

Student Financial Wellness Survey Fall 2023 Semester Report

**Experiences of Hispanic Students at Hispanic Association
of Colleges and Universities Institutions in Texas**

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Trellis Strategies is a leading strategic research and consulting firm focused on advancing postsecondary education and strengthening the workforce. Our commitment is to provide unparalleled insights into the modern learner experience, spanning from application through graduation. Leveraging over four decades of experience in serving higher education institutions and assisting students in navigating intricate processes, Trellis Strategies' dedicated team possesses the knowledge, insight, and expertise to empower organizations to turn data into impactful action and tangible results.

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Guided by our mission, we navigate the non-linear landscape of postsecondary education, assisting institutions in adapting policies and programs to accommodate diverse learner journeys. By dismantling barriers in policy and processes, we aim to enhance learner outcomes and rebuilding trust in the credentialing process. We are dedicated to the belief that education serves as the cornerstone for unlocking new opportunities, fostering individual economic mobility, and growing community prosperity. For more information, visit our website: www.trellisstrategies.org/about-us/

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at institutions. Our studies have included:**

495

Reports in 2023

3.4+

Million students surveyed
since 2018

30+

Three decades of
organizational research
experience

About the Student Financial Wellness Survey

The Student Financial Wellness Survey (SFWS) is a self-reported, online survey that documents the financial wellbeing and success of postsecondary students across the nation. The SFWS was designed and implemented by Trellis Strategies, starting in 2018. Since then, 3.1 million students have been surveyed at 263 institutions across 34 states.

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Want to participate in the Fall 2024 implementation of SFWS? Contact us at research@trellisstrategies.org.

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Executive Summary

The SFWS provides a snapshot of student wellbeing during the fall of 2023. This section highlights key metrics and select survey findings to help the Hispanic Association of Colleges and Universities (HACU) and its member institutions better understand Hispanic students' experiences and provide them the support needed to reach their academic potential.

Of note, HACU is a nonprofit membership-based organization that advocates for the needs of existing and emerging Hispanic-Serving Institutions (HSIs) in the U.S. HSIs are colleges and universities whose undergraduate enrollments are at least 25 percent Hispanic. Although HACU represents all HSIs nationally, not all HSIs are HACU members and not all HACU members are HSIs – although many institutions are in both categories. HACU member institutions include dues-paying nonprofit accredited colleges and universities located in the U.S., D.C., and Puerto Rico.

This report focuses on providing comparisons between Hispanic and non-Hispanic students at HACU member institutions in Texas.

A total of 142 institutions across 25 states participated in Trellis' 2023 survey. Twenty-five were Texas HACU institutions (see Appendix D for the list of participating institutions). Hispanic students made up 49 percent of respondents at the 25 Texas HACU institutions. Responses were weighted to reflect the total composition of participating institutions (see Appendix A for more information about the weighting).


Survey Metrics		
	HACU Institutions	Hispanic Students at HACU Institutions
Survey Population	219,985 students	111,888 students
Responses	15,018 students	7,296 students
Response Rate	6.8%	6.5%
Completion Rate	81%	82%
Median Time Spent	15 minutes	15 minutes

- At Texas HACU institutions, Hispanic students were more likely to report having trouble finding \$500 in case of an emergency compared to their non-Hispanic peers (63 percent vs. 54 percent).
- Hispanic students at Texas HACU institutions were more likely to have completed the FAFSA (83 percent vs. 68 percent) and more likely to report using Pell grants or other grants to pay for school (63 percent vs. 42 percent) compared to their non-Hispanic peers, but were less likely to report using scholarships to pay for school than non-Hispanic students (45 percent vs. 54 percent).
- A higher percentage of Hispanic students at Texas HACU institutions felt their school has the support services to help them address their financial situation as compared to non-Hispanic students (61 percent vs 54 percent).

- Hispanic students at Texas HACU institutions were more likely to say they would recommend their institution to others compared to non-Hispanic students at their institution (NPS of 23.31 vs. 15.05).
- Nearly half (49 percent) of Hispanic students at Texas HACU institutions identified themselves as first-generation college students, compared to 31 percent of non-Hispanic students.

Key Findings: Financial Security

Sixty-three percent of Hispanic students at Texas HACU institutions (compared to 54 percent of non-Hispanic respondents) reported that they would have difficulty finding \$500 in cash or credit in case of an emergency. While some of these respondents would turn to their savings or to family members for support, others would have to use their credit cards, reduce their spending, or delay paying a bill.

63% 
of Hispanic students at Texas HACU institutions reported they would have difficulty finding \$500 in cash or credit in case of an emergency.

- Twenty percent of Hispanic respondents—and 17 percent of non-Hispanic respondents—reported they would be unable to find \$500 if faced with an emergency.

A majority of respondents reported running out of money at least once since the beginning of 2023.

- Some reported running out of money more frequently than others, with 21 percent of Hispanic students and 18 percent of non-Hispanic students at Texas HACU institutions running out of money at least eight times during the year.

Affording monthly expenses is a concern for many college students, especially with the increases in inflation rates the country has experienced in the past year.

- At Texas HACU institutions, 56 percent of Hispanic students agreed or strongly agreed they worry about being able to pay their current monthly expenses.

Key Findings: Paying for College

While many students use savings or income to pay for college, it is rarely enough; few students are able to “pay their way through college.”

- Fifty-seven percent of Hispanic respondents at Texas HACU institutions used their personal savings to pay for college, and 60 percent reported using current employment as a resource. Only four percent paid for college solely with their savings and current employment. These same rates were seen with non-Hispanic respondents at Texas HACU institutions as well.

Hispanic respondents at Texas HACU institutions were more likely to have received Pell or other grants (63 percent) compared to their non-Hispanic peers (42 percent).

- However, Hispanic students at Texas HACU institutions were less likely to report using scholarships to pay for college (45 percent) than their non-Hispanic peers (54 percent).

When self-help, family support, and grant aid is not enough, students turned to various forms of credit.

- At Texas HACU institutions, student loans helped support 32 percent of Hispanic students and 31 percent reported using credit cards as a method to pay for school.

Since January 1, 2023, 83 percent of Hispanic respondents (and 75 percent of non-Hispanic respondents) at Texas HACU institutions who had used a credit card in that time frame said they had used it to purchase something they did not have the money for at least once. Many students who use credit cards did not pay off their balance each month.

- Most respondents who had used a credit card in the past year reported paying their bill on time – 77 percent of Hispanic students and 78 percent of non-Hispanic students. However, only 38 percent of Hispanic respondents agreed or strongly agreed they fully pay off their balance each month, lower than non-Hispanic respondents at 44 percent.

Students can sometimes find themselves in a financial emergency that threatens their ability to remain enrolled and be successful in college. Institutions with emergency aid funding can provide timely awards that offer some financial relief to help keep students on track.

- At Texas HACU institutions, ten percent of Hispanic respondents said they had received emergency aid from their school during 2023, compared to seven percent of non-Hispanic respondents.

Eighty-three percent of Hispanic students at Texas HACU institutions reported completing the FAFSA in the past 12 months. Among these students, 31 percent said they received assistance in completing the application from parents and six percent had help from another family member.

- Hispanic students were more likely to have completed the FAFSA than their non-Hispanic peers (68 percent), and Hispanic students were less likely to have received help from parents in completing the form compared to non-Hispanic students (40 percent).

Key Findings: Perceptions of Institutional Support

Most of the Hispanic students at Texas HACU institutions (74 percent) said they had experienced financial difficulties or challenges while in college.

- Thirty percent of Hispanic students who had experienced financial challenges while enrolled disagreed or strongly disagreed that their school was aware of their financial situation.

Students experiencing financial difficulties might seek help from a number of different staff and faculty across the institution.

- Thirty-three percent of Hispanic students at Texas HACU institutions had not spoken with anyone at their institution about their financial struggles. When they did speak with someone, they were most likely to speak with financial aid advisors. However, many sought financial advice from officials who were not experts in financial aid, such as academic advisors, faculty members, or other non-financial aid staff.

74% 
of Hispanic students at Texas HACU institutions said they had experienced financial difficulties or challenges while in college.

It is critical that institutions have student support resources available, and that students are aware of these resources.

- Sixty-one percent of Hispanic students at Texas HACU institutions agreed or strongly agreed that their school has the support services to help them address their financial situation, compared to 54 percent of non-Hispanic students.

College is a large expense for most students, so the cost of attendance is often one of the top factors when deciding where to enroll.

- Cost was an important or very important factor for 84 percent of Hispanic students at Texas HACU institutions when deciding to attend their current institution, compared to 78 percent of non-Hispanic students.

The SFWS includes a customer satisfaction rating (Net Promoter Score or NPS) to allow the institution to better understand how current students perceive their school.

- NPS categorizes respondents into promoters (scoring 9-10), passives (scoring 7-8), and detractors (scoring 0-6), with the formula $\%Promoters - \%Detractors = NPS$. A positive NPS (>0) is typically indicative of positive feedback and sentiment. In this survey, Texas HACU institutions received an overall NPS of 19.12.
- Hispanic students at Texas HACU institutions were more likely to recommend their institution than their non-Hispanic peers (NPS of 23.31 vs. 15.05).



Hispanic students Texas HACU institutions were more likely to recommend their college to others than their non-Hispanic peers.

Key Findings: Student Wellbeing

Forty-nine percent of surveyed Hispanic students at Texas HACU institutions were food insecure, a condition which can negatively impact physical health, academic performance, and overall wellness (see Appendix C for more information about the food insecurity scale).

- Reports of food insecurity—inadequate food intake due to a lack of money or resources—were common among respondents. Texas HACU Hispanic respondents reported eating less than they felt they should because they couldn't afford more food (38 percent), cutting the size of their meals (39 percent), and being hungry but not eating because there wasn't enough food (30 percent).

Although food insecurity was common, 53 percent of Hispanic respondents at Texas HACU institutions were unaware that their institution offered at least one food pantry or closet to assist students in need.

- While food pantries often serve the broader campus community, internal and external factors—such as stigma, shame, and time constraints—may prevent eligible student from accessing this valuable resource. At Texas HACU institutions, only 16 percent of Hispanic respondents had visited at least one on- or off-campus food pantry.

In the past year, 42 percent of Hispanic students at Texas HACU institutions reported experiencing housing insecurity (see Appendix C for more information about the housing security and homelessness scales).

- The most common expressions of housing insecurity at Texas HACU institutions among Hispanic respondents included difficulty paying rent (23 percent), difficulty paying the full amount of a gas or electricity bill (27 percent) and moving in with others due to financial problems (15 percent).
- Homelessness is the most extreme form of housing insecurity. Although only three percent explicitly self-identified as homeless, 13 percent revealed they had been homeless since starting college or within the previous 12 months through their responses to the homelessness scale in the survey. However, non-Hispanic students had a higher homelessness rate at 16 percent.

Students with unreliable transportation are at risk of experiencing academic setbacks, including stopping or dropping out of college.¹ In this survey, some Hispanic students at Texas HACU institutions who had cars indicated that their car was only somewhat reliable (17 percent) or not at all reliable (1 percent).

- It was much more common for Hispanic students to have a car (71 percent) than report ever using public transportation to commute to school (28 percent). Non-Hispanic students were as likely to have a car, but more likely to report using public transportation (36 percent).

In the 14 days leading up to the survey, 36 percent of Hispanic students at Texas HACU institutions had experienced symptoms of depression, while 45 percent reported generalized anxiety disorder. These findings underscore the widespread prevalence of mental health challenges among college students.

- With such high percentages of students facing mental health crises—especially among vulnerable populations that are less likely to seek assistance on their own—institutions are making quick interventions to keep these students in school, including offering targeted mental health supports, access to free or reduced-cost services, medical counseling, support groups, and more. However, 31 percent of Hispanic respondents at Texas HACU institutions did not know that their institution had mental health or counseling services available to students.

Key Findings: Intersecting Personas of Hispanic Students at Texas HACU Institutions

The student experience may be influenced by other aspects of their identity, such as their first-generation or former foster youth status. Understanding the intersectional nature of student demographics is crucial for fostering student success and cultivating a supportive learning environment.

- **First-Generation Experiences:** Forty-nine percent of Hispanic students (compared to 31 percent of non-Hispanic students) at Texas HACU institutions reported they were the first person in their immediate family (parents, guardians, or older siblings) to attend college.
- **Balancing Parenting and Academics:** Student parents, constituting a mosaic of identities, experiences, and backgrounds, made up 16 percent of the surveyed Hispanic student population at Texas HACU institutions. Thirty-four percent of these students spent over 40 hours a week providing care for their dependents, compared to 29 percent of non-Hispanic parents. Compared to students without dependents, parents may struggle to balance their caregiving responsibilities with their educational goals.²

- **Juggling Multiple Personas:** Sixty-four percent of Hispanic students reported working for pay while attending Texas HACU institutions. Thirty-nine percent of these respondents were working more than 40 hours a week, compared to 35 percent of their working non-Hispanic peers. Among employed Hispanic students, 65 percent identified as a “student who works,” while the other 35 percent saw themselves as a “worker who goes to school.” As the student persona becomes lower in priority, it may become more difficult for that individual to persist to graduation.
- **Former Foster Youth:** At Texas HACU institutions, one percent of surveyed Hispanic students identified as former foster youth. This population often lacks the financial means, stability, and support required to successfully complete postsecondary education, resulting in fewer than one in ten former foster youth holding a two- or four-year college degree.³
- **LGBTQIA+ Representation:** Fifteen percent of Hispanic respondents at Texas HACU institutions belong to the LGBTQIA+ community. These students may encounter higher rates of discrimination, social stigma, and basic needs and mental health challenges compared to non-LGBTQIA+ peers.



As the student persona becomes lower in priority, it may be more difficult for that individual to persist to graduation.

National Survey Overview

Trellis Strategies' Student Financial Wellness Survey (SFWS) is a self-reported, web-based survey that seeks to document the financial well-being and student success of postsecondary students at institutions across the nation. The survey opened on October 23, 2023 and closed on November 13, 2023. A total of 142 institutions participated in the survey—93 public two-year institutions, one private nonprofit two-year institution, 36 public four-year institutions, and 12 private nonprofit four-year institutions.

Across all undergraduates responding to the survey, 73 percent reported experiencing financial difficulties or challenges while in college. These struggles can take on any number of different forms.

- Sixty percent of respondents had experienced at least one form of basic needs insecurity – food insecurity, housing insecurity, or homelessness. Nine percent of respondents had experienced all three.
- Nearly one in five students who had a car reported it was only somewhat reliable or not at all reliable, and 13 percent of all respondents said they sometimes, often, or always missed class due to lack of reliable transportation (including public transportation).
- Almost a quarter (23 percent) of parenting students reported missing at least one day of classes due to lack of childcare.
- A quarter of respondents who worked while enrolled said they missed at least one day of classes due to conflicts with their job.
- A third of respondents reported using at least one form of public assistance during 2023 (e.g., food, unemployment, housing, utility, medical, or childcare).
- Ten percent had borrowed either a payday loan or an auto title loan during the year.
- Twenty percent would not be able to get \$500 in cash or credit from any resource to meet an unexpected need within the next month.
- Most respondents (69 percent) reported running out of money at least once during the year, and 22 percent ran out of money eight or more times.
- Twenty percent of respondents disagreed or strongly disagreed that they know how they will pay for college the next semester, which was less than three months away at the time of survey implementation.

Nearly half (48 percent) of respondents who reported experiencing financial challenges while in college said they had difficulty concentrating on schoolwork because of their financial situation. This underscores the importance of dedicating resources to building out and expanding student support services. Students' basic needs must be met for them to fully focus on their academics.

Students and their families are willing to make the investment in their future. Seventy-three percent of respondents agreed or strongly agreed that the cost of college was worth it, and 83 percent agreed or strongly agreed that their family believes a college degree is worth the investment.

Texas HACU Institutions

Table 2. Survey Characteristics of Texas HACU Institutions		
Characteristic	Population (n=219,985)	Respondents (n=15,018)
Race/Ethnicity		
American Indian/Alaskan Native	0%	0%
Asian, Hawaiian, or Other Pacific Islander	5%	7%
Black/African-American	8%	9%
Hispanic/Latino	51%	49%
International	2%	2%
White	25%	23%
Multiple	2%	2%
Other	0%	0%
Race/Ethnicity Not Reported	7%	8%
Gender		
Female	57%	71%
Male	43%	28%
Self-Identify/Not Reported	0%	0%
Enrollment Intensity		
Full-time	56%	62%
Part-time	43%	38%
Enrollment Intensity Not Reported	0%	0%
Class Year		
1st (<30 credits earned)	45%	47%
2nd (30-59 credits earned)	23%	21%
3rd (60-89 credits earned)	14%	14%
4th (90-120 credits earned)	8%	8%
5th (120+ credits earned)	3%	3%
Class Year Not Reported	6%	6%
Age		
Average Age (Years)	23.6	24.7
GPA		
Average GPA	3.0	3.1

Twenty-five Texas HACU institutions participated in the Fall 2023 implementation of the SFWS. Values presented in this report are rounded; therefore, the sum of response frequencies may not equal 100 percent. A description of the methodology, tests for representativeness, scales used in the survey, and a list of the institutions that participated in the 2023 SFWS can be found in the appendices to this report.

Survey Frequencies

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

	HACU Hispanic	HACU non Hispanic
Yes	74%	73%
No	22%	23%
I Don't Know	4%	4%
	<i>n=7627</i>	<i>n=7938</i>

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

	HACU Hispanic	HACU non Hispanic
Strongly Agree	16%	14%
Agree	44%	40%
Neutral	26%	30%
Disagree	9%	11%
Strongly Disagree	4%	5%
	<i>n=7359</i>	<i>n=7589</i>

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

	HACU Hispanic	HACU non Hispanic
Strongly Agree	10%	9%
Agree	29%	27%
Neutral	30%	31%
Disagree	20%	23%
Strongly Disagree	10%	10%
	<i>n=7354</i>	<i>n=7564</i>

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

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

	HACU Hispanic	HACU non Hispanic
Strongly Agree	15%	16%
Agree	33%	36%
Neutral	26%	22%
Disagree	20%	20%
Strongly Disagree	5%	6%
	<i>n=5413</i>	<i>n=5555</i>

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

Q5: The cost of college is a good investment for my financial future.

	HACU Hispanic	HACU non Hispanic
Strongly Agree	32%	28%
Agree	43%	43%
Neutral	17%	19%
Disagree	4%	7%
Strongly Disagree	3%	4%
	<i>n=7354</i>	<i>n=7563</i>

Q6: My family believes a college degree is worth the investment.

	HACU Hispanic	HACU non Hispanic
Strongly Agree	48%	46%
Agree	38%	38%
Neutral	10%	10%
Disagree	2%	3%
Strongly Disagree	2%	2%
	<i>n=7350</i>	<i>n=7560</i>

Q7:

How important was cost (tuition, room and board, textbooks and course supplies, equipment, transportation, etc.) as a factor when deciding to attend your institution?

	HACU Hispanic	HACU non Hispanic
Very Important	57%	51%
Important	27%	27%
Somewhat Important	11%	16%
Not Important	3%	5%
Not Applicable	1%	2%
	<i>n=7302</i>	<i>n=7540</i>

Q8:

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

	HACU Hispanic	HACU non Hispanic
Strongly Agree	22%	21%
Agree	42%	40%
Neutral	17%	18%
Disagree	11%	14%
Strongly Disagree	6%	7%
Not Applicable	1%	1%
	<i>n=7192</i>	<i>n=7412</i>

Q9:

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

	HACU Hispanic	HACU non Hispanic
Strongly Agree	6%	5%
Agree	16%	15%
Neutral	35%	30%
Disagree	14%	19%
Strongly Disagree	7%	10%
Not Applicable	22%	22%
	<i>n=7185</i>	<i>n=7387</i>

Q10:

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

	HACU Hispanic	HACU non Hispanic
Strongly Agree	10%	8%
Agree	27%	25%
Neutral	30%	27%
Disagree	14%	16%
Strongly Disagree	6%	7%
Not Applicable	14%	16%
	<i>n=7174</i>	<i>n=7395</i>

Q11:

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

	HACU Hispanic	HACU non Hispanic
Strongly Agree	15%	18%
Agree	29%	27%
Neutral	29%	26%
Disagree	8%	8%
Strongly Disagree	5%	6%
Not Applicable	15%	16%
	<i>n=7178</i>	<i>n=7403</i>

Q12:

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

	HACU Hispanic	HACU non Hispanic
Strongly Agree	19%	18%
Agree	29%	28%
Neutral	19%	19%
Disagree	20%	21%
Strongly Disagree	12%	11%
Not Applicable	2%	3%
	<i>n=7190</i>	<i>n=7414</i>

**Q13-
Q17:** During my time at school, I have spoken with the following individuals about my financial struggles. (Check all that apply)*

	HACU Hispanic	HACU non Hispanic
Financial Aid Advisor	48%	42%
Academic Advisor	42%	39%
Faculty Member	22%	24%
Other Staff	16%	16%
I Have Not Spoken With Any of These Individuals	33%	37%

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

Q18: How likely is it that you would recommend your school to a friend or family member?

	HACU Hispanic	HACU non Hispanic
0 (Not at All Likely)	1%	2%
1	0%	1%
2	1%	1%
3	1%	1%
4	2%	3%
5	7%	8%
6	7%	9%
7	16%	17%
8	21%	20%
9	12%	11%
10 (Very Likely)	32%	28%
	n=7102	n=7323

Q18: Net Promoter Score (NPS)* How likely is it that you would recommend your school to a friend or family member?

	HACU Hispanic	HACU non Hispanic
Promoters (Score 9-10)	43%	39%
Passives (Score 7-8)	36%	37%
Detractors (Score 0-6)	20%	24%
Net Promoter Score (NPS)*	23.31	15.05
	n=7,103	n=7,322

*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.

Q19: Do you work for pay?

	HACU Hispanic	HACU non Hispanic
Yes	64%	67%
No	31%	30%
I Don't Know	5%	3%
	n=7096	n=7308

Q20: Student loan(s) I have taken out for myself - Do you use any of the following methods to pay for college?

	HACU Hispanic	HACU non Hispanic
Yes	32%	36%
No	66%	62%
I Don't Know	2%	2%
	n=6935	n=7072

Q21: Student loan(s) my parents took out - Do you use any of the following methods to pay for college?

	HACU Hispanic	HACU non Hispanic
Yes	8%	13%
No	89%	84%
I Don't Know	3%	3%
	<i>n=6846</i>	<i>n=6964</i>

Q22: Other support from my parents and/or family - Do you use any of the following methods to pay for college?

	HACU Hispanic	HACU non Hispanic
Yes	43%	49%
No	54%	48%
I Don't Know	2%	2%
	<i>n=6881</i>	<i>n=7048</i>

Q23: Pell grant and/or other grants - Do you use any of the following methods to pay for college?

	HACU Hispanic	HACU non Hispanic
Yes	63%	42%
No	33%	54%
I Don't Know	4%	4%
	<i>n=6957</i>	<i>n=7027</i>

Q24: Scholarships - Do you use any of the following methods to pay for college?

	HACU Hispanic	HACU non Hispanic
Yes	45%	54%
No	51%	43%
I Don't Know	4%	3%
	<i>n=6905</i>	<i>n=7097</i>

Q25: Current income - Do you use any of the following methods to pay for college?

	HACU Hispanic	HACU non Hispanic
Yes	60%	59%
No	36%	37%
I Don't Know	4%	3%
	<i>n=6928</i>	<i>n=7057</i>

Q26: Personal savings - Do you use any of the following methods to pay for college?

	HACU Hispanic	HACU non Hispanic
Yes	57%	57%
No	41%	41%
I Don't Know	2%	2%
	<i>n=6882</i>	<i>n=7031</i>

Q27: Credit cards - Do you use any of the following methods to pay for college?

	HACU Hispanic	HACU non Hispanic
Yes	31%	32%
No	66%	65%
I Don't Know	3%	3%
	<i>n=6858</i>	<i>n=6969</i>

Q28: Military or veteran benefits - Do you use any of the following methods to pay for college?

	HACU Hispanic	HACU non Hispanic
Yes	6%	7%
No	93%	91%
I Don't Know	2%	2%
	<i>n=6788</i>	<i>n=6896</i>

Q29:	Since January 1, 2023, have you received emergency aid from your institution?		
		HACU Hispanic	HACU non Hispanic
	Yes	10%	7%
	No	74%	82%
	I Don't Know	17%	11%
		<i>n=7051</i>	<i>n=7234</i>

Q30:	In the past 12 months, did you or someone on your behalf complete the FAFSA (Free Application for Federal Student Aid)?		
		HACU Hispanic	HACU non Hispanic
	Yes	83%	68%
	No	14%	29%
	I Don't Know	3%	4%
		<i>n=7015</i>	<i>n=7172</i>

Q31:	Did you receive any help in completing the FAFSA? Check all that apply.*		
		HACU Hispanic	HACU non Hispanic
	I completed the FAFSA on my own	74%	70%
	Parents	31%	40%
	Another family member	6%	4%
	University or college financial aid office	8%	5%
	Another on-campus office or resource	5%	2%
	Community organization or college access program (e.g., TRiO, College Forward, etc.)	3%	2%

Other	15%	8%
	<i>n=8297</i>	<i>n=6329</i>

**Of respondents who answered 'Yes' to Q30*

Q32:	Did any of the following contribute to your decision to not complete the FAFSA? Please check all that apply.*		
		HACU Hispanic	HACU non Hispanic
	The application form(s) were too much work or too time-consuming	15%	11%
	I did not want the possibility of taking on debt	20%	18%
	I did not have enough information about how to apply for financial aid	16%	20%
	I could afford to go to school without financial aid	14%	19%
	I did not think I would be eligible for financial aid	52%	51%
	I did not plan to continue my degree/program	2%	1%
	Other reason(s)	38%	30%
		<i>n=1459</i>	<i>n=3021</i>

**Of respondents who answered 'No' to Q30*

Q33: Are you a parent, primary caregiver, or legal guardian to any children?

	HACU Hispanic	HACU non Hispanic
Yes	16%	17%
No	83%	82%
I Don't Know	1%	1%
	<i>n=6957</i>	<i>n=7113</i>

Q34: Your spouse - Do you provide financial support for any of the following individuals?

	HACU Hispanic	HACU non Hispanic
Yes	9%	13%
No	90%	86%
I Don't Know	1%	1%
	<i>n=6836</i>	<i>n=6988</i>

Q35: A child or children - Do you provide financial support for any of the following individuals?

	HACU Hispanic	HACU non Hispanic
Yes	15%	16%
No	84%	84%
I Don't Know	1%	1%
	<i>n=6863</i>	<i>n=7014</i>

Q36: Your parent(s) or guardian(s) - Do you provide financial support for any of the following individuals?

	HACU Hispanic	HACU non Hispanic
Yes	17%	14%
No	82%	84%
I Don't Know	1%	1%
	<i>n=6834</i>	<i>n=6943</i>

Q37: Other family members - Do you provide financial support for any of the following individuals?

	HACU Hispanic	HACU non Hispanic
Yes	10%	11%
No	88%	88%
I Don't Know	1%	1%
	<i>n=6803</i>	<i>n=6931</i>

Q38: Would you have trouble getting \$500 in cash or credit in order to meet an unexpected need within the next month?

	HACU Hispanic	HACU non Hispanic
Yes	63%	54%
No	23%	34%
I Don't Know	14%	12%
	<i>n=6936</i>	<i>n=7098</i>

Q39: Imagine that you had to pay a \$500 cost unexpectedly in the next month. In this situation, which of the following resources would you turn to first?

	HACU Hispanic	HACU non Hispanic
My savings	26%	30%
My parent(s) or other family member(s)	25%	23%
A credit card	11%	13%
Reducing my spending	8%	7%
Delaying paying a bill	8%	7%
Other	3%	2%
I would not be able to get \$500	20%	17%
	<i>n=6912</i>	<i>n=7073</i>

Q40:

Since January 1, 2023, approximately how many times did you run out of money?

	HACU Hispanic	HACU non Hispanic
Never	25%	33%
One time	9%	9%
Two Times	12%	11%
Three Times	11%	10%
Four Times	9%	7%
Five Times	8%	6%
Six Times	4%	4%
Seven Times	2%	2%
Eight or More Times	21%	18%
	<i>n=6878</i>	<i>n=7004</i>

Q41:

Since January 1, 2023, approximately how many times did you borrow money from your family and/or friends?

	HACU Hispanic	HACU non Hispanic
Never	30%	34%
One time	11%	10%
Two Times	13%	13%
Three Times	12%	11%
Four Times	7%	7%
Five Times	6%	6%
Six Times	3%	3%
Seven Times	1%	1%
Eight or More Times	17%	15%
	<i>n=6852</i>	<i>n=6989</i>

Q42:

I always pay my bills on time.

	HACU Hispanic	HACU non Hispanic
Strongly Agree	26%	35%
Agree	42%	38%
Neutral	21%	16%
Disagree	9%	8%
Strongly Disagree	2%	3%
	<i>n=6802</i>	<i>n=6925</i>

Q43:

I follow a weekly or monthly budget.

	HACU Hispanic	HACU non Hispanic
Strongly Agree	14%	16%
Agree	38%	37%
Neutral	27%	24%
Disagree	16%	18%
Strongly Disagree	5%	5%
	<i>n=6803</i>	<i>n=6925</i>

Q44:

I know how to manage my finances well.

	HACU Hispanic	HACU non Hispanic
Strongly Agree	13%	16%
Agree	43%	43%
Neutral	28%	25%
Disagree	12%	12%
Strongly Disagree	3%	3%
	<i>n=6800</i>	<i>n=6927</i>

Q45:

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

	HACU Hispanic	HACU non Hispanic
Strongly Agree	20%	21%
Agree	36%	33%
Neutral	25%	21%
Disagree	14%	17%
Strongly Disagree	5%	8%
	<i>n=6795</i>	<i>n=6927</i>

Q46: I worry about having enough money to pay for school.

	HACU Hispanic	HACU non Hispanic
Strongly Agree	33%	29%
Agree	34%	32%
Neutral	17%	15%
Disagree	11%	15%
Strongly Disagree	5%	8%
	<i>n=6800</i>	<i>n=6933</i>

Q47: I know how I will pay for college next semester.

	HACU Hispanic	HACU non Hispanic
Strongly Agree	13%	18%
Agree	41%	43%
Neutral	25%	20%
Disagree	15%	13%
Strongly Disagree	7%	7%
	<i>n=6800</i>	<i>n=6934</i>

Q48: It is important that I support my family financially while in college.

	HACU Hispanic	HACU non Hispanic
Strongly Agree	20%	19%
Agree	30%	23%
Neutral	30%	30%
Disagree	13%	17%
Strongly Disagree	6%	11%
	<i>n=6799</i>	<i>n=6928</i>

Q49: I know how to keep myself from spending too much.

	HACU Hispanic	HACU non Hispanic
Strongly Agree	21%	24%
Agree	50%	51%
Neutral	17%	14%
Disagree	9%	9%
Strongly Disagree	2%	2%
	<i>n=6716</i>	<i>n=6838</i>

Q50: I know where to find the advice I need to make decisions involving money.

	HACU Hispanic	HACU non Hispanic
Strongly Agree	16%	19%
Agree	41%	43%
Neutral	21%	19%
Disagree	17%	15%
Strongly Disagree	5%	5%
	<i>n=6711</i>	<i>n=6829</i>

Q51: Food Assistance - Since January 1, 2023, have you used public assistance in the following areas?

	HACU Hispanic	HACU non Hispanic
Yes	15%	13%
No	81%	84%
I Don't Know	4%	3%
	<i>n=6620</i>	<i>n=6757</i>

Q52: Unemployment Assistance - Since January 1, 2023, have you used public assistance in the following areas?

	HACU Hispanic	HACU non Hispanic
Yes	2%	2%
No	96%	96%
I Don't Know	2%	2%
	<i>n=6612</i>	<i>n=6749</i>

Q53: Housing Assistance - Since January 1, 2023, have you used public assistance in the following areas?

	HACU Hispanic	HACU non Hispanic
Yes	2%	3%
No	95%	95%
I Don't Know	3%	2%
	<i>n=6608</i>	<i>n=6748</i>

Q54: Utility Assistance - Since January 1, 2023, have you used public assistance in the following areas?

	HACU Hispanic	HACU non Hispanic
Yes	4%	4%
No	92%	94%
I Don't Know	4%	3%
	<i>n=6610</i>	<i>n=6743</i>

Q55: Medical Assistance - Since January 1, 2023, have you used public assistance in the following areas?

	HACU Hispanic	HACU non Hispanic
Yes	21%	14%
No	75%	82%
I Don't Know	5%	3%
	<i>n=6608</i>	<i>n=6745</i>

Q56: Child Care Assistance - Since January 1, 2023, have you used public assistance in the following areas?

	HACU Hispanic	HACU non Hispanic
Yes	2%	2%
No	95%	95%
I Don't Know	2%	2%
	<i>n=6607</i>	<i>n=6742</i>

Q57: Credit Card - Since January 1, 2023, have you used the following borrowing sources?

	HACU Hispanic	HACU non Hispanic
Yes	51%	56%
No	47%	42%
I Don't Know	2%	2%
	<i>n=6580</i>	<i>n=6706</i>

Q58: Pay Day Loan - Since January 1, 2023, have you used the following borrowing sources?

	HACU Hispanic	HACU non Hispanic
Yes	5%	5%
No	91%	92%
I Don't Know	4%	4%
	<i>n=6511</i>	<i>n=6622</i>

Q59: Auto Title Loan - Since January 1, 2023, have you used the following borrowing sources?

	HACU Hispanic	HACU non Hispanic
Yes	5%	4%
No	92%	92%
I Don't Know	4%	4%
	<i>n=6506</i>	<i>n=6622</i>

Q60:

Since January 1, 2023, approximately how many times did you use a credit card for something you didn't have money for?*

	HACU Hispanic	HACU non Hispanic
Never	17%	25%
One Time	7%	6%
Two Times	9%	9%
Three Times	10%	9%
Four Times	8%	7%
Five Times	7%	6%
Six Times	5%	3%
Seven Times	2%	2%
Eight or More Times	35%	33%
	n=3321	n=3761

*Of respondents who answered 'yes' to Q57

Q61:

I always pay my credit card bill on time.*

	HACU Hispanic	HACU non Hispanic
Strongly Agree	37%	41%
Agree	40%	37%
Neutral	12%	10%
Disagree	9%	9%
Strongly Disagree	3%	3%
	n=3313	n=3733

*Of respondents who answered 'yes' to Q57

Q62:

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

	HACU Hispanic	HACU non Hispanic
Strongly Agree	18%	24%
Agree	19%	20%
Neutral	16%	13%
Disagree	25%	23%
Strongly Disagree	21%	20%
	n=3309	n=3724

*Of respondents who answered 'yes' to Q57

Q63:

Since January 1, 2023, approximately how many times did you borrow a pay day loan?*

	HACU Hispanic	HACU non Hispanic
One time	39%	35%
Two Times	22%	20%
Three Times	13%	14%
Four Times	11%	9%
Five Times	5%	6%
Six Times	4%	3%
Seven Times	1%	1%
Eight or More Times	7%	11%
	n=333	n=320

*Of respondents who answered 'yes' to Q58

Q64:

Since January 1, 2023, approximately how many times did you borrow an auto title loan?*

	HACU Hispanic	HACU non Hispanic
One time	84%	80%
Two Times	9%	10%
Three Times	3%	5%
Four Times	0%	2%
Five Times	1%	0%
Six Times	0%	0%
Seven Times	0%	0%
Eight or More Times	3%	3%
	<i>n=289</i>	<i>n=264</i>

*Of respondents who answered 'yes' to Q59

Q65:

Since January 1, 2023, approximately how many times did you sell your belongings to make ends meet (like at a pawn shop, online marketplace, over social media, etc.)?

	HACU Hispanic	HACU non Hispanic
Never	57%	66%
One time	9%	8%
Two Times	11%	9%
Three Times	8%	6%
Four Times	4%	4%
Five Times	3%	2%
Six Times	1%	1%
Seven Times	1%	0%
Eight or More Times	5%	4%
	<i>n=6551</i>	<i>n=6677</i>

Q67:

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

	HACU Hispanic	HACU non Hispanic
Strongly Agree	29%	31%
Agree	31%	30%
Neutral	22%	19%
Disagree	13%	15%
Strongly Disagree	5%	5%
	<i>n=2040</i>	<i>n=2337</i>

*Of respondents who indicated having a student loan they took out for themselves ('yes' to Q20)

Q68:

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

	HACU Hispanic	HACU non Hispanic
Not At All Confident	27%	30%
Somewhat Confident	46%	40%
Confident	20%	20%
Very Confident	7%	10%
	<i>n=2036</i>	<i>n=2332</i>

*Of respondents who indicated having a student loan they took out for themselves ('yes' to Q20)

Q69:

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

	HACU Hispanic	HACU non Hispanic
Yes, online	44%	44%
Yes, in-person	10%	7%
I did not receive counseling	38%	40%
I don't know	8%	8%
	n=2037	n=2331

*Of respondents who indicated having a student loan they took out for themselves ('yes' to Q20)

Q70:

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

	HACU Hispanic	HACU non Hispanic
Strongly Agree	8%	9%
Agree	30%	28%
Neutral	22%	19%
Disagree	14%	15%
Strongly Disagree	7%	9%
I Do Not Have Other Debt	19%	20%
	n=6469	n=6557

Q71:

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

	HACU Hispanic	HACU non Hispanic
Not At All Confident	64%	67%
Somewhat Confident	27%	23%
Confident	6%	7%
Very Confident	2%	2%
	n=2030	n=2323

*Of respondents who indicated having a student loan they took out for themselves ('yes' to Q20)

Q72-Q73:

Patient Health Questionnaire-2 (PHQ-2)*

	HACU Hispanic	HACU non Hispanic
Major Depressive Disorder - Likely	36%	33%
Major Depressive Disorder - Negative	64%	67%
	n=6419	n=6505

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

Q74-Q75:

Generalized Anxiety Disorder 2-item Scale (GAD-2)*

	HACU Hispanic	HACU non Hispanic
Generalized Anxiety Disorder - Likely	45%	43%
Generalized Anxiety Disorder - Negative	55%	57%
	n=6415	n=6499

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

Q72: Having little interest or pleasure in doing things - Over the last 7 days, how often have you been bothered by?

	HACU Hispanic	HACU non Hispanic
Not at all	31%	33%
Several days	37%	39%
More than half the days	19%	16%
Nearly every day	13%	13%
	<i>n=6418</i>	<i>n=6499</i>

Q73: Feeling down, depressed, or hopeless - Over the last 7 days, how often have you been bothered by?

	HACU Hispanic	HACU non Hispanic
Not at all	35%	36%
Several days	37%	37%
More than half the days	16%	14%
Nearly every day	11%	13%
	<i>n=6408</i>	<i>n=6487</i>

Q74: Feeling nervous, anxious, or on edge - Over the last 7 days, how often have you been bothered by?

	HACU Hispanic	HACU non Hispanic
Not at all	20%	21%
Several days	38%	38%
More than half the days	21%	19%
Nearly every day	21%	21%
	<i>n=6407</i>	<i>n=6486</i>

Q75: Not being able to stop or control worrying - Over the last 7 days, how often have you been bothered by?

	HACU Hispanic	HACU non Hispanic
Not at all	29%	31%
Several days	35%	34%
More than half the days	17%	15%
Nearly every day	20%	19%
	<i>n=6387</i>	<i>n=6476</i>

Q76: Does your school have mental health or counseling services available for students?

	HACU Hispanic	HACU non Hispanic
Yes	69%	73%
No	2%	2%
I don't know	29%	25%
	<i>n=6433</i>	<i>n=6516</i>

Q77-Q82: Six-Question USDA Food Security Scale (30-Day)*

	HACU Hispanic	HACU non Hispanic
High or Marginal Food Security	51%	52%
Low Food Security	24%	22%
Very Low Food Security	25%	26%
	<i>n=6278</i>	<i>n=6381</i>

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

Q77: The food that I bought just didn't last and I didn't have money to get more (in the last 30 days).

	HACU Hispanic	HACU non Hispanic
Often	11%	11%
Sometimes	31%	30%
Never True	51%	53%
I Don't Know	7%	6%
	<i>n=6384</i>	<i>n=6494</i>

Q78: I couldn't afford to eat balanced meals (in the last 30 days).

	HACU Hispanic	HACU non Hispanic
Often	17%	18%
Sometimes	30%	29%
Never True	47%	48%
I Don't Know	6%	5%
	<i>n=6375</i>	<i>n=6488</i>

Q79: 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?

	HACU Hispanic	HACU non Hispanic
Yes	39%	39%
No	56%	55%
I don't know	5%	5%
	<i>n=6374</i>	<i>n=6490</i>

Q80: How many days did this happen? (Skipped or cut size of meals due to money)*

	HACU Hispanic	HACU non Hispanic
Fewer than 3 days	25%	19%
Three or more days	63%	67%
I Don't Know	12%	14%
	<i>n=2501</i>	<i>n=2559</i>

*Of respondents who answered 'yes' to Q79

Q81: In the last 30 days, did you ever eat less than you felt you should because there wasn't enough money for food?

	HACU Hispanic	HACU non Hispanic
Yes	38%	38%
No	57%	57%
I don't know	6%	5%
	<i>n=6303</i>	<i>n=6408</i>

Q82: In the last 30 days, were you ever hungry but didn't eat because there wasn't enough food?

	HACU Hispanic	HACU non Hispanic
Yes	30%	31%
No	64%	65%
I don't know	5%	5%
	<i>n=6365</i>	<i>n=6466</i>

Q83: Does your school have a food pantry or food closet on campus?

	HACU Hispanic	HACU non Hispanic
Yes	47%	47%
No	4%	4%
I don't know	49%	49%
	<i>n=6204</i>	<i>n=6230</i>

Q84: Have you visited a food pantry, on or off campus, since January 1, 2023?

	HACU Hispanic	HACU non Hispanic
Yes	16%	18%
No	80%	79%
I don't know	4%	3%
	<i>n=6361</i>	<i>n=6460</i>

Q85: Please select the type(s) of food pantries you have visited since January 1, 2023:

	HACU Hispanic	HACU non Hispanic
On-campus food pantry or food closet at my school	67%	78%
Off-campus food pantry or food bank (e.g., at a church, non-profit organization, regional food bank, etc.)	45%	31%
Other	3%	3%
	<i>n=1192</i>	<i>n=1316</i>

**Of respondents who answered 'yes' to Q84*

**Q86-
Q91:** Housing Security Scale (Prior 12 Months)*

	HACU Hispanic	HACU non Hispanic
Housing Secure	58%	54%
Housing Insecure	42%	46%
	<i>n=6314</i>	<i>n=6439</i>

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

Q86: I had difficulty paying for my rent (past 12 months).

	HACU Hispanic	HACU non Hispanic
True	23%	29%
False	69%	65%
I Don't Know	8%	6%
	<i>n=6308</i>	<i>n=6435</i>

Q87: I didn't pay the full amount of my rent (past 12 months).

	HACU Hispanic	HACU non Hispanic
True	9%	11%
False	84%	84%
I Don't Know	7%	5%
	<i>n=6304</i>	<i>n=6423</i>

Q88: I had difficulty paying the full amount of a gas, oil, or electricity bill (past 12 months).

	HACU Hispanic	HACU non Hispanic
True	27%	27%
False	66%	68%
I Don't Know	7%	5%
	<i>n=6307</i>	<i>n=6429</i>

Q89: I moved 3 or more times (past 12 months).

	HACU Hispanic	HACU non Hispanic
True	5%	6%
False	92%	91%
I Don't Know	3%	3%
	<i>n=6310</i>	<i>n=6427</i>

Q90: I lived with others beyond the expected capacity of my house or apartment (past 12 months).

	HACU Hispanic	HACU non Hispanic
True	10%	10%
False	86%	86%
I Don't Know	5%	4%
	<i>n=6308</i>	<i>n=6431</i>

Q91: I moved in with other people due to financial problems (past 12 months).

	HACU Hispanic	HACU non Hispanic
True	15%	17%
False	82%	80%
I Don't Know	4%	3%
	<i>n=6294</i>	<i>n=6429</i>

Q92-Q101: Homelessness Scale*

	HACU Hispanic	HACU non Hispanic
No Indication of Homelessness	87%	84%
Homeless	13%	16%
	<i>n=6322</i>	<i>n=6449</i>

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

Q92: Since starting college, have you ever been homeless?

	HACU Hispanic	HACU non Hispanic
Yes	3%	4%
No	96%	95%
I Don't Know	1%	1%
	<i>n=6320</i>	<i>n=6443</i>

Q93: I was thrown out or forced out of my home (in past 12 months).

	HACU Hispanic	HACU non Hispanic
True	4%	4%
False	95%	95%
I Don't Know	2%	1%
	<i>n=6285</i>	<i>n=6410</i>

Q94: I was evicted from my home (in past 12 months).

	HACU Hispanic	HACU non Hispanic
True	2%	2%
False	97%	97%
I Don't Know	1%	1%
	<i>n=6271</i>	<i>n=6410</i>

Q95: I stayed in a shelter, transitional housing, or independent living program (in past 12 months).

	HACU Hispanic	HACU non Hispanic
True	1%	1%
False	98%	97%
I Don't Know	1%	1%
	<i>n=6280</i>	<i>n=6408</i>

Q96: I stayed in an abandoned building (in past 12 months).

	HACU Hispanic	HACU non Hispanic
True	0%	1%
False	98%	98%
I Don't Know	1%	1%
	<i>n=6274</i>	<i>n=6400</i>

Q97: I didn't know where I would sleep at night (in past 12 months).

	HACU Hispanic	HACU non Hispanic
True	3%	3%
False	96%	96%
I Don't Know	1%	1%
	<i>n=6274</i>	<i>n=6395</i>

Q98: I didn't have a home (in past 12 months).

	HACU Hispanic	HACU non Hispanic
True	3%	5%
False	95%	94%
I Don't Know	1%	1%
	<i>n=6279</i>	<i>n=6400</i>

Q99: I temporarily stayed with a relative, friend, or couch surfed while I looked for housing (in past 12 months).

	HACU Hispanic	HACU non Hispanic
True	9%	13%
False	89%	86%
I Don't Know	1%	1%
	<i>n=6276</i>	<i>n=6404</i>

Q100:

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

	HACU Hispanic	HACU non Hispanic
True	1%	1%
False	98%	98%
I Don't Know	1%	1%
	<i>n=6280</i>	<i>n=6400</i>

Q101:

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).

	HACU Hispanic	HACU non Hispanic
True	3%	3%
False	97%	96%
I Don't Know	1%	1%
	<i>n=6281</i>	<i>n=6399</i>

BNI_ Any

Basic Needs Insecure - identified as either food insecure and/or housing insecure and/or homeless.

	HACU Hispanic	HACU non Hispanic
Yes	61%	61%
No	39%	39%
	<i>n=6372</i>	<i>n=6481</i>

BNI_ FH

Basic Needs Insecure - identified as both food insecure and housing insecure

	HACU Hispanic	HACU non Hispanic
Yes	30%	33%
No	70%	67%
	<i>n=6315</i>	<i>n=6416</i>

BNI_ All

Basic Needs Insecure - identified as food insecure, housing insecure, and homeless

	HACU Hispanic	HACU non Hispanic
Yes	8%	11%
No	92%	89%
	<i>n=6343</i>	<i>n=6448</i>

Q102:

Do you have a car?

	HACU Hispanic	HACU non Hispanic
Yes	71%	71%
Sometimes	5%	3%
No	24%	26%
	<i>n=6297</i>	<i>n=6417</i>

Q103:

How reliable would you say your car is?*

	HACU Hispanic	HACU non Hispanic
Very Reliable	45%	47%
Reliable	36%	32%
I Don't Know	0%	0%
Somewhat Reliable	17%	18%
Not At All Reliable	1%	2%
	<i>n=4447</i>	<i>n=4522</i>

*Of respondents who answered 'yes' to Q102

Q104:

Parking is available on campus when I need it.

	HACU Hispanic	HACU non Hispanic
Never	6%	7%
Rarely	10%	13%
Sometimes	15%	17%
Often	20%	19%
Always	40%	31%
Not applicable	10%	14%
	<i>n=4447</i>	<i>n=4521</i>

*Of respondents who answered 'yes' to Q102

Q105: Do you use public transportation to get to school?

	HACU Hispanic	HACU non Hispanic
Never	61%	51%
Rarely	9%	9%
Sometimes	8%	10%
Often	4%	6%
Always	7%	12%
Not applicable	11%	13%
	<i>n=6281</i>	<i>n=6415</i>

Q106: Have you ever missed class due to lack of reliable transportation?

	HACU Hispanic	HACU non Hispanic
Never	55%	54%
Rarely	18%	16%
Sometimes	14%	13%
Often	3%	3%
Always	1%	1%
Not applicable	10%	12%
	<i>n=6287</i>	<i>n=6411</i>

**Q107-
Q109:** Financial Knowledge Questions*

	HACU Hispanic	HACU non Hispanic
Zero Questions Correct	22%	16%
One Question Correct	23%	18%
Two Questions Correct	28%	27%
Three Questions Correct	27%	39%
	<i>n=6199</i>	<i>n=6331</i>

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

Q107: 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?

	HACU Hispanic	HACU non Hispanic
More Than Today	6%	6%
Exactly The Same As Today	12%	10%
Less Than Today (correct answer)	48%	58%
I Don't Know	34%	27%
	<i>n=6221</i>	<i>n=6351</i>

Q108: 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?

	HACU Hispanic	HACU non Hispanic
More Than \$102 (correct answer)	55%	68%
Exactly \$102	7%	5%
Less Than \$102	7%	5%
I Don't Know	30%	22%
	<i>n=6218</i>	<i>n=6341</i>

Q109:

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?

	HACU Hispanic	HACU non Hispanic
10-Year (correct answer)	56%	64%
20-Year	6%	4%
30-Year	14%	13%
I Don't Know	24%	19%
	<i>n=6225</i>	<i>n=6347</i>

Q110:

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

	HACU Hispanic	HACU non Hispanic
Yes	49%	31%
No	49%	68%
I Don't Know	2%	2%
	<i>n=6241</i>	<i>n=6362</i>

Q111:

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

	HACU Hispanic	HACU non Hispanic
Yes	3%	4%
No	97%	96%
	<i>n=6236</i>	<i>n=6361</i>

Q112:

Did you transfer to your current institution from another institution?

	HACU Hispanic	HACU non Hispanic
Yes	27%	29%
No	72%	70%
I don't know	1%	1%
	<i>n=6227</i>	<i>n=6346</i>

Q113:

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

	HACU Hispanic	HACU non Hispanic
Yes	31%	24%
No	49%	60%
I don't know	20%	16%
	<i>n=6228</i>	<i>n=6349</i>

Q115:

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

	HACU Hispanic	HACU non Hispanic
Less than 20 hours	49%	54%
20-39 hours	17%	16%
40 or more hours	34%	29%
	<i>n=2027</i>	<i>n=2076</i>

**Of respondents who indicated supporting family members financially ('Yes' to any of Q33-Q37)*

Q116:

Approximately how many days of classes did you miss last semester [Spring 2023] due to lack of child care?

	HACU Hispanic	HACU non Hispanic
None	52%	54%
One to two days	16%	13%
Three to five days	9%	5%
More than five days	4%	4%
Not applicable - I was not enrolled in Spring 2023	19%	24%
	<i>n=1042</i>	<i>n=1091</i>

**Of respondents who answered 'Yes' to Q33*

Q117: If you were to lose access to your current child care arrangement(s), would you (check all that apply):

	HACU Hispanic	HACU non Hispanic
Need to take fewer classes or drop classes	36%	29%
Be less likely to enroll in future semesters	28%	22%
Have less time to focus on studying and academics	41%	37%
Be likely to get worse grades	28%	30%
Consider bringing your child(ren) to classes	20%	17%
None of the above	38%	42%
Other	6%	9%
	<i>n=2049</i>	<i>n=2023</i>

**Of respondents who answered 'Yes' to Q33*

Q118: At any time since you turned 13, were you in foster care or were you a dependent of the court?

	HACU Hispanic	HACU non Hispanic
Yes	1%	2%
No	97%	97%
I Don't Know	1%	2%
	<i>n=6212</i>	<i>n=6343</i>

Q119: 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?*

	HACU Hispanic	HACU non Hispanic
Yes	73%	66%
No	18%	25%
I Don't Know	9%	8%
	<i>n=62</i>	<i>n=84</i>

**Of respondents who answered 'Yes' to Q30 and 'Yes' to Q118*

Q120: Did you receive increased funding/support as a result of identifying yourself as a former foster youth on the FAFSA?*

	HACU Hispanic	HACU non Hispanic
Yes	42%	34%
No	16%	27%
I Don't Know	42%	40%
	<i>n=46</i>	<i>n=55</i>

**Of respondents who answered 'Yes' to Q30 and 'Yes' to Q118 and Q119*

Q121: Does your state have a state-level, foster youth-specific financial aid program or policy for college?*

	HACU Hispanic	HACU non Hispanic
Yes	32%	24%
No	10%	18%
I Don't Know	57%	58%
	<i>n=72</i>	<i>n=113</i>

**Of respondents who answered 'yes' to Q118*

Q122: Have you participated in the state-level, foster youth-specific financial aid program or policy for college?*

	HACU Hispanic	HACU non Hispanic
Yes	54%	61%
No	28%	30%
I Don't Know	18%	9%
	n=23	n=27

*Of respondents who answered 'yes' to Q118 and Q121

Q123: Does your institution have a foster youth-specific financial aid, scholarship, or outreach program?*

	HACU Hispanic	HACU non Hispanic
Yes	29%	22%
No	10%	14%
I Don't Know	62%	65%
	n=72	n=112

*Of respondents who answered 'yes' to Q118

Q124: Have you participated in your institution's foster youth-specific financial aid, scholarship, or outreach program?*

	HACU Hispanic	HACU non Hispanic
Yes	75%	60%
No	25%	37%
I Don't Know	0%	3%
	n=21	n=24

*Of respondents who answered 'yes' to Q118 and Q123

Q125: Do you consider yourself a student who works or a worker that goes to school?*

	HACU Hispanic	HACU non Hispanic
Student	65%	70%
Worker	35%	30%
	n=3991	n=4265

*Of respondents who answered 'Yes' to Q19

Q126: During the school year, about how many hours do you spend in a typical 7-day week working for pay?*

	HACU Hispanic	HACU non Hispanic
Less than 20 hours	19%	21%
20-39 hours	42%	44%
40 or more hours	39%	35%
	n=3838	n=4108

*Of respondents who answered 'Yes' to Q19

Q127: Approximately how many days of classes did you miss last semester [Spring 2023] due to conflicts with your job?

	HACU Hispanic	HACU non Hispanic
None	49%	55%
One to two days	18%	14%
Three to five days	9%	7%
More than five days	6%	5%
Not applicable - I was not enrolled in Spring 2023 or did not have a job	19%	18%
	n=3991	n=4281

*Of respondents who answered 'Yes' to Q19

Q128: Are you a dependent or independent student?

	HACU Hispanic	HACU non Hispanic
Dependent	44%	37%
Independent	42%	51%
I Don't Know	13%	12%
	n=6189	n=6320

Q129: Where do you currently live?

	HACU Hispanic	HACU non Hispanic
On-campus residence	12%	15%
Off-campus college/university-affiliated residence	7%	9%
Off-campus private (not college/university-affiliated) residence	70%	70%
No current residence or homeless	1%	1%
Other	10%	5%
	<i>n=6193</i>	<i>n=6334</i>

Q130: What format are your classes in this semester (Fall 2023)?

	HACU Hispanic	HACU non Hispanic
In-person only	40%	41%
Online or remote only	20%	21%
Hybrid (a mix of online and in-person classes)	40%	37%
Other	0%	1%
	<i>n=6194</i>	<i>n=6331</i>

Q132: Do you identify as LGBTQIA+?

	HACU Hispanic	HACU non Hispanic
Yes	15%	17%
No	79%	77%
Prefer not to answer	5%	6%
	<i>n=6192</i>	<i>n=6325</i>

Conclusion

Trellis Strategies administers the Student Financial Wellness Survey to provide institutions with insight into the wellness of their student body. With this information, colleges have evaluated current initiatives, developed new programs, assessed communication strategies, built financial education curriculum, made proposals for grant funding, and informed policymakers. This rich body of evidence can be used to improve student success and strengthen the infrastructure needed to support today's students.

Trellis provides this analysis to facilitate this understanding and welcomes feedback so that we can make iterative improvements to this annual resource.

Participation in the Fall 2024 Student Financial Wellness Survey

Trellis is currently recruiting institutions to participate in the Fall 2024 SFWS! The survey is 100% free for institutions to participate in, and all participating institutions receive a school-level report of findings with comparison response groups from their sector. If you have colleagues at institutions that might benefit from participating in this survey, or would like more information on how to participate in upcoming implementations of the Student Financial Wellness Survey, please contact Trellis at research@trellisstrategies.org.

Appendix A: Methodology

The Student Financial Wellness Survey seeks to document the financial well-being and student success outcomes of post-secondary students across the nation. Trellis hosted and delivered the web-based survey to understand more about the financial challenges and barriers facing students, how students view their institutions' awareness of those challenges and barriers, and how those challenges/barriers alter students' perceptions of and enrollment in college. All participating institutions receive a school-level report of findings with comparison response groups from their sector.

While the pool of schools in the survey represents a diverse group of institutions and students served, the survey is made up of a convenience sample – albeit a large one. Thus, the survey results are not representative of Texas or the nation. The response rate was 8.8 percent, so there may be response and self-selection bias in the data. Trellis mitigates this risk by weighing the results, using the propensity weighting method, by gender, age, and enrollment intensity to better reflect the total population of the participating schools based on data fields available for all students surveyed regardless of whether they responded or not. The aggregate data are weighted to represent the aggregate population. Trellis identified statistically significant differences through chi-square tests in response rates compared to population sizes, and then identified what proportion of the total respondents they comprised relative to the proportion of the population they represented. This provided a pool of respondents more comparable to the overall population. Minimal differences were found. When compared to all students surveyed, respondents tended to be slightly older, more likely to attend full-time, and were more likely to identify as female. While weighing the results by these indicators will make the results more representative, there may be other factors beyond our control that may generate a bias in the results.

To host and deliver the survey to students, participating institutions provide Trellis with the contact information and select demographics (to allow assessment of representativeness) of study participants. Participants in the SFWS are asked to consent to having additional select student-level records (e.g., number of credit hours, gender, age) released by their institution for matching with their survey responses. Participating institutions with enrollments above 10,000 students could choose to randomly sample 5,000 of their students or provide their entire population. Institutions with enrollments lower than 10,000 included all students in the survey population.

To maximize student responses, Trellis contributed fifty, \$50 Amazon gift cards which were randomly awarded to 50 study participants. Institutions were encouraged to supplement the survey-wide incentive offered by Trellis by providing their own incentives when possible. For survey-wide incentives provided by Trellis, Trellis randomly chose incentive winners, contacted the incentive winners, and disbursed the incentives. For institutionally provided incentives, Trellis randomly chose incentive winners and provided institutions with contact information to allow them to disburse their incentives. If a participant withdrew from the survey before completion, they were still eligible for the incentive drawing.

Data were de-identified to create a dataset for analysis. In most instances, reports primarily consist of descriptive statistics; however, additional exploratory data analyses were conducted 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.

Appendix B: Tests for Representativeness

Voluntary surveys tend to achieve modest response rates and there is always some amount of response bias with any survey. Trellis obtains data on both the total population and responders from institutions, which allows for comparison to determine if, based on these characteristics, responders mirror the total population. 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 Fall 2023 sample of responders at Texas HACU institutions had some characteristics different from the full survey population. Tests for representation indicated statistically significant difference between the sample and the population for:

- Race/Ethnicity – see Survey Characteristics table
- Gender – Female respondents were overrepresented in the sample
- Enrollment Intensity (full-time/part-time) – Respondents enrolled full-time were overrepresented in the sample
- Credit Hours Earned – First-year respondents were overrepresented in the sample
- Age – Respondents 25 years or older were overrepresented in the sample
- GPA – Respondents with a GPA of 3.0 or higher were overrepresented in the sample

The results discussed in this report were weighted using a post-stratification weighting technique to reflect the total composition of participating institutions.

Appendix C: Scales

Scales: Net Promoter Score (Q18)

- 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. 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 (Q77-82)

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.⁴ 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.

- 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.”⁴
- 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 or desirable diet.

Scales: Housing Security (Q86-91) and Homelessness (Q92-101)

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.⁵

- 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.”⁵
- Respondents are categorized as ‘Housing Insecure’ if they answered “True” to any of the six housing insecurity questions (Q86-91).
- Respondents are categorized as ‘Homeless’ if they answered ‘Yes’ and/or ‘True’ to any of the ten homelessness questions (Q92-101).

Scales: Financial Knowledge (Q107-109)

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.⁶ Only respondents who provided an answer for all items on the financial knowledge scale were included in the scale. Each question has a correct answer, and correct answers for each question are totaled for the scale value.

Scales: Patient Health Questionnaire-2 (Q72-73) and Generalized Anxiety Disorder-2 (Q74-75)

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

Patient Health Questionnaire-2 (PHQ-2) (Q72-73)

This survey used a modified, short-form scale first used by the Centers for Disease Control and Prevention (CDC) that measures the frequency of depressed mood and the inability to feel pleasure over the past seven days.⁷

- The purpose of the PHQ-2 is to act as a screener for depression in a “first-step” approach. Respondents are asked: Over the last 14 days, how often have you been bothered by...
 - Having little interest or pleasure in doing things?
 - Feeling down, depressed, or hopeless?
- The scale includes the following answer options: “Not at all” (score of 0); “Several days” (score of 1); “More than half the days” (score of 2); and “Nearly every day” (score of 3).
- A PHQ-2 score ranges from 0-6, with a score of 3 acting as the optimal cut point when screening for depression. If a respondent scores 3 or greater, a diagnosis of major depressive disorder is likely.⁷

Generalized Anxiety Disorder 2-item Scale (GAD-2) (Q74-75)

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

- Similar to the PHQ-2, respondents are asked: Over the last 14 days, how often have you been bothered by...
 - Feeling nervous, anxious or on edge?
 - Not being able to stop or control worrying?
- The scale includes the following options: “Not at all” (score of 0); “Several days” (score of 1); “More than half the days” (score of 2); and “Nearly every day” (score of 3).
- A GAD-2 score ranges from 0-6, with a score of 3 acting as the optimal cut point when screening for generalized anxiety disorder. If a respondent scores 3 or greater, a diagnosis of generalized anxiety disorder is likely. Using this cut-off of 3 points, the GAD-2 has a sensitivity of 86% and specificity of 83%.

Appendix D: Participating Institutions

Participating Institutions in the Fall 2023 SFWS

The Fall 2023 implementation of the Student Financial Wellness Survey captures the attitudes, perspectives, and self-reported financial behaviors of over 63,000 students from 142 colleges and universities in 25 states. Student respondents attended public universities, private colleges, and community colleges that range in size from over 64,000 students to fewer than 600. Student responses from all schools were aggregated to provide a comparison group for individual institutional findings by school sector.

Four-Year Public Institutions (36)

Alabama State University (AL)
 Alcorn State University (MS)
 Central Washington University (WA)
 Florida Atlantic University (FL)
 Florida International University (FL)
 Indiana University – Bloomington (IN)
 Indiana University – Columbus (IN)
 Indiana University – East (IN)
 Indiana University – Fort Wayne (IN)
 Indiana University – Indianapolis (IN)
 Indiana University – Kokomo (IN)
 Indiana University – Northwest (IN)
 Indiana University – South Bend (IN)
 Indiana University – Southeast (IN)
 Mississippi State University (MS)
 Mississippi University for Women (MS)
 Purdue University (IN)
 Sam Houston State University (TX)
 State University of New York Oneonta (NY)
 Sul Ross State University (TX)
 Tarleton State University (TX)
 Texas A&M University – College Station (TX)
 Texas A&M University – Commerce (TX)
 Texas A&M University – Kingsville (TX)
 Texas A&M University – San Antonio (TX)
 Texas Tech University (TX)
 Texas Woman’s University (TX)
 University of North Carolina at Chapel Hill (NC)
 University of Oklahoma (OK)
 University of Science and Arts at Oklahoma (OK)
 University of Southern Mississippi (MS)
 University of Texas at Austin (TX)
 University of Texas at El Paso (TX)
 University of West Alabama (AL)
 University of Wyoming (WY)
 West Texas A&M University (TX)

Four-Year Private Institutions (12)

Concordia University Texas (TX)
 Herzing University (WI)
 Houston Christian University (TX)
 Lafayette College (PA)
 Lubbock Christian University (TX)
 Martin Luther College (MN)
 Midway University (KY)
 Our Lady of the Lake University (TX)
 Peirce College (PA)
 Philadelphia College of Osteopathic Medicine (PA)
 South Texas College of Law Houston (TX)
 University of New Haven (CT)

Indicates institution is a member of the Hispanic Association of Colleges and Universities (HACU) and is in Texas. Every Texas HACU member that participated in this survey was also a Hispanic-Serving Institution (HSIs).

Two-Year Institutions* (94)

Alvin Community College (TX)
 Amarillo College (TX)
 Angelina College (TX)
 Ashland Community and Technical College (KY)
 Atlanta Technical College (GA)
 [H] Austin Community College (TX)
 Bay de Noc Community College (MI)
 Belmont College (OH)
 Big Sandy Community and Technical College (KY)
 Bluegrass Community and Technical College (KY)
 Brazosport College (TX)
 Cape Fear Community College (NC)
 Carteret Community College (NC)
 Catawba Valley Community College (NC)
 Central Ohio Technical College (OH)
 Central Texas College (TX)
 Chattanooga State Community College (TN)
 Cincinnati State Technical and Community College (OH)
 Clarendon College (TX)
 Clark State College (OH)
 [H] Coastal Bend College (TX)
 [H] College of the Mainland (TX)
 Cuyahoga Community College (OH)
 [H] Dallas College (TX)
 Delgado Community College (LA)
 Edison State Community College (OH)
 [H] El Paso Community College (TX)
 Elizabethtown Community and Technical College (KY)
 Fayetteville Technical Community College (NC)
 [H] Galveston College (TX)
 Gateway Community and Technical College (KY)
 Glen Oaks Community College (MI)
 Grayson College (TX)
 Harcum College (PA)
 Harper College (IL)
 Hazard Community and Technical College (KY)
 Henderson Community College (KY)
 Henry Ford College (MI)
 Hill College (TX)
 Hopkinsville Community College (KY)
 Houston Community College (TX)
 Jefferson Community and Technical College (KY)
 John Wood Community College (IL)
 Kalamazoo Valley Community College (MI)
 Kilgore College (TX)
 Madisonville Community College (KY)
 Marion Technical College (OH)
 Maysville Community and Technical College (KY)
 McLennan Community College (TX)
 Mid Michigan College (MI)
 Midland College (TX)
 Monroe County Community College (MI)
 Mott Community College (MI)
 Navarro College (TX)
 North Central State College (OH)
 Northampton Community College (PA)
 Northeast Iowa Community College (IA)
 [H] Northeast Lakeview College (TX)
 Northeast Texas Community College (TX)
 Northwest State Community College (OH)
 [H] Northwest Vista College (TX)
 Northwestern Michigan College (MI)
 Odessa College (TX)
 Owens State Community College (OH)
 Owensboro Community and Technical College (KY)
 [H] Palo Alto College (TX)
 Panola College (TX)
 Paris Junior College (TX)
 Ranger College (TX)
 Rhodes State College (OH)
 Roanoke-Chowan Community College (NC)
 Rowan-Cabarrus Community College (NC)
 Somerset Community College (KY)
 Southcentral Kentucky Community and Technical College (KY)
 Southeast Kentucky Community and Technical College (KY)
 Southeastern Community College (NC)
 Southern Maine Community College (ME)
 [H] Southwest Texas Junior College (TX)
 [H] St. Philip's College (TX)
 Stanly Community College (NC)
 Stark State College (OH)
 Surry Community College (NC)
 Temple College (TX)
 Texarkana College (TX)
 Texas Southmost College (TX)
 Trident Technical College (SC)
 Tyler Junior College (TX)
 Washington State Community College (OH)
 Waubonsee Community College (IL)
 West Kentucky Community and Technical College (KY)
 [H] Western Texas College (TX)
 Wharton County Junior College (TX)
 Yakima Valley College (WA)
 Zane State College (OH)

*All colleges listed under “Two-Year Institutions” are public colleges with the exception of Harcum College, which is a private nonprofit two-year college.

[H] Indicates institution is a member of the Hispanic Association of Colleges and Universities (HACU) and is in Texas. Every Texas HACU member that participated in this survey was also a Hispanic-Serving Institution (HSIs).

Endnotes

¹ Schuette, A. (2024). More than miles: Bridging gaps in student transportation for academic success. Trellis Strategies. <https://www.trellisstrategies.org/student-transportation/>

² Cornett, A. (2023). Navigating college and parenthood: Insights from the Fall 2021 Student Financial Wellness Survey. Trellis Strategies. https://www.trellisstrategies.org/wp-content/uploads/dlm_uploads/2023/10/Navigating-College-and-Parenting.pdf

³ National Foster Youth Institute. (n.d.). *Higher education for foster youth*. <https://nfyi.org/issues/highereducation>.

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