

# Student Financial Wellness Survey Fall 2023 Semester Report

## Texas Community Colleges

By Carla Fletcher and Allyson Cornett

April 2024





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

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 diverse learner journeys. By dismantling barriers in policy and processes, we aim to enhance learner outcomes and rebuilding trust in the credentialing process. We are dedicated to the belief that education serves as the cornerstone for unlocking new opportunities, fostering individual economic mobility, and growing community prosperity. For more information, visit our website: [www.trellisstrategies.org/about-us/](http://www.trellisstrategies.org/about-us/)

**Trellis research supports data-driven decision making  
at institutions. Our studies have included:**

**495**

Reports in 2023

**3.4+**

Million students surveyed  
since 2018

**30+**

Three decades of  
organizational research  
experience

## About the Student Financial Wellness Survey

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

## About Trellis Strategies

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[www.trellisstrategies.org/about-us/](http://www.trellisstrategies.org/about-us/)

**Want to participate in the Fall 2024 implementation of SFWS?** Contact us at [research@trellisstrategies.org](mailto:research@trellisstrategies.org).

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

# Table of Contents

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About the Student Financial Wellness Survey.....2

About Trellis Strategies .....2

Acknowledgements .....4

Executive Summary .....5

Survey Overview .....9

Conclusion ..... 11

Appendix A: Methodology ..... 12

Appendix B: Tests for Representativeness..... 13

Appendix C: Scales ..... 14

Appendix D: Participating Institutions ..... 16

Endnotes ..... 18

## Acknowledgements

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On behalf of the entire Trellis team, thank you, for your commitment to understanding the learner experience on your campus. Our team at Trellis Strategies is focused on helping institutions evolve to better support the modern learner and we hope that the findings contained within 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 an incredible cohort 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 our external partners who take 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 works continues to evolve.

Finally, to the students who took the time to participate in the survey—thank you so much. 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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Managing Director  
Trellis Strategies  
[research@trellisstrategies.org](mailto:research@trellisstrategies.org)

## Executive Summary

The SFWS provides a snapshot of student wellbeing during the fall of 2023. This section highlights key metrics and select survey findings to help Texas Community Colleges 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 Texas Community Colleges	
Survey Population	191,389 students
Responses	11,903 students
Response Rate	6.2%
Completion Rate	80%
Median Time Spent	15 minutes

### Key Findings: Financial Security

Many students—64 percent—reported they would have difficulty finding \$500 in cash or credit in case of an emergency. While some of these respondents would turn to their savings or to family members for support, others would have to use their credit cards, reduce their spending, or delay paying a bill. Q38-Q39

- Concerningly, 26 percent of respondents reported they would be unable to find \$500 if faced with an emergency. Q39

**64%**



**of students 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. Q40

- Some reported running out of money more frequently than others, with 27 percent running out of money at least eight times during the year. Q40

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

- At Texas Community Colleges, 57 percent of respondents agreed or strongly agreed they worry about being able to pay their current monthly expenses. Q45

Since January 1, 2023, 87 percent of respondents who had used a credit card in that time frame said they had used it to purchase something they did not have the money for at least once. Many students who use credit cards did not pay off their balance each month. Q60

- While 71 percent of respondents who had used a credit card in the past year reported paying their bill on time, only 30 percent agreed or strongly agreed they fully pay off their balance each month, with the rest accruing interest at potentially high rates. Q60-Q62

## 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.”

- Forty-eight percent of respondents used their personal savings to pay for college, and 57 percent reported using current employment as a resource. However, only five percent paid for college solely with their savings and current employment. Q25-Q26

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

- Student loans helped support 26 percent of respondents and 29 percent reported using credit cards as a method to pay for school. Q20, Q27

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

- At Texas Community Colleges, nine percent of respondents said they had received emergency aid from their school during 2023. Q29

Eighty percent of respondents at Texas Community Colleges reported completing the FAFSA in the past 12 months. Among these students, 25 percent said they received assistance from parents and five percent had help from another family member. Q30-Q31

- Among those who did not complete the FAFSA, 52 percent said they did not think they would be eligible for financial aid, 19 percent believed they could afford to go to school without financial aid, and 19 percent did not want the possibility of taking on debt. Q32

## Key Findings: Perceptions of Institutional Support

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Most of the respondents at Texas Community Colleges (71 percent) said they had experienced financial difficulties or challenges while in college. Q1

- Thirty-one percent of those who had experienced financial challenges while enrolled disagreed or strongly disagreed that their school is aware of their financial situation. Q3

**71%**

**of respondents said they had experienced financial difficulties or challenges while in college.**



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

- Thirty-three percent of students had not spoken with anyone at their institution about their financial struggles. When they did speak with someone, they were most likely to speak with financial aid advisors. However, many sought financial advice from officials who were not experts in financial aid. Q13-Q17

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.

- Sixty-three percent of students agreed or strongly agreed their school has the support services to help them address their financial situation. Q2



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

- Cost was an important or very important factor for 82 percent of respondents when deciding to attend their current institution. Q7

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

- NPS categorizes respondents into promoters (scoring 9-10), passives (scoring 7-8), and detractors (scoring 0-6), with the formula  $\%Promoters - \%Detractors = NPS$ . A positive NPS ( $>0$ ) is typically indicative of positive feedback and sentiment. In this survey, Texas Community Colleges received a NPS of 39.62. Q18

### Key Findings: Student Wellbeing

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Forty-nine percent of surveyed students were food insecure, a condition which can negatively impact physical health, academic performance, and overall wellness. Q77-Q82

- Reports of food insufficiency—inadequacy in the amount of food intake due to a lack of money or resources—were common among respondents. Students often ate less than they felt they should (37 percent), cut the size of their meals (38 percent) and were hungry but did not eat (29 percent).

In the past year, 50 percent had faced challenges securing or maintaining affordable, safe, and quality housing. Although only five percent explicitly self-identified as homeless, 17 percent revealed they had been unhoused since starting college or within the previous 12 months. Q86-Q101

- The most common expressions of housing insecurity at Texas Community Colleges included troubles paying rent (29 percent), difficulty paying the full amount of a gas or electricity bill (34 percent) and moving in with others due to financial problems (19 percent). Q86-Q91

Students with unreliable transportation are at risk of experiencing academic setbacks, including stopping or dropping out of college.<sup>1</sup> In this survey, 21 percent indicated their car was only somewhat reliable (19 percent) or not at all reliable (2 percent). Q102-106

- It was much more common for students to have a car (75 percent) than report ever using public transportation to commute to school (17 percent). For those who commute by car, 11 percent shared that parking is only “sometimes” (9 percent) or “rarely” (2 percent) available on campus when needed. These students may struggle to access campus, leading to difficulties with punctuality, satisfaction, and their ability to attend classes, meetings, and events. Q102-105

In the 14 days leading up to the survey, 34 percent had experienced symptoms of depression, while 45 percent reported generalized anxiety disorder. These findings underscore the widespread prevalence of mental health challenges among college students. Q72-Q75



## Key Findings: Special Populations at Texas Community Colleges

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Understanding the distinctive challenges and opportunities encountered by diverse 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:** Forty-three percent of respondents identified themselves as a first-generation college student, a group that can face unique challenges while navigating the higher education landscape. Q110
- **Balancing Parenting and Academics:** Student parents, constituting a mosaic of identities, experiences, and backgrounds, made up 31 percent of the surveyed population at Texas Community Colleges. Thirty-four percent of these students spent over 40 hours a week providing care for their dependents. Compared to their peers without dependents, these students may struggle to balance their balance caregiving responsibilities with their educational goals.<sup>2</sup> Q33, Q115
- **Juggling Multiple Personas:** Sixty-five percent of students reported working for pay at Texas Community Colleges. Almost half of these respondents were working more than 40 hours a week. Among employed students, 54 percent identified as a “student who works,” while the other 46 percent saw themselves as a “worker who goes to school.” As the student persona becomes lower in priority, it may become more difficult for that individual to persist to graduation. Q19, Q125-Q126
- **Former Foster Youth:** At Texas Community Colleges, two 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>3</sup> Q118-Q124
- **LGBTQIA+ Representation:** Sixteen percent of respondents at Texas Community Colleges belong to the LGBTQIA+ community. These students may encounter higher rates of discrimination, social stigma, and basic needs and mental health challenges compared to non-LGBTQIA+ peers. Q132



**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 well-being and student success indicators of postsecondary students at institutions across the nation. The survey opened on October 23, 2023 and closed on November 13, 2023. A total of 142 institutions participated in the survey—93 public two-year institutions, one private two-year institution, 36 public four-year institutions, and 12 private nonprofit four-year institutions.

Across all two-year students responding to the survey, 71 percent reported experiencing financial difficulties or challenges while in college. These struggles can take on any number of different forms. Among two-year students:

- Sixty-one percent of respondents had experienced at least one form of basic needs insecurity – food insecurity, housing insecurity, or homelessness. Eleven percent of respondents had experienced all three.
- More than one in five students who had a car reported it was only somewhat reliable or not at all reliable, and 11 percent of all two-year respondents said they sometimes, often, or always missed class due to lack of reliable transportation (including public transportation).
- Almost a quarter (24 percent) of parenting students reported missing at least one day of classes due to lack of childcare.
- Almost a quarter of respondents (23 percent) who worked while enrolled said they missed at least one day of classes due to conflicts with their job.
- Forty-one percent of respondents reported using at least one form of public assistance during 2023 (e.g., food, unemployment, housing, utility, medical, or childcare).
- Twelve percent had borrowed either a payday loan or an auto title loan during the year.
- Nearly a quarter of respondents (24 percent) would not be able to get \$500 in cash or credit from any resource in order to meet an unexpected need within the next month.
- Most respondents (73 percent) reported running out of money at least once during the year, and 26 percent ran out of money eight or more times.
- Twenty-one percent of respondents disagreed or strongly disagreed that they know how they will pay for college the next semester, which was less than three months away at the time of survey implementation.

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

Students and their families are willing to make the investment in their future. Seventy-seven percent of respondents agreed or strongly agreed that the cost of college was worth it, and 81 percent agreed or strongly agreed that their family believes a college degree is worth the investment.

Texas Community Colleges participated in the Fall 2023 implementation of the SFWS.

<b>Table 2. Survey Characteristics</b>		
Characteristic	Population (N=191,389)	Respondents (n=11,903)
<b>Race/Ethnicity</b>		
American Indian/Alaskan Native	1%	1%
Asian, Hawaiian, or Other Pacific Islander	4%	4%
Black/African-American	13%	13%
Hispanic/Latino	47%	45%
International	1%	2%
White	27%	29%
Multiple	2%	2%
Other	0%	0%
Race/Ethnicity Not Reported	5%	4%
<b>Gender</b>		
Female	59%	76%
Male	41%	23%
Self-Identify/Not Reported	0%	0%
<b>Enrollment Intensity</b>		
Full-time	41%	48%
Part-time	59%	52%
Enrollment Intensity Not Reported	0%	0%
<b>Class Year</b>		
1st (<30 credits earned)	56%	54%
2nd (30-59 credits earned)	24%	24%
3rd (60-89 credits earned)	9%	10%
4th (90-120 credits earned)	2%	3%
5th (120+ credits earned)	1%	1%
Class Year Not Reported	7%	8%
<b>Age</b>		
Average Age (Years)	24.5	26.3
<b>GPA</b>		
Average GPA	2.8	3.0

Comparison groups are derived from aggregate data collected from all 142 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 2023 SFWS can be found in the appendices to this report.

## 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 2024 Student Financial Wellness Survey

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

## Appendix A: Methodology

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

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

To maximize student responses, Trellis contributed 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. In most instances, reports primarily consist of descriptive statistics; however, additional exploratory data analysis was conducted in order to identify trends among groups of respondents and answer the research questions. Analyses conducted include chi-square tests and reliability tests to construct and validate indexes contained within the survey instrument. All data are reported in aggregate form only and reported data do not identify individual institutions outside of confidential institution-level reports.

## 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 2023 sample of responders at Texas Community Colleges had some characteristics different from the population. Tests for representation indicated statistically significant difference between the sample and the population for:

- Race/Ethnicity – White students were overrepresented in the sample
- Gender – Female respondents were overrepresented in the sample
- Enrollment Intensity (full-time/part-time) – Respondents enrolled full-time were overrepresented in the sample
- Credit Hours Earned – Respondents with more than 30 credit hours earned were overrepresented in the sample
- Age – Respondents 25 years or older were overrepresented in the sample
- GPA – Respondents with a GPA of 3.0 or higher were overrepresented in the sample

## Appendix C: Scales

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### Scales: Net Promoter Score (Q18)

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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 (Q77-82)

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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>4</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.”<sup>4</sup>
- While categorical labels are helpful, food insecurity exists on a spectrum, and even the underlying responses to the survey questions cannot definitively locate individuals on that spectrum. Rather, more affirmative responses indicate higher odds that an individual is experiencing greater difficulty maintaining an adequate or desirable diet.

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

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

- Leading researchers in this field define a homeless person as “a person without a place to live, often residing in a shelter, an automobile, an abandoned building or outside,” and housing insecurity as, “broader set[s] of challenges such as the inability to pay rent or utilities or the need to move frequently.”<sup>5</sup>
- Respondents are categorized as ‘Housing Insecure’ if they answered “True” to any of the six housing insecurity questions (Q86-91).
- Respondents are categorized as ‘Homeless’ if they answered ‘Yes’ and/or ‘True’ to any of the ten homelessness questions (Q92-101).



### **Scales: Financial Knowledge (Q107-109)**

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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>6</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.

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

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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) (Q72-73)**

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

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

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

## Appendix D: Participating Institutions

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### Participating Institutions in the Fall 2023 SFWS

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

#### **Four-Year Public Institutions (35)**

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

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

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

**Two-Year Institutions\* (95)**

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

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

## Endnotes

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

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

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

<sup>4</sup> United States Department of Agriculture (USDA). 2023. Definitions of food security. <https://www.ers.usda.gov/topics/food-nutrition-assistance/food-security-in-the-us/definitions-of-food-security/>

<sup>5</sup> Baker-Smith, C., Coca, V., Goldrick-Rab, S., Looker, E., Richardson, B., & Williams, T. (2020). #RealCollege 2020: Five years of evidence on campus basic needs insecurity. [https://tacc.org/sites/default/files/documents/2020-02/2019\\_realcollege\\_survey\\_report.pdf](https://tacc.org/sites/default/files/documents/2020-02/2019_realcollege_survey_report.pdf)

<sup>6</sup> Lusardi, Annamaria. (2008). Financial Literacy: An Essential Tool for Informed Consumer Choice. Dartmouth College, Harvard Business School, and NBER. [http://www.dartmouth.edu/~alusardi/Papers/Lusardi\\_Informed\\_Consumer.pdf](http://www.dartmouth.edu/~alusardi/Papers/Lusardi_Informed_Consumer.pdf).

<sup>7</sup> National HIV Curriculum. (2021). Patient Health Questionnaire-2 (PHQ-2). Retrieved from: <https://www.hiv.uw.edu/page/mental-health-screening/phq-2>

<sup>8</sup> Centers for Disease Control. (2021). Anxiety and depression: Household Pulse Survey. Retrieved from: <https://www.cdc.gov/nchs/covid19/pulse/mental-health.htm>

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