

**CCSSE Standard Item Set:
Student Financial Health**

Please mark your responses on page 7 of the survey under *Additional Items*
and not on this sheet.

Mark only one response for each item.

1. I am receiving or have received a Pell Grant at this college during the current academic year.
 - a. Yes
 - b. No

2. I always find myself living paycheck-to-paycheck.
 - a. Strongly agree
 - b. Agree
 - c. Disagree
 - d. Strongly disagree
 - e. I am not currently employed

3. I have too much student loan debt right now.
 - a. Strongly agree
 - b. Agree
 - c. Disagree
 - d. Strongly disagree
 - e. I do not have student loan debt

4. I have too much other debt right now, such as credit card debt, car loan debt, or money owed to family or friends.
 - a. Strongly agree
 - b. Agree
 - c. Disagree
 - d. Strongly disagree
 - e. I do not have any other debt

5. This college has provided me with adequate information about financial assistance (scholarships, grants, loans, etc.).
 - a. Strongly agree
 - b. Agree
 - c. Disagree
 - d. Strongly disagree
 - e. I have not needed any information about financial assistance

- 6. One reason I have stayed enrolled this academic term is to continue receiving my financial aid.**
- a. Strongly agree
 - b. Agree
 - c. Disagree
 - d. Strongly disagree
 - e. I do not receive financial aid
- 7. I have the skills and knowledge to manage my finances well.**
- a. Strongly agree
 - b. Agree
 - c. Disagree
 - d. Strongly disagree
 - e. I do not manage my own finances
- 8. I always pay my bills on time.**
- a. Strongly agree
 - b. Agree
 - c. Disagree
 - d. Strongly disagree
 - e. I am not responsible for paying my bills
- 9. I am satisfied with my present financial situation.**
- a. Strongly agree
 - b. Agree
 - c. Neutral
 - d. Disagree
 - e. Strongly disagree
- 10. Which option best describes how often you budget your money (how you keep track of how much money you make, how much you spend, and how much you save)?**
- a. Never, but I should
 - b. Weekly
 - c. Every two weeks
 - d. Monthly
 - e. I do not need to budget my money
- 11. When you budget for your future living expenses, which of these time frames is most important to you?**
- a. The next week
 - b. The next couple of weeks
 - c. The next few months
 - d. The next year or longer
 - e. I do not budget for my future living expenses

- 12. In the past 12 months, how many times have you run out of money and had to rely on outside resources (such as loans, friends/family, charitable organizations, etc.)?**
- a. None
 - b. 1-2 times
 - c. 3-5 times
 - d. 6-11 times
 - e. 12 or more times
- 13. I am confident that I could come up with the following amount (from cash, credit, family/friends, etc.) if an unexpected need arose within the next month:**
- a. \$0
 - b. \$500
 - c. \$1000
 - d. \$2000
 - e. More than \$2000
- 14. How well are you keeping up with your bills and/or credit payments at the moment?**
- a. I am keeping up with no difficulties
 - b. It is a struggle from time to time
 - c. It is a struggle
 - d. I am falling behind with bills and/or credit card payments
 - e. I have no bills and/or credit card payments
- 15. If your work hours have changed during the past academic year, what has been the main reason for the change?**
- a. To accommodate changes in my course requirements
 - b. To make more money to pay my expenses
 - c. My employer changed my work schedule
 - d. My work schedule has not changed
 - e. I have not worked in the past academic year