

Student Financial Wellness Survey (SFWS) Process to Participate

1 Institutional Reviews and Approval

2 Data Request

3 Student Communication and Promotion

Student Financial Wellness Survey (SFWS) Fall 2026 Participation

Checklist

1 Institutional Reviews and Approval

- **Send Letter of Intent and IRB Decision**
Complete an electronic form that provides confirmation of institutional participation in the SFWS, IRB review determination (i.e., if exempt from review, expedited review is needed, or full review is needed), and estimated sample size.

2 Data Request

- **Complete and Return the Crush FTP Form**
Your Trellis Strategies contact will provide a form to set up the secured system where the person submitting the data requests will safely upload the student data.
- **SFWS Data Request**
Send the data request via secure FTP by September 21, 2026.

3 Student Communication and Promotion

- **Decide on Whether to Provide Incentives**
Trellis Strategies provides modest survey-wide incentives, but we strongly encourage schools to provide additional incentives for only their students to improve their response rate. A decision on whether to offer an incentive and details on what the incentive is need to be provided to Trellis Strategies by September 21, 2026.
- **Promote Survey**
Promoting the survey is a great way to get higher response rates from your students. Your Trellis Strategies contact can provide best practices for marketing.
- **Schedule Outreach to Students**
We request that your institution send an email to students to inform them the survey is coming soon. In addition, we request at least one reminder email during the survey implementation period.

Timeline

By September 21, 2026

School sends SFWS Data Request to Trellis Strategies

In the Week of October 12-16, 2026

School sends students an email letting them know the survey is coming soon

October 19, 2026 (2-year schools)

October 20, 2026 (4-year schools)

Survey opens, Trellis Strategies sends survey invitation via email to students

October 27, 2026 (2-year schools)

October 28, 2026 (4-year schools)

Trellis Strategies sends list of non-responders to school

October 28, 2026 (2-year schools)

October 29, 2026 (4-year schools)

School sends reminder email to non-responders to complete the survey

November 10, 2026

Survey closes

March 2027

Schools receive their set of SFWS reports and de-identified data files

Participation Process

1

Trellis Strategies will partner with you to navigate your IRB review process

The 2026 Student Financial Wellness Survey study has been reviewed and approved by an external IRB (BRANY IRB). Documentation of the approval can be provided upon request. It is important to check with your institution's Institutional Review Board (IRB) to determine if a full review is necessary. Oftentimes an IRB will waive or expedite review due to the low-risk nature of the project, but some IRBs may want to review the study before approving on campus. Your Trellis Strategies contact will work with you to provide all materials necessary for IRB review and to obtain all necessary IRB documentation of waived review and/or approval.

Please complete the letter of institutional awareness/support online at the link provided below. It should be digitally signed (by typing the name) by a senior campus official, such as President, Vice President, Dean of Students, etc. The letter will also ask for an estimate of the number of students that will be sent to Trellis Strategies in the data request. The online letter will provide ranges to choose from, as well as selecting that the full undergraduate population will be sent. This helps Trellis Strategies better gauge the full sample size earlier in the process. Schools will not be held to the size range they selected in the letter.

The letter can be completed with this [online form](#) or this [fillable PDF form](#). If you have questions or concerns, please reach out to your Trellis Strategies contact.

Sample Letter of Institutional Awareness/Support Data needed to administer the survey

To whom it may concern,

I am writing to provide confirmation that [College/University] is participating in the Student Financial Wellness Survey, implemented by Trellis Strategies. I am aware that Trellis Strategies intends to conduct research at our institution by administering an online survey to a sample of our students.

As [Title], I grant Trellis Strategies permission to conduct research at [College/University], pending all necessary institutional processes and approvals. This study has been reviewed and approved by an external IRB (BRANY IRB; available upon request). Therefore, I confirm that my institution [will not require IRB review; will require Exempt IRB review; will require Expedited IRB review; will require Full IRB review]. I also grant permission for Trellis Strategies to share publicly that [College/University] participated in the Student Financial Wellness Survey.

I estimate the sample my institution will send to Trellis Strategies for the survey will be [our full undergraduate population; less than 1,000 students; between 1,000 and 3,000 students; between 3,001 and 5,000 students; between 5,001 and 10,000 students; more than 10,000 students; other].

If you have any questions or concerns, please contact my office at [phone number] or [email address].

Sincerely,

Name

2

Trellis Strategies will need student contact information to send unique links to the survey and certain student data fields to reduce survey burden and track response representativeness. Institutions will provide a roster of students via secured file transfer to Trellis Strategies after the fall semester census date, but no later than September 21, 2026.

The file should contain information for enrolled undergraduates aged 18 and over. Institutions with undergraduate enrollment above 10,000 students may provide a random sampling of 5,000 undergraduate students from their population.

Please provide the contact and demographic information outlined in the table below. A data dictionary detailing the format of the data request will be provided by your Trellis Strategies contact after your institution completed the letter of institutional support. Your Trellis Strategies contact will also provide instructions to set up the secure FTP (File Transfer Protocol) system. Data files should be provided in CSV format. PLEASE DO NOT SEND ANY FILES CONTAINING STUDENT DATA THROUGH EMAIL. ONLY SEND FILES THROUGH OUR SECURE CRUSH FTP SYSTEM.

SFWS Data Request: Institutional Sample and Demographic Fields

FIELD NAMES	DESCRIPTION
Email 1	Institutionally assigned email address. Please only include one email address in each cell.
Email 2	Secondary email address for the student. Please only include one email address in each cell.
First Name	Student first name
Last Name	Student last name
Unique SFWS Student Identifier (Preferably not the official institutional student ID)	Do not use the official student ID. A unique student identifier that can be used to match back to institutional records in case of further analysis after the survey is complete. Please create an identifier that contains only numbers and/or letters (no special characters) and is fewer than 20 characters long. Please keep a crosswalk of these IDs for your reference in case of future data matching projects. If there are issues creating a unique identifier that is not the official institutional student ID, please discuss with your Trellis Strategies contact.
Age	Age of student in years (not date of birth)
Race/Ethnicity	Race/ethnicity of student. Please report using the categories you report for IPEDS.
Gender	Gender of student
Credit Hours	The number of credit hours the student is currently enrolled in this semester (fall 2026).
Total Credits Earned	Total credit hours earned at institution as of the end of the prior semester (beginning of this semester). Students with zero earned credits should be marked as zero, whether or not they have attempted any hours.

3

Effective promotion will ensure robust student participation

Trellis Strategies will work with your institution to encourage student participation in the survey. This includes:

Trellis Strategies will provide a recommended schedule and sample email language for your institution to communicate to students about the survey. This communication can improve survey response rates by legitimizing the third-party survey invitation students receive. We request that your institution send a “heads up” email to students in the week prior to the survey to inform them that it is coming, and at least one reminder email during the survey implementation.

Coordinate with Trellis Strategies any additional student incentives to participate. Promoting the survey and providing incentives are good ways to get higher response rates from your students. Trellis Strategies will provide survey-wide incentives across all participating institutions. However, providing your own incentives and educating students about the importance of completing the survey is highly encouraged and on average can increase your response rate by two to three percentage points. Your Trellis Strategies contact will consult with you about best practices for promoting and providing incentives.

Data Stewardship

Data sharing and FERPA considerations

Your Trellis Strategies contact is available to discuss Family Educational Rights and Privacy Act (FERPA) regulations and how institutions that have participated in prior SFWS implementations interpreted the permissibility to provide the SFWS data requests. For additional context on data sharing, you can also visit the resources below.

- U.S Department of Education’s student privacy website: <https://studentprivacy.ed.gov/>
- National Association of Student Financial Aid Administrators (NASFAA) Data Sharing Decision Tree: https://www.nasfaa.org/uploads/documents/NASFAA_Data_Sharing_Decision_Tree.pdf

Types of data and records

- **Survey response data:** Survey response data refers to all student-level information collected through Trellis Strategies’ SFWS tool as a component of participation in the study.
- **Education records:** Student-level records may be used to provide context and analysis for response data making the resulting reports more decision-focused for the institution. Students will be fully informed of Trellis Strategies’ data security and records retention protocol and informed of potential risks associated with sharing data with personally identifiable information.

Storage and destruction

Survey response data and education records will be located on Trellis Strategies’ servers, will be password protected, and will be accessible only from computers connected to Trellis Strategies’ internal network. All computers will be locked and password protected when not in use. Furthermore, access to the files will be limited to the research team with role-based access.

All digital copies of personally-identifiable survey response data or personally-identifiable education records from the SFWS data transfers from institutions will be deleted no later than 24 months from the survey close date. All digital copies of de-identified survey response data and education records held by the SFWS will be deleted no later than ten years from the survey implementation date

Data Security

Trellis Strategies has nearly 40 years of experience as responsible stewards of student data. Trellis Strategies adheres to a consolidated matrix of security controls that incorporates NIST Moderate Controls, GLBA, and a number of other security frameworks. Data stores are maintained on encrypted network SAN storage in compliance with NIST moderate controls. Our servers are maintained to those same controls, using CIS benchmarks. Identity and Access Management also adheres to NIST moderate controls. Access is role-based and denied by default. All data is backed up for recovery purposes and stored on encrypted media. Data will be destroyed according to the Student Financial Wellness Survey policies described previously. Trellis Strategies has a strict asset disposal procedure. All storage media, such as hard drives or tapes, are destroyed and rendered unrecoverable prior to disposal.

About Trellis Strategies

Trellis Strategies is a leading nonprofit strategic 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 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/