

# STUDENT FINANCIAL WELLNESS SURVEY

Fall 2025 Semester Report

Southwest Texas College

March 2026





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## Helping you evolve for the modern learner: The Trellis Strategies advantage.

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Trellis Strategies is a leading strategic nonprofit research and technical assistance 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.

As experts in gathering and analyzing both local and national data, we identify opportunities and provide scalable, tailored solutions for our partners. Our approach involves the transformation of institutions through the enhancement of the learner experience leading to higher enrollment yields, retention rates, and improved student post-graduation outcomes.

Guided by our mission, we navigate the non-linear landscape of postsecondary education, assisting institutions in adapting policies and programs to accommodate varied 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/](http://www.trellisstrategies.org/about-us/)

**Trellis research supports data-driven decision making  
at institutions. Our team has:**

**1,065**

Research studies  
in 2025

**9+**

Million students surveyed  
since 2018

**40+**

Four decades of  
organizational research  
experience

## About Trellis Strategies

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**Want to participate in the Fall 2026 implementation of SFWS?** Contact us at [surveys@trellisstrategies.org](mailto:surveys@trellisstrategies.org).

**Newsletter subscription:** Interested in receiving our monthly newsletter, Strategies 360, via email? Subscribe here: <https://www.trellisstrategies.org/insights/newsletter/>

## Study Team

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## Acknowledgements

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On behalf of the entire Trellis Strategies team, thank you for your commitment to understanding the learner experience on your campus.

At Trellis Strategies, our team is focused on helping institutions evolve to better serve the Modern Learner, a growing population that increasingly pursues postsecondary education and training in a non-linear fashion and prioritizes other persona(s) over their identity as a student. Our work with the Student Financial Wellness Survey (SFWS) is intended to help colleges and universities better understand these learners, their motivations, and the many challenges that they face as they pursue a postsecondary credential. We hope that the findings contained within this report will serve as a catalyst for robust conversation on your campus.

The Student Financial Wellness Survey is a national instrument that is only successful because of participating institutions like yours. By participating, you have joined a group of institutions that have shown a strong commitment to addressing the underlying financial barriers that students experience. We are very appreciative of your work supporting students in their educational pursuits.

The instrument, and this reporting, would not be possible without a great team at Trellis Strategies and the many external partners who took the time to review the instrument, questions, and provide feedback on emerging topics. We are grateful for the collaborative nature of this field and the opportunity to learn and grow together as this work continues to evolve.

Finally, our deepest gratitude to the students who took the time to participate in the survey. Our team does not take for granted the trust that you've placed in us by telling us your story through your responses. It is our hope that the information learned from your participation will be used to support students for many years to come as they work towards achieving their goals.

Comments and requests for additional information regarding this report or any of Trellis' other publications are welcome. Please direct questions to:

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## Executive Summary

The SFWS provides a snapshot of student wellbeing during the fall of 2025. This section highlights key metrics and select survey findings to help Southwest Texas College better understand students' experiences and provide them the support needed to reach their academic potential. Comments and requests for additional information regarding this report are welcome.

**Table 1. Survey Metrics for Southwest Texas College**

Survey Population	3,254 students
Responses	343 students
Response Rate	10.5%
Completion Rate	88%
Median Time Spent	16 minutes

### Key Findings: Financial Security

Many students—62 percent—reported they would have difficulty finding \$500 in cash or credit in case of an emergency. A majority of respondents reported running out of money at least once since the beginning of the year. Q39-Q40

- Some reported running out of money more frequently than others, with 29 percent running out of money at least eight times during the year. Q40

**29%**



**of students reported running out of money at least eight times during the year.**

Affording monthly expenses is a concern for many college students, especially with higher than average inflation rates the country has experienced compared to before the COVID-19 pandemic.

- At Southwest Texas College, 52 percent of respondents agreed or strongly agreed they worry about being able to pay their current monthly expenses. Q44

Many students used short-term debt products to manage their financial insecurity. Since January 1, 2025, 26 percent of respondents had used Buy Now, Pay Later services. Q58

- While less commonly utilized, some students also reported using other risky borrowing sources, including day loans (9 percent) and auto title loans (5 percent). Q59-Q60

Eighty-one percent of the respondents who had used a credit card in the past year said they had used it to pay for basic necessities, such as food, transportation, or housing. Q61

- While 63 percent of respondents who had used a credit card in the past year reported paying their bill on time, only 32 percent agreed or strongly agreed they fully pay off their balance each month, with the rest accruing interest at potentially high rates. Q62-Q63

Most respondents (59 percent) reported experiencing financial difficulties or challenges while enrolled. These students can find it difficult to focus on academics. Q1

- Among those students who said they had experienced those challenges, 44 percent said they had difficulty concentrating on their schoolwork because of their financial situation. Q4

Since January 1, 2025, 26 percent of respondents indicated that they had used or received public assistance. Students reported using SNAP (16 percent), housing assistance (4 percent), and Medicaid (16 percent). Q47-Q56

### Key Findings: Paying for College

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

- Twenty-seven percent of respondents used their personal savings to pay for college, and 25 percent reported using current income as a resource. However, only five percent paid for college solely with their savings and current income. Q24-Q25

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

- Student loans helped support 14 percent of respondents and 11 percent reported using credit cards as a method to pay for school. Q18, Q26

Eighty-eight percent of respondents at Southwest Texas College reported completing the FAFSA in the past 12 months. Q30

- Among those who did not complete the FAFSA, 56 percent said they did not think they would be eligible for financial aid, two percent believed they could afford to go to school without financial aid, and 15 percent did not want the possibility of taking on debt. Q31

### Key Findings: Perceptions of Institutional Support and Educational Value

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

- Thirty-eight percent of students had not spoken with anyone at their institution about their financial struggles. Q14

It is vitally important that institutions have student support resources available, and that students are aware of these resources. Students who know there is support available may feel more supported and more connected to their school.

- Seventy-two percent of students agreed or strongly agreed their school has the support services to help them address their financial situation. Q3

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, Southwest Texas College received a NPS of 28.8. Q15

While concerns about the return on investment of higher education have been growing in recent years, it is still widely valued as a pathway to career success.<sup>1,2</sup> A majority of respondents at Southwest Texas College believe their education will improve their personal circumstances.

- Eighty-three percent of respondents agreed or strongly agreed that the cost of college is a good investment for their financial future, and 89 percent believe a college degree will provide them with a higher quality of life. Q5-Q6

**83%**



**of respondents believe that the cost of college is a good investment for their financial future.**

### Key Findings: Student Wellbeing

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Thirty-eight percent of surveyed students were food insecure, a condition which can negatively impact mental and physical health, academic success, and overall wellbeing. Q73-Q78

- Thirty-eight percent of respondents ran out of food and were unable to buy more, while 26 percent ate less than they felt they should, and, most concerningly, 20 percent were hungry but did not eat. Q73, Q77-Q78

Although food insecurity was common among respondents, 21 percent were unaware that Southwest Texas College offered at least one food pantry or closet to assist students in need. Q79

- While food pantries often serve the broader campus community, internal and external factors—such as stigma, shame, and time constraints—may prevent eligible students from accessing this valuable resource. At Southwest Texas College, only 28 percent of students had visited at least one on- or off-campus food pantry. Q80


In the past year, 36 percent had faced challenges securing or maintaining affordable, safe, and quality housing. Although only four percent explicitly self-identified as having experienced homelessness since starting college, 10 percent revealed they had been unhoused within the previous 12 months. Q87-Q93

- Some expressions of housing insecurity at Southwest Texas College included troubles paying rent (10 percent), difficulty paying the full amount of a gas, utility, or electricity bill (15 percent), and moving in with others due to financial problems (7 percent). Q87

Students often experience one or more forms of basic needs insecurity at a time. These compounded difficulties can greatly hinder students' ability to persist and be successful in their education.

- At Southwest Texas College, 50 percent of students were facing at least one basic needs insecurity and 24 percent were both food and housing insecure. Overall, eight percent had dealt with all three in the prior 12 months or since starting college. Q73-Q97

Mental wellness is another fundamental basic need, pivotal to student success and personal welfare. A desire to succeed academically, coupled with social isolation, issues maintaining adequate access to food and housing, and financial stress can all contribute to poor mental health.

**29%**   
**of respondents had experienced symptoms of depression.**

- In the 14 days leading up to the survey, 29 percent of respondents had experienced symptoms of depression and 35 percent reported generalized anxiety disorder. These findings underscore the prevalence of mental health challenges among college students. Q67-Q70
- Loneliness can also significantly impact student mental health. Chronic experiences with loneliness are not only linked to an increase in other mental health issues, including depression and anxiety, but also a higher risk of mortality. Some estimate the effects of chronic loneliness and social isolation to be equivalent to smoking 15 cigarettes a day.<sup>3</sup> At Southwest Texas College, 55 percent of respondents reported feeling lonely sometimes (45 percent) or always (10 percent). Q71
- 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 like Southwest Texas College 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, 45 percent of respondents either did not know (43 percent) or indicated, incorrectly, that Southwest Texas College did not have mental health or counseling services available to students (2 percent). Q72

**Students with unreliable transportation are at risk of experiencing academic setbacks, including stopping or dropping out of college.<sup>4</sup> In this survey, 25 percent indicated their car was only somewhat or not at all reliable. Q99**

- Sixty-six percent of respondents report usually using a car to get to class, 24 percent use other methods such as public transit or carpooling to get to class, and 10 percent say they do not regularly go to campus. However, regardless of their commute type, 24 percent of respondents at Southwest Texas College had missed class at least once due to unreliable transportation. These students may struggle to access campus, leading to difficulties with punctuality, satisfaction, and their ability to attend classes, meetings, and events. Q98-Q100

### **Key Findings: Special Populations at Southwest Texas College**

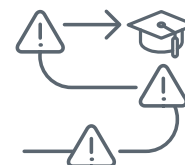
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Understanding the distinctive challenges and opportunities encountered by particular student groups, including first-generation students, parenting students, and former foster youth, is crucial for fostering student success and cultivating a supportive learning environment.

- **First-Generation Experiences:** Sixty-five percent of respondents reported that their parents do not have at least a bachelor's degree. This is a group that can face unique challenges while navigating the higher education landscape. Q104
- **Balancing Parenting and Academics:** Student parents, constituting a mosaic of identities, experiences, and backgrounds, made up 15 percent of the surveyed population at Southwest Texas College. Compared to their peers without dependents, these students may struggle to balance their caregiving responsibilities with their educational

goals.<sup>4</sup> Twenty-one percent of these students had missed at least one day of class due to lack of childcare. Childcare affordability is a major barrier for student parents, with 39 percent of responding students surveyed at Southwest Texas College reporting that they felt their school helps make childcare more affordable. Q13, Q32, Q111

- **Juggling Multiple Personas:** Fifty-two percent of students reported working for pay. Sixty-nine percent of these respondents were working more than 20 hours a week. Among employed students, 63 percent identified as a “student who works,” while the other 37 percent saw themselves as a “worker that goes to school.” As the student persona becomes lower in priority, it may become more difficult for that individual to persist to graduation. Q16, Q120, Q123
- **Former Foster Youth:** At Southwest Texas College, one percent of surveyed students identified as a 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.<sup>5</sup> Q113
- **Student-Athlete Experiences:** Five percent of respondents reported being a member of an athletic team or program at Southwest Texas College. Student athletes often face unique challenges balancing academic responsibilities with athletic commitments, which can significantly impact how they manage their time, maintain their wellbeing, and engage in campus life. Q105



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

## Survey Overview

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Trellis Strategies' Student Financial Wellness Survey (SFWS) is a self-reported, web-based survey that seeks to document the financial wellbeing and student success indicators of postsecondary students at institutions across the nation. The survey opened on October 20, 2025, and closed on November 11, 2025. A total of 153 institutions participated in the survey—103 public two-year institutions, one private two-year institution, 39 public four-year institutions, and ten private nonprofit four-year institutions.

Across all two-year students responding to the survey:

- Nearly two-thirds (66 percent) of respondents reported experiencing financial difficulties or challenges while in college.
- Fifty-five 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.
- More than half of respondents (56 percent) said they sometimes or always feel lonely.
- More than one in five (21 percent) parenting students reported missing at least one day of classes due to lack of childcare.
- Sixty-nine percent of respondents reported working for pay while enrolled. Among those who did not, 49 percent said they had actively looked for work in the past four weeks.
- Thirty-three percent of respondents reported using at least one form of public assistance during 2025 (e.g., food, unemployment, housing, utility, medical, or childcare).
- More than half of respondents (58 percent) would have trouble getting \$500 in cash or credit in order to meet an unexpected need within the next month.
- Most respondents (71 percent) reported running out of money at least once during the year, and 26 percent ran out of money eight or more times.

Nearly half (49 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 in order for them to fully focus on their academics.

Students are willing to make the investment in their future. Seventy-eight percent of respondents agreed or strongly agreed that the cost of college was worth it, and 84 percent agreed or strongly agreed a college degree will provide them with a higher quality of life.

Southwest Texas College participated in the Fall 2025 implementation of the SFWS.

**Table 2. Survey Characteristics**

Characteristic	Population (N=3,254)	Respondents (n=343)
<b>Race/Ethnicity</b>		
American Indian or Alaska Native	1%	1%
Asian, Hawaiian, or Other Pacific Islander	0%	0%
Black or African American	0%	1%
Hispanic or Latino	31%	32%
International	0%	0%
White	1%	1%
Multiple	0%	0%
Other	0%	0%
Race/Ethnicity Not Reported	66%	65%
<b>Gender</b>		
Female	63%	74%
Male	37%	26%
Self-Identify/Not Reported	0%	0%
<b>Enrollment Intensity</b>		
Full-time	50%	69%
Part-time	50%	31%
Enrollment Intensity Not Reported	0%	0%
<b>Class Year</b>		
1st (<30 credits earned)	47%	51%
2nd (30-59 credits earned)	29%	25%
3rd (60-89 credits earned)	16%	15%
4th (90-120 credits earned)	5%	6%
5th (120+ credits earned)	2%	2%
Class Year Not Reported	0%	0%
<b>Age</b>		
Average Age (Years)	22.8	23.4

Comparison groups are derived from aggregate data collected from all 153 schools participating in the survey and are presented by sector. 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 2025 SFWS can be found in the appendices to this report.

## Survey Frequencies

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

	SWTX	All 2-year
Yes	59%	66%
No	34%	29%
I don't know	7%	5%
	<i>n=343</i>	<i>n=37,633</i>

**Q2:** My school understands my financial situation.

	SWTX	All 2-year
Strongly agree	13%	13%
Agree	47%	35%
Neither disagree nor agree	30%	37%
Disagree	6%	10%
Strongly disagree	4%	5%
	<i>n=336</i>	<i>n=36,739</i>

**Q3:** My school has the support services to help me address my financial situation.

	SWTX	All 2-year
Strongly agree	23%	19%
Agree	49%	47%
Neither disagree nor agree	22%	24%
Disagree	5%	6%
Strongly disagree	1%	3%
	<i>n=335</i>	<i>n=36,734</i>

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

	SWTX	All 2-year
Strongly agree	9%	14%
Agree	35%	35%
Neither disagree nor agree	29%	26%
Disagree	21%	20%
Strongly disagree	5%	5%
	<i>n=205</i>	<i>n=25,537</i>

\*Of respondents who answered 'Yes' to Q1

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

	SWTX	All 2-year
Strongly agree	41%	37%
Agree	42%	40%
Neither disagree nor agree	14%	14%
Disagree	1%	4%
Strongly disagree	1%	3%
Not applicable	1%	1%
	<i>n=331</i>	<i>n=36,219</i>

**Q6:** A college degree will provide me with a higher quality of life.

	SWTX	All 2-year
Strongly agree	53%	49%
Agree	35%	36%
Neither disagree nor agree	9%	11%
Disagree	1%	2%
Strongly disagree	1%	2%
Not applicable	0%	0%
	<i>n=331</i>	<i>n=36,212</i>

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

	SWTX	All 2-year
Strongly agree	16%	24%
Agree	45%	44%
Neither disagree nor agree	24%	20%
Disagree	12%	8%
Strongly disagree	2%	3%
Not applicable	1%	1%
	<i>n=329</i>	<i>n=35,712</i>

**Q8:**

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

	SWTX	All 2-year
Strongly agree	17%	21%
Agree	38%	38%
Neither disagree nor agree	22%	21%
Disagree	16%	15%
Strongly disagree	7%	5%
Not applicable	0%	1%
	<i>n=329</i>	<i>n=35,712</i>

**Q9:**

Computer or other technology needed for school - To what extent do you agree or disagree that your school makes the following items more affordable?

	SWTX	All 2-year
Strongly agree	23%	22%
Agree	48%	36%
Neither disagree nor agree	19%	26%
Disagree	5%	9%
Strongly disagree	4%	3%
Not applicable	2%	4%
	<i>n=328</i>	<i>n=35,663</i>

**Q10:**

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

	SWTX	All 2-year
Strongly agree	18%	15%
Agree	36%	29%
Neither disagree nor agree	26%	29%
Disagree	7%	9%
Strongly disagree	3%	3%
Not applicable	11%	16%
	<i>n=327</i>	<i>n=35,320</i>

**Q11:**

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

	SWTX	All 2-year
Strongly agree	10%	7%
Agree	23%	13%
Neither disagree nor agree	33%	37%
Disagree	7%	9%
Strongly disagree	4%	5%
Not applicable	24%	29%
	<i>n=327</i>	<i>n=35,309</i>

**Q12:**

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

	SWTX	All 2-year
Strongly agree	13%	11%
Agree	25%	22%
Neither disagree nor agree	32%	32%
Disagree	6%	8%
Strongly disagree	2%	4%
Not applicable	20%	23%
	<i>n=327</i>	<i>n=35,305</i>

**Q13:**

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

	SWTX	All 2-year
Strongly agree	8%	7%
Agree	21%	13%
Neither disagree nor agree	36%	36%
Disagree	5%	5%
Strongly disagree	2%	3%
Not applicable	28%	36%
	<i>n=325</i>	<i>n=35,212</i>

**Q14:** During your time at school, have you spoken with any staff or faculty members (financial aid advisors, academic advisors, professors, etc.) about your financial situation?

	SWTX	All 2-year
Yes	58%	49%
No	38%	47%
I don't know	4%	4%
	<i>n=325</i>	<i>n=35,211</i>

**Q15:** How likely is it that you would recommend your school to a potential student?

	SWTX	All 2-year
0 (Not at all likely)	1%	1%
1	0%	0%
2	0%	0%
3	1%	1%
4	2%	2%
5	6%	5%
6	7%	7%
7	12%	15%
8	25%	21%
9	13%	11%
10 (Very likely)	33%	37%
	<i>n=324</i>	<i>n=35,020</i>

**Q15:** Net Promoter Score (NPS)\* How likely is it that you would recommend your school to a potential student?

	SWTX	All 2-year
Promoters (Score 9-10)	46%	48%
Passives (Score 7-8)	37%	36%
Detractors (Score 0-6)	17%	16%
Net Promoter Score (NPS)*	28.81	31.74
	<i>n=324</i>	<i>n=35,020</i>

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

**Q16:** Do you work for pay?

	SWTX	All 2-year
Yes	52%	69%
No	44%	27%
I don't know	4%	4%
	<i>n=324</i>	<i>n=35,060</i>

**Q17:** During the last 4 weeks, have you actively looked for work?\*

	SWTX	All 2-year
Yes	49%	49%
No	49%	49%
I don't know	2%	2%
	<i>n=159</i>	<i>n=9,682</i>

\*Of respondents who answered 'No' to Q16

**Q18- Q28:** Do you use any of the following methods to pay for college? (Check all that apply)\*

	SWTX	All 2-year
Student loan(s) I have taken out for myself	14%	23%
Student loan(s) my parent took out	4%	4%
Other support from my parents and/or family	29%	22%
Pell Grant	52%	53%
Other grants	23%	24%
Scholarships	23%	32%
Current income	25%	40%
Personal savings	27%	32%
Credit cards	11%	16%
Military or Veteran benefits	2%	3%
Benefits from my employer	3%	5%
	<i>n=306</i>	<i>n=34,284</i>

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

**Q29:** Since January 1, 2025, have you received emergency aid from your institution?

	SWTX	All 2-year
Yes	7%	4%
No	78%	83%
I don't know	16%	13%
	<i>n=322</i>	<i>n=34,707</i>

**Q30:** In the past 12 months, did you or someone on your behalf complete the FAFSA (Free Application for Federal Student Aid)?

	SWTX	All 2-year
Yes	88%	80%
No	8%	17%
I don't know	3%	3%
	<i>n=322</i>	<i>n=34,729</i>

**Q31:** Did any of the following contribute to your decision to not complete the FAFSA? Please check all that apply.\*

	SWTX	All 2-year
The application form(s) were too much work or too time-consuming	9%	12%
I did not want the possibility of taking on debt	15%	18%
I did not have enough information about how to apply for financial aid	0%	14%
I could afford to go to school without financial aid	2%	21%
I did not think I would be eligible for financial aid	56%	49%
I did not plan to continue my degree/program	0%	2%
Other reasons	35%	27%
	<i>n=26</i>	<i>n=4,773</i>

\*Of respondents who answered 'No' to Q30; Percentages indicate respondents who chose at least one of the above choices

**Q32:** Are you a parent, primary caregiver, or legal guardian to any children?

	SWTX	All 2-year
Yes	15%	21%
No	83%	78%
I don't know	2%	1%
	<i>n=321</i>	<i>n=34,463</i>

**Q33:** Are you a caregiver or legal guardian to any other dependents?

	SWTX	All 2-year
Yes	9%	8%
No	88%	90%
I don't know	4%	2%
	<i>n=321</i>	<i>n=34,437</i>

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

	SWTX	All 2-year
Yes	8%	13%
No	90%	86%
I don't know	2%	2%
	<i>n=320</i>	<i>n=34,292</i>

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

	SWTX	All 2-year
Yes	16%	21%
No	84%	78%
I don't know	1%	1%
	<i>n=319</i>	<i>n=34,313</i>

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

	SWTX	All 2-year
Yes	20%	18%
No	74%	80%
I don't know	5%	2%
	<i>n=320</i>	<i>n=34,210</i>

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

	SWTX	All 2-year
Yes	9%	13%
No	88%	85%
I don't know	2%	2%
	<i>n=315</i>	<i>n=34,074</i>

**Q38:** You previously indicated that you received emergency aid from your institution. Did you use the emergency aid to pay for housing costs, including catching up on overdue rent, bills, or other housing expenses?

	SWTX	All 2-year
Yes	49%	65%
No	47%	25%
I don't know	0%	2%
Not applicable	5%	7%
	<i>n=9</i>	<i>n=1,024</i>

*\*Of respondents who answered 'Yes' to Q29 and 'Yes' to any of Q32-Q37*

**Q39:** Would you have trouble getting \$500 in cash or credit in order to meet an unexpected need within the next month?

	SWTX	All 2-year
Yes	62%	58%
No	25%	28%
I don't know	13%	14%
	<i>n=318</i>	<i>n=34,221</i>

**Q40:** Since January 1, 2025, approximately how many times did you run out of money?

	SWTX	All 2-year
Never	27%	29%
One time	9%	7%
Two times	8%	9%
Three times	8%	9%
Four times	9%	7%
Five times	6%	7%
Six times	4%	4%
Seven times	1%	2%
Eight or more times	29%	26%
	<i>n=319</i>	<i>n=34,008</i>

**Q41:** Since January 1, 2025, have you borrowed money from your family and/or friends?

	SWTX	All 2-year
Yes	66%	61%
No	30%	36%
I don't know	4%	3%
	<i>n=318</i>	<i>n=34,066</i>

**Q42:** I always pay my bills on time.

	SWTX	All 2-year
Strongly agree	17%	24%
Agree	47%	40%
Neither disagree nor agree	28%	21%
Disagree	6%	12%
Strongly disagree	2%	3%
	<i>n=319</i>	<i>n=33,872</i>

**Q43:** I know how to manage my finances well.

	SWTX	All 2-year
Strongly agree	10%	14%
Agree	53%	45%
Neither disagree nor agree	28%	26%
Disagree	7%	12%
Strongly disagree	2%	3%
	<i>n=318</i>	<i>n=33,872</i>

**Q44:** I worry about being able to pay my current monthly expenses.

	SWTX	All 2-year
Strongly agree	15%	18%
Agree	37%	35%
Neither disagree nor agree	35%	26%
Disagree	11%	15%
Strongly disagree	2%	6%
	<i>n=319</i>	<i>n=33,854</i>

**Q45:** I know how I will pay for college next semester/term.

	SWTX	All 2-year
Strongly agree	10%	16%
Agree	50%	45%
Neither disagree nor agree	27%	21%
Disagree	9%	12%
Strongly disagree	4%	5%
	<i>n=318</i>	<i>n=33,638</i>

**Q46:** It is important that I support my family financially while in college.

	SWTX	All 2-year
Strongly agree	15%	21%
Agree	34%	31%
Neither disagree nor agree	40%	32%
Disagree	9%	11%
Strongly disagree	2%	6%
	<i>n=318</i>	<i>n=33,614</i>

**Q47-Q56:** Since January 1, 2025, have you used or received public assistance in the following areas?

	SWTX	All 2-year
SNAP	16%	17%
WIC	5%	5%
TANF	1%	1%
Unemployment assistance	2%	1%
SSI	3%	2%
SSDI	1%	2%
Housing assistance	4%	2%
Utility assistance	1%	3%
Medicaid or public health insurance	16%	23%
Childcare assistance	1%	2%
None of the above	74%	67%
	<i>n=309</i>	<i>n=32,880</i>

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

**Q57:** Credit Card - Since January 1, 2025, have you used the following borrowing sources?

	SWTX	All 2-year
Yes	45%	53%
No	54%	45%
I don't know	1%	2%
	<i>n=317</i>	<i>n=33,393</i>

**Q58:** Buy Now, Pay Later Services - Since January 1, 2025, have you used the following borrowing sources?

	SWTX	All 2-year
Yes	26%	28%
No	71%	69%
I don't know	3%	3%
	<i>n=314</i>	<i>n=33,142</i>

**Q59:** Pay Day Loan - Since January 1, 2025, have you used the following borrowing sources?

	SWTX	All 2-year
Yes	9%	6%
No	87%	91%
I don't know	3%	3%
	<i>n=310</i>	<i>n=32,854</i>

**Q60:** Auto Title Loan - Since January 1, 2025, have you used the following borrowing sources?

	SWTX	All 2-year
Yes	5%	8%
No	92%	88%
I don't know	3%	4%
	<i>n=308</i>	<i>n=32,824</i>

**Q61:** Since January 1, 2025, have you used a credit card to pay for basic necessities, such as food, transportation, or housing?\*

	SWTX	All 2-year
Yes	81%	88%
No	14%	11%
I don't know	6%	1%
	<i>n=140</i>	<i>n=18,294</i>

\*Of respondents who answered 'Yes' to Q57

**Q62:** I always pay my credit card bill on time.\*

	SWTX	All 2-year
Strongly agree	23%	32%
Agree	41%	38%
Neither disagree nor agree	26%	13%
Disagree	5%	13%
Strongly disagree	5%	5%
	<i>n=138</i>	<i>n=18,237</i>

\*Of respondents who answered 'Yes' to Q57

**Q63:** I fully pay off my credit card balance each month.\*

	SWTX	All 2-year
Strongly agree	9%	19%
Agree	23%	19%
Neither disagree nor agree	37%	14%
Disagree	23%	25%
Strongly disagree	8%	22%
	<i>n=139</i>	<i>n=18,221</i>

\*Of respondents who answered 'Yes' to Q57

**Q64:** I have more student loan debt than I expected to have at this point.\*

	SWTX	All 2-year
Strongly agree	16%	24%
Agree	11%	29%
Neither disagree nor agree	18%	23%
Disagree	45%	18%
Strongly disagree	9%	6%
	<i>n=41</i>	<i>n=8,695</i>

\*Of respondents who indicated having a student loan they took out for themselves ('Yes' to Q18)

**Q65:** How confident are you that you will be able to pay off the debt acquired while you were a student?\*

	SWTX	All 2-year
Not at all confident	13%	28%
Somewhat confident	49%	43%
Confident	33%	20%
Very confident	5%	9%
	<i>n=41</i>	<i>n=8,689</i>

\*Of respondents who indicated having a student loan they took out for themselves ('Yes' to Q18)

**Q66:** 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.

	SWTX	All 2-year
Strongly agree	2%	8%
Agree	32%	27%
Neither disagree nor agree	22%	19%
Disagree	14%	16%
Strongly disagree	5%	9%
I do not have other debt	25%	21%
	<i>n=314</i>	<i>n=33,101</i>

**Q67-  
Q68:** Patient Health Questionnaire-2 (PHQ-2)\*

	SWTX	All 2-year
Major Depression Disorder - Likely	29%	30%
Major Depression Disorder - Negative	71%	70%
	<i>n=312</i>	<i>n=32,873</i>

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

**Q69-  
Q70:** Generalized Anxiety Disorder 2-item Scale (GAD-2)\*

	SWTX	All 2-year
Generalized Anxiety Disorder - Likely	35%	41%
Generalized Anxiety Disorder - Negative	65%	59%
	<i>n=311</i>	<i>n=32,866</i>

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

**Q67:** Having little interest or pleasure in doing things - Over the last 14 days, how often have you been bothered by?

	SWTX	All 2-year
Not at all	33%	31%
Several days	41%	43%
More than half the days	17%	17%
Nearly every day	9%	9%
	<i>n=311</i>	<i>n=32,829</i>

**Q68:** Feeling down, depressed, or hopeless - Over the last 14 days, how often have you been bothered by?

	SWTX	All 2-year
Not at all	40%	38%
Several days	35%	39%
More than half the days	18%	14%
Nearly every day	8%	8%
	<i>n=311</i>	<i>n=32,801</i>

**Q69:** Feeling nervous, anxious, or on edge - Over the last 14 days, how often have you been bothered by?

	SWTX	All 2-year
Not at all	23%	22%
Several days	47%	40%
More than half the days	17%	21%
Nearly every day	13%	16%
	<i>n=310</i>	<i>n=32,811</i>

**Q70:** Not being able to stop or control worrying - Over the last 14 days, how often have you been bothered by?

	SWTX	All 2-year
Not at all	27%	31%
Several days	45%	36%
More than half the days	13%	17%
Nearly every day	15%	16%
	<i>n=311</i>	<i>n=32,786</i>

**Q71:** How often do you feel lonely?

	SWTX	All 2-year
Never	18%	17%
Rarely	27%	26%
Sometimes	45%	44%
Always	10%	12%
	<i>n=312</i>	<i>n=32,846</i>

**Q72:** Does your school have mental health or counseling services available for students?

	SWTX	All 2-year
Yes	55%	66%
No	2%	2%
I don't know	43%	32%
	<i>n=311</i>	<i>n=32,814</i>

**Q73- Q78:** Six-Question USDA Food Security Scale (30-Day)\*

	SWTX	All 2-year
High or marginal food security	62%	58%
Low food security	21%	21%
Very low food security	17%	21%
	<i>n=308</i>	<i>n=32,339</i>

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

**Q73:** The food that I bought just didn't last and I didn't have money to get more (in the last 30 days).

	SWTX	All 2-year
Often true	10%	9%
Sometimes true	28%	28%
Never true	51%	55%
I don't know	11%	8%
	<i>n=312</i>	<i>n=32,716</i>

**Q74:** I couldn't afford to eat balanced meals (in the last 30 days).

	SWTX	All 2-year
Often true	13%	15%
Sometimes true	25%	28%
Never true	52%	50%
I don't know	10%	8%
	<i>n=312</i>	<i>n=32,691</i>

**Q75:** 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?

	SWTX	All 2-year
Yes	30%	33%
No	63%	60%
I don't know	7%	6%
	<i>n=311</i>	<i>n=32,676</i>

**Q76:** How many days did this happen? (Skipped or cut size of meals due to money)\*

	SWTX	All 2-year
Fewer than 3 days	23%	20%
Three or more days	64%	59%
I don't know	13%	20%
	<i>n=104</i>	<i>n=11,909</i>

*\*Of respondents who answered 'Yes' to Q75*

**Q77:** In the last 30 days, did you ever eat less than you felt you should because there wasn't enough money for food?

	SWTX	All 2-year
Yes	26%	31%
No	64%	63%
I don't know	10%	7%
	<i>n=311</i>	<i>n=32,548</i>

**Q78:** In the last 30 days, were you ever hungry but didn't eat because there wasn't enough food?

	SWTX	All 2-year
Yes	20%	25%
No	73%	68%
I don't know	7%	6%
	<i>n=309</i>	<i>n=32,496</i>

**Q79:** Does your school have a food pantry or food closet on campus?

	SWTX	All 2-year
Yes	78%	53%
No	5%	2%
I don't know	16%	42%
Not applicable	1%	3%
	<i>n=311</i>	<i>n=32,486</i>

**Q80:** Have you visited a food pantry, on or off campus, since January 1, 2025?

	SWTX	All 2-year
Yes	28%	19%
No	66%	77%
I don't know	5%	4%
	<i>n=312</i>	<i>n=32,483</i>

**Q81:** Check the type(s) of food pantries you have visited since January 1, 2025\*:

	SWTX	All 2-year
On-campus food pantry or food closet at my school	93%	69%
Off-campus food pantry or food bank (e.g., at a church, non-profit organization, regional food bank, etc.)	13%	44%
Other	1%	5%
	<i>n=109</i>	<i>n=6,874</i>

*\*Of respondents who answered 'Yes' to Q80; Percentages indicate respondents who chose at least one of the above choices*

**Q82:** Have you used any of these other on-campus food resources since January 1, 2025? Check all that apply.

	SWTX	All 2-year
Donated meal swipes	2%	1%
SNAP/EBT application assistance	8%	6%
Campus farmer's market	11%	2%
Food scholarship	1%	1%
Free food alert system	3%	2%
None of the above	79%	90%
	<i>n=301</i>	<i>n=31,716</i>

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

**Q83:** How did you learn about the resources you used? Check all that apply.

	SWTX	All 2-year
Another student or student organization	41%	33%
Professor or staff member (referral/syllabus)	37%	35%
Off-campus resource or organization	6%	15%
Poster or flyer	39%	32%
Seeing the pantry or other resources' space	34%	28%
Social media	22%	15%
Campus newsletter/emails	28%	31%
Orientation	28%	15%
	<i>n=121</i>	<i>n=6,560</i>

*\*Of respondents who answered 'On campus food pantry or food closet at my school' to Q81 or anything other than 'None of the above' to Q82; Percentages indicate respondents who chose at least one of the above choices*

**Q87-Q91:** Housing Security Scale (Prior 12 Months)\*

	SWTX	All 2-year
Insecure-Housing	36%	40%
Secure-Housing	64%	60%
	<i>n=309</i>	<i>n=32,167</i>

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

**Q87:** Which of the following have you experienced in the past 12 months? Check all that apply.

	SWTX	All 2-year
Been unable to pay or underpaid rent or mortgage	10%	13%
Been evicted from your home	1%	2%
Received a summons to appear in housing court	1%	1%
Not paid the full amount for utilities (such as gas, oil, electric, water, internet, phone)	15%	18%
Moved in with other people, even for a little while, because of financial problems	7%	11%
Lived with others beyond the expected capacity of a house or apartment	3%	5%
Had trouble finding an affordable place to live on or near campus	6%	10%
None of the above	73%	66%
	<i>n=304</i>	<i>n=31,731</i>

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

**Q88:** In the past 12 months, was there a rent or mortgage increase that made it difficult to pay?

	SWTX	All 2-year
Yes	20%	20%
No	64%	66%
I don't know	16%	13%
	<i>n=306</i>	<i>n=31,968</i>

**Q89:** In the past 12 months, how many times have you moved (including for college)?

	SWTX	All 2-year
None	73%	70%
Once	19%	20%
Twice	3%	7%
Three times	4%	2%
Four times	0%	1%
Five or more times	0%	1%
	<i>n=307</i>	<i>n=32,031</i>

**Q90:** Why did you decide to move? Check all that apply.

	SWTX	All 2-year
Needed to move closer to school	51%	30%
Needed to move closer to work	20%	22%
Could not afford rent	56%	52%
Housing was unsafe for me or my family	17%	33%
Other	7%	29%
	<i>n=9</i>	<i>n=1,126</i>

*\*Of respondents who answered 'Three times', 'Four times', or 'Five or more times' to Q89 and any of Q32-Q37 is 'Yes'; Percentages indicate respondents who chose at least one of the above choices*

**Q91:** In the past 12 months, have you left your household because you felt unsafe?

	SWTX	All 2-year
Yes	6%	6%
No	92%	92%
I don't know	2%	2%
	<i>n=307</i>	<i>n=32,023</i>

**Q92-Q93:** Homelessness Scale\*

	SWTX	All 2-year
Homeless	10%	13%
No indication of Homelessness	90%	87%
	<i>n=307</i>	<i>n=32,084</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 or unhoused?

	SWTX	All 2-year
Yes	4%	5%
No	94%	94%
I don't know	2%	2%
	<i>n=307</i>	<i>n=32,028</i>

**Q93:** Which of the following have you experienced in the past 12 months? Check all that apply.\*

	SWTX	All 2-year
I didn't know where I would sleep at night	6%	3%
I didn't have a home	3%	3%
I was thrown out or forced out of my home	2%	3%
Stayed in a shelter, transitional housing, treatment center, or independent living program	0%	1%
Temporarily stayed with a relative, friend, or couch surfed while I looked for housing	7%	9%
Temporarily stayed at a hotel or motel without a permanent home to return to	0%	2%

**Q93:** Which of the following have you experienced in the past 12 months? Check all that apply.\*

	SWTX	All 2-year
Slept in an outdoor location such as a street, sidewalk, or alley, bus or train stop	1%	1%
Slept in a closed area/space not meant for human habitation such as an abandoned building, encampment or tent, or unconverted garage, attic, or basement	1%	1%
Slept in a vehicle, such as a car or truck, van, RV, or camper (not on vacation)	4%	4%
None of the above	90%	88%
	<i>n=306</i>	<i>n=31,579</i>

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

**Q94:** While a college student, have you had difficulty finding affordable housing that fits the needs of your family?\*

	SWTX	All 2-year
Yes	22%	27%
No	55%	48%
I don't know	4%	6%
Not applicable	18%	20%
	<i>n=136</i>	<i>n=16,213</i>

\*Of respondents who answered 'Yes' to any of Q32-Q37

**Q95:** Have you experienced discrimination while searching for housing for you and your family as a college student?\*

	SWTX	All 2-year
Yes	1%	7%
No	72%	66%
I don't know	8%	8%
Not applicable	18%	19%
	<i>n=138</i>	<i>n=16,223</i>

\*Of respondents who answered 'Yes' to any of Q32-Q37

**Q96:** Have you tried to request additional financial aid from your institution to afford housing with enough space for your family?\*

	SWTX	All 2-year
Yes, and it was approved	2%	3%
Yes, but it was not approved	9%	3%
No, I did not know I could request additional assistance	73%	74%
No, I was discouraged from requesting additional assistance by my institution	2%	4%
Other	15%	16%
	<i>n=134</i>	<i>n=15,964</i>

\*Of respondents who answered 'Yes' to any of Q32-Q37

**Q97:** How much additional aid per semester/term did you receive?

	SWTX	All 2-year
\$1 to \$500	25%	13%
\$501 to \$1,000	0%	19%
\$1,001 to \$2,000	50%	19%
\$2,001 to \$3,000	24%	10%
Over \$3,000	0%	15%
I don't know	0%	24%
	<i>n=3</i>	<i>n=378</i>

*\*Of respondents who answered 'Yes, and it was approved' to Q96*

**BNI\_ Any:** Basic Needs Insecure - identified as either food insecure and/or housing insecure and/or homeless.

	SWTX	All 2-year
Yes	50%	55%
No	50%	45%
	<i>n=312</i>	<i>n=32,619</i>

**BNI\_ FH:** Basic Needs Insecure - identified as both food insecure and housing insecure

	SWTX	All 2-year
Yes	24%	27%
No	76%	73%
	<i>n=311</i>	<i>n=32,189</i>

**BNI\_ All:** Basic Needs Insecure - identified as food insecure, housing insecure, and homeless

	SWTX	All 2-year
Yes	8%	9%
No	92%	91%
	<i>n=309</i>	<i>n=32,256</i>

**Q98:** This semester/term, how do you usually get to class?

	SWTX	All 2-year
Car (personal vehicle)	66%	59%
Motorcycle or scooter	1%	0%
Carpool with others	8%	3%

**Q98:** This semester/term, how do you usually get to class?

	SWTX	All 2-year
Ride-sharing (e.g., Uber, Lyft)	5%	3%
Public transit (e.g., bus, train, light rail, subway)	3%	5%
Bicycle	0%	0%
Another way of getting to campus	7%	5%
I don't regularly go to campus this semester/term	10%	25%
	<i>n=307</i>	<i>n=31,870</i>

**Q99:** How reliable would you say your car is?\*

	SWTX	All 2-year
Very reliable	37%	37%
Reliable	34%	39%
Somewhat reliable	23%	21%
Not at all reliable	2%	2%
I don't know	4%	1%
	<i>n=216</i>	<i>n=18,360</i>

*\*Of respondents who answered 'Car (personal vehicle)' to Q98*

**Q100:** Approximately how many days of classes did you miss last semester/term [Spring 2025] due to lack of reliable transportation?

	SWTX	All 2-year
None	62%	54%
One to two days	15%	12%
Three to five days	5%	5%
More than five days	4%	3%
Not applicable - I was not enrolled in Spring 2025 or did not require transportation for class	14%	26%
	<i>n=305</i>	<i>n=31,842</i>

**Q101-  
Q103:** Financial Knowledge Questions\*

	SWTX	All 2-year
Zero questions correct	44%	30%
One question correct	23%	27%
Two questions correct	20%	24%
Three questions correct	13%	19%

*n=297    n=31,207*

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

**Q101:** 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?

	SWTX	All 2-year
More than today	6%	7%
Less than today (correct answer)	33%	44%
I don't know	52%	39%
Exactly the same as today	9%	11%

*n=304    n=31,434*

**Q102:** 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?

	SWTX	All 2-year
More than \$102 (correct answer)	45%	58%
Exactly \$102	6%	5%
Less than \$102	5%	5%
I don't know	45%	32%

*n=300    n=31,437*

**Q103:** Is the following statement true or false? Buying a single company stock usually provides a safer return than a stock mutual fund.

	SWTX	All 2-year
I don't know	68%	62%
False	23%	31%
True	9%	7%

*n=298    n=31,404*

**Q104:** Did either of your parents or guardians complete a four-year college degree (bachelor's degree or higher)?

	SWTX	All 2-year
Yes	22%	33%
No	65%	62%
I don't know	13%	6%

*n=300    n=31,477*

**Q105:** Are you a member of an athletic team or program at your institution?

	SWTX	All 2-year
Yes	5%	4%
No	89%	94%
I don't know	6%	2%

*n=300    n=31,471*

**Q106:** Are you a current or former member of the U.S. Armed Forces, Reserves, or National Guard?

	SWTX	All 2-year
Yes	1%	3%
No	99%	97%

*n=302    n=31,421*

**Q107:** Did you transfer to your current institution from another institution?

	SWTX	All 2-year
Yes	6%	18%
No	89%	80%
I don't know	4%	2%

*n=302    n=31,462*

**Q108:** Do you plan on transferring from your school to another institution in the future?

	SWTX	All 2-year
Yes	39%	46%
No	39%	31%
I don't know	22%	23%
	<i>n=302</i>	<i>n=31,445</i>

**Q109:** After you graduate from your current institution, what do you expect your approximate annual salary will be?

	SWTX	All 2-year
\$91,000-\$120,000	6%	7%
\$120,000+	3%	3%
\$0-\$30,999	30%	23%
\$31,000-\$60,999	40%	35%
\$61,000-\$90,999	21%	32%
	<i>n=300</i>	<i>n=31,198</i>

**Q110:** About how many hours do you spend in a typical 7-day week providing care for dependents (children, parents, etc.)?\*

	SWTX	All 2-year
Less than 20 hours	58%	51%
20-39 hours	12%	14%
40 or more hours	29%	35%
	<i>n=98</i>	<i>n=13,090</i>

*\*Of respondents who indicated supporting family members financially ('Yes' to any of Q32-Q37)*

**Q111:** Approximately how many days of classes did you miss last semester [Spring 2025] due to lack of child care?\*

	SWTX	All 2-year
None	53%	53%
One to two days	10%	12%
Three to five days	10%	5%
More than five days	1%	3%
Not applicable - I was not enrolled in Spring 2025 or did not require child care	26%	26%
	<i>n=67</i>	<i>n=9,785</i>

*\*Of respondents who answered 'Yes' to Q32*

**Q112:** If you were to lose access to your current child care arrangement(s), would you (check all that apply):\*

	SWTX	All 2-year
Need to take fewer classes or drop classes	24%	32%
Be less likely to enroll in future semesters/terms	25%	27%
Have less time to focus on studying and academics	38%	39%
Be likely to get worse grades	23%	30%
Consider bringing your child(ren) to classes	18%	18%
None of the above	38%	42%
Other	8%	6%
	<i>n=66</i>	<i>n=9,733</i>

*\*Of respondents who answered 'Yes' to Q32. Percentages indicate respondents who chose at least one of the above choices.*

**Q113:** At any time since you turned 13, were you in foster care or were you a dependent of the court?

	SWTX	All 2-year
Yes	1%	3%
No	97%	95%
I don't know	2%	2%
	<i>n=300</i>	<i>n=31,332</i>

**Q114:** 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?\*

	SWTX	All 2-year
Yes	100%	67%
No	0%	18%
I don't know	0%	14%
	<i>n=3</i>	<i>n=803</i>

\*Of respondents who answered 'Yes' to Q30 and 'Yes' to Q113

**Q115:** Did you receive increased funding/support as a result of identifying yourself as a former foster youth on the FAFSA?\*

	SWTX	All 2-year
Yes	37%	30%
No	63%	28%
I don't know	0%	41%
	<i>n=3</i>	<i>n=514</i>

\*Of respondents who answered 'Yes' to Q30 and 'Yes' to Q113 and Q114

**Q116:** Does your state have a state-level, foster youth-specific financial aid program or policy for college?\*

	SWTX	All 2-year
Yes	37%	21%
No	63%	10%
I don't know	0%	69%
	<i>n=3</i>	<i>n=921</i>

\*Of respondents who answered 'Yes' to Q113

**Q117:** Have you participated in the state-level, foster youth-specific financial aid program or policy for college?\*

	SWTX	All 2-year
Yes	0%	58%
No	67%	27%
I don't know	33%	15%
	<i>n=2</i>	<i>n=164</i>

\*Of respondents who answered 'Yes' to Q113 and Q116

**Q118:** Does your institution have a foster youth-specific financial aid, scholarship, or outreach program?\*

	SWTX	All 2-year
Yes	63%	16%
No	0%	7%
I don't know	37%	76%
	<i>n=3</i>	<i>n=915</i>

\*Of respondents who answered 'Yes' to Q113

**Q119:** Have you participated in your institution's foster youth-specific financial aid, scholarship, or outreach program?\*

	SWTX	All 2-year
Yes	100%	49%
No	0%	34%
I don't know	0%	17%
	<i>n=1</i>	<i>n=121</i>

\*Of respondents who answered 'Yes' to Q113 and Q118

**Q120:** Do you consider yourself a student who works or a worker that goes to school?\*

	SWTX	All 2-year
A student who works	63%	55%
A worker that goes to school	37%	45%
	<i>n=143</i>	<i>n=21,606</i>

\*Of respondents who answered 'Yes' to Q16

**Q121:** How many jobs do you currently have?\*

	SWTX	All 2-year
One job	80%	79%
Two jobs	17%	18%
More than two jobs	3%	3%
	<i>n=143</i>	<i>n=21,508</i>

\*Of respondents who answered 'Yes' to Q16

**Q122:** My job(s) interferes with my ability to engage in extracurricular activities or social events at my school.\*

	SWTX	All 2-year
Strongly agree	14%	19%
Agree	26%	29%
Neither disagree nor agree	28%	26%
Disagree	18%	17%
Strongly disagree	14%	8%
	<i>n=143</i>	<i>n=21,474</i>

\*Of respondents who answered 'Yes' to Q16

**Q123:** During the school year, about how many hours do you spend in a typical 7-day week working for pay?\*

	SWTX	All 2-year
Less than 20 hours	31%	21%
20-39 hours	33%	40%
40 or more hours	36%	39%
	<i>n=101</i>	<i>n=18,997</i>

\*Of respondents who answered 'Yes' to Q16

**Q124:** Approximately how many days of classes did you miss last semester [Spring 2025] due to conflicts with your job?

	SWTX	All 2-year
None	54%	56%
One to two days	14%	12%
Three to five days	9%	5%
More than five days	2%	2%
Not applicable - I was not enrolled in Spring 2025 or did not have a job	20%	24%
	<i>n=143</i>	<i>n=21,511</i>

\*Of respondents who answered 'Yes' to Q16

**Q125:** Are you a dependent or independent student?

	SWTX	All 2-year
Dependent	47%	32%
Independent	33%	51%
I don't know	19%	16%
	<i>n=299</i>	<i>n=31,210</i>

**Q126:** Where do you currently live?

	SWTX	All 2-year
On-campus residence	7%	3%
Off-campus college/university-affiliated residence	7%	5%
Off-campus private (not college/university-affiliated) residence	59%	78%
No current residence or homeless	2%	1%
Other	25%	13%
	<i>n=300</i>	<i>n=31,240</i>

**Q127:** What format are your classes in this semester (Fall 2025)?

	SWTX	All 2-year
Entirely face-to-face	53%	30%
Online or remote only	14%	31%
Hybrid (a mix of online and in-person classes)	28%	38%
Other	4%	1%
	<i>n=302</i>	<i>n=31,265</i>

**Q128:** How would you describe your current relationship status?

	SWTX	All 2-year
Single	57%	51%
In a relationship	30%	29%
Married or in a domestic relationship	8%	14%
Divorced	1%	2%
Widowed	0%	0%
Prefer not to answer	4%	4%
	<i>n=301</i>	<i>n=31,248</i>

**Q129:** Are you part of the LGBTQIA+ Community?

	SWTX	All 2-year
Yes	10%	16%
No	84%	78%
Prefer not to answer	6%	6%
	<i>n=302</i>	<i>n=29,485</i>

## Conclusion

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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 2026 Student Financial Wellness Survey

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Trellis is currently recruiting institutions to participate in the Fall 2026 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 [surveys@trellisstrategies.org](mailto:surveys@trellisstrategies.org).

## Appendix A: Methodology

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

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

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

Data were de-identified in order to create a dataset for analysis. Reports primarily consist of descriptive statistics, however chi-square tests were used to assess representativeness. Post-stratification weighting was used to reduce response bias by comparing the characteristics of survey respondents to those of the overall population surveyed. The proportions of respondents by gender, age and enrollment intensity were compared to corresponding population benchmarks derived from Fall 2023 IPEDS enrollment data (EF2023 table). Institutions with fewer than 50 responses and demographic groups within institution-level samples with fewer than five responses were not weighted to minimize the influence of any one response on the conclusions drawn from small samples. 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

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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 2025 sample of responders at Southwest Texas College had some characteristics different from the population. Tests for representation indicated statistically significant difference between the sample and the population for:

- Gender
- Enrollment Intensity (full-time/part-time)

Tests for representation found no statistically significant differences between the sample and population for:

- Race/Ethnicity
- Credit Hours Earned
- Age

## Appendix C: Scales

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### Scales: Net Promoter Score (Q15)

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- 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 (Q73-Q78)

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Trellis' Student Financial Wellness Survey uses a six-question scale designed by the United States Department of Agriculture (USDA) that measures food security within the prior 30 days.<sup>6</sup> Many researchers of food security amongst college students use a more robust twelve-question USDA scale. The six-question scale was chosen to reduce cognitive overload within a survey that seeks to measure many financial wellness topics in other ways.

- 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."
- 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 (Q87-89, Q91) and Homelessness (Q92-93)

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The Student Financial Wellness Survey incorporates standard housing security and homelessness measurements commonly used by other researchers studying basic needs security in order to ensure data validity and facilitate comparisons with findings in prior research.<sup>7</sup>

- Researchers and policymakers often define a homeless person as an individual "who lack[s] a fixed, regular, and adequate nighttime residence"<sup>8</sup> and housing insecurity as a broader term encompassing "lack of affordability, lack of stable occupancy, and lack of safety and decency," including overcrowding and frequent moves.<sup>9</sup>
- Respondents are categorized as 'Housing Insecure' if they selected any of the following:
  - Any option in Q87 with the exception of 'Had trouble finding an affordable place to live on or near campus' and 'None of the above'
  - 'Yes' to Q88
  - 'Three times', 'Four times', or 'Five or more times' to Q89
  - 'Yes' to Q91
- Respondents are categorized as 'Homeless' if they selected any of the following:
  - 'Yes' to Q92
  - Any option in Q93 with the exception of 'None of the above'

## **Scales: Patient Health Questionnaire-2 and Generalized Anxiety Disorder-2**

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

### **Patient Health Questionnaire-2 (PHQ-2) (Q67-68)**

This survey used a modified, short-form scale that measures the frequency of depressed mood and the inability to feel pleasure over the past 14 days.<sup>10</sup>

- 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.<sup>11</sup>

### **Generalized Anxiety Disorder 2-item Scale (GAD-2) (Q69-70)**

This survey also incorporates a modified, short-form instrument used to screen for generalized anxiety disorder (GAD).<sup>11</sup>

- 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%.

## **Scales: Financial Knowledge (Q101-103)**

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The financial knowledge scale used in this survey is a version of the Lusardi three-question scale, augmented to be more relevant to students in higher education.<sup>12</sup> Respondents who provided an answer for all items on the financial knowledge scale were included for analysis. Correct answers for each question are totaled for the scale value.

## Appendix D: Participating Institutions

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### Participating Institutions in the Fall 2025 SFWS

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The Fall 2025 implementation of the Student Financial Wellness Survey captures the attitudes, perspectives, and self-reported financial behaviors of over 67,000 students from 153 colleges and universities in 22 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.

#### Two-Year Institutions\* (104)

Alvin Community College (TX)	Haywood Community College (NC)
Angelina College (TX)	Hazard Community and Technical College (KY)
Ashland Community and Technical College (KY)	Henderson Community College (KY)
Big Sandy Community and Technical College (KY)	Hill College (TX)
Bluegrass Community and Technical College (KY)	Hopkinsville Community College (KY)
Brazosport College (TX)	Houston City College (TX)
Cape Fear Community College (NC)	Howard College (TX)
Central Carolina Community College (NC)	Isothermal Community College (NC)
Central Ohio Technical College (OH)	Jefferson Community and Technical College (KY)
Central Piedmont Community College (NC)	Kalamazoo Valley Community College (MI)
Chattanooga State Community College (TN)	Kilgore College (TX)
Cincinnati State Technical and Community College (OH)	Lakes Region Community College (NH)
Clarendon College (TX)	Lee College (TX)
Clark State College (OH)	Madisonville Community College (KY)
Cleveland State Community College (OH)	Manchester Community College (NH)
Coastal Bend College (TX)	Marion Technical College (OH)
Columbus State Community College (OH)	Maysville Community and Technical College (KY)
Cuyahoga Community College (OH)	McDowell Technical Community College (NC)
Dallas College (TX)	McLennan Community College (TX)
Del Mar College (TX)	Mid Michigan College (MI)
Dyersburg State Community College (TN)	Midland College (TX)
Eastern Iowa Community Colleges (IA)	Monroe County Community College (MI)
Elizabethtown Community and Technical College (KY)	Motlow State Community College (TN)
Fayetteville Technical Community College (NC)	Nash Community College (NC)
Forsyth Technical Community College (NC)	Nashua Community College (NH)
Galveston College (TX)	Navarro College (TX)
Gaston College (NC)	NHTI-Concord's Community College (NH)
Gateway Community and Technical College (KY)	North Central State College (OH)
Glen Oaks Community College (MI)	North Central Texas College (TX)
Grayson College (TX)	Northeast Iowa Community College (IA)
Great Bay Community College (NH)	Northeast Lakeview College (TX)
Greenville Technical College (SC)	Northwest State Community College (OH)
Halifax Community College (NC)	Northwest Vista College (TX)
Harcum College (PA)	Odessa College (TX)
Harper College (IL)	Owensboro Community and Technical College (KY)
	Pamlico Community College (NC)

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

**Two-Year Institutions** (continued)

Pennsylvania College of Technology (PA)  
Pitt Community College (NC)  
Portland Community College (OR)  
Ranger College (TX)  
River Valley Community College (NH)  
Roane State Community College (TN)  
Roanoke-Chowan Community College (NC)  
Robeson Community College (NC)  
Rockingham Community College (NC)  
Rowan-Cabarrus Community College (NC)  
San Jacinto College (TX)  
Somerset Community College (KY)  
South Piedmont Community College (NC)  
Southcentral Kentucky Community and Technical College (KY)  
Southeast Kentucky Community and Technical College (KY)  
Southeastern Community College (NC)  
Southern Maine Community College (ME)  
Southwest Tennessee Community College (TN)  
Southwest Texas Junior College (TX)  
St. Philip's College (TX)  
Stanly Community College (NC)  
Temple College (TX)  
Trident Technical College (SC)  
Tulsa Community College (OK)  
Tyler Junior College (TX)  
Vance-Granville Community College (NC)  
Vernon College (TX)  
Washington State Community College (OH)  
Waubensee Community College (IL)  
West Kentucky Community and Technical College (KY)  
Western Piedmont Community College (NC)  
Wharton County Junior College (TX)  
White Mountains Community College (NC)

**Four-Year Private Institutions (10)**

Goshen College (IN)  
Herzing University (WI)  
Houston Christian University (TX)  
Martin Luther College (MN)  
Our Lady of the Lake University (TX)  
Saint Anselm College (NH)  
Southern Adventist University (TN)  
Southern College of Optometry (TN)  
Tennessee Wesleyan University (TN)  
Viterbo University (WI)

**Four-Year Public Institutions (39)**

Alcorn State University (MS)  
East Carolina University (NC)  
Eastern Illinois University (IL)  
Indiana State University (IN)  
Midwestern State University (TX)  
Oregon State University (OR)  
Portland State University (OR)  
Purdue University (IN)  
Sam Houston State University (TX)  
Stephen F. Austin State University (TX)  
Sul Ross State University (TX)  
SUNY Buffalo State University (NY)  
Tarleton State University (TX)  
Tennessee Tech University (TN)  
Texas A&M University - College Station (TX)  
Texas Tech University (TX)  
University of Louisville (KY)  
University of Maryland-Baltimore County (MD)  
University of Missouri-St. Louis (MO)  
University of North Carolina at Chapel Hill (NC)  
University of Oklahoma (OK)  
University of Science and Arts of Oklahoma (OK)  
University of Southern Mississippi (MS)  
University of Texas at Arlington (TX)  
University of Texas at San Antonio (TX)  
University of Texas at El Paso (TX)  
University of West Alabama (AL)  
University of Wisconsin Green Bay (WI)  
University of Wisconsin La Crosse (WI)  
University of Wisconsin Oshkosh (WI)  
University of Wisconsin Parkside (WI)  
University of Wisconsin River Falls (WI)  
University of Wisconsin Stevens Point (WI)  
University of Wisconsin Superior (WI)  
University of Wisconsin Whitewater (WI)  
University of Wisconsin-Stout (WI)  
University of Wyoming (WY)  
West Texas A&M University (TX)  
Western Carolina University (NC)

## Endnotes

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