STUDY ON

Collegiate Financial Wellness

2017 SURVEY INSTRUMENT

THE OHIO STATE UNIVERSITY
OFFICE OF STUDENT LIFE
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INITIAL DEMOGRAPHICS

Q1 What is your age? Please enter using numbers only, in years.

Q2 What is your gender?
☐ Female
☐ Male
☐ Genderqueer/Gender Non-conforming
☐ Intersex
☐ Transgender Male/Transgender Man
☐ Transgender Female/Transgender Woman
☐ Preferred Identity (in addition to or not listed above) ____________________
☐ Prefer not to state

Q3 Are you Hispanic or Latino(a)?
☐ Yes
☐ No

Q4 Which of the following represents your race/ethnicity? Select all that apply.
☐ Asian American/Asian (East, South, Southeast)
☐ Black or African American
☐ Native Hawaiian or other Pacific Islander
☐ Native American/American Indian/Alaskan Native
☐ Middle Eastern/Arab American
☐ White
☐ Other ____________________
☐ Prefer not to answer

Q5 What is the highest level of education your mother or guardian has obtained?
☐ Less than high school
☐ High school diploma or the equivalent (e.g., GED)
☐ Attended college but did not earn a degree
☐ Associate's degree (including occupational or academic degrees)
☐ Bachelor's degree
☐ Master's degree
☐ Professional degree (e.g., MD, DDS, JD)
☐ Doctorate (e.g., PhD, EdD)
☐ Don't know
Q6 What is the highest level of education your father or guardian has obtained?
- Less than high school
- High school diploma or the equivalent (e.g., GED)
- Attended college but did not earn a degree
- Associate's degree (including occupational or academic degrees)
- Bachelor's degree
- Master's degree
- Professional degree (e.g., MD, DDS, JD)
- Doctorate (e.g., PhD, EdD)
- Don't know

Q7 Are you an international student?
- Yes
- No

Q8 I have met with the following about my finances (please select all that apply):

<table>
<thead>
<tr>
<th></th>
<th>Never</th>
<th>Before entering college</th>
<th>Since entering college</th>
</tr>
</thead>
<tbody>
<tr>
<td>Financial aid counselor</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Peer financial counselor</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Financial services advisor</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(e.g., financial planner,</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>investment advisor, tax advisor)</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Q9 Before enrolling in college, did you ever have any of the following types of financial education? (Please select all that apply)

<table>
<thead>
<tr>
<th></th>
<th>No</th>
<th>Yes, through my high school</th>
<th>Yes, outside of high school</th>
</tr>
</thead>
<tbody>
<tr>
<td>A reoccurring personal finance</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>course/workshop</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>A one-time personal finance</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>session/workshop</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Q10 Since enrolling in college, did you ever have any of the following types of financial education? (Please select all that apply)

<table>
<thead>
<tr>
<th></th>
<th>No</th>
<th>Yes, through my college/university</th>
<th>Yes, outside of my college/university</th>
</tr>
</thead>
<tbody>
<tr>
<td>A reoccurring personal finance course/workshop</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>A one-time personal finance session/workshop</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
</tbody>
</table>

**FINANCIAL MANAGEMENT BEHAVIORS**

Q11 How likely is it that you could come up with $400 in cash in the event of a financial emergency during the school year?

- Very unlikely
- Somewhat unlikely
- Somewhat likely
- Very likely

Q12 Please indicate how often you have done the following in the past 12 months:

<table>
<thead>
<tr>
<th></th>
<th>Never</th>
<th>Rarely</th>
<th>Sometimes</th>
<th>Frequently</th>
</tr>
</thead>
<tbody>
<tr>
<td>I made impulse purchases</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>I tracked my spending</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>I planned ahead for major purchases</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>I monitored my account balances</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>I overdrew my bank account</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>I purchased things I could not afford</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>I made late payments on bills or educational expenses</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
</tbody>
</table>
## FINANCIAL SELF-EFFICACY

Q13 Please indicate the extent to which you agree or disagree with the following statements:

<table>
<thead>
<tr>
<th></th>
<th>Strongly Disagree</th>
<th>Disagree</th>
<th>Agree</th>
<th>Strongly Agree</th>
</tr>
</thead>
<tbody>
<tr>
<td>I am confident that I can manage my finances</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
</tr>
<tr>
<td>I am able to make good financial decisions</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
</tr>
<tr>
<td>I feel in control of my finances</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
</tr>
<tr>
<td>I am confident in my ability to plan for my financial future</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
</tr>
<tr>
<td>I am able to get the information I need about finances</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
</tr>
<tr>
<td>When faced with a financial challenge, I have a hard time figuring out a solution</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
</tr>
<tr>
<td>I can resist the urge to make impulse purchases</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
</tr>
</tbody>
</table>

## FINANCIAL SOCIALIZATION

Q14 I rely on family members for financial advice.

- ○ Strongly Disagree
- ○ Disagree
- ○ Agree
- ○ Strongly Agree
Q15 Please indicate the extent to which you agree or disagree with the statements below about your experience prior to college:

<table>
<thead>
<tr>
<th>Strongly Disagree</th>
<th>Disagree</th>
<th>Agree</th>
<th>Strongly Agree</th>
</tr>
</thead>
<tbody>
<tr>
<td>My parents or guardians were comfortable talking about money with me</td>
<td>○</td>
<td>○</td>
<td>○</td>
</tr>
<tr>
<td>My parents or guardians told me what I needed to know about money management</td>
<td>○</td>
<td>○</td>
<td>○</td>
</tr>
<tr>
<td>My parents or guardians were role models of sound financial management</td>
<td>○</td>
<td>○</td>
<td>○</td>
</tr>
</tbody>
</table>

Q16 Prior to college, did your parents or guardians...

<table>
<thead>
<tr>
<th>Encourage you to save money?</th>
<th>No</th>
<th>Yes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Encourage you to open a bank account?</td>
<td>○</td>
<td>○</td>
</tr>
<tr>
<td>Encourage you to invest your money?</td>
<td>○</td>
<td>○</td>
</tr>
</tbody>
</table>
**FINANCIAL STRAIN & OPTIMISM**

Q17 Please indicate the extent to which you agree or disagree with the following statements:

<table>
<thead>
<tr>
<th>Statement</th>
<th>Strongly Disagree</th>
<th>Disagree</th>
<th>Agree</th>
<th>Strongly Agree</th>
</tr>
</thead>
<tbody>
<tr>
<td>I have enough money to participate in most of the same activities as my peers</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
</tr>
<tr>
<td>I have enough money to participate in most activities that I enjoy</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
</tr>
<tr>
<td>I feel stressed about my personal finances in general</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
</tr>
<tr>
<td>I worry about being able to pay my current monthly expenses</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
</tr>
<tr>
<td>I worry about having enough money to pay for school</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
</tr>
</tbody>
</table>
Q18 Please indicate the extent to which you agree or disagree with the following statements:

<table>
<thead>
<tr>
<th>Statement</th>
<th>Strongly Disagree</th>
<th>Disagree</th>
<th>Agree</th>
<th>Strongly Agree</th>
</tr>
</thead>
<tbody>
<tr>
<td>When I think about my financial situation, I am optimistic about the future</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
</tr>
<tr>
<td>After graduation, I will be able to support myself financially</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
</tr>
<tr>
<td>I think that the cost of college is a good investment for my financial future</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
</tr>
</tbody>
</table>

Q19 Assuming you are paying or had to pay for college on your own, how much debt would you be willing to personally accumulate in order to complete your current degree?

- ○ $0, I would not be willing to take on debt
- ○ $1-$9,999
- ○ $10,000-$19,999
- ○ $20,000-$29,999
- ○ $30,000-$39,999
- ○ $40,000-$49,999
- ○ $50,000-$59,999
- ○ $60,000-$79,999
- ○ $80,000-$99,999
- ○ $100,000+
- ○ Don't know

**EMPLOYMENT**

Q20 What is your current employment status?

- ○ Employed full-time
- ○ Employed part-time
- ○ Not employed
Answer If What is your employment status? Employed full-time Is Selected Or What is your employment status? Employed part-time Is Selected

Q21 How many hours a week do you typically work, on average, during the academic year?
- 1-5
- 6-10
- 11-15
- 16-20
- 21-25
- 26-30
- 31-35
- 36-40
- Over 40

Answer If What is your employment status? Employed full-time Is Selected Or What is your employment status? Employed part-time Is Selected

Q22 Where do you work?
- On-campus
- Off-campus
- Both on-campus and off-campus

FINANCIAL DEPENDENCE

Q23 Have you completed a Free Application for Federal Student Aid (FAFSA) while pursuing your current degree?
- Yes
- No
- Don't know

Answer If Are you an international student? Yes Is Not Selected And Have you completed a Free Application for Federal Student Aid (FAFSA) while pursuing your current degree? No Is Not Selected

Q24 Are you considered a dependent student of your parent(s) for federal student aid (e.g., FAFSA) purposes?
- Yes
- No
- Don't know

Q25 Do you rely on financial assistance from your parent(s)/guardian(s) or spouse to help pay for your college expenses?
- Yes
- No
Q26 Are you financially responsible for...

<table>
<thead>
<tr>
<th></th>
<th>No</th>
<th>Yes</th>
</tr>
</thead>
<tbody>
<tr>
<td>A child or children?</td>
<td>✗</td>
<td>✗</td>
</tr>
<tr>
<td>A spouse/partner?</td>
<td>✗</td>
<td>✗</td>
</tr>
<tr>
<td>A family member(s) other than a spouse/partner or child?</td>
<td>✗</td>
<td>✗</td>
</tr>
</tbody>
</table>

### PAYING FOR COLLEGE

Answer If Are you an international student?: Yes Is Not Selected

Q27 Have you been offered or received the following while pursuing your current degree?

<table>
<thead>
<tr>
<th></th>
<th>No</th>
<th>Yes</th>
<th>I don't know</th>
</tr>
</thead>
<tbody>
<tr>
<td>A federal Pell Grant?</td>
<td>✗</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Federal work study?</td>
<td>✗</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Q28 Please indicate how much of your total college expenses are paid for by the following sources:

<table>
<thead>
<tr>
<th></th>
<th>None</th>
<th>A little bit</th>
<th>Some</th>
<th>Most</th>
<th>All</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal student loans</td>
<td>✗</td>
<td>✗</td>
<td>✗</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Private student loans</td>
<td>✗</td>
<td>✗</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Money from parent(s) or other family members</td>
<td>✗</td>
<td>✗</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Loans that my parent(s) or other family members have taken out to assist me (e.g., Parent PLUS loan)</td>
<td>✗</td>
<td>✗</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Q28 CONTINUED Please indicate how much of your total college expenses are paid for by the following sources:

<table>
<thead>
<tr>
<th>Source</th>
<th>None</th>
<th>A little bit</th>
<th>Some</th>
<th>Most</th>
<th>All</th>
</tr>
</thead>
<tbody>
<tr>
<td>Scholarships or grants that don’t need to be repaid (e.g., Pell grant, need-based aid, merit scholarship)</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>Money from my current job</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>Money from my savings</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>Money borrowed from family or friends</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>Credit cards</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>Employer-provided education benefit</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>Military/veteran education benefit</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
</tbody>
</table>

Q29 Are there any sources of money other than those presented in the choices above that you use to pay for college expenses?
- ☐ Yes (If so, please specify) ____________________
- ☐ No

Answer If Please indicate how much of your total college expenses are paid for by the following sources: Credit cards - None Is Not Selected

Q30 Have you ever used a credit card in your name to pay for your college tuition?
- ☐ Yes
- ☐ No
Answer If Have you ever used a credit card in your name to pay for your college tuition? Yes Is Selected

Q31 What is the primary reason you used credit cards to pay for your college tuition?
- My financial aid package didn't cover all my tuition
- I missed a deadline to apply for financial aid/student loans
- I had to use my tuition money for an emergency
- I didn't want to take on any more student loans
- Paying with a credit card is easier than other methods
- I always pay some of my tuition with my credit card(s)
- Other (please specify) ____________________

Q32 Do you think it is a good idea or a bad idea for college students to use credit cards to pay for educational expenses?
- Good idea
- Good in some ways, bad in others
- Bad idea

SUBJECTIVE PERCEPTIONS OF NEED

Q33 Please indicate the extent to which you agree or disagree with the following statements.

<table>
<thead>
<tr>
<th>Strongly disagree</th>
<th>Disagree</th>
<th>Agree</th>
<th>Strongly Agree</th>
</tr>
</thead>
<tbody>
<tr>
<td>I have experienced financial difficulties while enrolled at my current institution</td>
<td>○</td>
<td>○</td>
<td>○</td>
</tr>
<tr>
<td>I am satisfied with the financial resources available to me at my current institution</td>
<td>○</td>
<td>○</td>
<td>○</td>
</tr>
</tbody>
</table>

STUDENT LOANS

Q34 Do you now have or have you ever had a student loan to pay for your college? Please include any federal or private student loans you have taken, but do not include loans taken by your parent(s)/guardian(s).
- Yes
- No
- Don't Know
Answer: If you now have or have you ever had a student loan to pay for your college? Please include any federal or private student loans you have taken, but do not include loans taken by your parent(s)/guardian... Yes is Selected.

Q35: Which best describes your student loans?
- Federal (e.g. Direct Loan, Perkins, Stafford)
- Private (e.g. from a bank, from a credit union)
- Both federal and private
- Don't know

Q36: How much student loan money have you borrowed up to this point in time?
- $1-$9,999
- $10,000-$19,999
- $20,000-$29,999
- $30,000-$39,999
- $40,000-$49,999
- $50,000-$59,999
- $60,000-$79,999
- $80,000-$99,999
- $100,000+
- Don't know

Q37: How much student loan debt do you expect to have when you complete your current degree?
- None
- $1-$9,999
- $10,000-$19,999
- $20,000-$29,999
- $30,000-$39,999
- $40,000-$49,999
- $50,000-$59,999
- $60,000-$79,999
- $80,000-$99,999
- $100,000+
- Don't know
Answer If Do you now have or have you ever had a student loan to pay for your college? Please include any fee... Yes Is Selected

Q38 How much stress does the student loan debt you are accruing cause you?
- None
- Small amount
- Medium amount
- Large amount
- Extreme amount

Answer If Do you now have or have you ever had a student loan to pay for your college? Please include any fee... Yes Is Selected

Q39 Do you know what your student loan monthly payment will be when you graduate?
- Yes, I have a good idea
- I have an approximate idea
- No, I do not have a good idea

Answer If Do you now have or have you ever had a student loan to pay for your college? Please include any fee... Yes Is Selected

Q40 After graduation, I will be able to pay off any debt acquired while I was a student.
- Strongly disagree
- Disagree
- Agree
- Strongly agree

Q41 When deciding how much money I will need to borrow for the school year, I: (Please select all that apply)
- Borrow the maximum amount available in my aid package, regardless of the amount
- Use a budget and borrow only what I think I will need
- Try to borrow as little as possible
- Consider the total amount of debt I will graduate with
- Consider the amounts I have borrowed in the past
- Decide on my own how much I will need to borrow
- Consult with a parent, guardian, or family member to determine how much I will need to borrow
- Consult with a financial aid counselor to determine how much I will need to borrow
- Use information obtained from the Internet to determine how much I will need to borrow
- Other

Answer If When deciding how much money I will need to borrow for the school year, I: (Please select all that apply... Other Is Selected

Q42 If you selected other, please specify
2017 SCFW INSTRUMENT

Q43 You indicated that you have not taken out any student loans. Have you ever been offered a student loan?
☐ Yes
☐ No
☐ I don't know

Answer If You indicated that you have not taken out any student loans. Have you ever been offered a student... Yes Is Selected

Q44 Did any of the following reasons influence your decision not to take student loans that you were offered? Please select all that apply.
☐ I don’t need student loan(s) to pay for college
☐ I am uncomfortable with taking out student loans
☐ My parent(s)/guardian(s) or family have encouraged me not to take student loans
☐ Other ____________________

CREDIT CARDS & CONSUMER DEBT

Q45 How many credit cards do you currently have?
☐ 0
☐ 1
☐ 2
☐ 3
☐ 4
☐ 5
☐ 6 or more

If 0 Is Selected, Then Skip To Do you currently have debt from ANY SOURCE...

Q46 When you get a credit card bill, do you usually:
☐ Pay less than the monthly minimum payment
☐ Make the monthly minimum payment
☐ Pay more than the monthly minimum payment, but not the full balance
☐ Pay the full balance
☐ Someone else pays my credit card bills

Q47 What is the typical balance left on your credit cards after making monthly payments?
☐ $0
☐ $1-$499
☐ $500-$999
☐ $1,000-$1,499
☐ $1,500-$1,999
☐ $2,000-$2,499
☐ $2,500-$2,999
☐ $3,000+
☐ Don't know
Q48 How much credit card debt do you expect to have at the time you graduate?
- $0
- $1-$499
- $500-$999
- $1,000-$1,499
- $1,500-$1,999
- $2,000-$2,499
- $2,500-$2,999
- $3,000+
- Don't know

Q49 How much stress does the credit card debt you are accruing cause you?
- None
- Small amount
- Medium amount
- Large amount
- Extreme amount

Q50 Do you currently have debt from ANY SOURCE, including student loans, credit cards, car loans, personal loans from financial institutions or from family/friends, pay day loans, or any other type of credit or loans?
- Yes
- No
- I don't know

Answer If Do you currently have debt from ANY SOURCE, including student loans, credit cards, car loans, per... Yes Is Selected Or Do you now have or have you ever had a student loan to pay for your college? Please include any fe... Yes Is Selected

Q51 How much stress does the total amount of money you owe cause you?
- None
- Small amount
- Medium amount
- Large amount
- Extreme amount

ACADEMICS

Q52 Which of the following best represents your enrollment status?
- Full-time
- Part-time
- Non-degree seeking (e.g., taking classes but not currently pursuing a degree)
2017 SCFW INSTRUMENT

Answer If Which of the following best represents your enrollment status? Non-degree seeking (e.g., taking classes but not currently pursuing a degree) Is Not Selected

Q53 What type of degree are you currently pursuing?
- 2-year (associate’s degree)
- 4-year (bachelor’s degree)
- Certificate or licensure program
- Other (please specify) ____________________

Answer If Which of the following best represents your enrollment status? Non-degree seeking (e.g., taking classes but not currently pursuing a degree) Is Not Selected

Q54 From start to finish, how long do you expect to take to complete your current degree or program?
- 1 year
- 2 years
- 3 years
- 4 years
- 5 years
- More than 5 years

Answer If From start to finish, how long do you expect to take to complete your current degree or program? N/A, non-degree seeking Is Not Selected

Q55 Compared to the amount of time expected to complete your type of degree or program (e.g., 4-year for a Bachelor’s degree), do you expect to complete your degree:
- In a shorter amount of time
- In the expected amount of time
- In a longer amount of time

Answer If Compared to the amount of time expected to complete your type of degree (e.g., 4-year for a Bachelor’s degree), do you expect to complete your degree: In a longer amount of time Is Selected

Q56 When considering your reasons for taking longer than expected to complete your degree, which of the following reasons apply? Select all that apply.
- Changed my major
- Changed institutions
- Wanted to earn multiple majors, a minor, or a certificate
- My program requires more than the average completion time
- Had to take fewer classes in order to work more
- Could not afford to pay tuition
- Was delayed getting accepted to my college/major
- Had to drop or re-take courses because of academic trouble
- Participated in an internship, co-op, or other work experience
- Wanted to take advantage of co-curricular opportunities (e.g., study abroad, student organization participation, service-learning) ____________________
- Illness
- Other (please specify) ____________________
Q57 Please indicate how frequently financial concerns have caused you to do the following while pursuing your current degree:

<table>
<thead>
<tr>
<th></th>
<th>Never</th>
<th>Rarely</th>
<th>Sometimes</th>
<th>Often</th>
</tr>
</thead>
<tbody>
<tr>
<td>Have financial concerns ever caused you to neglect your academic work?</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Have financial concerns ever caused you to reduce your class load?</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Have financial concerns ever caused you to consider taking a break from college/university?</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Have financial concerns ever caused you to consider dropping out of college/university?</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Q58 Have financial concerns affected your education in other ways? Please describe.
Q59 Consider your goals for college. Please rate how important each of the following are to you during the completion of your current degree.

<table>
<thead>
<tr>
<th></th>
<th>Not at all important</th>
<th>Slightly important</th>
<th>Important</th>
<th>Very important</th>
</tr>
</thead>
<tbody>
<tr>
<td>To graduate with as little debt as possible</td>
<td>☐</td>
<td>☐</td>
<td>☒</td>
<td>☒</td>
</tr>
<tr>
<td>To graduate as soon as possible</td>
<td>☐</td>
<td>☒</td>
<td>☒</td>
<td>☒</td>
</tr>
<tr>
<td>To develop the skills and competencies needed for your career</td>
<td>☐</td>
<td>☐</td>
<td>☒</td>
<td>☒</td>
</tr>
<tr>
<td>To be actively involved in co-curricular activities (e.g., internship, study abroad, student organizations)</td>
<td>☐</td>
<td>☒</td>
<td>☒</td>
<td>☒</td>
</tr>
<tr>
<td>To maximize your future earning potential</td>
<td>☐</td>
<td>☒</td>
<td>☒</td>
<td>☒</td>
</tr>
<tr>
<td>To master the material being taught in your classes</td>
<td>☐</td>
<td>☒</td>
<td>☒</td>
<td>☒</td>
</tr>
<tr>
<td>To increase your awareness of community and world problems</td>
<td>☐</td>
<td>☒</td>
<td>☒</td>
<td>☒</td>
</tr>
</tbody>
</table>

Q60 Do you plan to attend graduate or professional school?
- ☐ Yes, I plan to begin immediately after completing my undergraduate degree
- ☐ Yes, I plan to begin a few years after completing my undergraduate degree
- ☐ No
- ☐ Have not decided/Don't know
Q61 What is the highest degree you plan to obtain?
- Associate's degree
- Bachelor's degree
- Master's degree
- Professional degree (e.g., MD, DDS, JD)
- Doctoral degree (e.g., PhD, EdD, DMA)
- Other (e.g. non-degree seeking coursework) ____________________

Answer If Do you plan to attend graduate or professional school? Yes, I plan to begin immediately after completing my undergraduate degree Is Selected Or Do you plan to attend graduate or professional school? Yes, I plan to begin a few years after completing my undergraduate degree Is Selected

Q62 How much student loan debt do you EXPECT to have when you complete your education (including additional degrees, graduate or professional school)?
- None
- $1-$9,999
- $10,000-$19,999
- $20,000-$29,999
- $30,000-$39,999
- $40,000-$49,999
- $50,000-$59,999
- $60,000-$79,999
- $80,000-$99,999
- $100,000+
- Don't know

Q63 How many years have you been enrolled in post-secondary or higher education (not counting any post-secondary work completed in high school)?
- 1
- 2
- 3
- 4
- 5 or more

Q64 What is your major(s) or field of study?
Primary major ___________________
If applicable, second major: ___________________
Q65 What broad category does your major(s) fall under? Please select all that apply.
- Arts or Humanities
- Business
- Education
- Health or Medicine
- Social Sciences
- STEM (Science, Engineering, Technology or Math)
- Vocational
- Other

Q66 What is your cumulative grade point average (GPA)? Please enter using numbers only and to two decimal places (e.g. 2.73). _________

FINANCIAL KNOWLEDGE

Q67 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?
- More than today
- Exactly the same as today
- Less than today
- Don't know

Q68 Suppose you have $100 in a savings account and the interest rate was 2% per year. After 5 years, how much would you have in the account if you left the money to grow?
- More than $102
- Exactly $102
- Less than $102
- Don't know

Q69 Suppose you borrowed $5,000 to help cover college expenses for the coming year. You can choose to repay this loan over 10 years, 20 years, or 30 years. Which of these repayment options will cost you the least amount of money over the length of the repayment period?
- 10-year repayment option
- 20-year repayment option
- 30-year repayment option
- Don't know
Q70 All paycheck stubs show your gross pay (the total amount you earned before any taxes were taken out for the pay period) and your net pay (the amount of your check after all taxes). The taxes that are commonly taken out include federal, state and local income tax, Social Security tax, and Medicare tax. On average, what percentage of your income would you expect to receive as take-home pay?
- 100%
- 90-99%
- 80-89%
- 70-79%
- Don't know

Q71 Over a long period of time, which of the following types of investments will give you the highest rate of return on average?
- Savings account
- Stocks
- Bonds
- Don't know

Q72 True/False: Maxing out your credit card will negatively impact your credit score, even if you make the minimum monthly payments.
- True
- False
- Don't know

ADDITIONAL DEMOGRAPHICS
Routed to students at public institutions only

Q73 Do you currently qualify for:
- In-state tuition
- Out-of-state tuition
- International student tuition

Q74 What is your current annual income?
- $0
- $1-$2,499
- $2,500-$4,999
- $5,000-$7,499
- $7,500-$9,999
- $10,000-$14,999
- $15,000-$19,999
- $20,000-$24,999
- $25,000-$29,999
- $30,000 or higher
- Don't know
- Prefer not to answer
Q75 What is your parent(s)/guardian(s) current annual income?
- Less than $15,000
- $15,000-$29,999
- $30,000-$39,999
- $40,000-$59,999
- $60,000-$79,999
- $80,000-$99,999
- $100,000-$149,999
- $150,000-$199,999
- $200,000 or higher
- Don't know
- Prefer not to answer

Q76 What do you expect your starting annual salary to be when you enter the workforce after completing your current degree?
- N/A, I plan to pursue additional education immediately following completion of my current degree
- N/A, not planning on entering the workforce
- Less than $15,000
- $15,000-$29,999
- $30,000-$39,999
- $40,000-$59,999
- $60,000-$79,999
- $80,000-$99,999
- $100,000-$149,999
- $150,000-$199,999
- $200,000 or higher

Q77 What do you expect your annual salary to be 10 years after entering the workforce?
- N/A, not planning on entering the workforce
- Less than $15,000
- $15,000-$29,999
- $30,000-$39,999
- $40,000-$59,999
- $60,000-$79,999
- $80,000-$99,999
- $100,000-$149,999
- $150,000-$199,999
- $200,000 or higher
Q78 Where do you currently live?
- On-campus in residence halls or college/university owned apartment or housing
- On-campus in sorority or fraternity housing (e.g., floor within residence hall, college/university-owned apartment or housing)
- Off-campus in sorority or fraternity house or residence
- Residence within walking distance of campus (e.g., apartment or house not owned by university)
- Residence outside of walking distance of campus (e.g., apartment or house not owned by university)

Q79 Who do you currently live with? Please check all that apply.
- Alone
- My roommates
- My parent(s) or guardian(s)
- My spouse or partner
- My child or children
- With other family members

Q80 What is your current marital status?
- Single, never married
- Married
- Separated
- Divorced
- Widowed

Q81 Are you:

<table>
<thead>
<tr>
<th>Question</th>
<th>No</th>
<th>Yes</th>
</tr>
</thead>
<tbody>
<tr>
<td>A varsity-level athlete?</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>A member of a sorority or fraternity?</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>A current or former member of the United States military?</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>A member of the Reserve Officers’ Training Corps (ROTC)?</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>A DACA student? (i.e., a student who has received Deferred Action for Childhood Arrivals)</td>
<td>☐</td>
<td>☐</td>
</tr>
</tbody>
</table>

Q82 Is English your native language (the first language you learned to speak as a child?)
- Yes
- No
- I learned both English and another language at the same time