

# Student Financial Wellness Survey

Fall 2020 Semester Technical Supplement  
Valencia College

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## About the Student Financial Wellness Survey

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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

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

## About Trellis Research

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

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

This report is prepared for internal audiences at the participating school. Should the school elect to make this document public, it is responsible for ADA compliance.

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# Valencia College

## Fall 2020 Student Financial Wellness Survey

### Technical Supplement

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This technical supplement to the Fall 2020 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

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Trellis Company acknowledges the many contributors to the SFWS. We would like to acknowledge Kasey Klepfer, Bryan Ashton, and Cassandra Knaff from Trellis for their contributions.

Several academics, campus financial wellness practitioners, and higher education policy organizations contributed to review and revision of the SFWS during the design phase. We would like to thank Dr. Dominique Baker, Assistant Professor at Southern Methodist University; Dr. Christine Baker-Smith, Managing Director of the Hope Center for College, Community, and Justice; Dr. Sara Goldrick-Rab, Founding Director of the Hope Center for College, Community, and Justice; Rashida Crutchfield, Associate Professor at California State University, Long Beach; and Karen Serna, Director of the Student Money Management Office at Austin Community College for their thoughtful suggestions.

We would also like to thank **Valencia College** 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

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### Participating Institutions in the Fall 2020 SFWS

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The Fall 2020 implementation of the Student Financial Wellness Survey captures the attitudes, perspectives, and self-reported financial behaviors of over 38,000 students from 62 colleges and universities in thirteen states. Student respondents attended public universities, private colleges, and community colleges that range in size from more than 50,000 students to fewer than 900. Student responses from all schools were aggregated to provide a comparison group for individual institutional findings by school sector.

#### **Four-Year Public Institutions (12)**

Adams State University (CO)  
Alabama State University (AL)  
Langston University (OK)  
Prairie View A&M University (TX)  
Sam Houston State University (TX)  
Texas Southern University (TX)  
Texas State University (TX)  
Texas Woman's University (TX)  
University of Oklahoma (OK)  
University of Texas at El Paso (TX)  
University of Virginia (VA)  
West Texas A&M University (TX)

#### **Four-Year Private Institutions (4)**

Belmont University (TN)  
Bryan College (TN)  
Jarvis Christian College (TX)  
McDaniel College (MD)

#### **Two-Year Institutions (46)**

Amarillo College (TX)  
Atlanta Technical College (GA)  
Bay de Noc Community College (MI)  
Dallas College (TX)  
Delta College (MI)  
Galveston College (TX)  
Glen Oaks Community College (MI)  
Gogebic Community College (MI)  
Grayson College (TX)  
Henry Ford College (MI)  
Hill College (TX)  
Howard College (TX)  
Jackson College (MI)

#### **Two-Year Institutions Cont'd (46)**

Kalamazoo Valley Community College (MI)  
Kirtland Community College (MI)  
Lake Michigan College (MI)  
Lansing College (MI)  
Macomb Community College (MI)  
McLennan Community College (TX)  
Mid Michigan College (MI)  
Mission College (CA)  
Monroe County Community College (MI)  
Montcalm Community College (MI)  
Mott Community College (MI)  
Muskegon Community College (MI)  
Navarro College (TX)  
North Central Michigan College (MI)  
Northwest Vista College (TX)  
Northwestern Michigan College (MI)  
Oakland Community College (MI)  
Odessa College (TX)  
Palo Alto College (TX)  
Panola College (TX)  
Richmond Community College (NC)  
San Antonio College (TX)  
Schoolcraft College (MI)  
Southeastern Community College (NC)  
Southern Maine Community College (ME)  
Southwest Texas Junior College (TX)  
St. Clair County Community College (MI)  
St. Philip's College (TX)  
Tarrant County College District (TX)  
Tyler Junior College (TX)  
Valencia College (FL)  
Vance-Granville Community College (NC)  
West Shore Community College (MI)

## Methodology

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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 Valencia College	
<b>Survey Population</b>	40,944 students
<b>Responses</b>	3,496 students
<b>Response Rate</b>	8.5%
<b>Completion Rate</b>	81%
<b>Median Time Spent</b>	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 Valencia College	
Relationships between variables were tested for association using Pearson’s Chi-Square tests.	
<b>Race/Ethnicity</b>	Statistically significant differences between the sample and population (see table on pg. 7).
<b>Gender</b>	Statistically significant differences between the sample and population (see table on pg. 7). Female respondents were overrepresented in the sample.
<b>Enrollment Intensity (Full-time, Part-time)</b>	Statistically significant differences between the sample and population (see table on pg. 7). Respondents enrolled full-time were overrepresented in the sample.
<b>Credit Hours Earned (Class Year)</b>	No statistically significant differences between the sample and population.
<b>Age</b>	Statistically significant differences between the sample and population (see table on pg. 7). Respondents 25 years or older 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. 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.

<b>Survey Characteristics</b>		
<b>Characteristic</b>	<b>Population (N=40,944)</b>	<b>Respondents (n=3,496)</b>
<b>Race/Ethnicity</b>		
American Indian/Alaskan Native	0%	0%
Asian, Hawaiian, or Other Pacific Islander	1%	1%
Black/African-American	18%	21%
Hispanic/Latino	0%	0%
International	0%	0%
White	26%	23%
Multiple	35%	37%
Other	0%	0%
Race/Ethnicity Not Reported	20%	19%
<b>Gender</b>		
Female	58%	74%
Male	39%	24%
<b>Enrollment Intensity</b>		
Full-time	37%	42%
Part-time	63%	58%
<b>Class Year</b>		
1st (<30 credits earned)	44%	43%
2nd (30-59 credits earned)	32%	33%
3rd (60-89 credits earned)	13%	13%
4th (90-120 credits earned)	5%	5%
5th (>120 credits earned)	6%	6%
<b>Age</b>		
Average Age	24.2	25.6

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

Trellis' Student Financial Wellness Survey includes a customer satisfaction rating for institutions to benchmark future work and to better understand how students perceive their institution. Trellis collected the information with a scale that allows a Net Promoter Score (NPS) to be calculated. NPS is a method, based in research, to benchmark customer satisfaction ratings across different services, businesses, and products.<sup>1</sup> NPS uses a 0-10 scale. Those respondents who score 9-10 are promoters, 7-8 are passives, and 0-6 are detractors. %Promoters - %Detractors = NPS. A positive NPS (>0) is generally considered good, with highest performers usually between 50 and 80.



### **Scales: United States Department of Agriculture (USDA) 30-Day Food Security (Q89-94)**

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Trellis' Student Financial Wellness Survey uses a six-question scale designed by the United States Department of Agriculture (USDA) that measures food security within the prior 30 days.<sup>2</sup> Many researchers of food security amongst college students use a more robust twelve-question USDA scale. The six-question scale was chosen to reduce cognitive overload within a survey that seeks to measure many financial wellness topics in other ways.

#### Things to know about food insecurity:

- USDA methodology assigns levels of food security to individuals based on how many affirmative responses they give to certain questions. Under the short-form survey, individuals who give 2-4 affirmative responses have "low food security" and individuals who give 5-6 affirmative responses have "very low food security."<sup>2</sup>
- While categorical labels are helpful, food insecurity exists on a spectrum, and even the underlying responses to the survey questions cannot definitively locate individuals on that spectrum. Rather, more affirmative responses indicate higher odds that an individual is experiencing greater difficulty maintaining an adequate diet.

### **Scales: Housing Security (Q95-100) and Homelessness (Q101-110)**

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The Student Financial Wellness Survey incorporates standard housing security and homelessness measurements commonly used by other researchers studying basic needs security in order to ensure data validity and facilitate comparisons with findings in prior research.<sup>3</sup>

#### 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."<sup>3</sup>
- Respondents are categorized as 'Housing Insecure' if they answered "True" to any of the six housing insecurity questions (Q83-88).
- Respondents are categorized as 'Homeless' if they answered 'Yes' and/or 'True' to any of the ten homelessness questions (Q89-98).

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

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The financial knowledge scale used in this survey is a version of the Lusardi three-question scale, augmented to be more relevant to students in higher education.<sup>4</sup> Respondents who provided an answer for all items on the financial knowledge scale were included for analysis. Correct answers for each question are totaled for the scale value.

## Section B: Survey Questions and Responses

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

	<b>Valencia College</b>	<b>Public 2-year</b>
Strongly Agree	<b>30%</b>	<b>26%</b>
Agree	<b>39%</b>	<b>42%</b>
Neutral	<b>21%</b>	<b>22%</b>
Disagree	<b>6%</b>	<b>6%</b>
Strongly Disagree	<b>4%</b>	<b>4%</b>
	<i>n=3493</i>	<i>n=27715</i>

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

	<b>Valencia College</b>	<b>Public 2-year</b>
Strongly Agree	<b>17%</b>	<b>13%</b>
Agree	<b>26%</b>	<b>26%</b>
Neutral	<b>28%</b>	<b>31%</b>
Disagree	<b>19%</b>	<b>21%</b>
Strongly Disagree	<b>10%</b>	<b>9%</b>
	<i>n=3482</i>	<i>n=27656</i>

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

	<b>Valencia College</b>	<b>Public 2-year</b>
Strongly Agree	<b>14%</b>	<b>11%</b>
Agree	<b>23%</b>	<b>24%</b>
Neutral	<b>34%</b>	<b>36%</b>
Disagree	<b>19%</b>	<b>20%</b>
Strongly Disagree	<b>10%</b>	<b>8%</b>
	<i>n=3475</i>	<i>n=27605</i>

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

	<b>Valencia College</b>	<b>Public 2-year</b>
Strongly Agree	<b>17%</b>	<b>14%</b>
Agree	<b>28%</b>	<b>30%</b>
Neutral	<b>32%</b>	<b>33%</b>
Disagree	<b>15%</b>	<b>16%</b>
Strongly Disagree	<b>7%</b>	<b>7%</b>
	<i>n=3456</i>	<i>n=27508</i>

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

	<b>Valencia College</b>	<b>Public 2-year</b>
Strongly Agree	<b>31%</b>	<b>25%</b>
Agree	<b>40%</b>	<b>41%</b>
Neutral	<b>19%</b>	<b>23%</b>
Disagree	<b>7%</b>	<b>8%</b>
Strongly Disagree	<b>3%</b>	<b>2%</b>
	<i>n=3462</i>	<i>n=27555</i>

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

	<b>Valencia College</b>	<b>Public 2-year</b>
Strongly Agree	<b>30%</b>	<b>26%</b>
Agree	<b>38%</b>	<b>39%</b>
Neutral	<b>18%</b>	<b>21%</b>
Disagree	<b>9%</b>	<b>9%</b>
Strongly Disagree	<b>5%</b>	<b>5%</b>
	<i>n=3482</i>	<i>n=27668</i>

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

	<b>Valencia College</b>	<b>Public 2-year</b>
Strongly Agree	<b>9%</b>	<b>7%</b>
Agree	<b>12%</b>	<b>13%</b>
Neutral	<b>61%</b>	<b>63%</b>
Disagree	<b>11%</b>	<b>10%</b>
Strongly Disagree	<b>7%</b>	<b>6%</b>
	<i>n=3466</i>	<i>n=27507</i>

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

	<b>Valencia College</b>	<b>Public 2-year</b>
Strongly Agree	<b>10%</b>	<b>11%</b>
Agree	<b>20%</b>	<b>23%</b>
Neutral	<b>52%</b>	<b>51%</b>
Disagree	<b>12%</b>	<b>10%</b>
Strongly Disagree	<b>6%</b>	<b>5%</b>
	<i>n=3466</i>	<i>n=27521</i>

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

	<b>Valencia College</b>	<b>Public 2-year</b>
Strongly Agree	<b>20%</b>	<b>13%</b>
Agree	<b>25%</b>	<b>23%</b>
Neutral	<b>43%</b>	<b>51%</b>
Disagree	<b>6%</b>	<b>8%</b>
Strongly Disagree	<b>4%</b>	<b>4%</b>
	<i>n=3452</i>	<i>n=27424</i>

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

	<b>Valencia College</b>	<b>Public 2-year</b>
Strongly Agree	<b>14%</b>	<b>14%</b>
Agree	<b>21%</b>	<b>27%</b>
Neutral	<b>21%</b>	<b>22%</b>
Disagree	<b>28%</b>	<b>25%</b>
Strongly Disagree	<b>16%</b>	<b>13%</b>
	<i>n=3477</i>	<i>n=27624</i>

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

	<b>Valencia College</b>	<b>Public 2-year</b>
Strongly Agree	<b>16%</b>	<b>14%</b>
Agree	<b>26%</b>	<b>31%</b>
Neutral	<b>30%</b>	<b>31%</b>
Disagree	<b>18%</b>	<b>16%</b>
Strongly Disagree	<b>10%</b>	<b>8%</b>
	<i>n=3471</i>	<i>n=27591</i>

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

	<b>Valencia College</b>	<b>Public 2-year</b>
Financial Aid Advisor	<b>44%</b>	<b>46%</b>
Academic Advisor	<b>44%</b>	<b>40%</b>
Financial Coach	<b>3%</b>	<b>3%</b>
Faculty Member	<b>20%</b>	<b>20%</b>
Student Affairs Staff	<b>10%</b>	<b>6%</b>
I Have Not Spoken With Any of These Individuals	<b>38%</b>	<b>38%</b>

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

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

	<b>Valencia College</b>	<b>Public 2-year</b>
Strongly Agree	<b>50%</b>	<b>44%</b>
Agree	<b>26%</b>	<b>29%</b>
Neutral	<b>11%</b>	<b>12%</b>
Disagree	<b>6%</b>	<b>8%</b>
Strongly Disagree	<b>8%</b>	<b>8%</b>
	<i>n=3315</i>	<i>n=26426</i>

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

	<b>Valencia College</b>	<b>Public 2-year</b>
Strongly Agree	<b>20%</b>	<b>17%</b>
Agree	<b>25%</b>	<b>28%</b>
Neutral	<b>23%</b>	<b>24%</b>
Disagree	<b>18%</b>	<b>19%</b>
Strongly Disagree	<b>14%</b>	<b>12%</b>
	<i>n=3279</i>	<i>n=26276</i>

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

	Valencia College	Public 2-year
Strongly Agree	19%	16%
Agree	31%	32%
Neutral	23%	24%
Disagree	16%	17%
Strongly Disagree	11%	10%
	<i>n=3283</i>	<i>n=26297</i>

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

	Valencia College	Public 2-year
Strongly Agree	15%	13%
Agree	33%	34%
Neutral	31%	31%
Disagree	14%	15%
Strongly Disagree	8%	7%
	<i>n=3294</i>	<i>n=26315</i>

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

	Valencia College	Public 2-year
Strongly Agree	15%	12%
Agree	30%	31%
Neutral	32%	33%
Disagree	16%	17%
Strongly Disagree	8%	7%
	<i>n=3272</i>	<i>n=26186</i>

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

	Valencia College	Public 2-year
Strongly Agree	7%	5%
Agree	9%	11%
Neutral	23%	24%
Disagree	29%	32%
Strongly Disagree	32%	27%
	<i>n=3224</i>	<i>n=26008</i>

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

	Valencia College	Public 2-year
0 (Not at All Likely)	0%	1%
1	0%	0%
2	0%	1%
3	1%	1%
4	2%	2%
5	5%	6%
6	6%	6%
7	12%	12%
8	19%	18%
9	12%	12%
10 (Very Likely)	42%	41%
	<i>n=3337</i>	<i>n=26566</i>

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

	Valencia College	Public 2-year
Promoters (Score 9-10)	55%	53%
Passives (Score 7-8)	31%	31%
Detractors (Score 0-6)	14%	17%
Net Promoter Score (NPS)*	40.10	35.91
	<i>n=3337</i>	<i>n=26566</i>

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

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

	<b>Valencia College</b>	<b>Public 2-year</b>
Better	<b>21%</b>	<b>23%</b>
The Same	<b>27%</b>	<b>26%</b>
Worse	<b>17%</b>	<b>16%</b>
I Don't Know	<b>36%</b>	<b>35%</b>
	<i>n=3256</i>	<i>n=25964</i>

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

	<b>Valencia College</b>	<b>Public 2-year</b>
Strongly Agree	<b>7%</b>	<b>5%</b>
Agree	<b>20%</b>	<b>17%</b>
Neutral	<b>26%</b>	<b>26%</b>
Disagree	<b>25%</b>	<b>30%</b>
Strongly Disagree	<b>23%</b>	<b>23%</b>
	<i>n=3272</i>	<i>n=26040</i>

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

	<b>Valencia College</b>	<b>Public 2-year</b>
Strongly Agree	<b>20%</b>	<b>18%</b>
Agree	<b>21%</b>	<b>22%</b>
Neutral	<b>37%</b>	<b>35%</b>
Disagree	<b>15%</b>	<b>17%</b>
Strongly Disagree	<b>7%</b>	<b>8%</b>
	<i>n=3267</i>	<i>n=26037</i>

**Q29:** The coronavirus (COVID-19) outbreak of 2020 added to my levels of stress, anxiety, or depression.

	<b>Valencia College</b>	<b>Public 2-year</b>
Strongly Agree	<b>67%</b>	<b>59%</b>
Agree	<b>22%</b>	<b>27%</b>
Neutral	<b>6%</b>	<b>7%</b>
Disagree	<b>3%</b>	<b>4%</b>
Strongly Disagree	<b>2%</b>	<b>3%</b>
	<i>n=3161</i>	<i>n=25229</i>

**Q30:** I have more of an obligation to support my family financially compared to before the coronavirus (COVID-19) outbreak of 2020.

	<b>Valencia College</b>	<b>Public 2-year</b>
Strongly Agree	<b>43%</b>	<b>33%</b>
Agree	<b>26%</b>	<b>24%</b>
Neutral	<b>18%</b>	<b>23%</b>
Disagree	<b>9%</b>	<b>14%</b>
Strongly Disagree	<b>4%</b>	<b>5%</b>
	<i>n=3136</i>	<i>n=25126</i>

**Q31:** Since the coronavirus (COVID-19) outbreak of 2020, how would you describe your family's finances?

	<b>Valencia College</b>	<b>Public 2-year</b>
Better	<b>3%</b>	<b>4%</b>
Worse	<b>71%</b>	<b>60%</b>
No change	<b>14%</b>	<b>23%</b>
I don't know	<b>11%</b>	<b>13%</b>
	<i>n=3228</i>	<i>n=25682</i>

**Q32:** Fewer work hours, not by choice: Did the coronavirus (COVID-19) outbreak of 2020 change your work/income situation?

	<b>Valencia College</b>	<b>Public 2-year</b>
Yes	<b>35%</b>	<b>34%</b>
No	<b>65%</b>	<b>66%</b>
	<i>n=3224</i>	<i>n=25650</i>

**Q33:** Less income, not by choice: Did the coronavirus (COVID-19) outbreak of 2020 change your work/income situation?

	<b>Valencia College</b>	<b>Public 2-year</b>
Yes	<b>45%</b>	<b>38%</b>
No	<b>55%</b>	<b>62%</b>
	<i>n=3224</i>	<i>n=25650</i>

**Q34:** Lost a job, not by choice: Did the coronavirus (COVID-19) outbreak of 2020 change your work/income situation?

	<b>Valencia College</b>	<b>Public 2-year</b>
Yes	<b>34%</b>	<b>25%</b>
No	<b>66%</b>	<b>75%</b>
	<i>n=3224</i>	<i>n=25650</i>

**Q35:** None of the above: Did the coronavirus (COVID-19) outbreak of 2020 change your work/income situation?

	<b>Valencia College</b>	<b>Public 2-year</b>
Yes	<b>25%</b>	<b>35%</b>
No	<b>75%</b>	<b>65%</b>

*n=3224 n=25650*

**Q36:** Do you work for pay?

	<b>Valencia College</b>	<b>Public 2-year</b>
Yes	<b>66%</b>	<b>71%</b>
No	<b>27%</b>	<b>24%</b>
I Don't Know	<b>7%</b>	<b>5%</b>

*n=3142 n=25131*

**Q37:** Student Loan(s) I Have Taken Out for Myself - Do you use any of the following methods to pay for college?

	<b>Valencia College</b>	<b>Public 2-year</b>
Yes	<b>31%</b>	<b>33%</b>
No	<b>67%</b>	<b>64%</b>
I Don't Know	<b>2%</b>	<b>3%</b>

*n=3028 n=24474*

**Q38:** Student Loan(s) My Parents Took Out - Do you use any of the following methods to pay for college?

	<b>Valencia College</b>	<b>Public 2-year</b>
Yes	<b>5%</b>	<b>5%</b>
No	<b>93%</b>	<b>93%</b>
I Don't Know	<b>3%</b>	<b>3%</b>

*n=2937 n=23927*

**Q39:** Pell Grant and/or Other Grants - Do you use any of the following methods to pay for college?

	<b>Valencia College</b>	<b>Public 2-year</b>
Yes	<b>65%</b>	<b>60%</b>
No	<b>31%</b>	<b>36%</b>
I Don't Know	<b>4%</b>	<b>4%</b>

*n=3096 n=24797*

**Q40:** Scholarships - Do you use any of the following methods to pay for college?

	<b>Valencia College</b>	<b>Public 2-year</b>
Yes	<b>30%</b>	<b>33%</b>
No	<b>65%</b>	<b>62%</b>
I Don't Know	<b>5%</b>	<b>5%</b>

*n=3005 n=24358*

**Q41:** Current Employment - Do you use any of the following methods to pay for college?

	<b>Valencia College</b>	<b>Public 2-year</b>
Yes	<b>53%</b>	<b>56%</b>
No	<b>45%</b>	<b>41%</b>
I Don't Know	<b>2%</b>	<b>2%</b>

*n=3042 n=24532*

**Q42:** Personal Savings - Do you use any of the following methods to pay for college?

	<b>Valencia College</b>	<b>Public 2-year</b>
Yes	<b>57%</b>	<b>58%</b>
No	<b>41%</b>	<b>40%</b>
I Don't Know	<b>2%</b>	<b>2%</b>

*n=3053 n=24544*

**Q43:** Credit Cards - Do you use any of the following methods to pay for college?

	<b>Valencia College</b>	<b>Public 2-year</b>
Yes	<b>37%</b>	<b>32%</b>
No	<b>62%</b>	<b>66%</b>
I Don't Know	<b>2%</b>	<b>2%</b>

*n=3002 n=24271*

**Q44:** Support From My Parents and/or Family - Do you use any of the following methods to pay for college?

	<b>Valencia College</b>	<b>Public 2-year</b>
Yes	<b>39%</b>	<b>37%</b>
No	<b>59%</b>	<b>62%</b>
I Don't Know	<b>2%</b>	<b>2%</b>

*n=3000 n=24290*

**Q45:** Veteran's Benefits - Do you use any of the following methods to pay for college?

	Valencia College	Public 2-year
Yes	3%	4%
No	95%	95%
I Don't Know	2%	2%
	<i>n=2946</i>	<i>n=23992</i>

**Q46:** In the past 12 months, did you or someone on your behalf complete the FAFSA (Free Application for Federal Student Aid)?

	Valencia College	Public 2-year
Yes	83%	80%
No	15%	17%
I Don't Know	2%	2%
	<i>n=3170</i>	<i>n=25291</i>

**Q47:** Your Spouse - Do you provide financial support for any of the following individuals?

	Valencia College	Public 2-year
Yes	16%	18%
No	82%	81%
I Don't Know	1%	2%
	<i>n=3072</i>	<i>n=24743</i>

**Q48:** A Child or Children - Do you provide financial support for any of the following individuals?

	Valencia College	Public 2-year
Yes	25%	31%
No	74%	68%
I Don't Know	1%	1%
	<i>n=3111</i>	<i>n=24992</i>

**Q49:** Your Parent(s) or Guardian(s) - Do you provide financial support for any of the following individuals?

	Valencia College	Public 2-year
Yes	29%	21%
No	68%	77%
I Don't Know	3%	2%
	<i>n=3080</i>	<i>n=24702</i>

**Q50:** Other Family Members - Do you provide financial support for any of the following individuals?

	Valencia College	Public 2-year
Yes	19%	15%
No	79%	83%
I Don't Know	2%	2%
	<i>n=3054</i>	<i>n=24704</i>

**Q51:** Would you have trouble getting \$500 in cash or credit in order to meet an unexpected need within the next month?

	Valencia College	Public 2-year
Yes	65%	62%
No	22%	26%
I Don't Know	13%	12%
	<i>n=3081</i>	<i>n=24631</i>

**Q52:** In the past 12 months, how many times did you run out of money?

	Valencia College	Public 2-year
Never	22%	26%
One time	9%	8%
Two Times	14%	13%
Three Times	14%	14%
Four Times	8%	8%
Five or More Times	34%	31%
	<i>n=3077</i>	<i>n=24598</i>

**Q53:** In the past 12 months, how many times did you borrow money from your family and/or friends?

	Valencia College	Public 2-year
Never	34%	37%
One time	12%	12%
Two Times	15%	15%
Three Times	13%	13%
Four Times	6%	6%
Five or More Times	20%	18%
	<i>n=3084</i>	<i>n=24608</i>

**Q54:** I always pay my bills on time.

	<b>Valencia College</b>	<b>Public 2-year</b>
Strongly Agree	<b>34%</b>	<b>31%</b>
Agree	<b>33%</b>	<b>35%</b>
Neutral	<b>19%</b>	<b>20%</b>
Disagree	<b>10%</b>	<b>11%</b>
Strongly Disagree	<b>3%</b>	<b>3%</b>
	<i>n=3077</i>	<i>n=24570</i>

**Q55:** I follow a weekly or monthly budget.

	<b>Valencia College</b>	<b>Public 2-year</b>
Strongly Agree	<b>21%</b>	<b>17%</b>
Agree	<b>33%</b>	<b>34%</b>
Neutral	<b>26%</b>	<b>27%</b>
Disagree	<b>15%</b>	<b>17%</b>
Strongly Disagree	<b>5%</b>	<b>5%</b>
	<i>n=3073</i>	<i>n=24570</i>

**Q56:** I have the ability to manage my finances well.

	<b>Valencia College</b>	<b>Public 2-year</b>
Strongly Agree	<b>20%</b>	<b>17%</b>
Agree	<b>40%</b>	<b>39%</b>
Neutral	<b>27%</b>	<b>29%</b>
Disagree	<b>10%</b>	<b>12%</b>
Strongly Disagree	<b>3%</b>	<b>3%</b>
	<i>n=3070</i>	<i>n=24542</i>

**Q57:** I worry about being able to pay my current monthly expenses.

	<b>Valencia College</b>	<b>Public 2-year</b>
Strongly Agree	<b>28%</b>	<b>22%</b>
Agree	<b>34%</b>	<b>33%</b>
Neutral	<b>22%</b>	<b>23%</b>
Disagree	<b>13%</b>	<b>16%</b>
Strongly Disagree	<b>4%</b>	<b>6%</b>
	<i>n=3070</i>	<i>n=24557</i>

**Q58:** I worry about having enough money to pay for school.

	<b>Valencia College</b>	<b>Public 2-year</b>
Strongly Agree	<b>41%</b>	<b>36%</b>
Agree	<b>30%</b>	<b>32%</b>
Neutral	<b>16%</b>	<b>16%</b>
Disagree	<b>9%</b>	<b>11%</b>
Strongly Disagree	<b>4%</b>	<b>5%</b>
	<i>n=3060</i>	<i>n=24543</i>

**Q59:** I know how I will pay for college next semester.

	<b>Valencia College</b>	<b>Public 2-year</b>
Strongly Agree	<b>16%</b>	<b>15%</b>
Agree	<b>35%</b>	<b>35%</b>
Neutral	<b>23%</b>	<b>24%</b>
Disagree	<b>15%</b>	<b>17%</b>
Strongly Disagree	<b>10%</b>	<b>9%</b>
	<i>n=3067</i>	<i>n=24546</i>

**Q60:** It is important that I support my family financially while in college.

	<b>Valencia College</b>	<b>Public 2-year</b>
Strongly Agree	<b>33%</b>	<b>28%</b>
Agree	<b>29%</b>	<b>27%</b>
Neutral	<b>25%</b>	<b>26%</b>
Disagree	<b>9%</b>	<b>13%</b>
Strongly Disagree	<b>4%</b>	<b>5%</b>
	<i>n=3072</i>	<i>n=24561</i>

**Q61:** Food Assistance - In the past 12 months, have you used public assistance in the following areas?

	<b>Valencia College</b>	<b>Public 2-year</b>
Yes	<b>29%</b>	<b>25%</b>
No	<b>67%</b>	<b>72%</b>
I Don't Know	<b>3%</b>	<b>3%</b>
	<i>n=3033</i>	<i>n=24299</i>



**Q62:** Unemployment Assistance - In the past 12 months, have you used public assistance in the following areas?

	Valencia College	Public 2-year
Yes	31%	28%
No	67%	70%
I Don't Know	2%	2%
	<i>n=3024</i>	<i>n=24251</i>

**Q63:** Housing Assistance - In the past 12 months, have you used public assistance in the following areas?

	Valencia College	Public 2-year
Yes	6%	5%
No	92%	93%
I Don't Know	2%	2%
	<i>n=3007</i>	<i>n=24175</i>

**Q64:** Utility Assistance - In the past 12 months, have you used public assistance in the following areas?

	Valencia College	Public 2-year
Yes	6%	6%
No	91%	92%
I Don't Know	3%	2%
	<i>n=3003</i>	<i>n=24168</i>

**Q65:** Medical Assistance - In the past 12 months, have you used public assistance in the following areas?

	Valencia College	Public 2-year
Yes	17%	19%
No	80%	78%
I Don't Know	3%	3%
	<i>n=3006</i>	<i>n=24196</i>

**Q66:** Child Care Assistance - In the past 12 months, have you used public assistance in the following areas?

	Valencia College	Public 2-year
Yes	4%	4%
No	94%	94%
I Don't Know	2%	1%
	<i>n=2977</i>	<i>n=24063</i>

**Q67:** Credit Card - In the past 12 months, have you used the following borrowing sources?

	Valencia College	Public 2-year
Yes	56%	48%
No	42%	51%
I Don't Know	2%	2%
	<i>n=3038</i>	<i>n=24284</i>

**Q68:** Pay Day Loan - In the past 12 months, have you used the following borrowing sources?

	Valencia College	Public 2-year
Yes	9%	7%
No	88%	91%
I Don't Know	3%	2%
	<i>n=2996</i>	<i>n=24080</i>

**Q69:** Auto Title Loan - In the past 12 months, have you used the following borrowing sources?

	Valencia College	Public 2-year
Yes	5%	6%
No	92%	92%
I Don't Know	3%	2%
	<i>n=2973</i>	<i>n=23956</i>

**Q70:** Do you have a bank account, and if so which of the following applies to you?

	Valencia College	Public 2-year
I do not have a bank account	3%	4%
I only have a checking account	32%	28%
I only have a savings account	3%	4%
I have both a checking and savings account	62%	65%
	<i>n=3044</i>	<i>n=24325</i>

**Q71:** In the past 12 months, how many times did you use a credit card for something you didn't have money for?\*

	<b>Valencia College</b>	<b>Public 2-year</b>
Never	<b>14%</b>	<b>16%</b>
One time	<b>7%</b>	<b>7%</b>
Two Times	<b>12%</b>	<b>12%</b>
Three Times	<b>14%</b>	<b>14%</b>
Four Times	<b>9%</b>	<b>8%</b>
Five or More Times	<b>45%</b>	<b>43%</b>
	<i>n=1678</i>	<i>n=11458</i>

*\*Of respondents who answered 'yes' to Q67*

**Q72:** I always pay my credit card bill on time.\*

	<b>Valencia College</b>	<b>Public 2-year</b>
Strongly Agree	<b>43%</b>	<b>41%</b>
Agree	<b>30%</b>	<b>35%</b>
Neutral	<b>14%</b>	<b>13%</b>
Disagree	<b>9%</b>	<b>8%</b>
Strongly Disagree	<b>3%</b>	<b>3%</b>
	<i>n=1671</i>	<i>n=11431</i>

*\*Of respondents who answered 'yes' to Q67*

**Q73:** I fully pay off my credit card balance each month.\*

	<b>Valencia College</b>	<b>Public 2-year</b>
Strongly Agree	<b>18%</b>	<b>17%</b>
Agree	<b>13%</b>	<b>14%</b>
Neutral	<b>15%</b>	<b>15%</b>
Disagree	<b>25%</b>	<b>28%</b>
Strongly Disagree	<b>28%</b>	<b>27%</b>
	<i>n=1672</i>	<i>n=11400</i>

*\*Of respondents who answered 'yes' to Q67*

**Q74:** In the past 12 months, how many times did you borrow a pay day loan?\*

	<b>Valencia College</b>	<b>Public 2-year</b>
One time	<b>26%</b>	<b>32%</b>
Two Times	<b>19%</b>	<b>25%</b>
Three Times	<b>17%</b>	<b>17%</b>
Four Times	<b>16%</b>	<b>10%</b>
Five or More Times	<b>21%</b>	<b>16%</b>
	<i>n=273</i>	<i>n=1648</i>

*\*Of respondents who answered 'yes' to Q68*

**Q75:** In the past 12 months, how many times did you borrow an auto title loan?\*

	<b>Valencia College</b>	<b>Public 2-year</b>
One time	<b>80%</b>	<b>84%</b>
Two Times	<b>8%</b>	<b>9%</b>
Three Times	<b>6%</b>	<b>3%</b>
Four Times	<b>3%</b>	<b>1%</b>
Five or More Times	<b>3%</b>	<b>2%</b>
	<i>n=146</i>	<i>n=1401</i>

*\*Of respondents who answered 'yes' to Q69*

**Q76:** Desktop Computer - Do you use any of the following devices for college coursework?

	<b>Valencia College</b>	<b>Public 2-year</b>
All of the time	<b>24%</b>	<b>23%</b>
Some of the time	<b>19%</b>	<b>21%</b>
Not at all	<b>56%</b>	<b>55%</b>
I don't know	<b>1%</b>	<b>1%</b>
	<i>n=2844</i>	<i>n=22889</i>

**Q77:** Laptop Computer - Do you use any of the following devices for college coursework?

	<b>Valencia College</b>	<b>Public 2-year</b>
All of the time	<b>81%</b>	<b>80%</b>
Some of the time	<b>13%</b>	<b>14%</b>
Not at all	<b>6%</b>	<b>6%</b>
I don't know	<b>0%</b>	<b>0%</b>
	<i>n=2980</i>	<i>n=23860</i>

**Q78:** Smartphone - Do you use any of the following devices for college coursework?

	<b>Valencia College</b>	<b>Public 2-year</b>
All of the time	<b>41%</b>	<b>38%</b>
Some of the time	<b>44%</b>	<b>47%</b>
Not at all	<b>14%</b>	<b>15%</b>
I don't know	<b>0%</b>	<b>0%</b>
	<i>n=2923</i>	<i>n=23439</i>

**Q79:** Tablet - Do you use any of the following devices for college coursework?

	<b>Valencia College</b>	<b>Public 2-year</b>
All of the time	<b>12%</b>	<b>9%</b>
Some of the time	<b>16%</b>	<b>15%</b>
Not at all	<b>71%</b>	<b>75%</b>
I don't know	<b>1%</b>	<b>1%</b>
	<i>n=2826</i>	<i>n=22824</i>

**Q80:** I can access my computer or device for coursework anytime I need it.

	<b>Valencia College</b>	<b>Public 2-year</b>
Strongly Agree	<b>46%</b>	<b>42%</b>
Agree	<b>37%</b>	<b>39%</b>
Neutral	<b>8%</b>	<b>10%</b>
Disagree	<b>4%</b>	<b>5%</b>
Strongly Disagree	<b>5%</b>	<b>5%</b>
	<i>n=2970</i>	<i>n=23822</i>

\*Of respondents who indicated having at least some access to devices ('All of the time' or 'Some of the time' to Q76, Q77, Q78, or Q79)

**Q81:** How confident are you that the computer/device(s) you use can reliably enable you to complete your coursework for college?

	<b>Valencia College</b>	<b>Public 2-year</b>
Not At All Confident	<b>3%</b>	<b>4%</b>
Somewhat Confident	<b>23%</b>	<b>24%</b>
Confident	<b>35%</b>	<b>37%</b>
Very Confident	<b>39%</b>	<b>36%</b>
	<i>n=2978</i>	<i>n=23819</i>

\*Of respondents who indicated having at least some access to devices ('All of the time' or 'Some of the time' to Q76, Q77, Q78, or Q79)

**Q82:** Do you have reliable access to the internet at home?

	<b>Valencia College</b>	<b>Public 2-year</b>
All of the time	<b>62%</b>	<b>61%</b>
Some of the time	<b>35%</b>	<b>35%</b>
Not at all	<b>2%</b>	<b>3%</b>
I don't know	<b>1%</b>	<b>1%</b>
	<i>n=3010</i>	<i>n=23989</i>

**Q83:** Do you have access to the computer programs that you need to complete your coursework (programs like Word, Pages, Excel, PowerPoint, etc)?

	<b>Valencia College</b>	<b>Public 2-year</b>
All of the time	<b>75%</b>	<b>69%</b>
Some of the time	<b>22%</b>	<b>26%</b>
Not at all	<b>3%</b>	<b>5%</b>
I don't know	<b>0%</b>	<b>1%</b>
	<i>n=3015</i>	<i>n=24010</i>

**Q84:** How much student loan money have you borrowed up to this point in time? Please include the entire amount you have borrowed, from all the institutions you have attended.\*

	<b>Valencia College</b>	<b>Public 2-year</b>
\$0 - \$500	<b>4%</b>	<b>5%</b>
\$501 - \$2,000	<b>7%</b>	<b>6%</b>
\$2,001 - \$5,000	<b>19%</b>	<b>18%</b>
\$5,001 - \$10,000	<b>20%</b>	<b>22%</b>
\$10,001 - \$25,000	<b>27%</b>	<b>28%</b>
\$25,001 - \$50,000	<b>17%</b>	<b>16%</b>
\$50,001 or above	<b>6%</b>	<b>6%</b>
	<i>n=720</i>	<i>n=5861</i>

*\*Of respondents who indicated having a student loan they took out for themselves ('yes' to Q37)*

**Q85:** I have more student loan debt than I expected to have at this point.\*

	<b>Valencia College</b>	<b>Public 2-year</b>
Strongly Agree	<b>41%</b>	<b>37%</b>
Agree	<b>23%</b>	<b>26%</b>
Neutral	<b>16%</b>	<b>18%</b>
Disagree	<b>13%</b>	<b>13%</b>
Strongly Disagree	<b>7%</b>	<b>6%</b>
	<i>n=846</i>	<i>n=7429</i>

*\*Of respondents who indicated having a student loan they took out for themselves ('yes' to Q37)*

**Q86:** How confident are you that you will be able to pay off the debt acquired while you were a student?\*

	<b>Valencia College</b>	<b>Public 2-year</b>
Not At All Confident	<b>36%</b>	<b>34%</b>
Somewhat Confident	<b>39%</b>	<b>40%</b>
Confident	<b>17%</b>	<b>18%</b>
Very Confident	<b>8%</b>	<b>8%</b>
	<i>n=845</i>	<i>n=7429</i>

*\*Of respondents who indicated having a student loan they took out for themselves ('yes' to Q37)*

**Q87:** When you first received your student loan, did you receive any in-person or online counseling that informed you about your student loans?\*

	<b>Valencia College</b>	<b>Public 2-year</b>
Yes	<b>53%</b>	<b>55%</b>
No	<b>38%</b>	<b>36%</b>
I Don't Know	<b>9%</b>	<b>9%</b>
	<i>n=847</i>	<i>n=7432</i>

*\*Of respondents who indicated having a student loan they took out for themselves ('yes' to Q37)*

**Q88:** The amount of total debt (e.g. credit card debt, car loan debt, or money owed to family or friends) I have right now is overwhelming.

	<b>Valencia College</b>	<b>Public 2-year</b>
Strongly Agree	<b>26%</b>	<b>24%</b>
Agree	<b>21%</b>	<b>21%</b>
Neutral	<b>19%</b>	<b>19%</b>
Disagree	<b>15%</b>	<b>16%</b>
Strongly Disagree	<b>9%</b>	<b>9%</b>
I Do Not Have Other Debt	<b>10%</b>	<b>11%</b>
	<i>n=2974</i>	<i>n=23698</i>

**Q89-  
Q94:** Six-Question USDA Food Security Scale (30-Day)\*

	<b>Valencia College</b>	<b>Public 2-year</b>
High or Marginal Food Security	<b>46%</b>	<b>52%</b>
Low Food Security	<b>25%</b>	<b>23%</b>
Very Low Food Security	<b>29%</b>	<b>25%</b>
	<i>n=2878</i>	<i>n=23035</i>

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

**Q89:** The food that I bought just didn't last and I didn't have money to get more (in the last 30 days).

	<b>Valencia College</b>	<b>Public 2-year</b>
Often	<b>15%</b>	<b>12%</b>
Sometimes	<b>37%</b>	<b>34%</b>
Never True	<b>48%</b>	<b>54%</b>
	<i>n=2921</i>	<i>n=23312</i>

**Q90:** I couldn't afford to eat balanced meals (in the last 30 days).

	<b>Valencia College</b>	<b>Public 2-year</b>
Often	<b>21%</b>	<b>19%</b>
Sometimes	<b>34%</b>	<b>32%</b>
Never True	<b>45%</b>	<b>50%</b>
	<i>n=2897</i>	<i>n=23183</i>

**Q91:** 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?

	<b>Valencia College</b>	<b>Public 2-year</b>
Yes	<b>37%</b>	<b>33%</b>
No	<b>63%</b>	<b>67%</b>
	<i>n=2930</i>	<i>n=23358</i>

**Q92:** How many days did this happen? (Skipped or cut size of meals due to money)\*

	<b>Valencia College</b>	<b>Public 2-year</b>
Fewer than 3 days	<b>12%</b>	<b>14%</b>
Three or more days	<b>88%</b>	<b>86%</b>
	<i>n=986</i>	<i>n=6778</i>

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

**Q93:** In the last 30 days, did you ever eat less than you felt you should because there wasn't enough money for food?

	<b>Valencia College</b>	<b>Public 2-year</b>
Yes	<b>42%</b>	<b>35%</b>
No	<b>58%</b>	<b>65%</b>
	<i>n=2927</i>	<i>n=23330</i>

**Q94:** In the last 30 days, were you ever hungry but didn't eat because there wasn't enough food?

	<b>Valencia College</b>	<b>Public 2-year</b>
Yes	<b>32%</b>	<b>27%</b>
No	<b>68%</b>	<b>73%</b>
	<i>n=2928</i>	<i>n=23356</i>

**Q95-  
Q100:** Housing Security Scale (Prior 12 Months)\*

	<b>Valencia College</b>	<b>Public 2-year</b>
Housing Secure	<b>43%</b>	<b>49%</b>
Housing Insecure	<b>57%</b>	<b>51%</b>
	<i>n=2896</i>	<i>n=23083</i>

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

**Q95:** I had difficulty paying for my rent (past 12 months).

	<b>Valencia College</b>	<b>Public 2-year</b>
True	<b>38%</b>	<b>32%</b>
False	<b>53%</b>	<b>60%</b>
I Don't Know	<b>9%</b>	<b>8%</b>
	<i>n=2892</i>	<i>n=23047</i>

**Q96:** I didn't pay the full amount of my rent (past 12 months).

	Valencia College	Public 2-year
True	17%	15%
False	75%	78%
I Don't Know	8%	7%
	n=2879	n=22979

**Q97:** I had difficulty paying the full amount of a gas, oil, or electricity bill (past 12 months).

	Valencia College	Public 2-year
True	37%	33%
False	56%	61%
I Don't Know	7%	6%
	n=2879	n=22995

**Q98:** I moved 2 or more times (past 12 months).

	Valencia College	Public 2-year
True	6%	5%
False	91%	92%
I Don't Know	3%	3%
	n=2876	n=22976

**Q99:** I lived with others beyond the expected capacity of my house or apartment (past 12 months).

	Valencia College	Public 2-year
True	15%	12%
False	81%	85%
I Don't Know	4%	4%
	n=2883	n=22978

**Q100:** I moved in with other people due to financial problems (past 12 months).

	Valencia College	Public 2-year
True	19%	17%
False	78%	81%
I Don't Know	3%	3%
	n=2883	n=22942

**Q101-Q110:** Homelessness Scale\*

	Valencia College	Public 2-year
No Indication of Homelessness	83%	84%
Homeless	17%	16%
	n=2902	n=23136

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

**Q101:** Since starting college, have you ever been homeless?

	Valencia College	Public 2-year
Yes	6%	5%
No	93%	94%
I Don't Know	1%	1%
	n=2894	n=23082

**Q102:** I was thrown out of my home (in past 12 months).

	Valencia College	Public 2-year
True	4%	4%
False	95%	95%
I Don't Know	1%	1%
	n=2888	n=23068

**Q103:** I was evicted from my home (in past 12 months).

	Valencia College	Public 2-year
True	2%	2%
False	97%	97%
I Don't Know	1%	1%
	n=2887	n=23061

**Q104:** I stayed in a shelter (in past 12 months).

	Valencia College	Public 2-year
True	1%	1%
False	98%	98%
I Don't Know	1%	1%
	n=2889	n=23055

**Q105:** I stayed in an abandoned building (in past 12 months).

	Valencia College	Public 2-year
True	1%	0%
False	99%	99%
I Don't Know	1%	1%
	<i>n=2885</i>	<i>n=23047</i>

**Q106:** I didn't know where I would sleep at night (in past 12 months).

	Valencia College	Public 2-year
True	3%	3%
False	96%	96%
I Don't Know	1%	1%
	<i>n=2888</i>	<i>n=23066</i>

**Q107:** I didn't have a home (in past 12 months).

	Valencia College	Public 2-year
True	5%	5%
False	94%	95%
I Don't Know	1%	1%
	<i>n=2884</i>	<i>n=23043</i>

**Q108:** I temporarily stayed with a relative, friend, or couch surfed while I looked for housing (in past 12 months).

	Valencia College	Public 2-year
True	13%	12%
False	85%	87%
I Don't Know	1%	1%
	<i>n=2890</i>	<i>n=23062</i>

**Q109:** I slept in an outdoor location such as a street, sidewalk, or alley, bus or train stop (in past 12 months).

	Valencia College	Public 2-year
True	1%	1%
False	98%	99%
I Don't Know	1%	1%
	<i>n=2882</i>	<i>n=23039</i>

**Q110:** 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).

	Valencia College	Public 2-year
True	3%	4%
False	96%	96%
I Don't Know	1%	1%
	<i>n=2882</i>	<i>n=23039</i>

**Q111:** How many hours do you spend in a typical 7-day week commuting to and from campus?

	Valencia College	Public 2-year
Less Than 1 Hour	16%	22%
1-3 Hours	11%	16%
3-6 Hours	7%	9%
6-9 Hours	4%	4%
More Than 9 Hours	2%	2%
I Do Not Have A Commute	59%	47%
	<i>n=2891</i>	<i>n=23037</i>

**Q112:** Do you have a car?

	Valencia College	Public 2-year
Yes	69%	78%
No	25%	17%
Sometimes	6%	5%
	<i>n=2887</i>	<i>n=23032</i>

**Q113:** How reliable would you say your car is?\*

	Valencia College	Public 2-year
Very Reliable	34%	32%
Reliable	41%	41%
I Don't Know	2%	2%
Somewhat Reliable	21%	23%
Not At All Reliable	2%	2%
	<i>n=1985</i>	<i>n=18031</i>

\*Of respondents who answered 'yes' to Q112

**Q114:** Do you routinely use public transportation to get to school?

	Valencia College	Public 2-year
Yes	9%	5%
No	84%	90%
Sometimes	8%	4%
	n=2891	n=23063

**Q115-Q117:** Financial Knowledge Questions\*

	Valencia College	Public 2-year
Zero Questions Correct	23%	21%
One Question Correct	27%	27%
Two Questions Correct	32%	34%
Three Questions Correct	18%	19%
	n=2832	n=22595

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

**Q115:** 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?

	Valencia College	Public 2-year
More Than Today	12%	12%
Exactly The Same As Today	15%	17%
Less Than Today (correct answer)	33%	32%
I Don't Know	40%	39%
	n=2838	n=22658

**Q116:** 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?

	Valencia College	Public 2-year
More Than \$102 (correct answer)	57%	58%
Exactly \$102	8%	7%
Less Than \$102	6%	6%
I Don't Know	29%	29%
	n=2840	n=22672

**Q117:** 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?

	Valencia College	Public 2-year
10-Year (correct answer)	55%	60%
20-Year	5%	5%
30-Year	15%	14%
I Don't Know	25%	21%
	n=2839	n=22665

**Q118:** Are you the first person in your immediate family to attend college?

	Valencia College	Public 2-year
Yes	40%	39%
No	59%	60%
I Don't Know	2%	2%
	n=2835	n=22647

**Q119:** Are you a current or former member of the U.S. Armed Forces, Reserves, or National Guard?

	Valencia College	Public 2-year
Yes	3%	3%
No	97%	97%
	n=2835	n=22639



**Q120:** Are you a citizen of the United States of America?

	<b>Valencia College</b>	<b>Public 2-year</b>
Yes	<b>85%</b>	<b>92%</b>
No	<b>15%</b>	<b>8%</b>
	<i>n=2821</i>	<i>n=22554</i>

**Q122:** At any time since you turned 13, were you in foster care or were you a dependent of the court?

	<b>Valencia College</b>	<b>Public 2-year</b>
Yes	<b>1%</b>	<b>2%</b>
No	<b>98%</b>	<b>97%</b>
I Don't Know	<b>1%</b>	<b>1%</b>
	<i>n=2830</i>	<i>n=22591</i>

**Q123:** 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?\*

	<b>Valencia College</b>	<b>Public 2-year</b>
Yes	<b>67%</b>	<b>67%</b>
No	<b>22%</b>	<b>20%</b>
I Don't Know	<b>11%</b>	<b>13%</b>
	<i>n=27</i>	<i>n=362</i>

*\*Of respondents who answered 'yes' to both Q46 and Q122*

**Q124:** Did you receive increased funding/support as a result of identifying yourself as a former foster youth on the FAFSA?\*

	<b>Valencia College</b>	<b>Public 2-year</b>
Yes	<b>6%</b>	<b>34%</b>
No	<b>28%</b>	<b>33%</b>
I Don't Know	<b>67%</b>	<b>33%</b>
	<i>n=18</i>	<i>n=243</i>

*\*Of respondents who answered 'yes' to Q46, Q122, and Q123*

**Q125:** Does your state have a state-level, foster youth-specific financial aid program or policy for college?\*

	<b>Valencia College</b>	<b>Public 2-year</b>
Yes	<b>25%</b>	<b>25%</b>
No	<b>19%</b>	<b>13%</b>
I Don't Know	<b>56%</b>	<b>62%</b>
	<i>n=32</i>	<i>n=422</i>

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

**Q126:** Have you participated in the state-level, foster youth-specific financial aid program or policy for college?\*

	<b>Valencia College</b>	<b>Public 2-year</b>
Yes	<b>75%</b>	<b>61%</b>
No	<b>25%</b>	<b>33%</b>
I Don't Know	<b>0%</b>	<b>7%</b>
	<i>n=8</i>	<i>n=107</i>

*\*Of respondents who answered 'yes' to Q122 and Q125*

**Q127:** Does your institution have a foster youth-specific financial aid, scholarship, or outreach program?\*

	<b>Valencia College</b>	<b>Public 2-year</b>
Yes	<b>16%</b>	<b>19%</b>
No	<b>13%</b>	<b>11%</b>
I Don't Know	<b>72%</b>	<b>70%</b>
	<i>n=32</i>	<i>n=422</i>

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

**Q128:** Have you participated in your institution's foster youth-specific financial aid, scholarship, or outreach program?\*

	<b>Valencia College</b>	<b>Public 2-year</b>
Yes	<b>60%</b>	<b>57%</b>
No	<b>40%</b>	<b>35%</b>
I Don't Know	<b>0%</b>	<b>7%</b>
	<i>n=5</i>	<i>n=82</i>

*\*Of respondents who answered 'yes' to Q122 and Q127*

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

	Valencia College	Public 2-year
High School Diploma or GED	18%	19%
Associate's Degree or Certificate	17%	23%
Bachelor's Degree	36%	35%
Master's Degree	17%	15%
Doctoral or Professional Degree	12%	8%

*n*=2830    *n*=22595

**Q130:** Is this your first college?

	Valencia College	Public 2-year
Yes	64%	58%
No	35%	42%
I Don't Know	1%	0%

*n*=2818    *n*=22534

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

	Valencia College	Public 2-year
Yes	64%	64%
No	20%	20%
I Don't Know	16%	15%

*n*=2812    *n*=22501

**Q132:** Do you consider yourself a student who works or a worker that goes to school?

	Valencia College	Public 2-year
Student	55%	56%
Worker	45%	44%

*n*=1851    *n*=15833

*\*Of respondents who answered 'yes' to Q36*

**Q133:** During the school year, about how many hours do you spend in a typical 7-day week working for pay?

	Valencia College	Public 2-year
Less than 20 hours	18%	21%
20-39 hours	38%	39%
40 or more hours	45%	40%

*n*=1738    *n*=14671

*\*Of respondents who answered 'yes' to Q36*

**Q134-Q137:** If your work hours have changed in the past year, what was the main reason? (Check all that apply)\*

	Valencia College	Public 2-year
To Accommodate Change in My Course Requirements	36%	44%
To Make More Money to Pay My Expenses	40%	35%
My Employer Changed My Work Schedule	42%	32%
My Work Schedule Has Not Changed	19%	20%

*n*=2469    *n*=20341

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

**Q138:** Are you a dependent or independent student?

	Valencia College	Public 2-year
Dependent	45%	33%
Independent	49%	58%
I Don't Know	6%	10%

*n*=2816    *n*=22515

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

	<b>Valencia College</b>	<b>Public 2- year</b>
20 or fewer hours	<b>55%</b>	<b>46%</b>
21-40 hours	<b>17%</b>	<b>16%</b>
Over 40 hours	<b>28%</b>	<b>38%</b>
	<i>n=1264</i>	<i>n=10246</i>

*\*Of respondents who indicated supporting family members financially ('yes' to any of Q47-Q50)*

## 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.

**Q48:** A Child or Children - Do you provide financial support for any of the following individuals?  
**Q51:** Would you have trouble getting \$500 in cash or credit in order to meet an unexpected need within the next month?

		<b>Q51: Yes</b>	<b>Q51: No</b>
Q48: Yes	<i>n=695</i>	<b>78%</b>	<b>22%</b>
Q48: No	<i>n=1912</i>	<b>73%</b>	<b>27%</b>

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

**Q48:** A Child or Children - Do you provide financial support for any of the following individuals?  
**Q58:** I worry about having enough money to pay for school.

		<b>Q58: Agree/Strongly Agree</b>	<b>Q58: Disagree/Strongly Disagree</b>
Q48: Yes	<i>n=643</i>	<b>78%</b>	<b>22%</b>
Q48: No	<i>n=1864</i>	<b>86%</b>	<b>14%</b>

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

**Q48:** A Child or Children - Do you provide financial support for any of the following individuals?  
**Q59:** I know how I will pay for college next semester.

		<b>Q59: Agree/Strongly Agree</b>	<b>Q59: Disagree/Strongly Disagree</b>
Q48: Yes	<i>n=601</i>	<b>64%</b>	<b>36%</b>
Q48: No	<i>n=1676</i>	<b>69%</b>	<b>31%</b>

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

**Q48:** A Child or Children - Do you provide financial support for any of the following individuals?  
 by Enrollment Intensity

		<b>Full-Time</b>	<b>Part-Time</b>
Q48: Yes	<i>n=775</i>	<b>29%</b>	<b>71%</b>
Q48: No	<i>n=2306</i>	<b>46%</b>	<b>54%</b>

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

**Q49:** Your Parent(s) or Guardian(s) - Do you provide financial support for any of the following individuals?

**Q51:** Would you have trouble getting \$500 in cash or credit in order to meet an unexpected need within the next month?

		<b>Q51: Yes</b>	<b>Q51: No</b>
Q49: Yes	<i>n=774</i>	<b>79%</b>	<b>21%</b>
Q49: No	<i>n=1781</i>	<b>73%</b>	<b>27%</b>

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

**Q49:** Your Parent(s) or Guardian(s) - Do you provide financial support for any of the following individuals?

**Q58:** I worry about having enough money to pay for school.

		<b>Q58: Agree/Strongly Agree</b>	<b>Q58: Disagree/Strongly Disagree</b>
Q49: Yes	<i>n=752</i>	<b>86%</b>	<b>14%</b>
Q49: No	<i>n=1688</i>	<b>83%</b>	<b>17%</b>

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

**Q49:** Your Parent(s) or Guardian(s) - Do you provide financial support for any of the following individuals?

**Q59:** I know how I will pay for college next semester.

		<b>Q59: Agree/Strongly Agree</b>	<b>Q59: Disagree/Strongly Disagree</b>
Q49: Yes	<i>n=678</i>	<b>63%</b>	<b>37%</b>
Q49: No	<i>n=1546</i>	<b>69%</b>	<b>31%</b>

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

**Q49:** Your Parent(s) or Guardian(s) - Do you provide financial support for any of the following individuals?

**Q118:** Are you the first person in your immediate family to attend college?

		<b>Q118: Yes</b>	<b>Q118: No</b>
Q49: Yes	<i>n=797</i>	<b>48%</b>	<b>52%</b>
Q49: No	<i>n=1832</i>	<b>37%</b>	<b>63%</b>

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

**Q49:** Your Parent(s) or Guardian(s) - Do you provide financial support for any of the following individuals?

by Enrollment Intensity

		<b>Full-Time</b>	<b>Part-Time</b>
Q49: Yes	<i>n=900</i>	<b>38%</b>	<b>62%</b>
Q49: No	<i>n=2100</i>	<b>44%</b>	<b>56%</b>

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

**Q51:** Would you have trouble getting \$500 in cash or credit in order to meet an unexpected need within the next month?

**Q58:** I worry about having enough money to pay for school.

		<b>Q58: Agree/Strongly Agree</b>	<b>Q58: Disagree/Strongly Disagree</b>
Q51: Yes	<i>n=1728</i>	<b>88%</b>	<b>12%</b>
Q51: No	<i>n=562</i>	<b>72%</b>	<b>28%</b>

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

**Q51:** Would you have trouble getting \$500 in cash or credit in order to meet an unexpected need within the next month?

**Q59:** I know how I will pay for college next semester.

		<b>Q59: Agree/Strongly Agree</b>	<b>Q59: Disagree/Strongly Disagree</b>
Q51: Yes	<i>n=1533</i>	<b>60%</b>	<b>40%</b>
Q51: No	<i>n=546</i>	<b>83%</b>	<b>17%</b>

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

**Q51:** Would you have trouble getting \$500 in cash or credit in order to meet an unexpected need within the next month?

**Q118:** Are you the first person in your immediate family to attend college?

		<b>Q118: Yes</b>	<b>Q118: No</b>
Q51: Yes	<i>n=1823</i>	<b>44%</b>	<b>56%</b>
Q51: No	<i>n=618</i>	<b>33%</b>	<b>67%</b>

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

**Q51:** Would you have trouble getting \$500 in cash or credit in order to meet an unexpected need within the next month?

by Enrollment Intensity

		<b>Full-Time</b>	<b>Part-Time</b>
Q51: Yes	<i>n=2011</i>	<b>41%</b>	<b>59%</b>
Q51: No	<i>n=680</i>	<b>42%</b>	<b>58%</b>

*Note: Not statistically significant*

**Q51:** Would you have trouble getting \$500 in cash or credit in order to meet an unexpected need within the next month?

by Age

		<b>Under 25 Years of Age</b>	<b>Over 25 Years of Age</b>
Q51: Yes	<i>n=2011</i>	<b>58%</b>	<b>42%</b>
Q51: No	<i>n=680</i>	<b>57%</b>	<b>43%</b>

*Note: Not statistically significant*

<b>Q52:</b>	In the past 12 months, how many times did you run out of money?
<b>Q51:</b>	Would you have trouble getting \$500 in cash or credit in order to meet an unexpected need within the next month?

		<b>Q51: Yes</b>	<b>Q51: No</b>
Q52: Never	<i>n=534</i>	<b>36%</b>	<b>64%</b>
Q52: 1-4 times	<i>n=1170</i>	<b>78%</b>	<b>22%</b>
Q52: 5 or more times	<i>n=977</i>	<b>93%</b>	<b>7%</b>

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

<b>Q52:</b>	In the past 12 months, how many times did you run out of money?
<b>Q58:</b>	I worry about having enough money to pay for school.

		<b>Q58: Agree/Strongly Agree</b>	<b>Q58: Disagree/Strongly Disagree</b>
Q52: Never	<i>n=531</i>	<b>70%</b>	<b>30%</b>
Q52: 1-4 times	<i>n=1138</i>	<b>86%</b>	<b>14%</b>
Q52: 5 or more times	<i>n=907</i>	<b>89%</b>	<b>11%</b>

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

<b>Q52:</b>	In the past 12 months, how many times did you run out of money?
<b>Q59:</b>	I know how I will pay for college next semester.

		<b>Q59: Agree/Strongly Agree</b>	<b>Q59: Disagree/Strongly Disagree</b>
Q52: Never	<i>n=521</i>	<b>86%</b>	<b>14%</b>
Q52: 1-4 times	<i>n=1028</i>	<b>69%</b>	<b>31%</b>
Q52: 5 or more times	<i>n=789</i>	<b>53%</b>	<b>47%</b>

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

<b>Q52:</b>	In the past 12 months, how many times did you run out of money?
<b>Q118:</b>	Are you the first person in your immediate family to attend college?

		<b>Q118: Yes</b>	<b>Q118: No</b>
Q52: Never	<i>n=603</i>	<b>30%</b>	<b>70%</b>
Q52: 1-4 times	<i>n=1231</i>	<b>42%</b>	<b>58%</b>
Q52: 5 or more times	<i>n=942</i>	<b>46%</b>	<b>54%</b>

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

<b>Q57:</b>	I worry about being able to pay my current monthly expenses.
<b>Q58:</b>	I worry about having enough money to pay for school.

		<b>Q58: Agree/Strongly Agree</b>	<b>Q58: Disagree/Strongly Disagree</b>
Q57: Agree/Strongly Agree	<i>n=1672</i>	<b>91%</b>	<b>9%</b>
Q57: Disagree/Strongly Disagree	<i>n=428</i>	<b>56%</b>	<b>44%</b>

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

<b>Q57:</b>	I worry about being able to pay my current monthly expenses.		
<b>Q59:</b>	I know how I will pay for college next semester.		
		<b>Q59: Agree/Strongly Agree</b>	<b>Q59: Disagree/Strongly Disagree</b>
Q57: Agree/Strongly Agree	<i>n=1462</i>	<b>61%</b>	<b>39%</b>
Q57: Disagree/Strongly Disagree	<i>n=432</i>	<b>81%</b>	<b>19%</b>

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

<b>Q57:</b>	I worry about being able to pay my current monthly expenses.		
<b>Q118:</b>	Are you the first person in your immediate family to attend college?		
		<b>Q118: Yes</b>	<b>Q118: No</b>
Q57: Agree/Strongly Agree	<i>n=1718</i>	<b>43%</b>	<b>57%</b>
Q57: Disagree/Strongly Disagree	<i>n=454</i>	<b>34%</b>	<b>66%</b>

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

<b>Q57:</b>	I worry about being able to pay my current monthly expenses.		
	by Enrollment Intensity		
		<b>Full-Time</b>	<b>Part-Time</b>
Q57: Agree/Strongly Agree	<i>n=1889</i>	<b>42%</b>	<b>58%</b>
Q57: Disagree/Strongly Disagree	<i>n=516</i>	<b>40%</b>	<b>60%</b>

*Note: Not statistically significant*

<b>Q58:</b>	I worry about having enough money to pay for school.		
<b>Q118:</b>	Are you the first person in your immediate family to attend college?		
		<b>Q118: Yes</b>	<b>Q118: No</b>
Q58: Agree/Strongly Agree	<i>n=1971</i>	<b>42%</b>	<b>58%</b>
Q58: Disagree/Strongly Disagree	<i>n=377</i>	<b>36%</b>	<b>64%</b>

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

<b>Q58:</b>	I worry about having enough money to pay for school.		
	by Enrollment Intensity		
		<b>Full-Time</b>	<b>Part-Time</b>
Q58: Agree/Strongly Agree	<i>n=2170</i>	<b>41%</b>	<b>59%</b>
Q58: Disagree/Strongly Disagree	<i>n=413</i>	<b>43%</b>	<b>57%</b>

*Note: Not statistically significant*



**Q58:** I worry about having enough money to pay for school.  
by Gender

		Female	Male
Q58: Agree/Strongly Agree	<i>n=2118</i>	<b>77%</b>	<b>23%</b>
Q58: Disagree/Strongly Disagree	<i>n=403</i>	<b>73%</b>	<b>27%</b>

*Note: Not statistically significant*

**Q58:** I worry about having enough money to pay for school.  
by Age

		Under 25 Years of Age	Over 25 Years of Age
Q58: Agree/Strongly Agree	<i>n=2170</i>	<b>61%</b>	<b>39%</b>
Q58: Disagree/Strongly Disagree	<i>n=413</i>	<b>54%</b>	<b>46%</b>

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

**Q59:** I know how I will pay for college next semester.

**Q118:** Are you the first person in your immediate family to attend college?

		Q118: Yes	Q118: No
Q59: Agree/Strongly Agree	<i>n=1434</i>	<b>38%</b>	<b>62%</b>
Q59: Disagree/Strongly Disagree	<i>n=691</i>	<b>46%</b>	<b>54%</b>

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

**Q59:** I know how I will pay for college next semester.  
by Enrollment Intensity

		Full-Time	Part-Time
Q59: Agree/Strongly Agree	<i>n=1582</i>	<b>45%</b>	<b>55%</b>
Q59: Disagree/Strongly Disagree	<i>n=766</i>	<b>36%</b>	<b>64%</b>

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

**Q59:** I know how I will pay for college next semester.  
by Gender

		Female	Male
Q59: Agree/Strongly Agree	<i>n=1542</i>	<b>74%</b>	<b>26%</b>
Q59: Disagree/Strongly Disagree	<i>n=748</i>	<b>81%</b>	<b>19%</b>

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

**Q59:** I know how I will pay for college next semester.  
by Age

		Under 25 Years of Age	Over 25 Years of Age
Q59: Agree/Strongly Agree	<i>n</i> =1582	60%	40%
Q59: Disagree/Strongly Disagree	<i>n</i> =766	54%	46%

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

**Q60:** It is important that I support my family financially while in college.  
**Q51:** Would you have trouble getting \$500 in cash or credit in order to meet an unexpected need within the next month?

		Q51: Yes	Q51: No
Q60: Agree/Strongly Agree	<i>n</i> =1672	77%	23%
Q60: Disagree/Strongly Disagree	<i>n</i> =364	66%	34%

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

**Q60:** It is important that I support my family financially while in college.  
**Q58:** I worry about having enough money to pay for school.

		Q58: Agree/Strongly Agree	Q58: Disagree/Strongly Disagree
Q60: Agree/Strongly Agree	<i>n</i> =1629	86%	14%
Q60: Disagree/Strongly Disagree	<i>n</i> =349	73%	27%

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

**Q60:** It is important that I support my family financially while in college.  
**Q59:** I know how I will pay for college next semester.

		Q59: Agree/Strongly Agree	Q59: Disagree/Strongly Disagree
Q60: Agree/Strongly Agree	<i>n</i> =1489	67%	33%
Q60: Disagree/Strongly Disagree	<i>n</i> =318	69%	31%

*Note: Not statistically significant*

**Q60:** It is important that I support my family financially while in college.  
**Q118:** Are you the first person in your immediate family to attend college?

		Q118: Yes	Q118: No
Q60: Agree/Strongly Agree	<i>n</i> =1708	45%	55%
Q60: Disagree/Strongly Disagree	<i>n</i> =372	31%	69%

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

**Q60:** It is important that I support my family financially while in college.  
by Enrollment Intensity

		Full-Time	Part-Time
Q60: Agree/Strongly Agree	<i>n=1887</i>	<b>38%</b>	<b>62%</b>
Q60: Disagree/Strongly Disagree	<i>n=413</i>	<b>48%</b>	<b>52%</b>

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

**Q60:** It is important that I support my family financially while in college.  
by Gender

		Female	Male
Q60: Agree/Strongly Agree	<i>n=1845</i>	<b>75%</b>	<b>25%</b>
Q60: Disagree/Strongly Disagree	<i>n=399</i>	<b>79%</b>	<b>21%</b>

*Note: Not statistically significant*

**Q60:** It is important that I support my family financially while in college.  
by Age

		Under 25 Years of Age	Over 25 Years of Age
Q60: Agree/Strongly Agree	<i>n=1887</i>	<b>51%</b>	<b>49%</b>
Q60: Disagree/Strongly Disagree	<i>n=413</i>	<b>72%</b>	<b>28%</b>

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

**Q60:** It is important that I support my family financially while in college.  
by Year in School

		First-Year Student (<30 credit hours)	Not First-Year (>30 credit hours)
Q60: Agree/Strongly Agree	<i>n=1887</i>	<b>41%</b>	<b>59%</b>
Q60: Disagree/Strongly Disagree	<i>n=413</i>	<b>44%</b>	<b>56%</b>

*Note: Not statistically significant*

**Q89-94:** Six-Question USDA Food Security Scale

**Q51:** Would you have trouble getting \$500 in cash or credit in order to meet an unexpected need within the next month?

		Q51: Yes	Q51: No
High/Marginal Food Security	<i>n=1098</i>	<b>59%</b>	<b>41%</b>
Low/Very Low Food Security	<i>n=1415</i>	<b>88%</b>	<b>12%</b>

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

<b>Q89-94:</b>	Six-Question USDA Food Security Scale		
<b>Q58:</b>	I worry about having enough money to pay for school.		
		<b>Q58: Agree/Strongly Agree</b>	<b>Q58: Disagree/Strongly Disagree</b>
High/Marginal Food Security	<i>n=1078</i>	<b>77%</b>	<b>23%</b>
Low/Very Low Food Security	<i>n=1346</i>	<b>90%</b>	<b>10%</b>

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

<b>Q89-94:</b>	Six-Question USDA Food Security Scale		
<b>Q59:</b>	I know how I will pay for college next semester.		
		<b>Q59: Agree/Strongly Agree</b>	<b>Q59: Disagree/Strongly Disagree</b>
High/Marginal Food Security	<i>n=1019</i>	<b>77%</b>	<b>23%</b>
Low/Very Low Food Security	<i>n=1169</i>	<b>58%</b>	<b>42%</b>

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

<b>Q89-94:</b>	Six-Question USDA Food Security Scale		
<b>Q118:</b>	Are you the first person in your immediate family to attend college?		
		<b>Q118: Yes</b>	<b>Q118: No</b>
High/Marginal Food Security	<i>n=1258</i>	<b>34%</b>	<b>66%</b>
Low/Very Low Food Security	<i>n=1475</i>	<b>46%</b>	<b>54%</b>

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

<b>Q89-94:</b>	Six-Question USDA Food Security Scale		
	by Enrollment Intensity		
		<b>Full-Time</b>	<b>Part-Time</b>
High/Marginal Food Security	<i>n=1326</i>	<b>44%</b>	<b>56%</b>
Low/Very Low Food Security	<i>n=1552</i>	<b>40%</b>	<b>60%</b>

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

<b>Q89-94:</b>	Six-Question USDA Food Security Scale		
	by Gender		
		<b>Female</b>	<b>Male</b>
	High/Marginal Food Security <i>n=1297</i>	<b>75%</b>	<b>25%</b>
	Low/Very Low Food Security <i>n=1512</i>	<b>78%</b>	<b>22%</b>
	<i>Note: Not statistically significant</i>		

<b>Q95-100:</b>	Housing Security Scale		
<b>Q51:</b>	Would you have trouble getting \$500 in cash or credit in order to meet an unexpected need within the next month?		
		<b>Q51: Yes</b>	<b>Q51: No</b>
	Housing Secure <i>n=1028</i>	<b>59%</b>	<b>41%</b>
	Housing Insecure <i>n=1500</i>	<b>86%</b>	<b>14%</b>
	<i>**Statistically significant result at the <math>p &lt; .01</math> level.</i>		

<b>Q95-100:</b>	Housing Security Scale		
<b>Q58:</b>	I worry about having enough money to pay for school.		
		<b>Q58: Agree/Strongly Agree</b>	<b>Q58: Disagree/Strongly Disagree</b>
	Housing Secure <i>n=1004</i>	<b>79%</b>	<b>21%</b>
	Housing Insecure <i>n=1429</i>	<b>88%</b>	<b>12%</b>
	<i>**Statistically significant result at the <math>p &lt; .01</math> level.</i>		

<b>Q95-100:</b>	Housing Security Scale		
<b>Q59:</b>	I know how I will pay for college next semester.		
		<b>Q59: Agree/Strongly Agree</b>	<b>Q59: Disagree/Strongly Disagree</b>
	Housing Secure <i>n=955</i>	<b>79%</b>	<b>21%</b>
	Housing Insecure <i>n=1253</i>	<b>58%</b>	<b>42%</b>
	<i>**Statistically significant result at the <math>p &lt; .01</math> level.</i>		

<b>Q95-100:</b>	Housing Security Scale		
<b>Q118:</b>	Are you the first person in your immediate family to attend college?		
		<b>Q118: Yes</b>	<b>Q118: No</b>
	Housing Secure <i>n=1201</i>	<b>34%</b>	<b>66%</b>
	Housing Insecure <i>n=1577</i>	<b>45%</b>	<b>55%</b>
	<i>**Statistically significant result at the <math>p &lt; .01</math> level.</i>		

**Q95-100:** Housing Security Scale  
by Enrollment Intensity

		Full-Time	Part-Time
Housing Secure	<i>n</i> =1255	45%	55%
Housing Insecure	<i>n</i> =1641	39%	61%

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

**Q95-100:** Housing Security Scale  
by Gender

		Female	Male
Housing Secure	<i>n</i> =1228	74%	26%
Housing Insecure	<i>n</i> =1599	79%	21%

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

**Q95-100:** Housing Security Scale  
by Age

		Under 25 Years of Age	Over 25 Years of Age
Housing Secure	<i>n</i> =1255	70%	30%
Housing Insecure	<i>n</i> =1641	52%	48%

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

**Q101-110:** Homelessness Scale  
**Q51:** Would you have trouble getting \$500 in cash or credit in order to meet an unexpected need within the next month?

		Q51: Yes	Q51: No
No Indication of Homelessness	<i>n</i> =2072	72%	28%
Homeless and/or Couch Surfing	<i>n</i> =459	87%	13%

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

**Q101-110:** Homelessness Scale  
**Q58:** I worry about having enough money to pay for school.

		Q58: Agree/Strongly Agree	Q58: Disagree/Strongly Disagree
No Indication of Homelessness	<i>n</i> =1994	83%	17%
Homeless and/or Couch Surfing	<i>n</i> =443	89%	11%

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

<b>Q101-110:</b>	Homelessness Scale
<b>Q59:</b>	I know how I will pay for college next semester.

		<b>Q59: Agree/Strongly Agree</b>	<b>Q59: Disagree/Strongly Disagree</b>
No Indication of Homelessness	<i>n=1824</i>	<b>70%</b>	<b>30%</b>
Homeless and/or Couch Surfing	<i>n=387</i>	<b>55%</b>	<b>45%</b>

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

<b>Q115-117:</b>	Financial Knowledge Questions
<b>Q118:</b>	Are you the first person in your immediate family to attend college?

		<b>Q118: Yes</b>	<b>Q118: No</b>
Zero Questions Correct	<i>n=632</i>	<b>37%</b>	<b>63%</b>
One Question Correct	<i>n=741</i>	<b>43%</b>	<b>57%</b>
Two Questions Correct	<i>n=893</i>	<b>41%</b>	<b>59%</b>
Three Questions Correct	<i>n=509</i>	<b>40%</b>	<b>60%</b>

*Note: Not statistically significant*

<b>Q115-117:</b>	Financial Knowledge Questions
	by Enrollment Intensity

		<b>Full-Time</b>	<b>Part-Time</b>
Zero Questions Correct	<i>n=655</i>	<b>42%</b>	<b>58%</b>
One Question Correct	<i>n=758</i>	<b>43%</b>	<b>57%</b>
Two Questions Correct	<i>n=907</i>	<b>42%</b>	<b>58%</b>
Three Questions Correct	<i>n=512</i>	<b>39%</b>	<b>61%</b>

*Note: Not statistically significant*

<b>Q115-117:</b>	Financial Knowledge Questions
	by Year in School

		<b>First-Year Student (&lt;30 credit hours)</b>	<b>Not First-Year (&gt;30 credit hours)</b>
Zero Questions Correct	<i>n=655</i>	<b>54%</b>	<b>46%</b>
One Question Correct	<i>n=758</i>	<b>44%</b>	<b>56%</b>
Two Questions Correct	<i>n=907</i>	<b>38%</b>	<b>62%</b>
Three Questions Correct	<i>n=512</i>	<b>33%</b>	<b>67%</b>

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

**Q115-117:** Financial Knowledge Questions

by Age

		Under 25 Years of Age	Over 25 Years of Age
Zero Questions Correct	<i>n</i> =655	<b>73%</b>	<b>27%</b>
One Question Correct	<i>n</i> =758	<b>64%</b>	<b>36%</b>
Two Questions Correct	<i>n</i> =907	<b>55%</b>	<b>45%</b>
Three Questions Correct	<i>n</i> =512	<b>43%</b>	<b>57%</b>

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

**Q29:** The coronavirus (COVID-19) outbreak of 2020 added to my levels of stress, anxiety, or depression

**Q48:** A Child or Children - Do you provide financial support for any of the following individuals?

		Q48: Yes	Q48: No
Q29: Agree/Strongly Agree	<i>n</i> =2689	<b>26%</b>	<b>74%</b>
Q29: Disagree/Strongly Disagree	<i>n</i> =139	<b>34%</b>	<b>66%</b>

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

**Q29:** The coronavirus (COVID-19) outbreak of 2020 added to my levels of stress, anxiety, or depression

**Q49:** Your parent(s) or guardian(s) - Do you provide financial support for any of the following individuals?

		Q49: Yes	Q49: No
Q29: Agree/Strongly Agree	<i>n</i> =2615	<b>31%</b>	<b>69%</b>
Q29: Disagree/Strongly Disagree	<i>n</i> =136	<b>18%</b>	<b>82%</b>

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

**Q29:** The coronavirus (COVID-19) outbreak of 2020 added to my levels of stress, anxiety, or depression

**Q89-94:** Six-Question USDA Food Security Scale

		High/Marginal Food Security	Low/Very Low Food Security
Q29: Agree/Strongly Agree	<i>n</i> =2519	<b>44%</b>	<b>56%</b>
Q29: Disagree/Strongly Disagree	<i>n</i> =131	<b>66%</b>	<b>34%</b>

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



<b>Q29:</b>	The coronavirus (COVID-19) outbreak of 2020 added to my levels of stress, anxiety, or depression
<b>Q95-100:</b>	Housing Security Scale

		<b>Housing Secure</b>	<b>Housing Insecure</b>
Q29: Agree/Strongly Agree	<i>n=2530</i>	<b>41%</b>	<b>59%</b>
Q29: Disagree/Strongly Disagree	<i>n=130</i>	<b>59%</b>	<b>41%</b>

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

<b>Q29:</b>	The coronavirus (COVID-19) outbreak of 2020 added to my levels of stress, anxiety, or depression
<b>Q101-110:</b>	Homelessness Scale

		<b>No Indication of Homelessness</b>	<b>Homeless</b>
Q29: Agree/Strongly Agree	<i>n=2533</i>	<b>82%</b>	<b>18%</b>
Q29: Disagree/Strongly Disagree	<i>n=130</i>	<b>88%</b>	<b>12%</b>

*Note: Not statistically significant*

<b>Q30:</b>	I have more of an obligation to support my family financially compared to before the coronavirus (COVID-19) outbreak of 2020
<b>Q51:</b>	Would you have trouble getting \$500 in cash or credit in order to meet an unexpected need within the next month?

		<b>Q51: Yes</b>	<b>Q51: No</b>
Q30: Agree/Strongly Agree	<i>n=1837</i>	<b>80%</b>	<b>20%</b>
Q30: Disagree/Strongly Disagree	<i>n=327</i>	<b>55%</b>	<b>45%</b>

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

<b>Q30:</b>	I have more of an obligation to support my family financially compared to before the coronavirus (COVID-19) outbreak of 2020
<b>Q57:</b>	I worry about being able to pay my current monthly expenses.

		<b>Q57: Agree/Strongly Agree</b>	<b>Q57: Disagree/Strongly Disagree</b>
Q30: Agree/Strongly Agree	<i>n=1685</i>	<b>84%</b>	<b>16%</b>
Q30: Disagree/Strongly Disagree	<i>n=288</i>	<b>60%</b>	<b>40%</b>

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

**Q30:** I have more of an obligation to support my family financially compared to before the coronavirus (COVID-19) outbreak of 2020

**Q58:** I worry about having enough money to pay for school.

		<b>Q58: Agree/Strongly Agree</b>	<b>Q58: Disagree/Strongly Disagree</b>
Q30: Agree/Strongly Agree	<i>n=1767</i>	<b>87%</b>	<b>13%</b>
Q30: Disagree/Strongly Disagree	<i>n=320</i>	<b>71%</b>	<b>29%</b>

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

**Q30:** I have more of an obligation to support my family financially compared to before the coronavirus (COVID-19) outbreak of 2020

**Q59:** I know how I will pay for college next semester.

		<b>Q59: Agree/Strongly Agree</b>	<b>Q59: Disagree/Strongly Disagree</b>
Q30: Agree/Strongly Agree	<i>n=1603</i>	<b>65%</b>	<b>35%</b>
Q30: Disagree/Strongly Disagree	<i>n=312</i>	<b>79%</b>	<b>21%</b>

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

**Q30:** I have more of an obligation to support my family financially compared to before the coronavirus (COVID-19) outbreak of 2020

by Age

		<b>Under 25 Years of Age</b>	<b>Over 25 Years of Age</b>
Q30: Agree/Strongly Agree	<i>n=2154</i>	<b>56%</b>	<b>44%</b>
Q30: Disagree/Strongly Disagree	<i>n=404</i>	<b>66%</b>	<b>34%</b>

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

**Q80:** I can access my computer or device for coursework anytime I need it

**Q51:** Would you have trouble getting \$500 in cash or credit in order to meet an unexpected need within the next month?

		<b>Q51: Yes</b>	<b>Q51: No</b>
Q80: Agree/Strongly Agree	<i>n=2131</i>	<b>73%</b>	<b>27%</b>
Q80: Disagree/Strongly Disagree	<i>n=263</i>	<b>80%</b>	<b>20%</b>

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

**Q80:** I can access my computer or device for coursework anytime I need it

**Q89-94:** Six-Question USDA Food Security Scale

		<b>High/Marginal Food Security</b>	<b>Low/Very Low Food Security</b>
Q80: Agree/Strongly Agree	<i>n=2337</i>	<b>49%</b>	<b>51%</b>
Q80: Disagree/Strongly Disagree	<i>n=282</i>	<b>39%</b>	<b>61%</b>

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

**Q80:** I can access my computer or device for coursework anytime I need it

**Q95-100:** Housing Security Scale

		<b>Housing Secure</b>	<b>Housing Insecure</b>
Q80: Agree/Strongly Agree	<i>n=2349</i>	<b>46%</b>	<b>54%</b>
Q80: Disagree/Strongly Disagree	<i>n=282</i>	<b>36%</b>	<b>64%</b>

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

**Q80:** I can access my computer or device for coursework anytime I need it

**Q101-110:** Homelessness Scale

		<b>No Indication of Homelessness</b>	<b>Homeless</b>
Q80: Agree/Strongly Agree	<i>n=2354</i>	<b>84%</b>	<b>16%</b>
Q80: Disagree/Strongly Disagree	<i>n=283</i>	<b>74%</b>	<b>26%</b>

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

## Section D: Endnotes

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<sup>1</sup> 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>. Retrieved on 1/31/2018.

<sup>2</sup> 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/>. Retrieved 9/28/2017.

<sup>3</sup> 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>. Retrieved on 5/9/18.

<sup>4</sup> 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](http://www.dartmouth.edu/~alusardi/Papers/Lusardi_Informed_Consumer.pdf). Retrieved on 5/6/2018.

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