you about your student loans?*

	Sul Ross	Public 4yr
Yes, online	59%	41%
Yes, in-person	11%	5%
I did not receive counseling	16%	45%
I don't know	13%	9%
	n=61	n=4470

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

Q74: 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.

	Sul Ross	Public 4yr
Strongly Agree	4%	7%
Agree	27%	31%
Neutral	28%	18%
Disagree	15%	15%
Strongly Disagree	8%	7%
I Do Not Have Other Debt	18%	22%
	n=126	n=9866

Q75: How confident are you that some or all of your student loans will be forgiven?*

	Sul Ross	Public 4yr
Not At All Confident	38%	43%
Somewhat Confident	51%	42%
Confident	10%	10%
Very Confident	2%	5%
	n=61	n=4427

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

Q76-Q77: Patient Health Questionnaire-2 (PHQ-2)*

	Sul Ross	Public 4yr
Major Depressive Disorder - Likely	40%	38%
Major Depressive Disorder - Negative	60%	62%
	n=126	n=9811

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

Q78-Q79: Generalized Anxiety Disorder 2-item Scale (GAD-2)*

	Sul Ross	Public 4yr
Generalized Anxiety Disorder - Likely	50%	49%
Generalized Anxiety Disorder - Negative	50%	51%
	n=126	n=9799

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

Q76: Having little interest or pleasure in doing things - Over the last 7 days, how often have you been bothered by?

	Sul Ross	Public 4yr
Not at all	29%	28%
Several days	37%	40%
More than half the days	19%	18%
Nearly every day	16%	14%
	n=126	n=9804

Q77: Feeling down, depressed, or hopeless - Over the last 7 days, how often have you been bothered by?

	Sul Ross	Public 4yr
Not at all	29%	31%
Several days	40%	38%
More than half the days	21%	18%
Nearly every day	9%	13%
	n=126	n=9796

Q78:	Feeling nervous, anxious, or on edge - Over the last 7 days, how often have you been bothered by?		
		Sul Ross	Public 4yr
	Not at all	21%	16%
	Several days	37%	37%
	More than half the days	21%	22%
	Nearly every day	21%	25%
		<i>n=126</i>	<i>n=9793</i>

Q79:	Not being able to stop or control worrying - Over the last 7 days, how often have you been bothered by?		
		Sul Ross	Public 4yr
	Not at all	25%	26%
	Several days	33%	34%
	More than half the days	24%	19%
	Nearly every day	18%	21%
		<i>n=126</i>	<i>n=9779</i>

Q80:	Does your school have mental health or counseling services available for students?		
		Sul Ross	Public 4yr
	Yes	49%	78%
	No	6%	2%
	I don't know	45%	20%
		<i>n=126</i>	<i>n=9818</i>

Q81- Q86:	Six-Question USDA Food Security Scale (30-Day)*		
		Sul Ross	Public 4yr
	High or Marginal Food Security	49%	50%
	Low Food Security	28%	24%
	Very Low Food Security	23%	25%
		<i>n=124</i>	<i>n=9633</i>

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

Q81:	The food that I bought just didn't last and I didn't have money to get more (in the last 30 days).		
		Sul Ross	Public 4yr
	Often	12%	10%
	Sometimes	34%	31%
	Never True	49%	54%
	I Don't Know	5%	6%
		<i>n=126</i>	<i>n=9790</i>

Q82:	I couldn't afford to eat balanced meals (in the last 30 days).		
		Sul Ross	Public 4yr
	Often	17%	18%
	Sometimes	32%	30%
	Never True	44%	47%
	I Don't Know	7%	5%
		<i>n=126</i>	<i>n=9775</i>

Q83:	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?		
		Sul Ross	Public 4yr
	Yes	39%	40%
	No	59%	55%
	I don't know	2%	4%
		<i>n=126</i>	<i>n=9772</i>

Q84:	How many days did this happen? (Skipped or cut size of meals due to money)*		
		Sul Ross	Public 4yr
	Fewer than 3 days	16%	21%
	Three or more days	59%	63%
	I Don't Know	24%	16%
		<i>n=49</i>	<i>n=3919</i>

**Of respondents who answered 'yes' to Q83*

Q85:	In the last 30 days, did you ever eat less than you felt you should because there wasn't enough money for food?		
		Sul Ross	Public 4yr
	Yes	32%	37%
	No	62%	58%
	I don't know	6%	5%
		<i>n=125</i>	<i>n=9692</i>

Q86:	In the last 30 days, were you ever hungry but didn't eat because there wasn't enough food?		
		Sul Ross	Public 4yr
	Yes	27%	32%
	No	68%	64%
	I don't know	5%	5%
		<i>n=125</i>	<i>n=9763</i>

Q87:	Does your school have a food pantry or food closet on campus?		
		Sul Ross	Public 4yr
	Yes	42%	55%
	No	14%	4%
	I don't know	44%	41%
		<i>n=126</i>	<i>n=9752</i>

Q88:	Have you visited a food pantry, on or off campus, since January 1, 2022?		
		Sul Ross	Public 4yr
	Yes	19%	13%
	No	75%	83%
	I don't know	6%	4%
		<i>n=126</i>	<i>n=9748</i>

Q89:	Please select the type(s) of food pantries you have visited since January 1, 2022:		
		Sul Ross	Public 4yr
	On-campus food pantry or food closet at my school	46%	74%
	Off-campus food pantry or food bank (e.g., at a church, non-profit organization, regional food bank, etc.)	46%	33%
	Other	13%	5%
		<i>n=25</i>	<i>n=1398</i>
	<i>*Of respondents who answered 'yes' to Q88</i>		

Q90- Q95:	Housing Security Scale (Prior 12 Months)*		
		Sul Ross	Public 4yr
	Housing Secure	52%	59%
	Housing Insecure	48%	41%
		<i>n=126</i>	<i>n=9731</i>

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

Q90:	I had difficulty paying for my rent (past 12 months).		
		Sul Ross	Public 4yr
	True	22%	24%
	False	70%	70%
	I Don't Know	8%	6%
		<i>n=125</i>	<i>n=9722</i>

Q91:	I didn't pay the full amount of my rent (past 12 months).		
		Sul Ross	Public 4yr
	True	10%	7%
	False	82%	88%
	I Don't Know	8%	5%
		<i>n=126</i>	<i>n=9713</i>

Q92:	I had difficulty paying the full amount of a gas, oil, or electricity bill (past 12 months).		
		Sul Ross	Public 4yr
	True	30%	24%
	False	63%	71%
	I Don't Know	6%	5%
		<i>n=126</i>	<i>n=9713</i>

Q93:	I moved 3 or more times (past 12 months).		
		Sul Ross	Public 4yr
	True	5%	6%
	False	90%	92%
	I Don't Know	5%	2%
		<i>n=126</i>	<i>n=9715</i>

Q94:	I lived with others beyond the expected capacity of my house or apartment (past 12 months).		
	Sul	Public	
	Ross	4yr	
True	7%	8%	
False	87%	89%	
I Don't Know	6%	3%	
	<i>n=126</i>	<i>n=9722</i>	

Q95:	I moved in with other people due to financial problems (past 12 months).		
	Sul	Public	
	Ross	4yr	
True	19%	14%	
False	77%	83%	
I Don't Know	4%	3%	
	<i>n=126</i>	<i>n=9718</i>	

Q96- Q105:	Homelessness Scale*		
	Sul	Public	
	Ross	4yr	
No Indication of Homelessness	83%	87%	
Homeless	17%	13%	
	<i>n=126</i>	<i>n=9731</i>	

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

Q96:	Since starting college, have you ever been homeless?		
	Sul	Public	
	Ross	4yr	
Yes	3%	3%	
No	97%	96%	
I Don't Know	0%	1%	
	<i>n=125</i>	<i>n=9717</i>	

Q97:	I was thrown out or forced out of my home (in past 12 months).		
	Sul	Public	
	Ross	4yr	
True	2%	3%	
False	97%	96%	
I Don't Know	1%	1%	
	<i>n=126</i>	<i>n=9686</i>	

Q98:	I was evicted from my home (in past 12 months).		
	Sul	Public	
	Ross	4yr	
True	1%	1%	
False	98%	98%	
I Don't Know	2%	1%	
	<i>n=126</i>	<i>n=9681</i>	

Q99:	I stayed in a shelter, transitional housing, or independent living program (in past 12 months).		
	Sul	Public	
	Ross	4yr	
True	0%	1%	
False	99%	99%	
I Don't Know	1%	1%	
	<i>n=126</i>	<i>n=9684</i>	

Q100:	I stayed in an abandoned building (in past 12 months).		
	Sul	Public	
	Ross	4yr	
True	0%	0%	
False	99%	99%	
I Don't Know	1%	1%	
	<i>n=126</i>	<i>n=9674</i>	

Q101:	I didn't know where I would sleep at night (in past 12 months).		
	Sul	Public	
	Ross	4yr	
True	1%	3%	
False	99%	97%	
I Don't Know	0%	1%	
	<i>n=126</i>	<i>n=9670</i>	

Q102:	I didn't have a home (in past 12 months).		
	Sul	Public	
	Ross	4yr	
True	4%	3%	
False	96%	96%	
I Don't Know	0%	1%	
	<i>n=126</i>	<i>n=9680</i>	

Q103:	I temporarily stayed with a relative, friend, or couch surfed while I looked for housing (in past 12 months).		
		Sul Ross	Public 4yr
	True	13%	10%
	False	87%	89%
	I Don't Know	1%	1%
	<i>n=126</i>	<i>n=9686</i>	

Q104:	I slept in an outdoor location such as a street, sidewalk, or alley, bus or train stop (in past 12 months).		
		Sul Ross	Public 4yr
	True	1%	1%
	False	98%	99%
	I Don't Know	1%	1%
	<i>n=126</i>	<i>n=9681</i>	

Q105:	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).		
		Sul Ross	Public 4yr
	True	2%	3%
	False	98%	97%
	I Don't Know	0%	1%
	<i>n=126</i>	<i>n=9686</i>	

BNI_ Any	Basic Needs Insecure - identified as either food insecure and/or housing insecure and/or homeless.		
		Sul Ross	Public 4yr
	Yes	66%	61%
	No	34%	39%
		<i>n=126</i>	<i>n=9772</i>

BNI_ FH	Basic Needs Insecure - identified as both food insecure and housing insecure		
		Sul Ross	Public 4yr
	Yes	34%	30%
	No	66%	70%
		<i>n=125</i>	<i>n=9700</i>

BNI_ All	Basic Needs Insecure - identified as food insecure, housing insecure, and homeless		
		Sul Ross	Public 4yr
	Yes	10%	9%
	No	90%	91%
		<i>n=126</i>	<i>n=9736</i>

Q106:	Do you have a car?		
		Sul Ross	Public 4yr
	Yes	79%	78%
	Sometimes	4%	3%
	No	17%	19%
	<i>n=126</i>	<i>n=9670</i>	

Q107:	How reliable would you say your car is?*		
		Sul Ross	Public 4yr
	Very Reliable	44%	49%
	Reliable	36%	33%
	I Don't Know	0%	0%
	Somewhat Reliable	18%	16%
	Not At All Reliable	2%	2%
	<i>n=100</i>	<i>n=7501</i>	

**Of respondents who answered 'yes' to Q106*

Q108:	Parking is available on campus when I need it.		
		Sul Ross	Public 4yr
	Never	2%	10%
	Rarely	4%	19%
	Sometimes	12%	23%
	Often	14%	18%
	Always	50%	18%
	Not applicable	18%	10%
		<i>n=100</i>	<i>n=7500</i>

**Of respondents who answered 'yes' to Q106*

Q109:	Do you use public transportation to get to school?	
	Sul Ross	Public 4yr
	Never	70% 56%
	Rarely	6% 9%
	Sometimes	2% 9%
	Often	0% 5%
	Always	4% 10%
	Not applicable	17% 11%
	<i>n=125</i>	<i>n=9671</i>

Q110:	Have you ever missed class due to lack of reliable transportation?	
	Sul Ross	Public 4yr
	Never	60% 54%
	Rarely	17% 20%
	Sometimes	6% 13%
	Often	2% 3%
	Always	0% 1%
	Not applicable	16% 9%
	<i>n=126</i>	<i>n=9644</i>

Q111- Q113:	Financial Knowledge Questions*	
	Sul Ross	Public 4yr
	Zero Questions Correct	29% 21%
	One Question Correct	26% 20%
	Two Questions Correct	25% 28%
	Three Questions Correct	20% 31%
	<i>n=123</i>	<i>n=9610</i>

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

Q111:	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?	
	Sul Ross	Public 4yr
	More Than Today	7% 6%
	Exactly The Same As Today	10% 11%
	Less Than Today (correct answer)	44% 50%
	I Don't Know	40% 33%
	<i>n=124</i>	<i>n=9631</i>

Q112:	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?	
	Sul Ross	Public 4yr
	More Than \$102 (correct answer)	41% 59%
	Exactly \$102	10% 6%
	Less Than \$102	6% 6%
	I Don't Know	44% 29%
	<i>n=123</i>	<i>n=9616</i>

Q113:	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?	
	Sul Ross	Public 4yr
	10-Year (correct answer)	51% 59%
	20-Year	5% 5%
	30-Year	15% 13%
	I Don't Know	28% 23%
	<i>n=123</i>	<i>n=9629</i>

Q114: Are you the first person in your immediate family to attend college?

	Sul Ross	Public 4yr
Yes	48%	34%
No	52%	64%
I Don't Know	0%	1%
	<i>n=125</i>	<i>n=9643</i>

Q115: Are you a current or former member of the U.S. Armed Forces, Reserves, or National Guard?

	Sul Ross	Public 4yr
Yes	2%	3%
No	98%	97%
	<i>n=125</i>	<i>n=9640</i>

Q116: Have you ever transferred from one institution to another?

	Sul Ross	Public 4yr
Yes	54%	35%
No	44%	64%
I don't know	2%	1%
	<i>n=125</i>	<i>n=9630</i>

Q117: Do you plan on transferring from your school to another institution in the future?

	Sul Ross	Public 4yr
Yes	21%	10%
No	66%	72%
I don't know	14%	18%
	<i>n=125</i>	<i>n=9628</i>

Q118: About how many hours do you spend in a typical 7-day week providing care for dependents (children, parents, etc)?*

	Sul Ross	Public 4yr
Less than 20 hours	54%	58%
20-39 hours	13%	16%
40 or more hours	33%	26%
	<i>n=48</i>	<i>n=2381</i>

**Of respondents who indicated supporting family members financially ('Yes' to any of Q37-Q41)*

Q119: Approximately how many days of classes did you miss last semester [Spring 2022] due to lack of child care?

	Sul Ross	Public 4yr
None	41%	58%
One to two days	35%	13%
Three to five days	12%	10%
More than five days	9%	5%
Not applicable - I was not enrolled in Spring 2022	3%	13%
	<i>n=34</i>	<i>n=1180</i>

**Of respondents who answered 'Yes' to Q37*

Q120: If you were to lose access to your current child care arrangement(s), would you (check all that apply):

	Sul Ross	Public 4yr
Need to take fewer classes or drop classes	36%	34%
Be less likely to enroll in future semesters	18%	26%
Have less time to focus on studying and academics	48%	43%
Be likely to get worse grades	39%	34%
Consider bringing your child(ren) to classes	30%	23%
None of the above	30%	42%
	<i>n=67</i>	<i>n=2377</i>

**Of respondents who answered 'Yes' to Q37*

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

	Sul Ross	Public 4yr
Yes	3%	1%
No	98%	98%
I Don't Know	0%	1%
	<i>n=120</i>	<i>n=9611</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?*

	Sul Ross	Public 4yr
Yes	0%	64%
No	100%	25%
I Don't Know	0%	11%
	n=3	n=114

*Of respondents who answered 'Yes' to Q34 and 'Yes' to Q121

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

	Sul Ross	Public 4yr
Yes	0%	27%
No	67%	46%
I Don't Know	33%	27%
	n=3	n=114

*Of respondents who answered 'Yes' to Q34 and 'Yes' to Q121 and Q122

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

	Sul Ross	Public 4yr
Yes	0%	24%
No	33%	13%
I Don't Know	67%	63%
	n=3	n=132

*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?*

	Sul Ross	Public 4yr
Yes	0%	50%
No	0%	31%
I Don't Know	0%	19%
	n=	n=32

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

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

	Sul Ross	Public 4yr
Yes	0%	26%
No	33%	9%
I Don't Know	67%	66%
	n=3	n=128

*Of respondents who answered 'yes' to Q121

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

	Sul Ross	Public 4yr
Yes	0%	67%
No	0%	27%
I Don't Know	0%	6%
	n=	n=33

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

Q128: Do you consider yourself a student who works or a worker that goes to school?*

	Sul Ross	Public 4yr
Student	60%	77%
Worker	40%	23%
	n=72	n=6552

*Of respondents who answered 'Yes' to Q23

Q129: During the school year, about how many hours do you spend in a typical 7-day week working for pay?*

	Sul Ross	Public 4yr
Less than 20 hours	21%	27%
20-39 hours	33%	44%
40 or more hours	46%	30%
	n=70	n=6272

*Of respondents who answered 'Yes' to Q23

Q130: Are you a dependent or independent student?

	Sul Ross	Public 4yr
Dependent	38%	45%
Independent	55%	42%
I Don't Know	7%	13%
	n=124	n=9614

Q131: Where do you currently live?

	Sul Ross	Public 4yr
On-campus residence	23%	26%
Off-campus college/university- affiliated residence	3%	9%
Off-campus private (not college/university- affiliated) residence	65%	61%
No current residence or homeless	1%	0%
Other	7%	3%
	<i>n=124</i>	<i>n=9621</i>

Section C: 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>.

² United States Department of Agriculture (USDA). 2017. *Definitions of food security*. <https://www.ers.usda.gov/topics/food-nutrition-assistance/food-security-in-the-us/definitions-of-food-security/>.

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>.

⁴ Ibid

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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