

2014
NATIONAL
STUDENT
FINANCIAL
WELLNESS
STUDY

Texas A&M University

INSTITUTIONAL REPORT

NATIONAL STUDENT FINANCIAL WELLNESS STUDY



THE OHIO STATE UNIVERSITY

OFFICE OF STUDENT LIFE
COLLEGE OF EDUCATION AND HUMAN ECOLOGY

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INTRODUCTION

The National Student Financial Wellness Study (NSFWS) is a national survey of college students examining the financial attitudes, practices, and knowledge of students from institutions of higher education across the United States. The purpose of the 2014 NSFWS is to gain a more thorough and accurate picture of the financial wellness of college students. The NSFWS was developed and administered by The Ohio State University in collaboration with co-investigators from Cuyahoga Community College, DePaul University, Iowa State University, Oberlin College, Ohio University, and Santa Fe College. The survey was administered online during autumn 2014 or winter 2015 to random samples of students from 52 participating institutions. Please see the following page for a complete list of the institutions that participated in the study. More information on the study is available at go.osu.edu/nsfws or by emailing the NSFWS team at nsfws@osu.edu.

RESULTS

The results are organized by the major topic areas within the survey. The frequencies are presented for each institution type that participated in the survey: four-year public (n=32, 61.5% of participating institutions), four-year private (n=12, 23.1% of participating institutions), two-year public (n=8, 15.3% of participating institutions). The survey was administered to 163,714 students and response rates were:

| | Response Rate | Number of responses |
|--------------------------------|---------------|---------------------|
| Texas A&M University | 4.8% | 240 |
| All Institutions | 11.5% | 18,795 |
| Four-Year Public Institutions | 11.7% | 15,227 |
| Four-Year Private Institutions | 15.3% | 1,869 |
| Two-Year Public Institutions | 7.9% | 1,699 |

Please note the following when reading and using the results in the report:

- Not every respondent responded to each question. Respondents were free to skip questions that they did not wish to answer.
- The survey included routing whereby not every respondent had the opportunity to answer every question; the routing is described in footnotes.
- Survey items that were “check all that apply” are noted throughout the report. The percentages for these items will not add up to 100% since respondents could select multiple responses.
- This report only includes descriptive statistics; caution should be used when making comparisons and generalizations.
- *Your institution’s data are excluded from the column presenting composite data for your institution type.*

PARTICIPATING INSTITUTIONS

Fifty-two institutions participated in the 2014 National Student Financial Wellness Study. York University is a Canadian institution and its results are not summarized in this report.

Two-Year Public

Asheville-Buncombe Technical Community College
 Belmont College
 Chippewa Valley Technical College
 Columbus State Community College
 Cuyahoga Community College
 Sinclair Community College
 Stark State College
 SUNY Orange County Community College

Four-Year Private

Berry College
 DePaul University
 Flagler College
 Gustavus Adolphus College
 Husson University
 Indiana Wesleyan University
 Lafayette College
 Oberlin College
 Ohio Northern University
 Otterbein University
 University of Denver
 Wake Forest University

Four-Year Public

Indiana University
 Iowa State University
 James Madison University
 Kansas State University
 Missouri State University
 North Dakota State University
 Northern Kentucky University
 Ohio State University
 Ohio University
 Pennsylvania State University
 Santa Fe College
 South Dakota State University
 Temple University
 Texas A&M University
 Texas State University
 University of Arizona
 University of California - Berkeley
 University of Cincinnati
 University of Idaho
 University of Missouri - Columbia
 University of Missouri -St Louis
 University of North Carolina - Wilmington
 University of North Dakota
 University of North Texas
 University of Northern Iowa
 University of Tennessee Chattanooga
 University of Utah
 University of Wisconsin La Crosse
 Utah State University
 Washington State University
 Weber State University
 York University*

PERSONAL FINANCIAL MANAGEMENT

| | Your Institution | Four- Year Public | Four- Year Private | Two- Year Public |
|---|---------------------|-------------------------|--------------------------|------------------------|
| I have a weekly or monthly budget that I follow. | | | | |
| Never | 10.0% | 12.7% | 13.9% | 7.8% |
| Sometimes | 39.6% | 37.7% | 36.0% | 27.5% |
| Frequently | 26.7% | 28.8% | 28.2% | 31.9% |
| Always | 23.8% | 20.9% | 22.0% | 32.8% |
| Total Responses | 240 | 14909 | 1861 | 1686 |
| I track my spending in order to stay within my budget. | | | | |
| Never | 5.8% | 7.3% | 8.2% | 5.7% |
| Sometimes | 20.4% | 26.1% | 23.8% | 20.8% |
| Frequently | 40.4% | 35.2% | 36.5% | 35.2% |
| Always | 33.3% | 31.4% | 31.4% | 38.4% |
| Total Responses | 240 | 14879 | 1855 | 1679 |
| I track all debit card transactions/ checks to balance my account. | | | | |
| Never | 2.9% | 7.5% | 6.6% | 7.1% |
| Sometimes | 19.2% | 18.9% | 18.6% | 14.8% |
| Frequently | 30.8% | 29.9% | 28.9% | 27.2% |
| Always | 47.1% | 43.6% | 45.9% | 50.9% |
| Total Responses | 240 | 14870 | 1854 | 1676 |
| I pay my bills on time every month. | | | | |
| Never | 1.7% | 2.0% | 3.4% | 1.7% |
| Sometimes | 3.8% | 6.3% | 8.2% | 13.2% |
| Frequently | 18.1% | 19.4% | 21.1% | 26.6% |
| Always | 76.4% | 72.3% | 67.3% | 58.4% |
| Total Responses | 237 | 14845 | 1845 | 1676 |
| I add to my savings on a regular basis. | | | | |
| Never | 23.4% | 21.3% | 18.4% | 27.2% |
| Sometimes | 40.6% | 39.1% | 39.5% | 38.2% |
| Frequently | 21.3% | 19.6% | 20.1% | 14.7% |
| Always | 14.6% | 20.0% | 22.0% | 19.9% |
| Total Responses | 239 | 14867 | 1854 | 1677 |
| I rely on family members for financial advice. | | | | |
| Strongly Disagree | 6.3% | 10.6% | 9.2% | 19.5% |
| Disagree | 13.8% | 17.0% | 16.0% | 26.0% |
| Agree | 39.2% | 42.2% | 40.1% | 39.5% |
| Strongly Agree | 40.8% | 30.2% | 34.7% | 15.0% |
| Total Responses | 240 | 14919 | 1857 | 1685 |
| I rely on friends for financial advice. | | | | |
| Strongly Disagree | 31.3% | 30.4% | 28.6% | 35.8% |
| Disagree | 43.8% | 47.4% | 49.1% | 43.6% |
| Agree | 24.2% | 20.4% | 20.0% | 17.9% |
| Strongly Agree | 0.8% | 1.8% | 2.2% | 2.7% |
| Total Responses | 240 | 14901 | 1854 | 1679 |
| I am confident I can manage my finances. | | | | |
| Strongly Disagree | 0.0% | 1.7% | 1.7% | 1.8% |
| Disagree | 13.8% | 12.7% | 13.8% | 9.8% |
| Agree | 68.8% | 60.1% | 60.4% | 56.3% |
| Strongly Agree | 17.5% | 25.4% | 24.1% | 32.0% |
| Total Responses | 240 | 14899 | 1856 | 1681 |

| | Your Institution | Four- Year Public | Four- Year Private | Two- Year Public |
|---|-----------------------------|----------------------------------|-----------------------------------|---------------------------------|
| I manage my money well. | | | | |
| Strongly Disagree | 0.4% | 1.7% | 1.9% | 2.4% |
| Disagree | 13.3% | 15.9% | 16.3% | 15.4% |
| Agree | 70.8% | 61.5% | 60.3% | 60.0% |
| Strongly Agree | 15.4% | 20.9% | 21.5% | 22.2% |
| Total Responses | 240 | 14900 | 1853 | 1679 |
| I have enough money to participate in most of the same activities as my peers do. | | | | |
| Strongly Disagree | 10.0% | 9.1% | 9.6% | 17.9% |
| Disagree | 27.5% | 26.9% | 24.4% | 35.7% |
| Agree | 47.9% | 46.8% | 47.4% | 34.5% |
| Strongly Agree | 14.6% | 17.2% | 18.6% | 11.9% |
| Total Responses | 240 | 14904 | 1854 | 1680 |
| I have enough money to participate in most activities that I enjoy. | | | | |
| Strongly Disagree | 8.4% | 7.4% | 6.8% | 15.0% |
| Disagree | 21.9% | 24.5% | 20.9% | 33.0% |
| Agree | 52.7% | 51.0% | 53.9% | 40.3% |
| Strongly Agree | 16.9% | 17.1% | 18.4% | 11.7% |
| Total Responses | 237 | 14832 | 1851 | 1673 |
| I regularly spend more money than I have by using credit or borrowing. | | | | |
| Strongly Disagree | 59.0% | 53.9% | 53.0% | 45.2% |
| Disagree | 31.0% | 30.6% | 31.0% | 35.3% |
| Agree | 7.1% | 12.5% | 12.8% | 16.5% |
| Strongly Agree | 2.9% | 3.0% | 3.2% | 2.9% |
| Total Responses | 239 | 14887 | 1853 | 1676 |
| In the past three months, I purchased something expensive that I wanted, but did not need. | | | | |
| Strongly Disagree | 31.8% | 29.1% | 29.8% | 41.6% |
| Disagree | 31.4% | 32.3% | 31.7% | 30.8% |
| Agree | 30.5% | 29.7% | 29.6% | 21.2% |
| Strongly Agree | 6.3% | 8.8% | 8.9% | 6.3% |
| Total Responses | 239 | 14896 | 1852 | 1677 |
| Concerning my finances, I have met with a financial aid counselor. | | | | |
| Never | 59.8% | 64.9% | 53.4% | 53.7% |
| During high school | 9.6% | 8.2% | 8.3% | 6.1% |
| During college | 21.8% | 21.2% | 28.7% | 35.4% |
| Both during high school and during college | 8.8% | 5.6% | 9.6% | 4.8% |
| Total Responses | 239 | 14850 | 1845 | 1672 |
| Concerning my finances, I have met with a financial counselor or advisor. | | | | |
| Never | 69.6% | 73.1% | 64.8% | 62.5% |
| During high school | 5.1% | 6.6% | 7.0% | 4.5% |
| During college | 20.3% | 16.8% | 22.7% | 29.6% |
| Both during high school and during college | 5.1% | 3.4% | 5.5% | 3.4% |
| Total Responses | 237 | 14799 | 1833 | 1665 |

| | Your Institution | Four- Year Public | Four- Year Private | Two- Year Public |
|---|-----------------------------|----------------------------------|-----------------------------------|---------------------------------|
| Concerning my finances, I have met with a peer counselor. | | | | |
| Never | 83.6% | 82.1% | 83.6% | 80.9% |
| During high school | 6.9% | 8.5% | 8.1% | 9.0% |
| During college | 5.2% | 6.1% | 5.2% | 7.7% |
| Both during high school and during college | 4.3% | 3.3% | 3.1% | 2.4% |
| Total Responses | 232 | 14740 | 1821 | 1641 |
| Concerning my finances, I have met with a credit counselor. | | | | |
| Never | 90.0% | 91.7% | 90.7% | 85.5% |
| During high school | 3.9% | 2.1% | 2.4% | 1.8% |
| During college | 5.2% | 5.5% | 6.3% | 12.0% |
| Both during high school and during college | 0.9% | 0.6% | 0.5% | 0.7% |
| Total Responses | 231 | 14714 | 1820 | 1646 |
| Concerning my finances, I have met with an investment advisor. | | | | |
| Never | 89.7% | 89.1% | 87.1% | 85.9% |
| During high school | 3.9% | 2.3% | 2.4% | 1.4% |
| During college | 6.0% | 7.4% | 9.2% | 12.1% |
| Both during high school and during college | 0.4% | 1.2% | 1.3% | 0.6% |
| Total Responses | 232 | 14720 | 1816 | 1637 |
| Concerning my finances, I have met with an attorney. | | | | |
| Never | 95.3% | 93.3% | 91.4% | 85.5% |
| During high school | 0.0% | 1.3% | 1.3% | 1.4% |
| During college | 3.4% | 4.7% | 6.6% | 12.2% |
| Both during high school and during college | 1.3% | 0.7% | 0.8% | 0.9% |
| Total Responses | 232 | 14682 | 1816 | 1636 |
| Concerning my finances, I have met with an insurance agent. | | | | |
| Never | 87.5% | 81.5% | 81.7% | 69.7% |
| During high school | 2.2% | 3.1% | 3.0% | 2.9% |
| During college | 8.6% | 12.5% | 12.6% | 23.2% |
| Both during high school and during college | 1.7% | 2.9% | 2.7% | 4.2% |
| Total Responses | 232 | 14708 | 1817 | 1637 |
| Concerning my finances, I have met with a tax advisor or accountant. | | | | |
| Never | 91.8% | 83.1% | 83.1% | 72.9% |
| During high school | 1.7% | 2.6% | 2.4% | 2.3% |
| During college | 5.2% | 11.3% | 11.2% | 20.8% |
| Both during high school and during college | 1.3% | 3.1% | 3.3% | 4.0% |
| Total Responses | 231 | 14713 | 1816 | 1641 |
| Concerning my finances, I have met with a banker or trust officer. | | | | |
| Never | 60.9% | 64.1% | 61.7% | 65.3% |
| During high school | 10.7% | 9.1% | 10.6% | 5.5% |
| During college | 14.6% | 16.1% | 17.0% | 22.3% |
| Both during high school and during college | 13.7% | 10.6% | 10.7% | 6.9% |
| Total responses | 233 | 14746 | 1828 | 1649 |

FINANCIAL SUPPORT

| | Your Institution | Four- Year Public | Four- Year Private | Two- Year Public |
|--|---------------------|-------------------------|--------------------------|------------------------|
| Are you considered a financial dependent of your parent(s) or guardian(s)? | | | | |
| No | 18.6% | 39.1% | 35.3% | 67.9% |
| Yes | 81.4% | 60.9% | 64.7% | 32.1% |
| Total Responses | 204 | 13503 | 1669 | 1537 |
| Are you financially responsible for a child or children? | | | | |
| No | 98.0% | 88.9% | 84.8% | 60.9% |
| Yes | 2.0% | 11.1% | 15.2% | 39.1% |
| Total Responses | 204 | 13515 | 1671 | 1538 |
| Are you financially responsible for a spouse/partner? | | | | |
| No | 97.5% | 88.7% | 89.3% | 78.6% |
| Yes | 2.5% | 11.3% | 10.7% | 21.4% |
| Total Responses | 204 | 13511 | 1668 | 1532 |
| Are you financially responsible for a family member(s) other than a spouse/partner or child? | | | | |
| No | 98.0% | 97.1% | 96.6% | 92.2% |
| Yes | 2.0% | 2.9% | 3.4% | 7.8% |
| Total Responses | 204 | 13495 | 1662 | 1536 |
| Please indicate how much of your college/university expenses are paid for by the following sources: | | | | |
| Student loans I have taken out for myself | | | | |
| Not at all | 52.9% | 39.2% | 32.5% | 40.3% |
| Less than 25% of my total expenses | 20.9% | 20.5% | 30.4% | 13.7% |
| About 50% of my total expenses | 15.0% | 18.2% | 17.8% | 13.2% |
| About 75% of my total expenses | 9.2% | 15.3% | 11.7% | 15.4% |
| Completely | 1.9% | 6.8% | 7.7% | 17.3% |
| Total Responses | 206 | 13553 | 1673 | 1535 |
| Parents or other family members from their current income or past savings | | | | |
| Not at all | 23.8% | 43.8% | 39.7% | 77.5% |
| Less than 25% of my total expenses | 35.4% | 26.8% | 26.5% | 10.7% |
| About 50% of my total expenses | 14.1% | 12.0% | 14.1% | 3.8% |
| About 75% of my total expenses | 14.1% | 9.7% | 11.9% | 3.7% |
| Completely | 12.6% | 7.6% | 7.9% | 4.3% |
| Total Responses | 206 | 13488 | 1667 | 1522 |
| Parents or other family members from loans taken out to assist me | | | | |
| Not at all | 81.1% | 80.4% | 73.2% | 93.5% |
| Less than 25% of my total expenses | 11.7% | 10.8% | 16.2% | 3.9% |
| About 50% of my total expenses | 5.8% | 4.7% | 6.3% | 1.3% |
| About 75% of my total expenses | 1.0% | 2.8% | 2.7% | 0.7% |
| Completely | 0.5% | 1.4% | 1.6% | 0.7% |
| Total Responses | 206 | 13466 | 1644 | 1529 |

| | Your Institution | Four- Year Public | Four- Year Private | Two- Year Public |
|--|-----------------------------|----------------------------------|-----------------------------------|---------------------------------|
| Please indicate how much of your college/university expenses are paid for by the following sources: | | | | |
| Scholarships or grants that don't need to be repaid | | | | |
| Not at all | 20.0% | 21.6% | 14.7% | 34.3% |
| Less than 25% of my total expenses | 43.4% | 39.9% | 38.3% | 24.8% |
| About 50% of my total expenses | 13.7% | 17.2% | 25.3% | 13.6% |
| About 75% of my total expenses | 16.1% | 13.9% | 16.8% | 10.2% |
| Completely | 6.8% | 7.4% | 4.9% | 17.2% |
| Total Responses | 205 | 13525 | 1670 | 1535 |
| Money from my current job | | | | |
| Not at all | 57.3% | 40.3% | 47.7% | 42.9% |
| Less than 25% of my total expenses | 34.0% | 41.6% | 39.9% | 29.4% |
| About 50% of my total expenses | 5.3% | 8.9% | 5.0% | 9.3% |
| About 75% of my total expenses | 1.9% | 5.0% | 3.7% | 7.6% |
| Completely | 1.5% | 4.3% | 3.7% | 10.8% |
| Total Responses | 206 | 13475 | 1665 | 1530 |
| Money from my savings | | | | |
| Not at all | 49.5% | 50.9% | 56.3% | 66.0% |
| Less than 25% of my total expenses | 40.2% | 36.1% | 34.7% | 20.2% |
| About 50% of my total expenses | 7.4% | 6.7% | 4.1% | 5.7% |
| About 75% of my total expenses | 2.5% | 3.3% | 2.6% | 2.6% |
| Completely | 0.5% | 2.9% | 2.3% | 5.6% |
| Total Responses | 204 | 13472 | 1657 | 1520 |
| Money borrowed from family or friends | | | | |
| Not at all | 88.3% | 86.6% | 87.7% | 87.6% |
| Less than 25% of my total expenses | 8.8% | 9.8% | 8.8% | 8.3% |
| About 50% of my total expenses | 0.5% | 1.8% | 2.2% | 2.0% |
| About 75% of my total expenses | 1.0% | 1.0% | 0.7% | 0.9% |
| Completely | 1.5% | 0.8% | 0.7% | 1.2% |
| Total Responses | 205 | 13494 | 1667 | 1532 |
| Credit cards | | | | |
| Not at all | 86.3% | 85.3% | 87.8% | 83.2% |
| Less than 25% of my total expenses | 11.2% | 11.5% | 9.3% | 11.6% |
| About 50% of my total expenses | 1.5% | 1.6% | 1.7% | 2.5% |
| About 75% of my total expenses | 0.0% | 0.8% | 0.4% | 1.1% |
| Completely | 1.0% | 0.8% | 0.7% | 1.5% |
| Total Responses | 205 | 13484 | 1663 | 1530 |

| | Your Institution | Four- Year Public | Four- Year Private | Two- Year Public |
|--|---------------------|-------------------------|--------------------------|------------------------|
| Although you may use multiple sources of funding for each item, please list the primary source of funding for each expense during the current academic term: | | | | |
| Tuition | | | | |
| Student loans | 25.2% | 35.5% | 33.8% | 37.0% |
| Parents and/or family | 33.0% | 20.0% | 22.7% | 7.5% |
| Scholarships and/or grants | 36.9% | 34.8% | 36.9% | 35.7% |
| Current employment | 0.0% | 3.8% | 2.0% | 9.8% |
| Personal savings | 2.9% | 3.2% | 1.5% | 4.8% |
| Credit card | 0.0% | 0.3% | 0.4% | 0.8% |
| Other | 1.9% | 1.9% | 2.0% | 3.2% |
| N/A | 0.0% | 0.4% | 0.8% | 1.2% |
| Total Responses | 206 | 13594 | 1677 | 1545 |
| Housing | | | | |
| Student loans | 11.2% | 16.7% | 15.7% | 8.9% |
| Parents and/or family | 46.3% | 32.5% | 34.1% | 23.8% |
| Scholarships and/or grants | 21.0% | 9.5% | 14.6% | 1.3% |
| Current employment | 11.7% | 24.5% | 19.0% | 40.1% |
| Personal savings | 5.9% | 6.4% | 3.7% | 3.6% |
| Credit card | 0.0% | 0.2% | 0.1% | 0.2% |
| Other | 2.4% | 3.1% | 2.3% | 8.3% |
| N/A | 1.5% | 7.1% | 10.4% | 13.7% |
| Total Responses | 205 | 13568 | 1670 | 1535 |
| Books | | | | |
| Student loans | 15.2% | 17.4% | 16.0% | 30.2% |
| Parents and/or family | 32.4% | 22.9% | 30.4% | 6.8% |
| Scholarships and/or grants | 21.6% | 16.9% | 10.0% | 29.2% |
| Current employment | 10.3% | 20.5% | 16.5% | 19.3% |
| Personal savings | 15.2% | 16.8% | 21.2% | 7.6% |
| Credit card | 2.9% | 2.9% | 3.6% | 3.6% |
| Other | 1.5% | 1.8% | 1.2% | 2.5% |
| N/A | 1.0% | 0.8% | 1.1% | 0.8% |
| Total Responses | 204 | 13578 | 1677 | 1541 |
| Food | | | | |
| Student loans | 7.3% | 7.2% | 6.5% | 6.1% |
| Parents and/or family | 38.3% | 24.2% | 28.5% | 15.5% |
| Scholarships and/or grants | 7.8% | 4.5% | 5.4% | 1.1% |
| Current employment | 25.2% | 43.0% | 37.1% | 53.4% |
| Personal savings | 15.5% | 14.3% | 14.9% | 6.6% |
| Credit card | 2.9% | 2.1% | 2.2% | 1.7% |
| Other | 2.9% | 3.5% | 2.8% | 11.2% |
| N/A | 0.0% | 1.2% | 2.6% | 4.4% |
| Total Responses | 206 | 13565 | 1673 | 1538 |

| | Your Institution | Four- Year Public | Four- Year Private | Two- Year Public |
|--|---------------------|-------------------------|--------------------------|------------------------|
| Although you may use multiple sources of funding for each item, please list the primary source of funding for each expense during the current academic term: | | | | |
| Entertainment | | | | |
| Student loans | 2.9% | 2.5% | 0.8% | 3.1% |
| Parents and/or family | 19.1% | 10.6% | 12.1% | 7.3% |
| Scholarships and/or grants | 3.9% | 1.2% | 0.6% | 0.4% |
| Current employment | 30.4% | 49.1% | 44.0% | 55.4% |
| Personal savings | 33.8% | 26.2% | 30.1% | 10.5% |
| Credit card | 3.4% | 3.6% | 3.8% | 3.9% |
| Other | 2.9% | 2.6% | 2.1% | 6.0% |
| N/A | 3.4% | 4.2% | 6.4% | 13.4% |
| Total Responses | 204 | 13557 | 1675 | 1530 |
| Apparel | | | | |
| Student loans | 2.0% | 2.8% | 1.1% | 4.6% |
| Parents and/or family | 33.8% | 17.3% | 19.8% | 9.2% |
| Scholarships and/or grants | 3.9% | 1.3% | 0.3% | 0.7% |
| Current employment | 24.5% | 44.8% | 39.8% | 54.9% |
| Personal savings | 25.5% | 22.3% | 25.9% | 10.0% |
| Credit card | 3.4% | 4.1% | 4.4% | 5.0% |
| Other | 2.5% | 2.4% | 2.6% | 6.5% |
| N/A | 4.4% | 5.0% | 6.2% | 9.2% |
| Total Responses | 204 | 13549 | 1670 | 1529 |
| Expenses for family | | | | |
| Student loans | 1.5% | 2.9% | 0.8% | 5.3% |
| Parents and/or family | 36.6% | 20.5% | 26.4% | 13.1% |
| Scholarships and/or grants | 3.5% | 1.1% | 0.2% | 0.8% |
| Current employment | 12.9% | 30.7% | 28.1% | 47.4% |
| Personal savings | 14.9% | 13.0% | 12.9% | 6.6% |
| Credit card | 2.5% | 2.0% | 2.0% | 2.6% |
| Other | 3.0% | 2.4% | 2.0% | 6.7% |
| N/A | 25.2% | 27.3% | 27.5% | 17.5% |
| Total Responses | 202 | 13487 | 1660 | 1532 |
| Transportation | | | | |
| Student loans | 4.9% | 5.0% | 3.7% | 10.0% |
| Parents and/or family | 38.2% | 21.7% | 25.3% | 10.1% |
| Scholarships and/or grants | 3.9% | 2.7% | 2.2% | 2.7% |
| Current employment | 24.0% | 41.9% | 35.3% | 55.1% |
| Personal savings | 13.2% | 17.1% | 17.9% | 8.8% |
| Credit card | 4.4% | 2.6% | 3.2% | 2.8% |
| Other | 2.0% | 2.7% | 2.7% | 6.8% |
| N/A | 9.3% | 6.2% | 9.7% | 3.6% |
| Total Responses | 204 | 13557 | 1667 | 1540 |

FINANCIAL SOCIALIZATION

| | Your Institution | Four- Year Public | Four- Year Private | Two- Year Public |
|---|---------------------|-------------------------|--------------------------|------------------------|
| Prior to college/university: | | | | |
| My parent(s) or guardian(s) were comfortable talking about money with me. | | | | |
| Strongly disagree | 2.5% | 6.5% | 7.3% | 13.7% |
| Disagree | 12.6% | 13.9% | 12.6% | 17.1% |
| Agree | 46.7% | 42.4% | 43.5% | 42.6% |
| Strongly agree | 38.2% | 37.1% | 36.6% | 26.6% |
| Total Responses | 199 | 13011 | 1606 | 1466 |
| My parent(s) or guardian(s) told me what I needed to know about money management. | | | | |
| Strongly disagree | 5.5% | 9.1% | 8.1% | 17.5% |
| Disagree | 15.1% | 19.6% | 19.0% | 23.7% |
| Agree | 46.7% | 44.2% | 44.9% | 39.6% |
| Strongly agree | 32.7% | 27.1% | 28.0% | 19.2% |
| Total Responses | 199 | 13007 | 1605 | 1466 |
| My parent(s) or guardian(s) were role models of sound financial management. | | | | |
| Strongly disagree | 10.1% | 11.6% | 11.3% | 19.7% |
| Disagree | 12.1% | 17.9% | 17.3% | 25.3% |
| Agree | 42.2% | 37.4% | 38.2% | 34.0% |
| Strongly agree | 35.7% | 33.1% | 33.2% | 20.9% |
| Total Responses | 199 | 12995 | 1606 | 1461 |
| Prior to college/university: | | | | |
| Did you ever receive an allowance as a child (age 12 or younger)? | | | | |
| No | 57.8% | 57.5% | 53.1% | 57.9% |
| Yes | 42.2% | 42.5% | 46.9% | 42.1% |
| Total Responses | 199 | 13046 | 1613 | 1475 |
| Did you ever receive an allowance as a teenager (age 13 or older)? | | | | |
| No | 60.3% | 64.3% | 58.4% | 60.9% |
| Yes | 39.7% | 35.7% | 41.6% | 39.1% |
| Total Responses | 199 | 13039 | 1611 | 1474 |
| Did you work for pay while in high school? | | | | |
| No | 35.7% | 24.9% | 30.6% | 20.9% |
| Yes | 64.3% | 75.1% | 69.4% | 79.1% |
| Total Responses | 199 | 13047 | 1613 | 1474 |
| Did your parents or guardians encourage you to save money? | | | | |
| No | 8.5% | 12.6% | 12.7% | 25.2% |
| Yes | 91.5% | 87.4% | 87.3% | 74.8% |
| Total Responses | 199 | 13040 | 1612 | 1475 |
| Did your parents or guardians encourage you to open a bank account? | | | | |
| No | 9.5% | 11.3% | 12.4% | 21.5% |
| Yes | 90.5% | 88.7% | 87.6% | 78.5% |
| Total Responses | 199 | 13042 | 1613 | 1471 |

| | Your Institution | Four- Year Public | Four- Year Private | Two- Year Public |
|---|-----------------------------|----------------------------------|-----------------------------------|---------------------------------|
| Prior to college/university: | | | | |
| Did your parents or guardians encourage you to invest your money? | | | | |
| No | 69.8% | 69.7% | 68.5% | 72.5% |
| Yes | 30.2% | 30.3% | 31.5% | 27.5% |
| Total Responses | 199 | 13032 | 1611 | 1473 |
| Did you attend personal finance classes/ workshops while in high school? | | | | |
| No | 80.6% | 67.7% | 74.7% | 76.7% |
| Yes, one-time event(s) | 11.2% | 18.0% | 14.8% | 15.4% |
| Yes, term long course(s) or repeated sessions | 8.2% | 14.2% | 10.5% | 7.9% |
| Total Responses | 196 | 12981 | 1599 | 1464 |
| Have you attended personal finance classes/ workshops while in college/university? | | | | |
| No | 69.9% | 76.7% | 78.1% | 81.4% |
| Yes, one-time event(s) | 27.6% | 15.3% | 16.2% | 13.1% |
| Yes, term long course(s) or repeated sessions | 2.6% | 8.0% | 5.8% | 5.5% |
| Total Responses | 196 | 12990 | 1595 | 1462 |

CREDIT CARDS

| | Your Institution | Four- Year Public | Four- Year Private | Two- Year Public |
|---|-----------------------------|----------------------------------|-----------------------------------|---------------------------------|
| How many credit cards do you currently have?¹ | | | | |
| 0 | 41.2% | 43.8% | 43.5% | 41.3% |
| 1 | 45.7% | 32.8% | 31.9% | 22.0% |
| 2 | 8.5% | 12.1% | 10.9% | 14.1% |
| 3 | 2.5% | 5.0% | 5.2% | 8.8% |
| 4 | 2.0% | 2.4% | 3.0% | 4.0% |
| 5 | 0.0% | 1.2% | 1.9% | 2.9% |
| 6 or more | 0.0% | 2.8% | 3.6% | 6.9% |
| Total Responses | 199 | 13064 | 1613 | 1478 |
| When you get a credit card bill, do you usually: | | | | |
| Make the monthly minimum payment | 8.5% | 11.5% | 11.1% | 18.7% |
| Pay more than the monthly minimum, but not the full balance | 24.8% | 28.7% | 30.3% | 46.1% |
| Pay the full balance | 47.9% | 49.5% | 42.7% | 32.6% |
| Someone else pays my bill | 18.8% | 10.3% | 16.0% | 2.7% |
| Total Responses | 117 | 7322 | 912 | 857 |

¹ The rest of the Credit Cards section was not displayed to respondents who selected "0."

| | Your Institution | Four- Year Public | Four- Year Private | Two- Year Public |
|---|---------------------|-------------------------|--------------------------|------------------------|
| What is the typical balance left on your credit cards after making monthly payments?² | | | | |
| \$0 | 9.8% | 8.7% | 7.1% | 3.1% |
| \$1-\$499 | 45.9% | 40.4% | 35.1% | 47.7% |
| \$500-\$999 | 11.5% | 14.4% | 15.8% | 16.8% |
| \$1,000-\$1,499 | 6.6% | 8.1% | 6.2% | 7.3% |
| \$1,500-\$1,999 | 3.3% | 4.2% | 2.3% | 3.7% |
| \$2,000-\$2,499 | 0.0% | 2.8% | 2.7% | 3.0% |
| \$2,500-\$2,999 | 1.6% | 1.8% | 1.9% | 1.9% |
| \$3,000+ | 0.0% | 8.2% | 8.5% | 10.0% |
| Don't know | 21.3% | 11.6% | 20.3% | 6.5% |
| Total Responses | 61 | 3676 | 518 | 572 |
| How much credit card debt do you expect to have at the time you graduate? | | | | |
| \$0 | 67.5% | 54.4% | 50.8% | 35.8% |
| \$1-\$499 | 15.4% | 14.0% | 10.9% | 16.4% |
| \$500-\$999 | 3.4% | 6.3% | 6.6% | 10.9% |
| \$1,000-\$1,499 | 4.3% | 3.9% | 3.1% | 4.8% |
| \$1,500-\$1,999 | 2.6% | 2.2% | 1.9% | 3.1% |
| \$2,000-\$2,499 | 0.0% | 1.7% | 0.8% | 2.1% |
| \$2,500-\$2,999 | 0.0% | 1.0% | 1.3% | 1.9% |
| \$3,000+ | 0.0% | 7.0% | 10.3% | 12.8% |
| Don't know | 6.8% | 9.6% | 14.3% | 12.3% |
| Total Responses | 117 | 7314 | 905 | 861 |

STUDENT LOANS

| | Your Institution | Four- Year Public | Four- Year Private | Two- Year Public |
|--|---------------------|-------------------------|--------------------------|------------------------|
| Do you now or have you ever had a student loan to pay for your college?³ | | | | |
| Yes | 49.7% | 63.4% | 70.1% | 65.7% |
| No | 49.7% | 35.3% | 27.7% | 33.5% |
| Don't know | 0.5% | 1.4% | 2.2% | 0.8% |
| Total Responses | 199 | 13022 | 1603 | 1469 |
| Which best describes your student loans? | | | | |
| Federal (e.g. Perkins, Stafford) | 70.4% | 71.3% | 64.5% | 76.5% |
| Private (e.g. from a bank, from a credit union) | 1.0% | 4.1% | 3.8% | 2.6% |
| Both federal and private | 20.4% | 19.3% | 24.4% | 14.7% |
| Don't know | 8.2% | 5.3% | 7.3% | 6.1% |
| Total Responses | 98 | 8165 | 1108 | 944 |

² This question was not displayed to respondents who indicated they "Pay the full balance" or "Someone else pays my bill" on the previous question.

³ The rest of the Student Loans section was displayed only to respondents who selected "Yes."

| | Your Institution | Four- Year Public | Four- Year Private | Two- Year Public |
|--|---------------------|-------------------------|--------------------------|------------------------|
| How much student loan money have you borrowed up to this point in time? | | | | |
| \$1-\$9,999 | 35.7% | 31.4% | 28.1% | 40.4% |
| \$10,000-\$19,999 | 29.6% | 24.5% | 25.1% | 26.5% |
| \$20,000-\$29,999 | 13.3% | 16.2% | 17.3% | 11.7% |
| \$30,000-\$39,999 | 5.1% | 9.6% | 9.0% | 7.9% |
| \$40,000-\$49,999 | 4.1% | 5.4% | 5.5% | 3.9% |
| \$50,000-\$59,999 | 6.1% | 3.5% | 3.6% | 2.5% |
| \$60,000-\$79,999 | 2.0% | 2.7% | 2.4% | 2.3% |
| \$80,000-\$99,999 | 0.0% | 1.0% | 1.2% | 0.7% |
| \$100,000+ | 0.0% | 0.6% | 0.2% | 0.5% |
| Don't know | 4.1% | 5.1% | 7.8% | 3.4% |
| Total Responses | 98 | 8150 | 1105 | 947 |
| How much student loan debt do you expect to have accumulated when you complete your current degree? | | | | |
| \$1-\$9,999 | 16.3% | 13.3% | 10.3% | 18.2% |
| \$10,000-\$19,999 | 18.4% | 16.1% | 14.3% | 22.1% |
| \$20,000-\$29,999 | 25.5% | 18.0% | 19.9% | 15.1% |
| \$30,000-\$39,999 | 7.1% | 14.1% | 12.0% | 12.0% |
| \$40,000-\$49,999 | 11.2% | 10.3% | 12.7% | 7.2% |
| \$50,000-\$59,999 | 5.1% | 7.3% | 8.3% | 7.5% |
| \$60,000-\$79,999 | 6.1% | 7.0% | 6.6% | 4.7% |
| \$80,000-\$99,999 | 4.1% | 3.8% | 5.0% | 2.0% |
| \$100,000+ | 0.0% | 3.3% | 3.6% | 1.6% |
| Don't know | 6.1% | 6.8% | 7.2% | 9.5% |
| Total Responses | 98 | 8150 | 1104 | 944 |
| Do you know what your student loan monthly payment will be when you graduate? | | | | |
| Yes, I have a good idea | 32.0% | 22.0% | 18.7% | 32.1% |
| I have an approximate idea | 36.1% | 36.0% | 36.8% | 33.9% |
| No, I do not have a good idea | 32.0% | 42.1% | 44.4% | 34.0% |
| Total Responses | 97 | 8155 | 1105 | 947 |
| When deciding how much money I will need to borrow for the school year, I: (select all that apply) | | | | |
| Borrow the maximum amount available in my aid package, regardless of the amount | 23.5% | 27.3% | 29.6% | 30.5% |
| Use my budget and borrow only what I think I will need | 57.1% | 54.5% | 46.6% | 45.9% |
| Try to borrow as little as possible | 63.3% | 51.2% | 53.0% | 40.3% |
| Consider the total amount of debt I will graduate with | 51.0% | 36.8% | 37.5% | 28.7% |
| Consider the amounts I have borrowed in the past | 41.8% | 32.4% | 28.2% | 23.7% |
| Total Responses | 98 | 8152 | 1101 | 941 |
| When deciding how much money I will need to borrow for the school year, I: (select all that apply) | | | | |
| Decide on my own how much I will need to borrow | 56.7% | 57.2% | 43.4% | 69.3% |
| Consult with a parent, guardian, or family member to determine how much I will need to borrow | 54.6% | 51.8% | 55.5% | 19.0% |
| Consult with a financial aid counselor to determine how much I will need to borrow | 13.4% | 12.4% | 26.3% | 18.4% |
| Use information obtained from the internet to determine how much I will need to borrow | 24.7% | 14.8% | 12.6% | 13.4% |
| Total Responses | 97 | 8107 | 1095 | 937 |

NATIONAL STUDENT FINANCIAL WELLNESS STUDY

ENTRANCE COUNSELING FOR LOANS⁴

| | Your Institution | Four- Year Public | Four- Year Private | Two- Year Public |
|--|---------------------|-------------------------|--------------------------|------------------------|
| Do you remember completing the entrance counseling for your student loan? ⁵ | | | | |
| Yes | 71.4% | 67.2% | 63.2% | 77.5% |
| No | 28.6% | 32.8% | 36.8% | 22.5% |
| Total Responses | 98 | 8149 | 1106 | 941 |
| Regarding your entrance counseling for your student loan: Was it helpful? | | | | |
| No | 22.9% | 21.1% | 18.6% | 17.4% |
| Somewhat | 54.3% | 57.5% | 58.0% | 49.4% |
| Yes | 22.9% | 21.4% | 23.4% | 33.2% |
| Total Responses | 70 | 5431 | 693 | 725 |
| Did it help you decide how much money to borrow? | | | | |
| No | 52.2% | 49.8% | 46.3% | 39.6% |
| Somewhat | 29.0% | 35.1% | 36.5% | 32.6% |
| Yes | 18.8% | 15.1% | 17.1% | 27.8% |
| Total Responses | 69 | 5439 | 695 | 724 |
| Did it help you understand the general terms of you loan? | | | | |
| No | 5.7% | 11.1% | 9.9% | 10.7% |
| Somewhat | 30.0% | 40.4% | 40.1% | 31.0% |
| Yes | 64.3% | 48.5% | 50.0% | 58.3% |
| Total Responses | 70 | 5445 | 696 | 726 |
| Did it help you understand your different repayment options? | | | | |
| No | 10.0% | 17.1% | 15.8% | 13.8% |
| Somewhat | 35.7% | 41.6% | 43.7% | 35.0% |
| Yes | 54.3% | 41.3% | 40.5% | 51.2% |
| Total Responses | 70 | 5439 | 696 | 725 |

⁴ The Entrance/Exit Counseling for Loans section was displayed only to respondents who indicated they have used a student loan to pay for college.

⁵ The rest of the Entrance/Exit Counseling for Loans section was displayed only to respondents who selected "Yes" indicating they remembered completing their entrance counseling.

DEBT

| | Your Institution | Four- Year Public | Four- Year Private | Two- Year Public |
|--|---------------------|-------------------------|--------------------------|------------------------|
| Do you currently have debt from ANY SOURCE, including student loans, credit cards, car loans, personal loans from financial institutions or from family/friends, or any other type of credit or loans? | | | | |
| Yes | 51.0% | 63.2% | 65.2% | 73.6% |
| No | 46.0% | 33.2% | 30.3% | 24.0% |
| Don't know | 3.0% | 3.5% | 4.5% | 2.4% |
| Total Responses | 198 | 12849 | 1569 | 1439 |
| After graduation, I will be able to pay off any debt acquired while I was a student. | | | | |
| Strongly disagree | 4.0% | 5.7% | 7.3% | 8.4% |
| Disagree | 6.1% | 11.6% | 13.2% | 13.7% |
| Agree | 41.4% | 44.9% | 47.5% | 44.6% |
| Strongly agree | 18.7% | 19.3% | 14.9% | 19.8% |
| N/A, I won't acquire debt as a student | 29.8% | 18.5% | 17.1% | 13.6% |
| Total Responses | 198 | 12849 | 1570 | 1436 |

FINANCE-RELATED STRESS

| | Your Institution | Four- Year Public | Four- Year Private | Two- Year Public |
|--|---------------------|-------------------------|--------------------------|------------------------|
| I feel stressed about my personal finances in general. | | | | |
| Strongly disagree | 9.7% | 6.4% | 7.1% | 5.0% |
| Disagree | 23.5% | 21.6% | 22.6% | 18.9% |
| Agree | 37.2% | 41.8% | 41.8% | 41.5% |
| Strongly agree | 29.6% | 30.2% | 28.5% | 34.6% |
| Total Responses | 196 | 12443 | 1511 | 1376 |
| I worry about being able to pay my current monthly expenses. | | | | |
| Strongly disagree | 13.8% | 12.6% | 14.0% | 9.4% |
| Disagree | 45.1% | 37.8% | 39.4% | 26.5% |
| Agree | 23.1% | 30.2% | 29.1% | 36.7% |
| Strongly agree | 17.9% | 19.4% | 17.5% | 27.4% |
| Total Responses | 195 | 12440 | 1510 | 1373 |
| I worry about having enough money to pay for school. | | | | |
| Strongly disagree | 15.4% | 12.4% | 13.4% | 11.0% |
| Disagree | 26.2% | 28.3% | 27.5% | 23.5% |
| Agree | 24.1% | 31.5% | 32.1% | 33.0% |
| Strongly agree | 34.4% | 27.8% | 27.0% | 32.5% |
| Total Responses | 195 | 12426 | 1510 | 1374 |
| When I think about my financial situation, I am optimistic about the future. | | | | |
| Strongly disagree | 4.1% | 6.7% | 6.6% | 7.3% |
| Disagree | 23.0% | 26.2% | 26.7% | 24.4% |
| Agree | 55.6% | 52.6% | 53.3% | 52.2% |
| Strongly agree | 17.3% | 14.5% | 13.5% | 16.1% |
| Total Responses | 196 | 12433 | 1509 | 1375 |

| | Your Institution | Four- Year Public | Four- Year Private | Two- Year Public |
|---|-----------------------------|----------------------------------|-----------------------------------|---------------------------------|
| After graduation, I will be able to support myself financially. | | | | |
| Strongly disagree | 3.1% | 3.7% | 4.3% | 3.2% |
| Disagree | 14.8% | 18.5% | 22.7% | 14.3% |
| Agree | 60.2% | 59.4% | 59.9% | 58.1% |
| Strongly agree | 21.9% | 18.4% | 13.1% | 24.4% |
| Total Responses | 196 | 12416 | 1506 | 1378 |
| I think that the cost of college or university is a good investment for my financial future. | | | | |
| Strongly disagree | 2.6% | 5.7% | 5.5% | 5.8% |
| Disagree | 13.8% | 15.8% | 13.1% | 13.8% |
| Agree | 54.1% | 53.7% | 55.8% | 51.9% |
| Strongly agree | 29.6% | 24.7% | 25.6% | 28.6% |
| Total Responses | 196 | 12418 | 1508 | 1371 |
| How much stress does the student loan debt you are accruing cause you? | | | | |
| None | 18.5% | 13.4% | 12.7% | 14.6% |
| Small amount | 8.7% | 12.7% | 15.0% | 14.7% |
| Medium amount | 17.4% | 20.7% | 23.1% | 20.5% |
| Large amount | 15.9% | 19.0% | 19.7% | 17.2% |
| Extreme amount | 8.7% | 13.2% | 13.9% | 13.0% |
| N/A | 30.8% | 21.0% | 15.5% | 19.9% |
| Total Responses | 195 | 12394 | 1509 | 1374 |
| How much stress does the credit card debt you are accruing cause you? | | | | |
| None | 28.2% | 31.7% | 32.4% | 26.8% |
| Small amount | 15.9% | 12.7% | 11.9% | 14.5% |
| Medium amount | 7.2% | 9.0% | 9.2% | 13.5% |
| Large amount | 3.6% | 6.5% | 7.0% | 10.8% |
| Extreme amount | 3.6% | 5.1% | 4.5% | 7.2% |
| N/A | 41.5% | 35.0% | 35.0% | 27.2% |
| Total Responses | 195 | 12390 | 1507 | 1373 |
| How much stress does the total amount of money you owe cause you? | | | | |
| None | 14.9% | 11.5% | 11.7% | 11.2% |
| Small amount | 16.5% | 14.3% | 16.7% | 13.2% |
| Medium amount | 20.6% | 22.1% | 20.2% | 22.2% |
| Large amount | 11.3% | 19.8% | 21.5% | 21.1% |
| Extreme amount | 15.5% | 17.4% | 17.7% | 21.6% |
| N/A | 21.1% | 14.9% | 12.2% | 10.8% |
| Total Responses | 194 | 12393 | 1504 | 1372 |
| Has the amount of money you owe ever caused you to neglect your academic studies? | | | | |
| Never | 42.9% | 53.0% | 61.5% | 55.5% |
| Sometimes | 23.5% | 25.9% | 21.4% | 25.1% |
| Frequently | 12.2% | 7.7% | 5.5% | 8.6% |
| N/A | 21.4% | 13.4% | 11.5% | 10.8% |
| Total Responses | 196 | 12428 | 1503 | 1376 |

| | Your Institution | Four- Year Public | Four- Year Private | Two- Year Public |
|---|-----------------------------|----------------------------------|-----------------------------------|---------------------------------|
| Has the amount of money you owe ever caused you to reduce your class load? | | | | |
| Never | 55.1% | 57.0% | 69.3% | 50.0% |
| Sometimes | 14.3% | 20.3% | 14.4% | 25.7% |
| Frequently | 7.1% | 9.2% | 4.5% | 13.5% |
| N/A | 23.5% | 13.6% | 11.8% | 10.7% |
| Total Responses | 196 | 12425 | 1504 | 1375 |
| Has the amount of money you owe ever caused you to consider taking a break from college/university? | | | | |
| Never | 44.4% | 46.2% | 52.9% | 43.3% |
| Sometimes | 19.4% | 25.5% | 23.5% | 26.7% |
| Frequently | 14.3% | 15.6% | 13.2% | 19.8% |
| N/A | 21.9% | 12.7% | 10.4% | 10.3% |
| Total Responses | 196 | 12423 | 1504 | 1373 |
| Has the amount of money you owe ever caused you to consider dropping out of college/university? | | | | |
| Never | 57.1% | 58.9% | 62.9% | 55.7% |
| Sometimes | 10.2% | 17.9% | 17.2% | 20.6% |
| Frequently | 10.2% | 10.3% | 9.1% | 13.3% |
| N/A | 22.4% | 12.9% | 10.8% | 10.3% |
| Total Responses | 196 | 12411 | 1504 | 1373 |
| Has the amount of money you owe ever caused you to do any of the following: (select all that apply) | | | | |
| Taken a break from college/university | 6.1% | 15.3% | 10.8% | 28.6% |
| Dropped out of college/university | 1.0% | 5.2% | 5.5% | 11.0% |
| Transferred to a different institution | 6.1% | 13.1% | 12.3% | 16.1% |
| Total Responses | 196 | 12507 | 1518 | 1390 |
| How much does the amount of student load debt you expect to graduate with influence you decisions about the following:⁶ | | | | |
| Current program, major, or area of study | | | | |
| None | 40.2% | 40.6% | 45.2% | 41.5% |
| A little | 16.5% | 21.3% | 17.7% | 18.3% |
| Some | 20.6% | 20.0% | 19.3% | 19.8% |
| A lot | 22.7% | 18.0% | 17.8% | 20.4% |
| Total Responses | 97 | 7771 | 1046 | 893 |
| Post-college career selection | | | | |
| None | 18.8% | 22.2% | 24.0% | 31.1% |
| A little | 16.7% | 18.5% | 19.7% | 18.6% |
| Some | 33.3% | 26.4% | 25.5% | 22.8% |
| A lot | 31.3% | 32.9% | 30.8% | 27.6% |
| Total Responses | 96 | 7746 | 1042 | 882 |
| To pursue a professional degree (e.g. MD, DDS, JD) | | | | |
| None | 27.8% | 31.4% | 30.2% | 34.1% |
| A little | 16.5% | 15.3% | 13.3% | 15.1% |
| Some | 19.6% | 19.1% | 21.7% | 16.6% |
| A lot | 36.1% | 34.2% | 34.8% | 34.2% |
| Total Responses | 97 | 7736 | 1039 | 880 |

⁶ This set of five questions was displayed only to respondents who indicated they have used a student loan to pay for college.

| | Your Institution | Four- Year Public | Four- Year Private | Two- Year Public |
|---|-----------------------------|----------------------------------|-----------------------------------|---------------------------------|
| How much does the amount of student load debt you expect to graduate with influence you decisions about the following: | | | | |
| To pursue a graduate degree (e.g. MBA, MA, MS, PHD) | | | | |
| None | 20.8% | 22.5% | 19.4% | 29.3% |
| A little | 19.8% | 16.5% | 14.8% | 13.9% |
| Some | 20.8% | 21.4% | 25.2% | 19.2% |
| A lot | 38.5% | 39.6% | 40.5% | 37.6% |
| Total Responses | 96 | 7729 | 1039 | 884 |
| To assume additional consumer debt in the future (e.g. home mortgage, car loan) | | | | |
| None | 15.5% | 19.4% | 19.8% | 24.7% |
| A little | 18.6% | 20.9% | 19.3% | 19.5% |
| Some | 29.9% | 26.8% | 25.6% | 22.9% |
| A lot | 36.1% | 32.9% | 35.4% | 32.8% |
| Total Responses | 97 | 7747 | 1043 | 881 |

COST OF COLLEGE

| | Your Institution | Four- Year Public | Four- Year Private | Two- Year Public |
|---|-----------------------------|----------------------------------|-----------------------------------|---------------------------------|
| Did the cost of college/university influence your decision to attend your current institution for your current degree? | | | | |
| Yes | 64.4% | 69.9% | 63.2% | 82.4% |
| No | 35.6% | 30.1% | 36.8% | 17.6% |
| Total Responses | 194 | 12455 | 1510 | 1381 |
| How much did the cost of attendance influence your decision to attend for your current degree:⁷ | | | | |
| BEFORE considering any available financial assistance or aid | | | | |
| None | 9.1% | 13.2% | 12.8% | 14.5% |
| A little | 24.0% | 24.1% | 21.7% | 16.7% |
| Some | 30.6% | 27.3% | 26.8% | 22.3% |
| A lot | 36.4% | 35.5% | 38.7% | 46.4% |
| Total Responses | 121 | 8451 | 922 | 1094 |
| AFTER considering financial assistance that DOES NOT have to be repaid (e.g. scholarships, grants, and awards) | | | | |
| None | 10.7% | 14.6% | 8.5% | 20.4% |
| A little | 18.2% | 17.8% | 13.7% | 15.1% |
| Some | 33.9% | 28.1% | 28.2% | 22.5% |
| A lot | 37.2% | 39.6% | 49.6% | 42.0% |
| Total Responses | 121 | 8437 | 918 | 1081 |

⁷ This set of three questions was displayed only if students said “yes” the cost of college influenced their decision to attend their current institutions for their current degree.

| | Your Institution | Four- Year Public | Four- Year Private | Two- Year Public |
|--|---------------------|-------------------------|--------------------------|------------------------|
| How much did the cost of attendance influence your decision to attend for your current degree⁷: AFTER considering financial assistance that both DOES and DOES NOT have to be repaid (e.g. scholarships, grants, other awards, AND student loans) | | | | |
| None | 14.0% | 15.0% | 10.8% | 18.2% |
| A little | 17.4% | 18.0% | 15.1% | 15.4% |
| Some | 39.7% | 31.0% | 30.7% | 24.4% |
| A lot | 28.9% | 36.0% | 43.4% | 42.0% |
| Total Responses | 121 | 8421 | 916 | 1085 |
| Assuming you are paying, or had to pay for college on your own, how much debt would you be willing to personally accumulate in order to complete your current degree? | | | | |
| None | 8.9% | 7.9% | 7.0% | 13.1% |
| \$1-\$9,999 | 11.1% | 15.6% | 11.4% | 21.1% |
| \$10,000-\$19,999 | 16.3% | 16.2% | 13.8% | 19.0% |
| \$20,000-\$29,999 | 16.3% | 14.3% | 14.8% | 14.4% |
| \$30,000-\$39,999 | 12.1% | 10.3% | 9.4% | 6.7% |
| \$40,000-\$49,999 | 8.4% | 8.4% | 7.9% | 4.3% |
| \$50,000-\$59,999 | 5.3% | 6.1% | 6.7% | 3.6% |
| \$60,000-\$79,999 | 4.7% | 3.6% | 3.2% | 1.8% |
| \$80,000-\$99,999 | 1.6% | 2.3% | 3.0% | 1.3% |
| \$100,000+ | 2.1% | 2.6% | 4.0% | 1.7% |
| Don't know | 13.2% | 12.7% | 18.9% | 12.9% |
| Total Responses | 190 | 12314 | 1490 | 1358 |

ACADEMIC PLANS

| | Your Institution | Four- Year Public | Four- Year Private | Two- Year Public |
|--|---------------------|-------------------------|--------------------------|------------------------|
| What type of degree are you currently pursuing? | | | | |
| 2-year (associate's degree) | 0.5% | 1.6% | 2.5% | 66.2% |
| 4-year (bachelor's degree) | 96.3% | 94.3% | 94.1% | 26.4% |
| Other (e.g. non-degree seeking) | 3.2% | 4.1% | 3.4% | 7.4% |
| Total Responses | 190 | 12310 | 1491 | 1356 |
| From start to finish, how long do you expect to take to complete your current degree? | | | | |
| 2 years | 0.0% | 5.7% | 12.3% | 24.1% |
| 3 years | 7.4% | 7.2% | 10.2% | 26.4% |
| 4 years | 62.6% | 48.0% | 59.4% | 22.5% |
| 5 years | 22.1% | 25.5% | 10.6% | 11.5% |
| More than 5 years | 7.9% | 13.2% | 7.2% | 12.2% |
| N/A, non-degree seeking | 0.0% | 0.3% | 0.4% | 3.2% |
| Total Responses | 190 | 12312 | 1491 | 1359 |

| | Your Institution | Four- Year Public | Four- Year Private | Two- Year Public |
|---|---------------------|-------------------------|--------------------------|------------------------|
| What is the PRIMARY reason that you are taking extra time to complete your degree?⁸ | | | | |
| Changed my major | 21.6% | 22.5% | 11.5% | 11.2% |
| Changed institutions | 15.7% | 9.9% | 17.9% | 3.3% |
| Wanted to earn multiple majors, a minor, or a certificate | 7.8% | 10.9% | 7.2% | 4.4% |
| My program requires more than the average completion time | 7.8% | 9.2% | 9.4% | 8.4% |
| Had to take fewer classes in order to work more | 3.9% | 16.1% | 14.9% | 32.0% |
| Could not afford to pay tuition | 0.0% | 3.7% | 3.8% | 5.1% |
| Could not get into the courses I needed | 2.0% | 2.6% | 3.4% | 3.0% |
| Was delayed getting accepted to my college/major | 5.9% | 2.1% | 2.6% | 2.7% |
| Had to drop or re-take courses because of academic trouble | 15.7% | 6.8% | 7.7% | 6.4% |
| Participated in an internship, co-op, or other work experience | 5.9% | 2.2% | 3.0% | 0.6% |
| Wanted to take advantage of co-curricular opportunities (e.g., study abroad, student organizations, service learning) | 5.9% | 1.7% | 1.3% | 0.4% |
| Illness | 0.0% | 1.8% | 3.4% | 2.7% |
| Other | 7.8% | 10.5% | 14.0% | 19.8% |
| Total Responses | 51 | 4517 | 235 | 787 |
| What is the SECOND most important reason that you are taking extra time to complete your degree?⁸ | | | | |
| Changed my major | 2.0% | 12.7% | 13.8% | 10.2% |
| Changed institutions | 4.0% | 10.8% | 11.6% | 5.2% |
| Wanted to earn multiple majors, a minor, or a certificate | 16.0% | 10.9% | 11.1% | 5.1% |
| My program requires more than the average completion time | 12.0% | 8.8% | 6.2% | 6.9% |
| Had to take fewer classes in order to work more | 12.0% | 11.8% | 10.2% | 17.8% |
| Could not afford to pay tuition | 4.0% | 5.9% | 7.1% | 10.7% |
| Could not get into the courses I needed | 8.0% | 6.6% | 3.6% | 9.2% |
| Was delayed getting accepted to my college/major | 4.0% | 2.5% | 2.2% | 3.8% |
| Had to drop or re-take courses because of academic trouble | 16.0% | 11.3% | 12.9% | 9.8% |
| Participated in an internship, co-op, or other work experience | 6.0% | 3.4% | 4.0% | 1.6% |
| Wanted to take advantage of co-curricular opportunities (e.g., study abroad, student organizations, service learning) | 6.0% | 3.6% | 3.6% | 1.7% |
| Illness | 4.0% | 2.0% | 2.7% | 3.8% |
| Other | 6.0% | 9.6% | 11.1% | 14.2% |
| Total Responses | 50 | 4398 | 225 | 765 |
| Please rate how important each of the following are to you during the completion of your current degree: | | | | |
| Graduate with little or no debt | | | | |
| Not at all important | 8.1% | 7.1% | 7.1% | 6.0% |
| Somewhat important | 14.1% | 20.1% | 21.1% | 18.9% |
| Moderately important | 14.6% | 21.8% | 24.6% | 19.3% |
| Very important | 63.2% | 51.1% | 47.2% | 55.8% |
| Total Responses | 185 | 12114 | 1466 | 1340 |
| Graduate on time, or as soon as possible | | | | |
| Not at all important | 2.2% | 3.2% | 2.4% | 3.7% |
| Somewhat important | 9.7% | 12.1% | 8.0% | 11.8% |
| Moderately important | 30.8% | 23.9% | 17.0% | 23.1% |
| Very important | 57.3% | 60.8% | 72.6% | 61.4% |
| Total Responses | 185 | 12110 | 1464 | 1340 |

⁸ This question was displayed only if respondents indicated their degree would take more time than expected, based on the degree type.

| | Your Institution | Four- Year Public | Four- Year Private | Two- Year Public |
|--|---------------------|-------------------------|--------------------------|------------------------|
| Please rate how important each of the following are to you during the completion of your current degree: | | | | |
| Graduate with a high grade point average | | | | |
| Not at all important | 0.5% | 1.7% | 1.8% | 1.9% |
| Somewhat important | 8.7% | 11.4% | 9.2% | 9.1% |
| Moderately important | 34.2% | 28.3% | 26.4% | 28.2% |
| Very important | 56.5% | 58.6% | 62.7% | 60.8% |
| Total Responses | 184 | 12102 | 1463 | 1335 |
| Take advantage of multiple opportunities (e.g., double major, study abroad, internships, student organizations) | | | | |
| Not at all important | 6.0% | 13.8% | 13.0% | 25.3% |
| Somewhat important | 21.3% | 23.6% | 19.8% | 26.8% |
| Moderately important | 24.6% | 26.8% | 24.1% | 21.1% |
| Very important | 48.1% | 35.9% | 43.1% | 26.8% |
| Total Responses | 183 | 12101 | 1467 | 1334 |
| Get accepted to graduate or professional school | | | | |
| Not at all important | 24.9% | 22.2% | 20.5% | 28.1% |
| Somewhat important | 17.3% | 20.2% | 21.2% | 21.3% |
| Moderately important | 16.2% | 18.7% | 19.1% | 19.2% |
| Very important | 41.6% | 39.0% | 39.2% | 31.3% |
| Total Responses | 185 | 12100 | 1464 | 1331 |
| Be prepared for the job market | | | | |
| Not at all important | 0.0% | 1.4% | 1.7% | 2.1% |
| Somewhat important | 4.3% | 4.8% | 4.9% | 3.4% |
| Moderately important | 17.8% | 18.4% | 15.3% | 12.8% |
| Very important | 77.8% | 75.5% | 78.1% | 81.6% |
| Total Responses | 185 | 12100 | 1461 | 1335 |
| Earn a high starting salary | | | | |
| Not at all important | 3.2% | 3.7% | 5.1% | 3.7% |
| Somewhat important | 14.6% | 16.3% | 15.2% | 11.3% |
| Moderately important | 35.1% | 33.8% | 31.9% | 28.6% |
| Very important | 47.0% | 46.2% | 47.8% | 56.5% |
| Total Responses | 185 | 12092 | 1460 | 1332 |
| Do you plan to attend graduate school? | | | | |
| Yes, I plan to begin immediately after completing my undergraduate degree | 30.8% | 30.1% | 28.9% | 26.7% |
| Yes, I plan to begin a few years after completing my undergraduate degree | 16.8% | 21.9% | 21.8% | 13.1% |
| No | 27.0% | 19.0% | 17.1% | 23.3% |
| Have not decided/ Don't know | 25.4% | 29.0% | 32.2% | 36.8% |
| Total Responses | 185 | 12118 | 1471 | 1347 |
| What is the highest degree you plan to obtain? | | | | |
| Associate's degree | 0.0% | 0.6% | 1.0% | 17.9% |
| Bachelor's degree | 31.5% | 32.4% | 29.7% | 38.4% |
| Master's degree | 37.5% | 39.1% | 40.3% | 26.2% |
| Professional degree (e.g. MD, DDS, JD) | 10.3% | 10.6% | 10.3% | 5.9% |
| Doctoral degree (e.g. PhD, EdD, DMA) | 19.0% | 16.1% | 17.1% | 8.0% |
| Other (e.g. non-degree seeking coursework) | 1.6% | 1.2% | 1.6% | 3.6% |
| Total Responses | 184 | 12120 | 1469 | 1345 |

FINANCIAL KNOWLEDGE

In this section the correct answers are indicated with an asterisk.

| | Your Institution | Four- Year Public | Four- Year Private | Two- Year Public |
|--|---------------------|-------------------------|--------------------------|------------------------|
| 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? | | | | |
| More than today | 10.1% | 10.3% | 10.9% | 12.5% |
| Exactly the same as today | 6.7% | 9.1% | 9.2% | 12.9% |
| Less than today* | 63.7% | 59.3% | 53.1% | 52.2% |
| Don't know | 19.6% | 21.2% | 26.9% | 22.4% |
| Total Responses | 179 | 11762 | 1418 | 1279 |
| 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? | | | | |
| More than \$102* | 85.4% | 79.0% | 76.4% | 75.6% |
| Exactly \$102 | 3.9% | 5.4% | 5.0% | 6.0% |
| Less than \$102 | 1.1% | 3.7% | 3.2% | 4.0% |
| Don't know | 9.6% | 11.9% | 15.4% | 14.4% |
| Total Responses | 178 | 11726 | 1422 | 1275 |
| 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 repayment options will cost you the least amount of money over the length of the repayment period? | | | | |
| 10-year repayment option* | 80.9% | 79.4% | 73.7% | 77.3% |
| 20-year repayment option | 3.4% | 2.6% | 2.5% | 2.1% |
| 30-year repayment option | 7.9% | 7.7% | 9.2% | 8.9% |
| Don't know | 7.9% | 10.3% | 14.6% | 11.7% |
| Total Responses | 178 | 11712 | 1418 | 1280 |
| All paycheck stubs show your gross pay (the total amount you earned before any taxes were taken out for the pay period) and your net pay (the amount of your check after all taxes). The taxes that are commonly taken out include federal, state, and local income tax, Social Security tax, and Medicare tax. On average, what percentage of your income would you expect to receive as take-home pay? | | | | |
| 100% | 0.6% | 0.7% | 0.5% | 0.5% |
| 90-99% | 3.9% | 5.7% | 5.1% | 5.2% |
| 80-89% | 31.5% | 34.1% | 30.3% | 32.3% |
| 70-79%* | 43.8% | 43.0% | 43.0% | 46.5% |
| Don't know | 20.2% | 16.5% | 21.2% | 15.4% |
| Total Responses | 178 | 11709 | 1418 | 1279 |

| | Your Institution | Four- Year Public | Four- Year Private | Two- Year Public |
|--|---------------------|-------------------------|--------------------------|------------------------|
| Which of the following make up the TWO largest components of a credit score? (select two) | | | | |
| Amounts owed* | 50.0% | 50.8% | 52.9% | 57.3% |
| New credit | 3.4% | 4.6% | 4.2% | 4.5% |
| Types of credit used | 5.6% | 10.9% | 8.0% | 10.2% |
| Length of credit history | 38.2% | 35.8% | 32.8% | 35.7% |
| Payment history* | 73.0% | 74.2% | 71.0% | 76.0% |
| Don't know | 17.4% | 15.7% | 18.3% | 11.8% |
| Selected both correct answers | 39.3% | 37.2% | 39.0% | 40.5% |
| Total Responses | 178 | 11730 | 1419 | 1280 |

DEMOGRAPHICS

| | Your Institution | Four- Year Public | Four- Year Private | Two- Year Public |
|--|---------------------|-------------------------|--------------------------|------------------------|
| What is your employment status during the academic year? | | | | |
| Employed full-time | 5.0% | 14.5% | 20.9% | 35.1% |
| Employed part-time | 40.0% | 55.4% | 51.9% | 39.8% |
| Not employed | 55.0% | 30.0% | 27.3% | 25.1% |
| Total Responses | 180 | 11824 | 1434 | 1292 |
| How many hours do you typically work, on average, during the academic year?⁹ | | | | |
| 1-5 | 4.9% | 5.0% | 8.5% | 1.6% |
| 6-10 | 21.0% | 14.2% | 22.7% | 3.6% |
| 11-15 | 12.3% | 16.0% | 15.1% | 6.3% |
| 16-20 | 30.9% | 19.9% | 12.1% | 12.3% |
| 21-25 | 16.0% | 13.9% | 8.3% | 11.8% |
| 26-30 | 0.0% | 9.2% | 5.4% | 13.5% |
| 31-35 | 3.7% | 5.7% | 2.8% | 10.0% |
| 36-40 | 7.4% | 8.9% | 13.0% | 23.1% |
| Over 40 | 3.7% | 7.0% | 12.2% | 17.9% |
| Total Responses | 81 | 8246 | 1040 | 963 |
| Where do you work?⁹ | | | | |
| On-campus | 36.3% | 27.2% | 34.3% | 5.2% |
| Off-campus | 56.3% | 63.0% | 53.9% | 91.8% |
| Both on-campus and off-campus | 7.5% | 9.8% | 11.8% | 3.0% |
| Total Responses | 80 | 8236 | 1035 | 962 |
| What is the highest level of education your mother/guardian 1 has obtained? | | | | |
| Less than high school | 5.0% | 5.4% | 5.1% | 11.6% |
| High school diploma or the equivalent (e.g. GED) | 16.7% | 20.6% | 21.5% | 37.4% |
| Attended college but did not earn a degree | 15.0% | 16.3% | 13.4% | 17.7% |
| Associate's degree (including occupational or academic) | 11.7% | 14.3% | 13.0% | 13.4% |
| Bachelor's degree | 32.8% | 27.8% | 27.6% | 12.4% |
| Master's degree | 13.3% | 11.6% | 13.4% | 4.4% |
| Professional degree (e.g. MD, DDS, JD) | 3.9% | 1.9% | 2.5% | 0.7% |
| Doctorate (e.g. PhD, EdD) | 1.1% | 1.2% | 2.3% | 0.5% |
| Don't know | 0.6% | 1.0% | 1.3% | 1.9% |
| Total Responses | 180 | 11785 | 1425 | 1281 |

⁹ This question was displayed only to respondents who indicated that they are employed.

| | Your Institution | Four- Year Public | Four- Year Private | Two- Year Public |
|---|---------------------|-------------------------|--------------------------|------------------------|
| What is the highest level of education your father/ guardian 2 has obtained? | | | | |
| Less than high school | 5.6% | 6.2% | 7.2% | 14.1% |
| High school diploma or the equivalent (e.g. GED) | 21.1% | 22.7% | 23.2% | 35.4% |
| Attended college but did not earn a degree | 15.0% | 13.8% | 11.5% | 15.6% |
| Associate's degree (including occupational or academic degrees) | 6.1% | 10.3% | 10.1% | 9.5% |
| Bachelor's degree | 28.9% | 25.6% | 24.4% | 11.8% |
| Master's degree | 13.3% | 12.1% | 12.4% | 5.7% |
| Professional degree (e.g. MD, DDS, JD) | 4.4% | 3.4% | 4.1% | 0.7% |
| Doctorate (e.g. PhD, EdD) | 3.9% | 3.1% | 3.5% | 1.0% |
| Don't know | 1.7% | 2.7% | 3.5% | 6.2% |
| Total Responses | 180 | 11777 | 1424 | 1282 |
| What is your current annual income? | | | | |
| \$0 | 27.9% | 11.5% | 10.7% | 10.3% |
| \$1-\$2,500 | 19.6% | 15.6% | 19.1% | 7.7% |
| \$2,500-\$4,999 | 8.4% | 13.8% | 13.1% | 4.7% |
| \$5,000-\$7,499 | 7.3% | 9.3% | 8.8% | 6.5% |
| \$7,500-\$9,999 | 5.6% | 7.9% | 4.6% | 8.0% |
| \$10,000-\$14,999 | 8.9% | 9.9% | 5.0% | 12.3% |
| \$15,000-\$19,999 | 3.9% | 4.7% | 2.6% | 8.0% |
| \$20,000-\$24,999 | 2.8% | 4.0% | 2.9% | 9.4% |
| \$25,000-\$29,999 | 0.6% | 2.5% | 2.5% | 4.8% |
| \$30,000 or higher | 2.2% | 7.4% | 13.0% | 15.4% |
| Don't know | 5.0% | 6.9% | 8.3% | 4.8% |
| Prefer not to answer | 7.8% | 6.4% | 9.2% | 8.1% |
| Total Responses | 179 | 11773 | 1426 | 1281 |
| What is your parent(s)/ guardian(s) current annual income? | | | | |
| Less than \$15,000 | 3.4% | 4.4% | 4.4% | 8.4% |
| \$15,000-\$29,999 | 8.4% | 6.2% | 6.4% | 9.5% |
| \$30,000-\$39,999 | 9.0% | 6.5% | 6.2% | 7.7% |
| \$40,000-\$59,999 | 10.1% | 10.3% | 10.6% | 9.0% |
| \$60,000-\$79,999 | 13.5% | 10.7% | 8.9% | 6.7% |
| \$80,000-\$99,999 | 10.1% | 9.3% | 8.7% | 4.3% |
| \$100,000-\$149,999 | 12.4% | 11.6% | 8.7% | 3.9% |
| \$150,000-\$199,999 | 8.4% | 4.0% | 3.5% | 1.8% |
| \$200,000 or higher | 11.8% | 4.5% | 5.1% | 1.1% |
| Don't know | 7.3% | 22.9% | 23.0% | 32.9% |
| Prefer not to answer | 5.6% | 9.4% | 14.3% | 14.8% |
| Total Responses | 178 | 11742 | 1419 | 1272 |



| | Your Institution | Four- Year Public | Four- Year Private | Two- Year Public |
|--|---------------------|-------------------------|--------------------------|------------------------|
| What do you expect your starting annual salary to be when you enter the workforce after completing your current degree? | | | | |
| N/A, I plan to pursue additional education immediately following completion of my current degree | 15.2% | 14.3% | 15.7% | 9.8% |
| N/A, not planning on entering the workforce | 0.0% | 1.0% | 1.1% | 1.3% |
| Less than \$15,000 | 2.2% | 2.4% | 3.3% | 1.8% |
| \$15,000-\$29,999 | 3.9% | 10.3% | 11.9% | 14.6% |
| \$30,000-\$39,999 | 16.9% | 20.5% | 20.8% | 23.5% |
| \$40,000-\$59,999 | 25.8% | 29.6% | 25.7% | 33.6% |
| \$60,000-\$79,999 | 24.2% | 15.7% | 14.9% | 10.6% |
| \$80,000-\$99,999 | 6.7% | 3.8% | 4.3% | 2.7% |
| \$100,000-\$149,999 | 4.5% | 1.7% | 1.7% | 1.3% |
| \$150,000-\$199,999 | 0.6% | 0.4% | 0.3% | 0.2% |
| \$200,000 or higher | 0.0% | 0.3% | 0.4% | 0.5% |
| Total Responses | 178 | 11743 | 1413 | 1271 |
| What do you expect your annual salary to be 10 years after entering the workforce? | | | | |
| N/A, not planning on being in the workforce | 1.1% | 1.3% | 1.5% | 1.9% |
| Less than \$15,000 | 0.0% | 0.3% | 0.3% | 0.5% |
| \$15,000-\$29,999 | 0.0% | 1.5% | 2.0% | 2.3% |
| \$30,000-\$39,999 | 3.9% | 5.7% | 6.7% | 8.2% |
| \$40,000-\$59,999 | 10.1% | 17.1% | 18.7% | 20.9% |
| \$60,000-\$79,999 | 23.5% | 25.3% | 26.1% | 32.7% |
| \$80,000-\$99,999 | 27.9% | 23.3% | 21.4% | 18.1% |
| \$100,000-\$149,999 | 19.0% | 16.8% | 14.0% | 10.1% |
| \$150,000-\$199,999 | 8.9% | 4.5% | 4.3% | 2.7% |
| \$200,000 or higher | 5.6% | 4.3% | 5.0% | 2.7% |
| Total Responses | 179 | 11724 | 1411 | 1275 |
| What is your gender? | | | | |
| Male | 34.4% | 32.8% | 26.3% | 24.3% |
| Female | 63.9% | 65.9% | 71.5% | 73.8% |
| Transgender | 0.6% | 0.2% | 0.1% | 0.4% |
| Self-defined | 0.6% | 0.5% | 0.9% | 0.2% |
| Prefer not to answer | 0.6% | 0.7% | 1.1% | 1.4% |
| Total Responses | 180 | 11763 | 1427 | 1281 |
| What is your race/ethnicity? Please select all that apply. | | | | |
| Asian American/ Asia (East, South, Southeast) | 12.3% | 7.9% | 5.9% | 2.3% |
| Black or African American | 3.4% | 5.5% | 8.1% | 15.1% |
| Hawaiian of other Pacific Islander | 0.0% | 0.8% | 0.4% | 0.6% |
| Hispanic or Latino(a) | 17.9% | 9.3% | 8.3% | 5.3% |
| Native American/ American Indian/ Alaskan Native | 2.2% | 2.0% | 1.5% | 2.7% |
| Middle Eastern/ Arab American | 0.6% | 0.8% | 1.0% | 0.4% |
| White | 72.6% | 79.1% | 78.6% | 75.5% |
| Other | 0.0% | 1.3% | 1.5% | 2.3% |
| Prefer not to answer | 0.6% | 2.4% | 3.6% | 4.2% |
| Total Responses | 179 | 11777 | 1428 | 1281 |

| | Your Institution | Four- Year Public | Four- Year Private | Two- Year Public |
|---|---------------------|-------------------------|--------------------------|------------------------|
| How many years have you been enrolled in post-secondary or higher education (not counting any post-secondary work completed in high school)? | | | | |
| 1 | 25.7% | 20.8% | 25.3% | 28.5% |
| 2 | 20.7% | 18.2% | 19.6% | 25.2% |
| 3 | 27.4% | 21.4% | 24.1% | 16.3% |
| 4 | 16.2% | 20.5% | 18.7% | 11.3% |
| 5 or more | 10.1% | 19.1% | 12.3% | 18.6% |
| Total Responses | 179 | 11748 | 1426 | 1268 |
| Are you majoring in more than one field of study? | | | | |
| Yes | 8.9% | 18.3% | 24.4% | 16.1% |
| No | 91.1% | 81.7% | 75.6% | 83.9% |
| Total Responses | 179 | 11779 | 1430 | 1283 |
| Which field of study does your first major fall under? / Which field of study does your major fall under?¹⁰ | | | | |
| Agriculture or Agricultural Science | 12.3% | 3.7% | 0.1% | 0.3% |
| Architecture, Design or Urban Planning | 2.8% | 1.2% | 0.2% | 1.0% |
| Biological Sciences (e.g., biology, biochemistry, neuroscience) | 4.5% | 7.0% | 4.7% | 3.0% |
| Business or Marketing | 8.4% | 13.3% | 18.6% | 15.4% |
| Computer or Information Sciences | 0.6% | 3.5% | 2.7% | 6.4% |
| Communications (e.g., journalism) | 3.9% | 3.8% | 6.2% | 1.3% |
| Construction or Construction Management | 2.2% | 0.2% | 0.1% | 0.5% |
| Education (e.g., early childhood education, teaching) | 8.4% | 7.6% | 5.7% | 4.0% |
| Engineering or Engineering Technology | 26.8% | 8.8% | 3.4% | 4.2% |
| Environmental Studies | 0.6% | 1.3% | 1.1% | 0.7% |
| Fine Arts or Performing Arts (e.g., music, theater or dance) | 0.0% | 2.8% | 4.8% | 1.3% |
| Health or Medicine (e.g., medical technology, pre-med, nursing, public health) | 7.3% | 14.0% | 12.2% | 32.5% |
| Humanities (e.g., English, philosophy, history, foreign language) | 4.5% | 4.5% | 5.5% | 2.1% |
| Law (e.g., para-legal, pre-law) | 0.0% | 0.9% | 0.9% | 2.1% |
| Mathematics or Statistics | 1.7% | 1.4% | 1.3% | 0.3% |
| Mechanics or Repair Technician | 0.0% | 0.1% | 0.0% | 1.3% |
| Physical Sciences (e.g., physics, chemistry) | 1.1% | 2.0% | 1.0% | 0.5% |
| Recreation or Fitness Studies | 0.6% | 1.0% | 0.4% | 0.4% |
| Religious Studies or Theology | 0.0% | 0.1% | 1.9% | 0.0% |
| Social Sciences (e.g., economics, sociology, psychology, politics) | 7.8% | 10.6% | 16.0% | 4.9% |
| Social Work | 0.6% | 2.2% | 1.1% | 3.4% |
| Other Vocational Program (e.g., cosmetology, culinary arts) | 0.0% | 0.0% | 0.1% | 1.5% |
| Undecided or General Education | 0.0% | 1.5% | 1.7% | 1.9% |
| Other | 6.1% | 8.3% | 10.4% | 11.1% |
| Total Responses | 179 | 11742 | 1422 | 1280 |

¹⁰ The displayed wording differed based on the response to the majoring in more than one field of study item.

| | Your Institution | Four- Year Public | Four- Year Private | Two- Year Public |
|--|---------------------|-------------------------|--------------------------|------------------------|
| Which field of study does your second major fall under?¹¹ | | | | |
| Agriculture or Agricultural Science | 0.0% | 1.6% | 0.0% | 1.5% |
| Architecture, Design or Urban Planning | 7.1% | 0.7% | 0.9% | 0.5% |
| Biological Sciences (e.g., biology, biochemistry, neuroscience) | 0.0% | 4.5% | 1.2% | 4.5% |
| Business or Marketing | 14.3% | 15.3% | 15.3% | 13.6% |
| Computer or Information Sciences | 0.0% | 3.8% | 0.9% | 8.6% |
| Communications (e.g., journalism) | 0.0% | 3.1% | 6.6% | 1.0% |
| Construction or Construction Management | 0.0% | 0.1% | 0.3% | 1.0% |
| Education (e.g., early childhood education, teaching) | 7.1% | 4.5% | 6.9% | 2.5% |
| Engineering or Engineering Technology | 0.0% | 2.7% | 0.6% | 4.0% |
| Environmental Studies | 0.0% | 1.3% | 1.5% | 0.0% |
| Fine Arts or Performing Arts (e.g., music, theater or dance) | 0.0% | 3.0% | 4.8% | 2.0% |
| Health or Medicine (e.g., medical technology, pre-med, nursing, public health) | 14.3% | 6.2% | 1.8% | 17.2% |
| Humanities (e.g., English, philosophy, history, foreign language) | 14.3% | 13.1% | 19.2% | 4.5% |
| Law (e.g., para-legal, pre-law) | 0.0% | 2.1% | 1.2% | 2.0% |
| Mathematics or Statistics | 7.1% | 3.7% | 1.5% | 1.0% |
| Mechanics or Repair Technician | 0.0% | 0.1% | 0.3% | 0.5% |
| Physical Sciences (e.g., physics, chemistry) | 0.0% | 2.7% | 1.5% | 1.0% |
| Recreation or Fitness Studies | 0.0% | 1.0% | 0.6% | 0.5% |
| Religious Studies or Theology | 0.0% | 0.6% | 1.5% | 0.5% |
| Social Sciences (e.g., economics, sociology, psychology, politics) | 7.1% | 13.5% | 19.5% | 9.1% |
| Social Work | 0.0% | 1.6% | 0.3% | 1.0% |
| Other Vocational Program (e.g., cosmetology, culinary arts) | 0.0% | 0.1% | 0.0% | 0.5% |
| Undecided or General Education | 0.0% | 2.2% | 1.2% | 5.1% |
| Other | 28.6% | 12.3% | 12.3% | 17.7% |
| Total Responses | 14 | 2047 | 333 | 198 |
| What is your cumulative grade point average (GPA)? Please enter to two decimal places (e.g., 2.73). [This item has been recoded into categories.] | | | | |
| 0-0.99 | 0.0% | 0.3% | 0.1% | 0.2% |
| 1.00-1.99 | 1.9% | 0.7% | 0.3% | 1.6% |
| 2.00-2.99 | 31.1% | 22.4% | 16.5% | 28.3% |
| 3.00-3.99 | 62.1% | 71.3% | 77.2% | 59.9% |
| 4.00 | 5.0% | 5.2% | 5.9% | 10.0% |
| Total Responses | 161 | 10672 | 1226 | 1101 |
| Are you a varsity-level athlete? | | | | |
| Yes | 2.2% | 3.4% | 8.8% | 4.1% |
| No | 97.8% | 96.6% | 91.2% | 95.9% |
| Total Responses | 179 | 11729 | 1414 | 1278 |
| Do you qualify for: | | | | |
| In-state tuition | 96.1% | 86.2% | - | 96.1% |
| Out of state tuition | 3.9% | 13.8% | - | 3.9% |
| Total Responses | 178 | 11654 | - | 1222 |

¹¹ This question was only displayed to respondents who indicated they had more than one major.

| | Your Institution | Four- Year Public | Four- Year Private | Two- Year Public |
|--|-----------------------------|----------------------------------|-----------------------------------|---------------------------------|
| Where do you currently live? | | | | |
| On-campus in residence halls or college/university owned apartment or housing | 26.8% | 24.2% | 47.0% | 0.2% |
| On-campus in sorority or fraternity housing (e.g. floor within residence hall, college/ university-owned apartment or housing) | 0.0% | 1.3% | 1.3% | 0.0% |
| Off-campus in sorority or fraternity house or residence | 5.0% | 3.8% | 3.4% | 3.5% |
| Residence within walking distance of campus (e.g. apartment or house not owned by university) | 19.6% | 23.6% | 10.9% | 3.2% |
| Residence outside of walking distance of campus (e.g. apartment or house not owned by university) | 48.6% | 47.1% | 37.4% | 93.2% |
| Total Responses | 179 | 11716 | 1418 | 1269 |
| Who do you currently live with? Please select all that apply. | | | | |
| Alone | 5.6% | 9.4% | 10.1% | 9.1% |
| My roommates | 85.5% | 54.8% | 59.8% | 8.0% |
| My parent(s) or guardian(s) | 3.4% | 14.6% | 9.9% | 29.9% |
| My spouse or partner | 5.0% | 19.7% | 17.7% | 40.1% |
| My child or children | 1.1% | 8.7% | 11.4% | 30.0% |
| With other family members | 3.9% | 6.3% | 4.4% | 11.6% |
| Total responses | 179 | 11755 | 1419 | 1279 |
| In what year were you born? [This item has been recoded into age categories.] | | | | |
| 18-23 | 92.0% | 75.2% | 75.4% | 35.8% |
| 24-29 | 5.1% | 13.4% | 6.7% | 20.3% |
| 30-39 | 2.8% | 7.2% | 7.8% | 20.9% |
| 40-49 | 0.0% | 2.7% | 6.6% | 15.5% |
| 50-59 | 0.0% | 1.3% | 3.3% | 6.4% |
| 60+ | 0.0% | 0.2% | 0.1% | 1.1% |
| Total Responses | 176 | 11504 | 1375 | 1247 |
| What is your citizenship status? Please select all that apply. | | | | |
| Natural born U.S. citizen | 91.1% | 91.7% | 91.2% | 93.3% |
| Naturalized U.S. citizen | 1.1% | 3.0% | 2.9% | 2.4% |
| Permanent resident U.S. | 4.4% | 3.6% | 2.4% | 3.4% |
| Citizen of country other than U.S. | 4.4% | 3.7% | 5.2% | 2.0% |
| Total Responses | 180 | 11744 | 1419 | 1279 |
| Is English your native language (the first language you learned to speak as a child)? | | | | |
| Yes | 77.8% | 87.6% | 89.0% | 92.7% |
| No | 13.3% | 7.2% | 6.5% | 4.3% |
| I learned both English and another language at the same time | 8.9% | 5.2% | 4.5% | 3.0% |
| Total Responses | 180 | 11770 | 1424 | 1281 |

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