

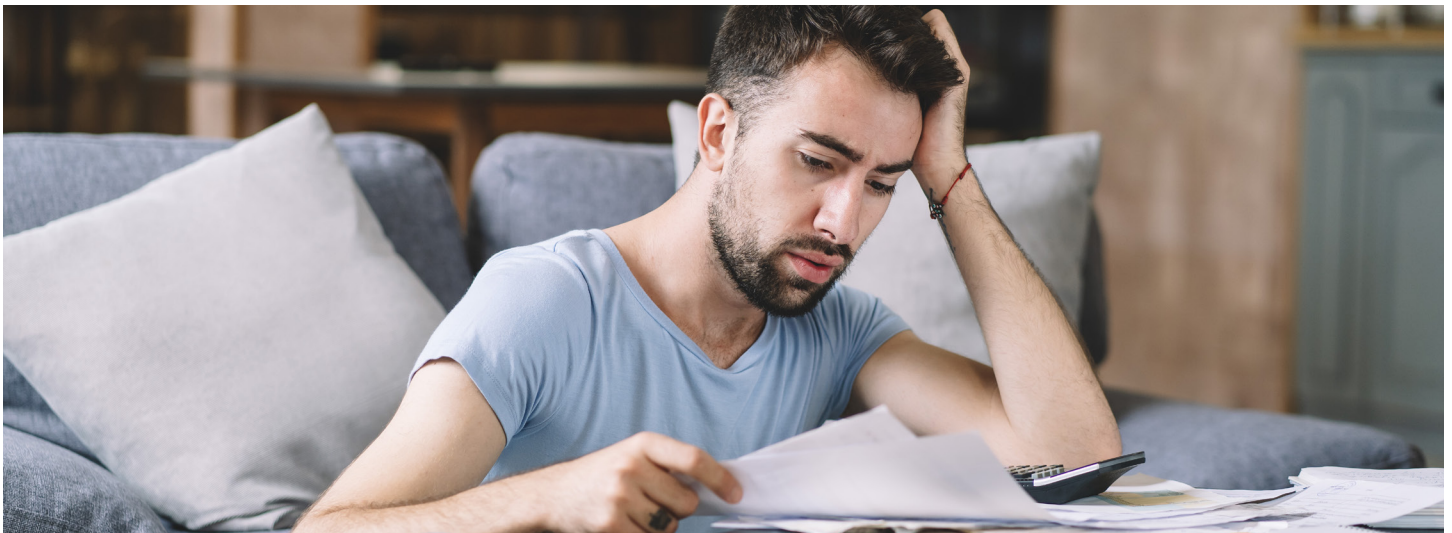
# Students Under Pressure: Aid Reductions and Unstable Employment

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Mentzer, L. (2026, March). Students Under Pressure: Aid Reductions and Unstable Employment. Trellis Strategies.

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## Loss of Student Aid

In a follow up survey to the 2024 Student Financial Wellness Survey (SFWS), results show that financial instability is a widespread challenge for currently enrolled students. A majority (59 percent) reported losing at least one financing source used to pay for their degrees, signaling meaningful disruption in the resources students rely on to persist in higher education. The most commonly lost forms of support were grants (15 percent), need-based scholarships (14 percent), and federal loans or lines of credit (10 percent). Others also reported the loss of merit scholarships, employer benefits, private loans, or other funding sources. These patterns suggest that the students most dependent on cost reducing aid are also the most vulnerable to losing it, which may increase short

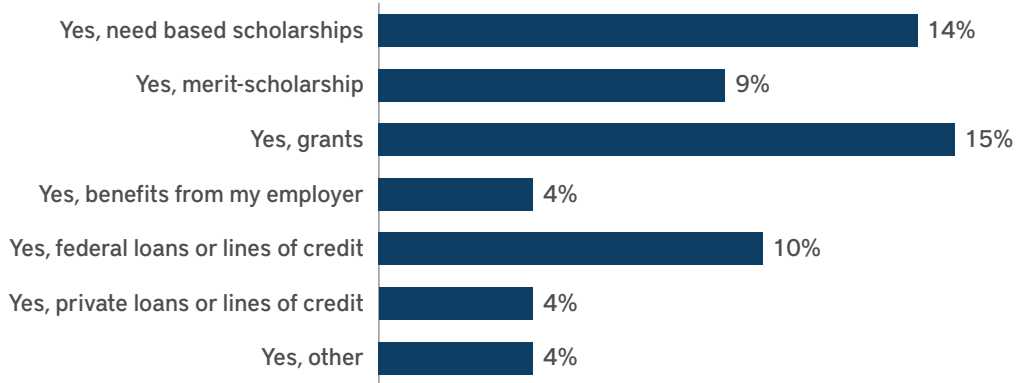
term financial strain and raise the risk of slowing or pausing academic progress. In Trellis Strategies' 2025 Some College, No Credential (SCNC) survey, almost a third of respondents (35 percent) reported that personal finances contributed to their departure from their institutions and 25 percent could not afford the cost of attendance/tuition.<sup>1</sup>

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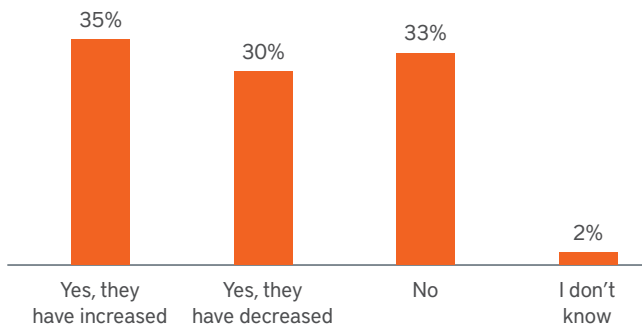
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**Q20: Have you lost any financing sources used to pay for your degree?**  
(Select all that apply)



**Employment Fluctuation**

**Q21: Have your work hours changed in the past year?**



Changes in employment were also prevalent among working students. Sixty-five percent of currently enrolled students who work reported that their work hours shifted in the past year, with 35 percent experiencing an increase and 30 percent experiencing a decrease. Only one third reported steady hours. This level of volatility suggests that work is not a stable anchor for most students and that both increases and decreases in hours may reflect underlying financial or labor market pressures they must navigate while enrolled.

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**Among students whose work hours changed, 27 percent reported that the shift impacted their enrollment.**

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These employment fluctuations meaningfully impacted academic engagement. Among students whose work hours changed, 27 percent reported that the shift impacted their enrollment. The most common effect was a reduction in academic credit hours, reported by two-thirds of those who experienced an impact, indicating that students frequently respond to work instability by adjusting their course loads downward. Smaller shares reported changing their major or academic program or experiencing other forms of enrollment disruption.

**Conclusion**

These findings underscore a tight connection between financial conditions, work demands, and academic pacing, illustrating that disruptions in aid and employment can quickly translate into slowed progress toward a degree. Together, the loss of financial aid and the instability of work hours demonstrate a landscape in which many students face overlapping pressures that influence their ability to maintain full academic momentum. These findings highlight the importance of stable financial support, accessible advising and course scheduling, and flexible work-study or employment arrangements that reduce the need for students to compromise their academic progress in response to financial shocks.

## Recent Trellis Strategies publications

### Emergency Aid in the Wake of the Pandemic

Ashton, B. and Fletcher, C. (2026, February). Emergency Aid in the Wake of the Pandemic. Trellis Strategies. <https://www.trellisstrategies.org/research-studies/emergency-aid-in-the-wake-of-the-pandemic/>

### Invisible on Campus: The Student Loneliness Crisis

Cornett, A. (2026, February). Invisible on Campus: The Student Loneliness Crisis. Trellis Strategies. <https://www.trellisstrategies.org/research-studies/invisible-on-campus-the-student-loneliness-crisis/>

### Student Financial Wellness Survey Report: Online Learners

Schuetz, A., Fletcher, C., Cornett, A., and Ashton, B. (2026). Student Financial Wellness Survey Report: Online learners. Trellis Strategies. <https://www.trellisstrategies.org/research-studies/student-financial-wellness-survey-report-online-learners/>

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## References

- <sup>1</sup> Trellis Strategies (2025). Supporting Students with Some College, No Credential . Trellis Strategies. [https://www.trellisstrategies.org/wp-content/uploads/2025/12/SCNC\\_Toolkit\\_12.25.pdf](https://www.trellisstrategies.org/wp-content/uploads/2025/12/SCNC_Toolkit_12.25.pdf)

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Trellis Strategies is an experienced research partner dedicated to advancing education and workforce development. With nearly 40 years of expertise, we specialize in qualitative and quantitative research services, including surveys, interviews, focus groups, and case studies. Our proficiency in qualitative research and quantitative analyses enables us to extract insights from extensive datasets, guiding strategic decision-making in areas such as student success and outcomes.

Our expertise extends to diverse fields including data analysis, market research, policy analysis, and more. We address topics such as adult learners, student finances, and institutional effectiveness. Trellis Strategies offers a collaborative approach to data-driven decisions, contributing to positive transformations in education and workforce development.

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