



Financial Security among UCSD Undergraduates, 2025

PH 196AH/BH BSPH honors Practicum students

April 10, 2025

About the Honors Practicum

- Two quarter, 12-credit capstone sequence for 20 senior public health majors chosen based on grades and commitment to public health careers
- Major activities include conducting a real-world survey of topics of importance to campus stakeholders, additional qualitative projects based on findings of survey, and development of career portfolio
- Students divided into four teams of 5 to work on subtopics under an overall theme
- This year's topic: financial insecurity

Why financial insecurity?

- 2023 and 2024 topics: housing and food security, food insecurity and the UCSD safety net
- Data on high levels of food insecurity and low student access to CalFresh EBT program safety net contributed to development of current CalFresh campus-wide initiative
- Strong association noted between financial difficulties and housing and food security
- Learning more about financial insecurity on our campus a logical next step to improve the well-being of our students

Team assignments

Topics for this year's four teams:

- Assess student financial literacy
- Understand how students are paying for their education, their attitudes about student loans, and where they turn when they have financial difficulties
- Learn more about student employment, including work-study, and what impact, both positive and negative, that work has on student finances, career development, and well-being
- Document risk factors for financial insecurity and its impact on academic performance, belonging, and physical and mental health

Methods

- Preliminary protocol and questionnaire cleared by IRB (exempt)
- The 20 honors practicum students divided into four topic-specific teams
- Teams met with key stakeholder(s) to identify data needs, developed logic models, protocol, analysis plan, and topic-specific questions
- Questions merged into 10-minute Qualtrics questionnaire that also included sociodemographic characteristics
- Rapid final clearance obtained from IRB
- Teams analyzed the data on their topic using Epi Info
- Presentations today and at the Undergraduate Research Conference, posters at San Diego Epi Exchange and UCSD Public Health Research Day
- Development of infographics and social media product for peers

Study Population

- Enlisted participation of BSPH instructors AND Dr. Giacomo Rondina, Vice Chair of Undergraduate Studies in the Economics Department
- Distributed via direct emails + announcements in FMPH 40, 50, and all BSPH capstone sections and ECON 3 (500 students!!) during 8 days in late February
- Reopened at beginning of Spring Quarter for Dr. Juan Herreño's upper-division economics course to include in more upper-division students
- Credit given by professors for individual or class participation above X%
- 80% response rate! (774 students); additional 284 students from Dr. Herreño's course not included in today's presentation except for a quick flash on their financial literacy status

A few additional methodologic notes

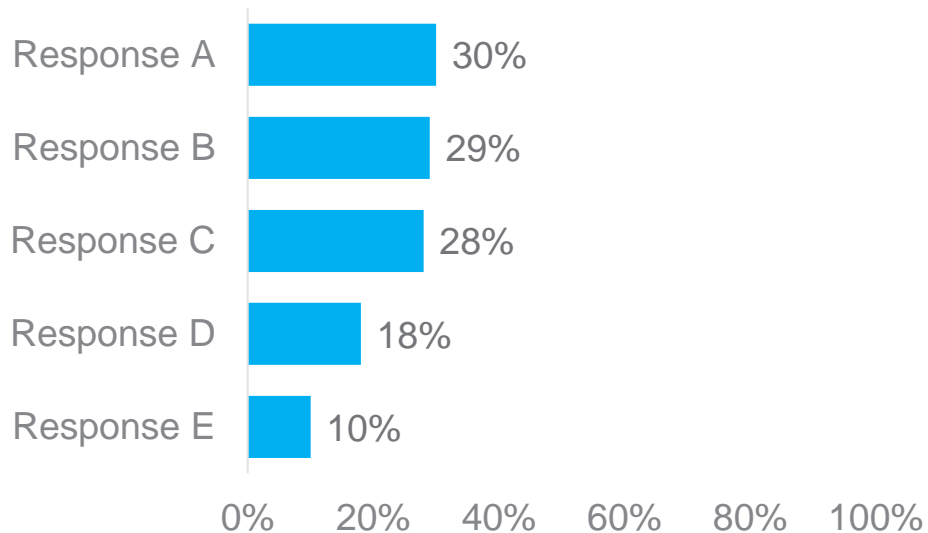
- Definitions and details specific to each topic will be presented by each team
- Primarily descriptive + bivariate analyses to look at risk factors (no multivariate yet!)
- Risk factors presented using prevalence rate ratios (PRR)
- Simply the prevalence of an outcome in one group divided by the prevalence in another group

Example:
$$\frac{\% \text{ of first-gen students who are financially insecure}}{\% \text{ of non-first gen students who are financially insecure}} = \frac{50\%}{25\%} = 2.0$$

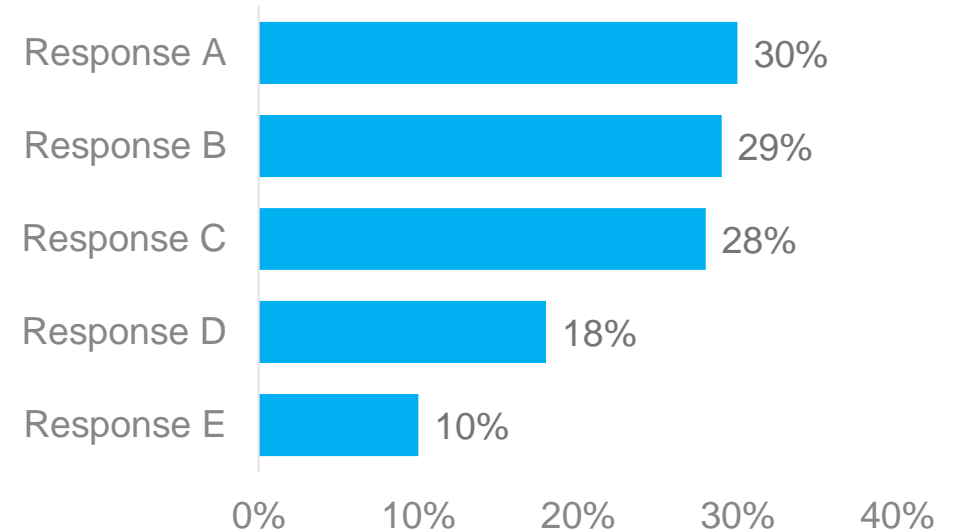
In words: First-gen students are twice as likely to be financially insecure than students who are not first-gen

Data Presentation

- Many questions had multiple options (check all that apply)
- Death by horizontal bar chart
- All charts scaled to 100% to facilitate understanding of absolute rather than relative magnitude of the responses



Instead of



A profound thank you to our stakeholders



Magdalena Chavez
Fiscal Analyst,
Financial Aid &
Scholarships Office



Dr. Silvia Marquez
Executive Director
of Financial Aid &
Scholarships Office



Tod Oliviere
Director, Student Employment
& Career Development



Alicia Magallanes
Director of The Hub
Basic Needs Center

And to.....

- My fellow BSPH professors: Drs. Britta Larson, Chris Zoumas, France Nguyen-Grozavu, Anne White, Annie Nguyen, and Matt Stone
- Drs. Giacomo Rondina and Juan Herreño of the Department of Economics
- Daniel Gonzalez-Nolasco of the UCSD IRB who actually made clearance a pleasant and efficient process
- The Collective Impact Working Groups for their enthusiasm and encouragement about finding ways of making UCSD more affordable
- All the students who participated in the survey
- Dina Rodgers and Natalie Kaplanyan for their wonderful advice and support
- My amazing BSPH honors practicum students who have worked day and night to put together their presentations for today.

Today's presentations

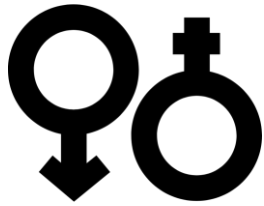
- Characteristics of the study population + Financial literacy (*Money Makers*)
- How students pay for their education, debt, and where students turn when the money runs out (*Debt Detectives*)
- Work and work-study (Mindset Grindset)
- Impact of financial insecurity (*Wealth Is Health*)
- Q and A

Characteristics of Survey Respondents

Money Makers: Sarah Plummer, Shiv Puliady, Mason Schaerer, Elsa Schmidt, Jiawei Yao

Survey respondent characteristics

Total response rate: 80%, 775/969



Female
63%



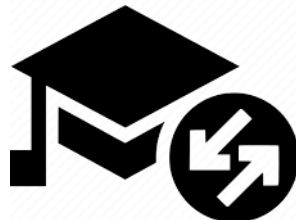
First
generation
43%



GPA >3.5
51%



On-campus
residents
64%

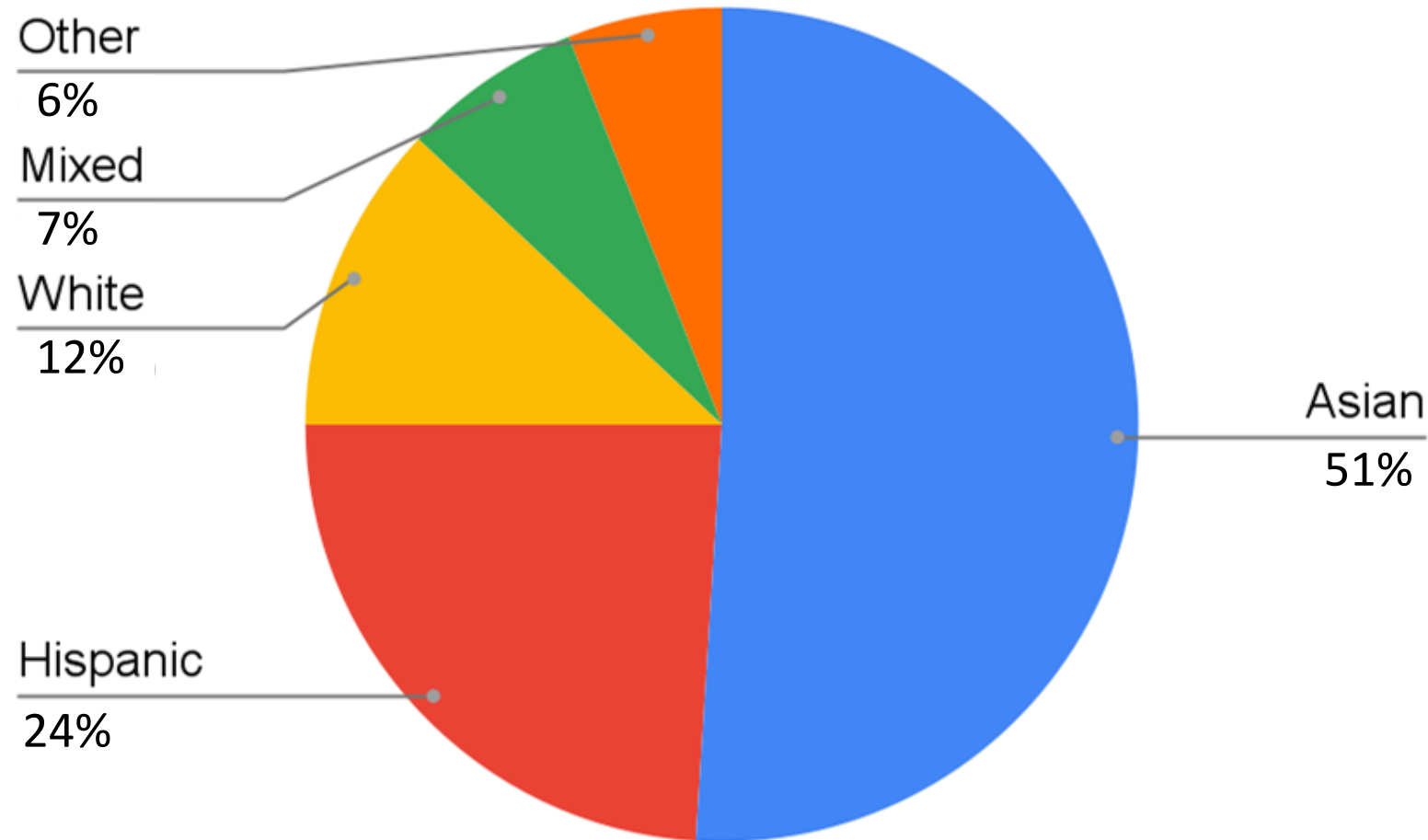


Transfer
16%

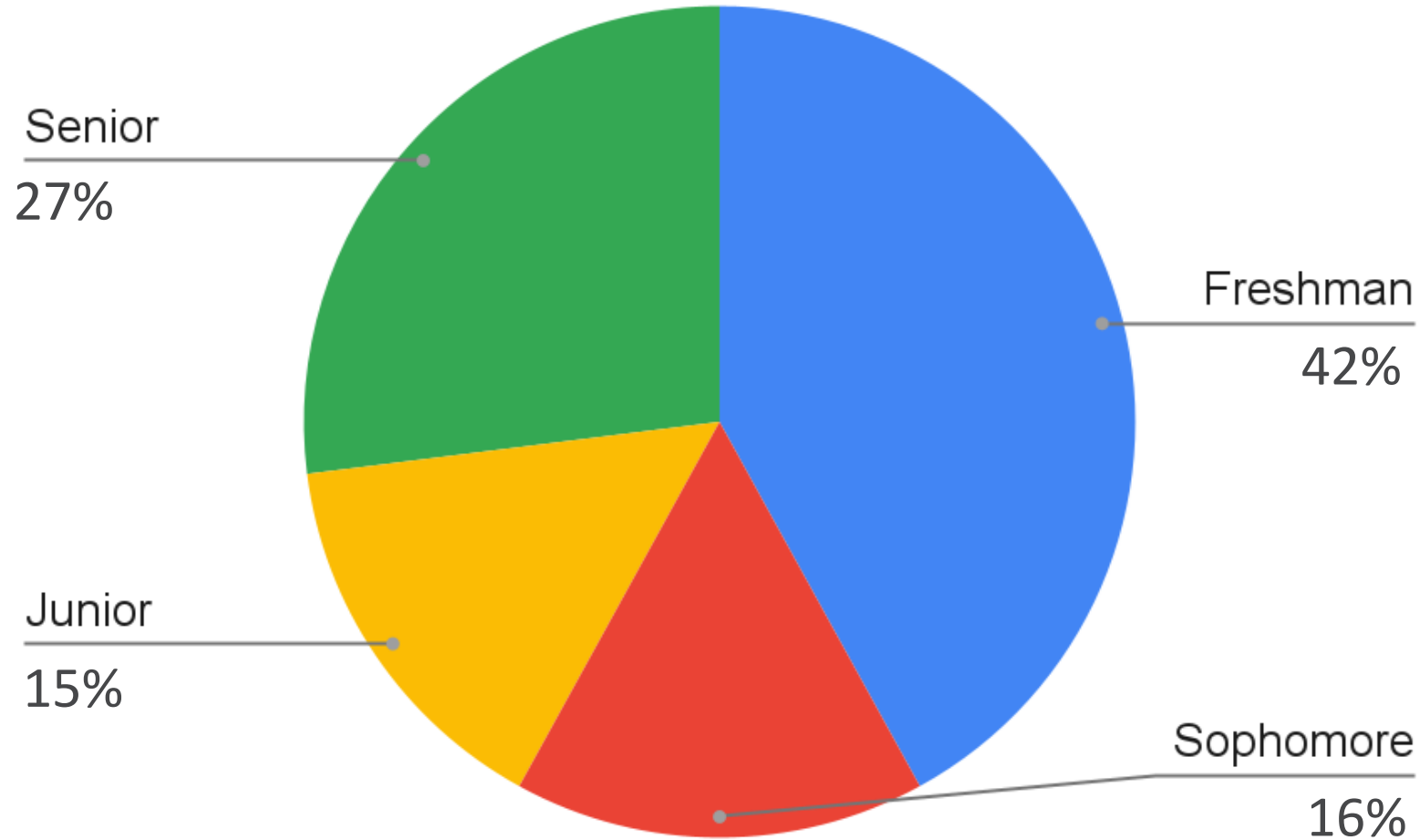


International
11%

Race/Ethnicity of survey respondents (n = 773)



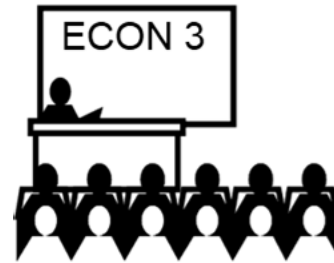
Class level of survey respondents (n = 772)



Additional characteristics of survey respondents



Financial Aid
57%



Introductory
economics
students
55%



Working/Middle/Upper
Class Background
33%/55%/12%

Conclusions

- High response rate
- Engagement from a wide variety of demographic groups
- Very high number of responses from freshmen, women, and on-campus students
- Lower number of responses from sophomores and juniors and transfer students, which is likely due to the chosen sampled population.

How representative were our participants of general UCSD population?

- Generally representative of BSPH and Economics majors
- Female students and on-campus residents over-represented
- Transfer students under-represented
- Over-representation of freshmen

Financial Literacy

Money Makers: Sarah Plummer, Shiv Puliady, Mason
Schaerer, Elsa Schmidt, Jiawei Yao

Background

Per the U.S. Department of Education, **financial literacy refers to “the understanding that includes how to earn, manage, and invest money and has a critical impact on students' ability to make smart choices.”**

Financial literacy in college students is crucial to manage their financial resources and to avoid serious debt and other financial pitfalls.

Objectives of our study:

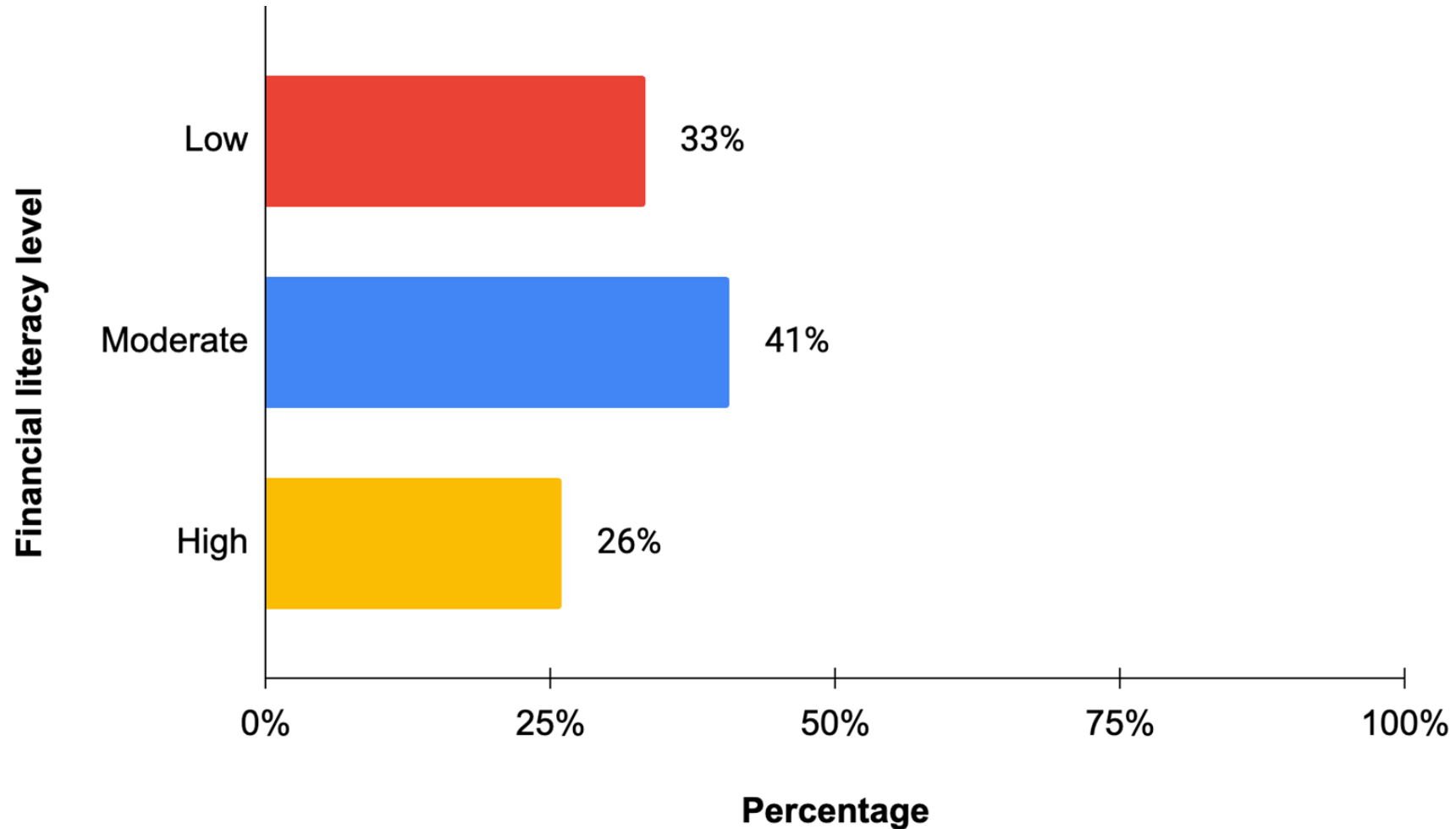
1. Assess levels of financial literacy and sources of knowledge
2. Identify factors associated with lower levels of financial literacy
3. Determine interest in financial literacy training and topics of greatest interest

Methods

- Survey respondents were asked to rank their understanding of 6 financial topics (budgeting, savings, interest, debt, stock market, cryptocurrency) as “low,” “moderate,” or “high”
- Rankings were converted to a numeric scale:
 - Low = 1
 - Moderate = 2
 - High = 3
- An overall score was calculated by summing the points associated with each topic, where:
 - 6 - 9 = low financial literacy
 - 10 - 12 = moderate financial literacy
 - 13 - 18 = high financial literacy

Objective 1:
**What is the level of financial literacy
among UCSD students and where
does their prior knowledge come
from?**

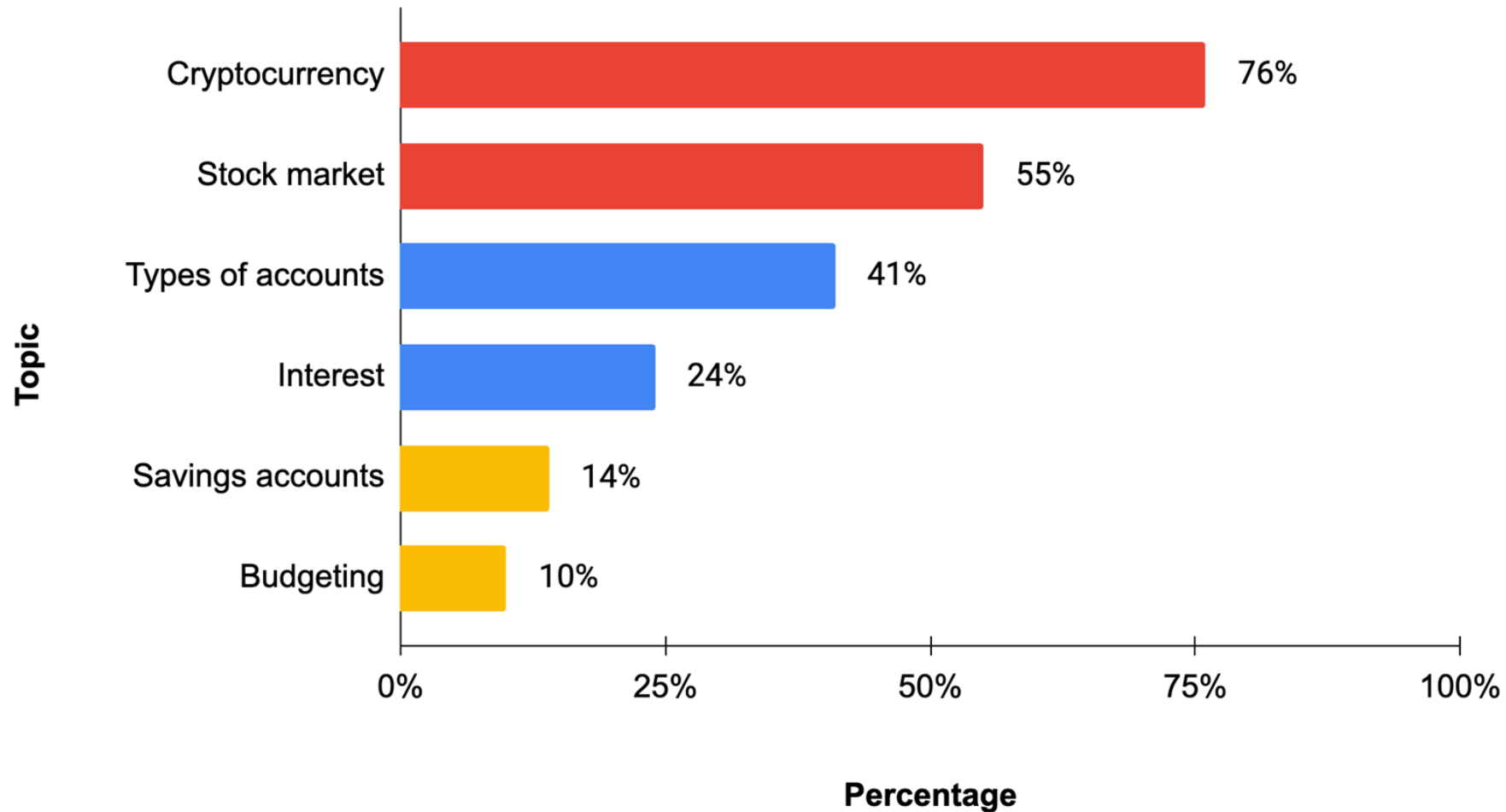
Student Financial Literacy Status (n = 766)



1 in 3 students had low financial literacy.

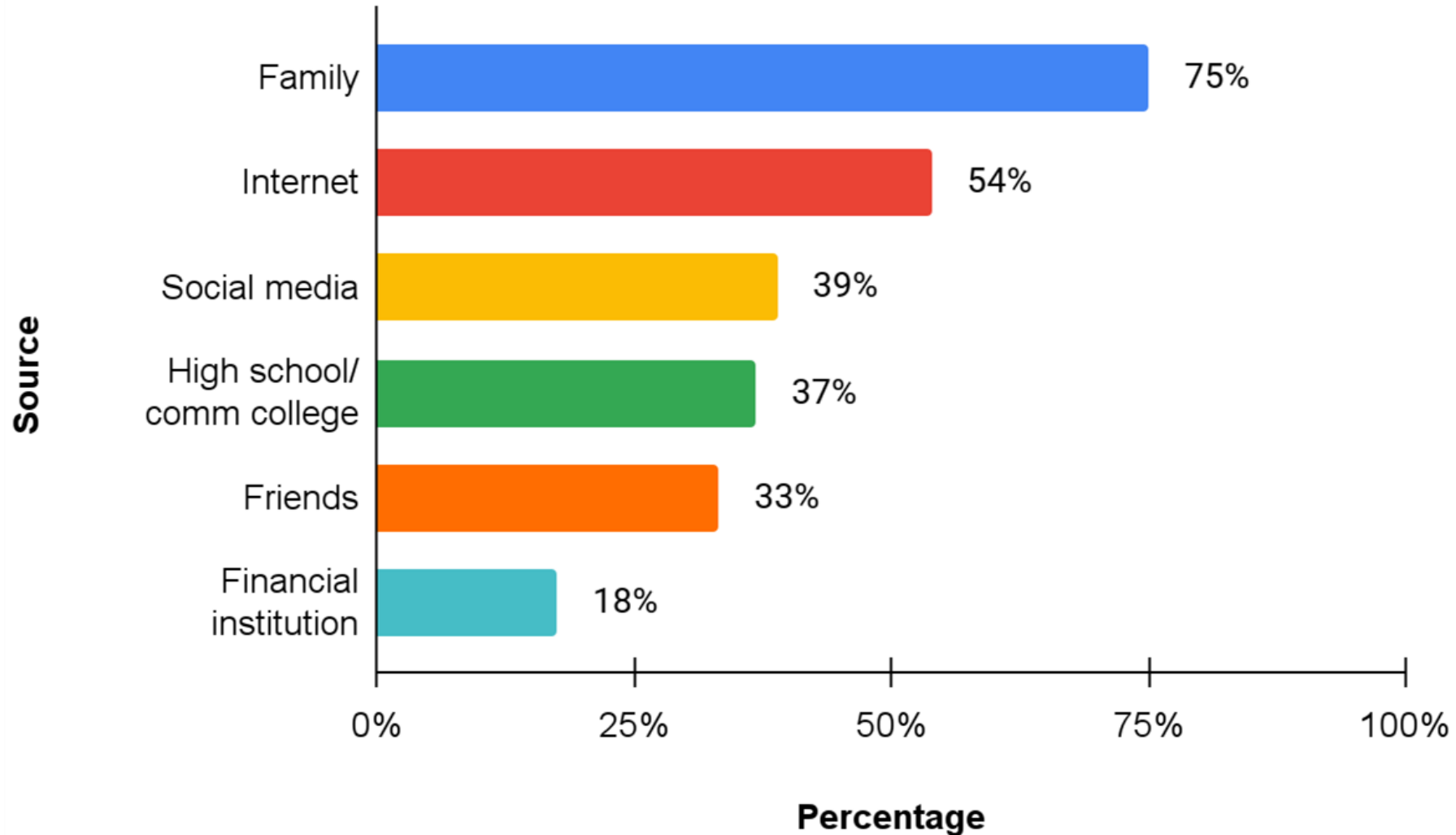
Objective 1

Topic-specific Self-reported Low Financial Literacy (n = 767)



Objective 1

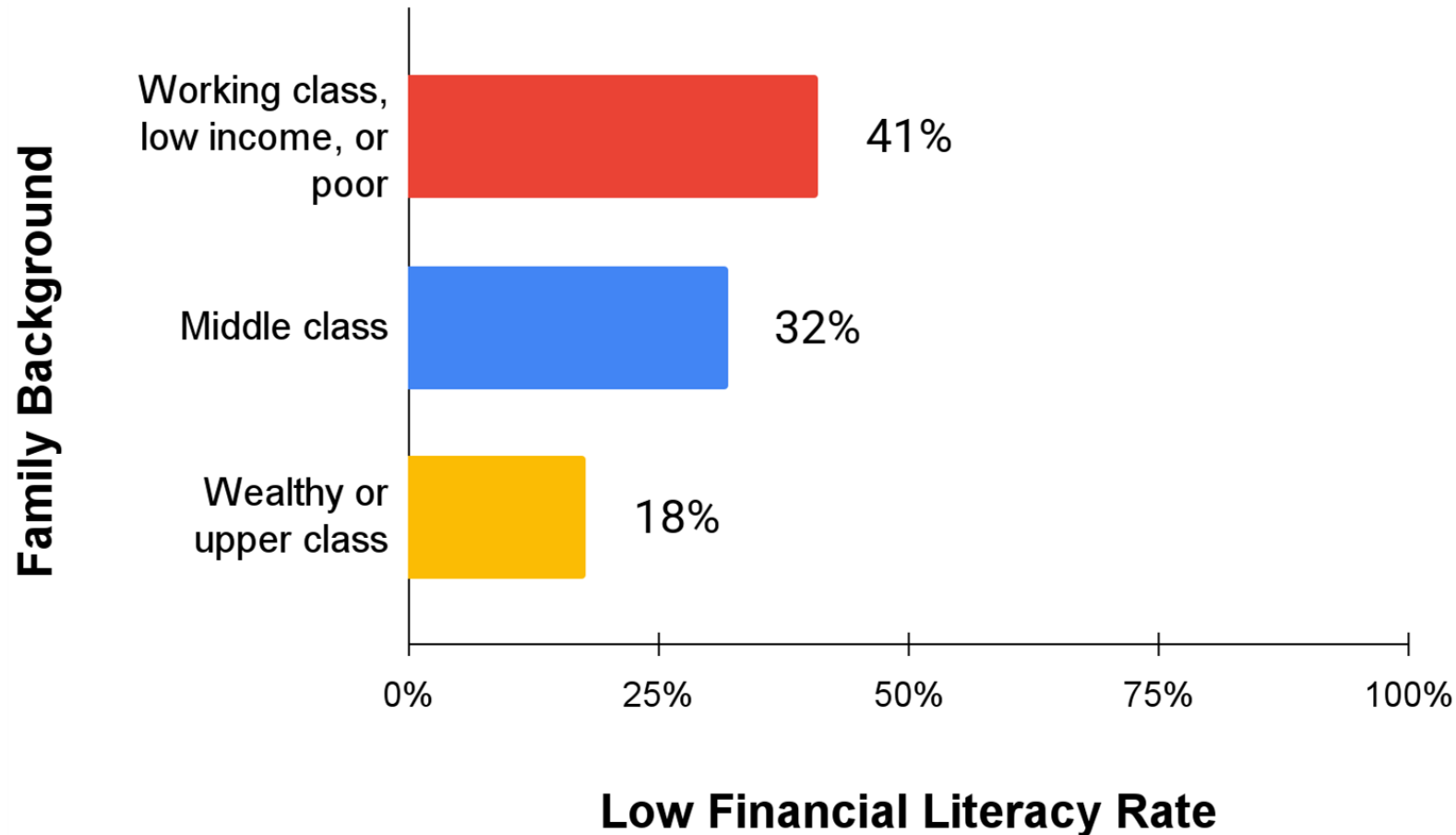
Prior Financial Literacy Knowledge Sources



Objective 1

**Objective 2: What factors are
predictive of financial literacy level?
What are risk factors for low levels of
financial literacy?**

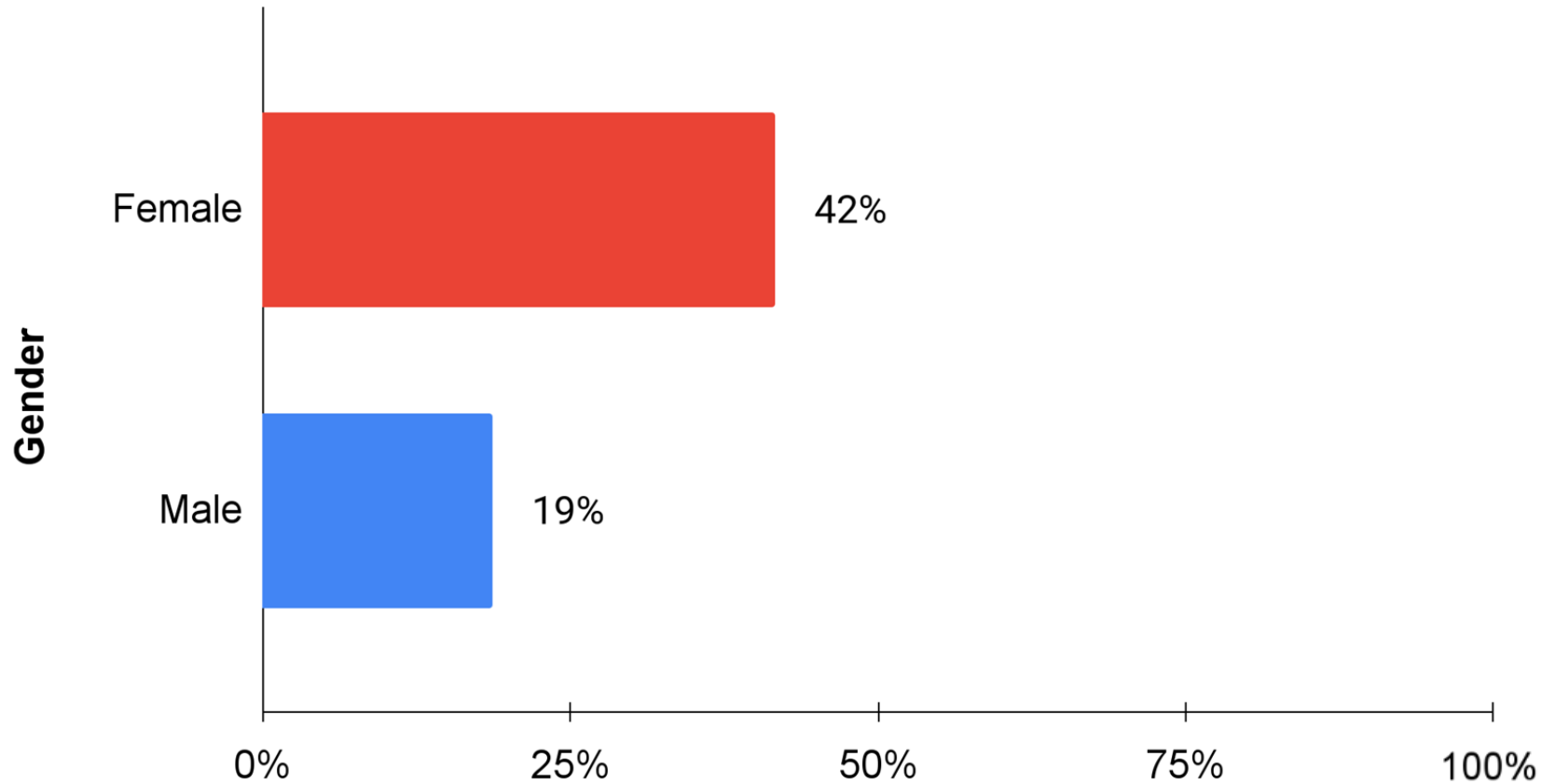
Low Financial Literacy by Family Financial Status (N = 766)



Students from working class families were 2.3 times more likely to report having low financial literacy compared to students from wealthy households ($p = 0.0002$).

Objective 2

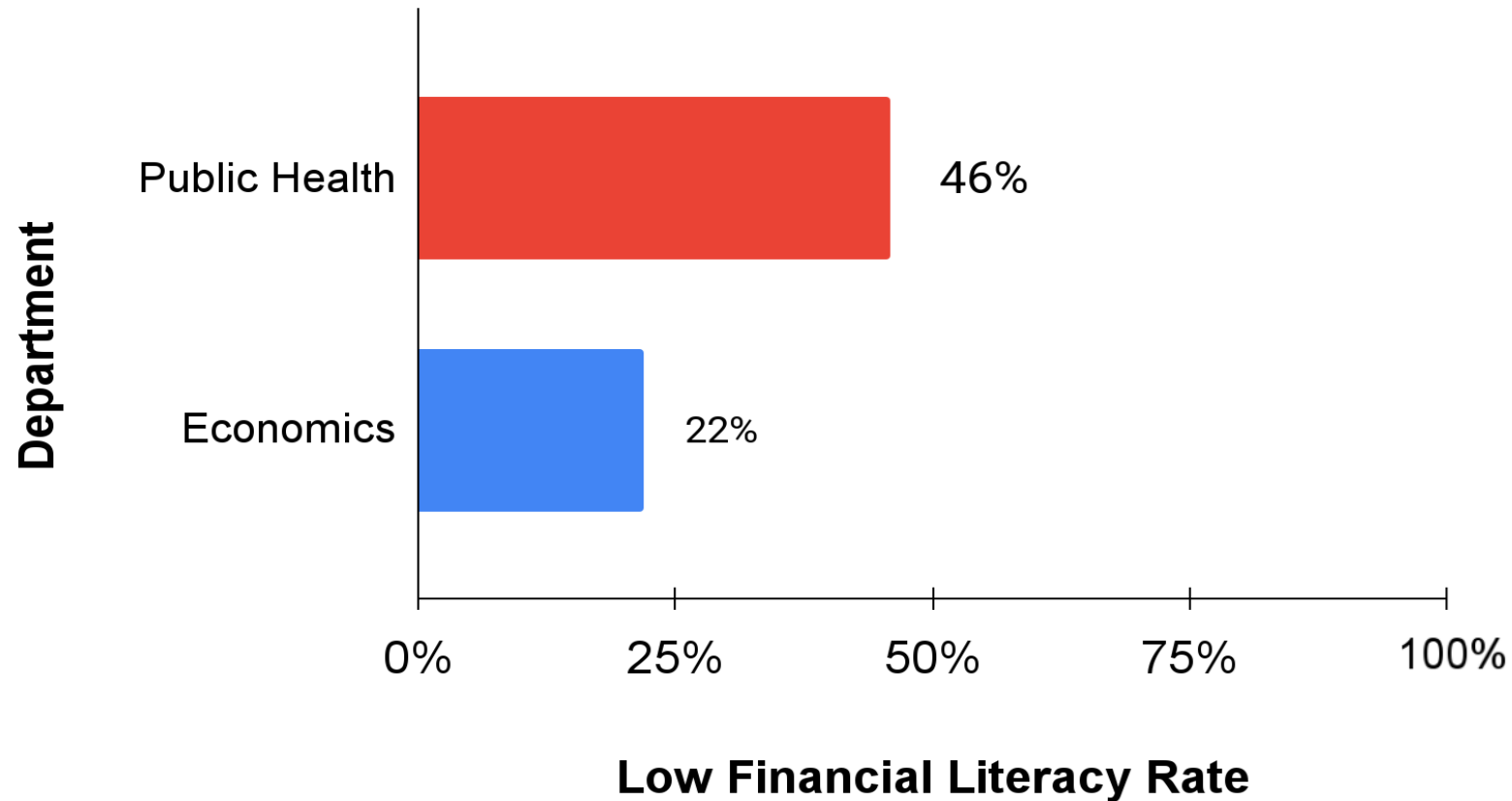
Low Financial Literacy by Gender (N = 758)



Low Financial Literacy Rate
Female students were 2.2 times more likely than male students to report having low financial literacy ($p < 0.0001$).

Objective 2

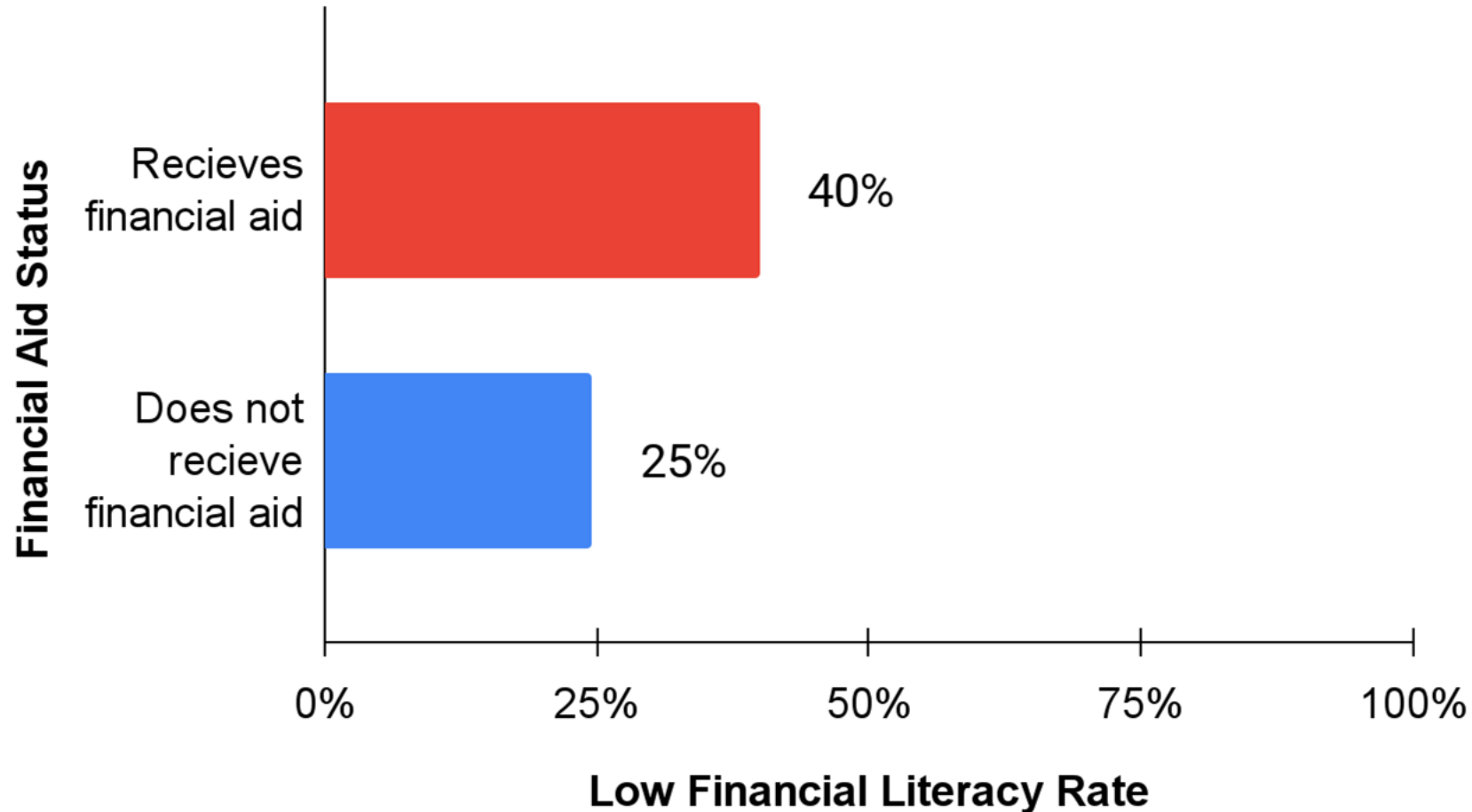
Low Financial Literacy Status by Department (N = 756)



Students in a public health course were 2.1 times more likely than students in an economics course to report having low financial literacy ($p < 0.0001$).

Objective 2

Low Financial Literacy by Financial Aid Status (N = 764)



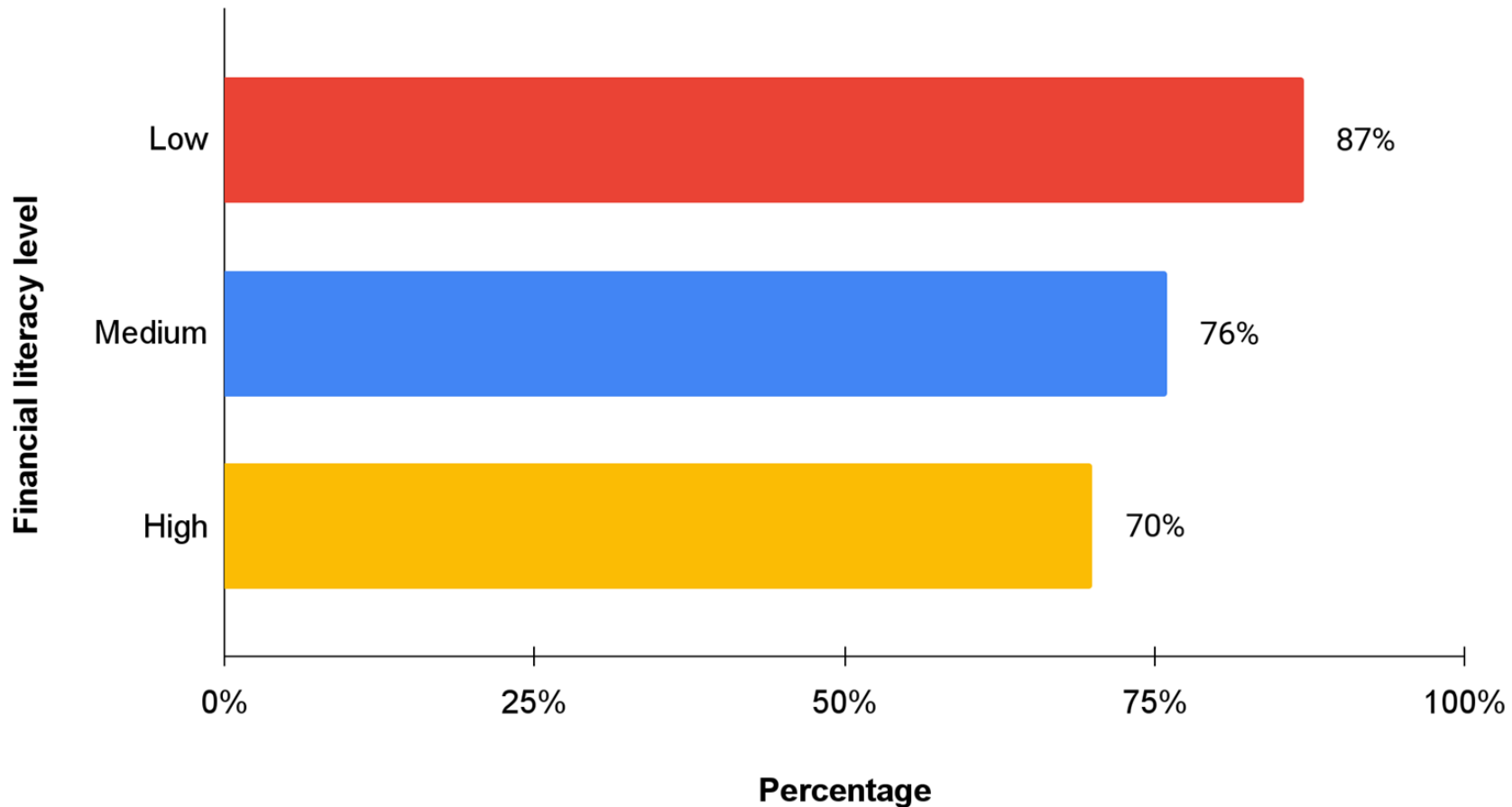
Students who received financial aid were 1.6 times more likely to report having low financial literacy ($p < .000001$).

Objective 2

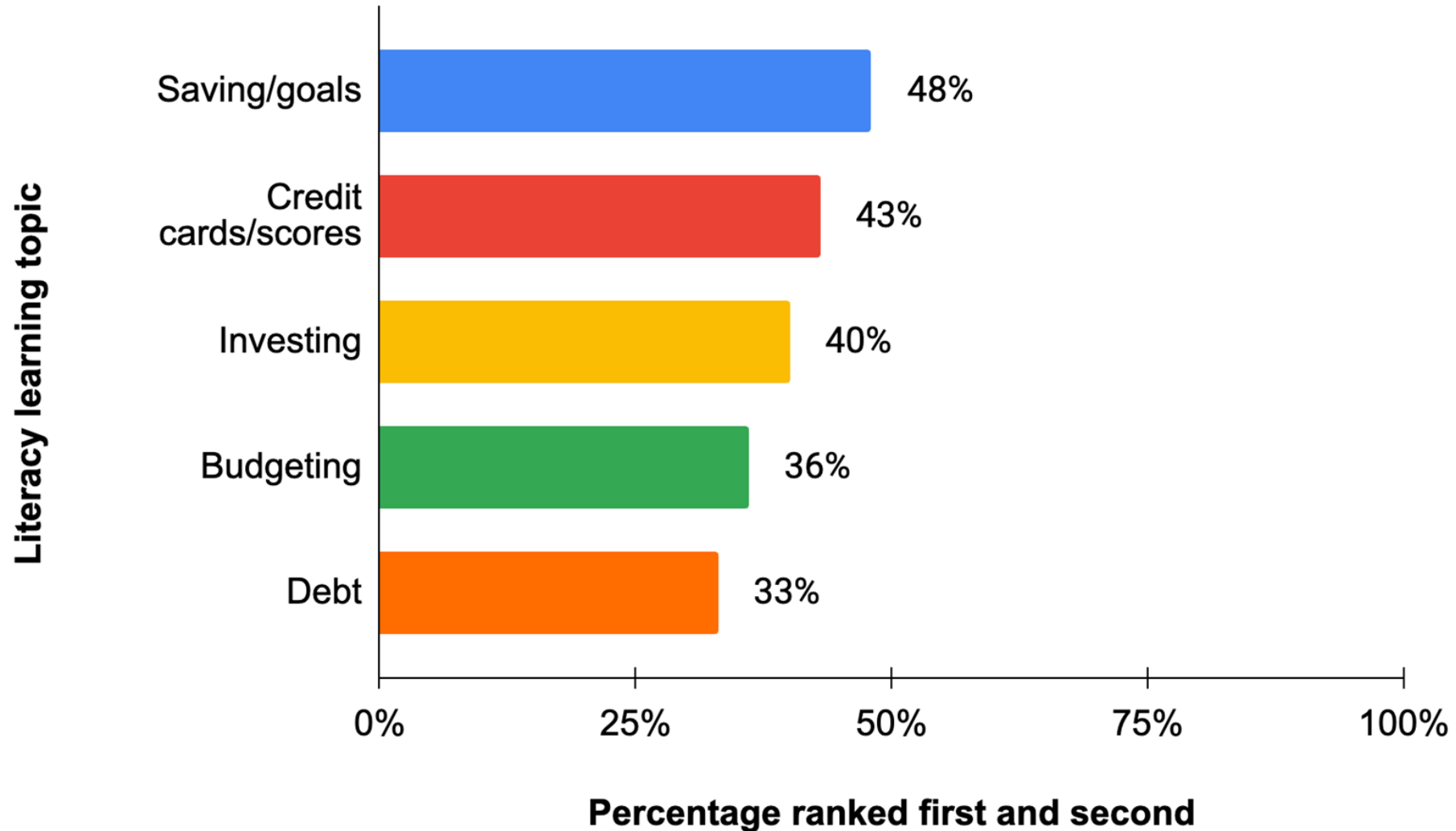
Objective 3: Would students take advantage of financial literacy services if they were offered, and what topics are they most interested in?

Interest in Further Financial Literacy Learning

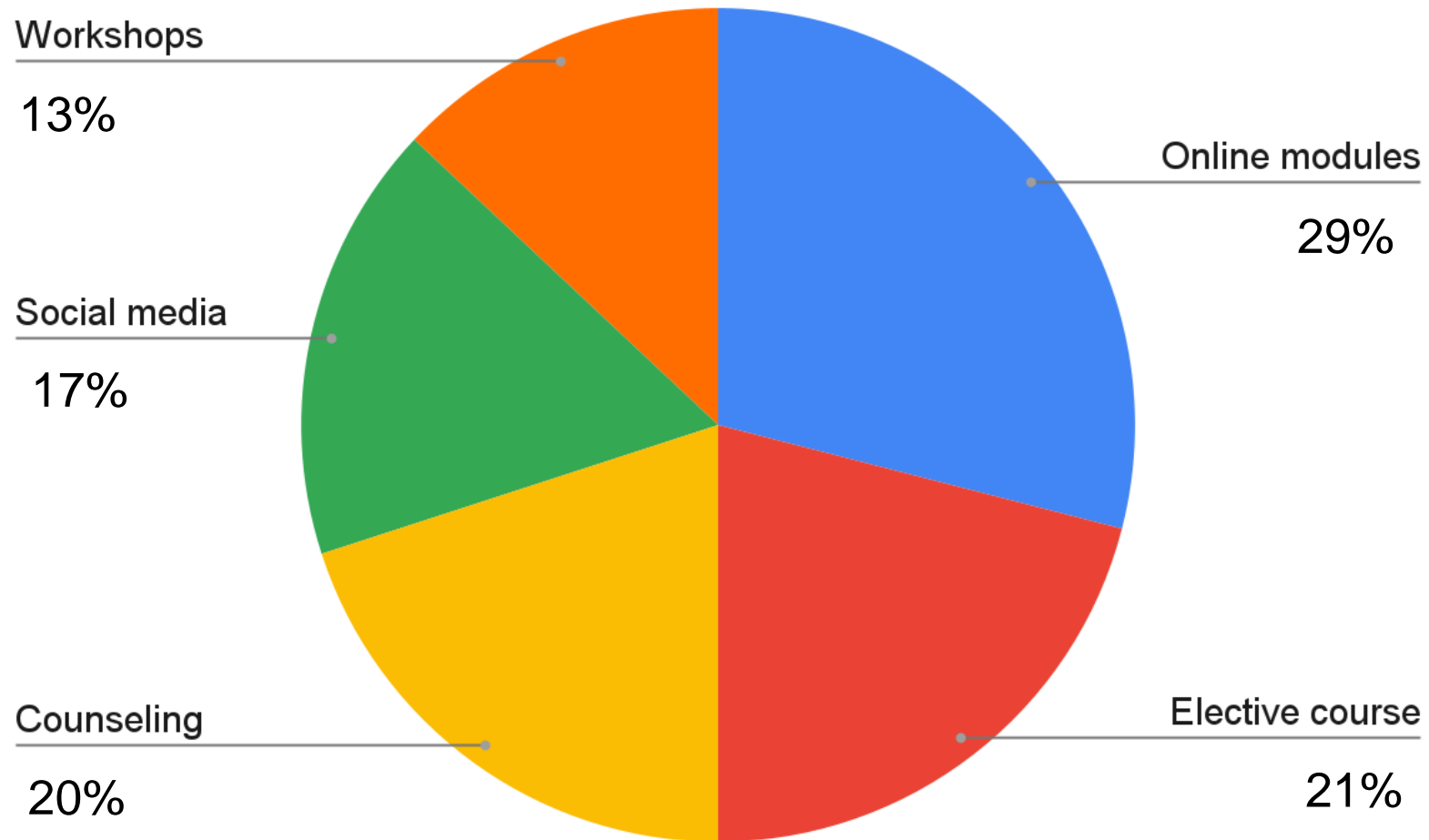
Overall, 78% of students expressed interest in financial literacy education services, with interest even among those with high financial literacy.



Respondents' Preferred Topics of Literacy Education (n= 561)

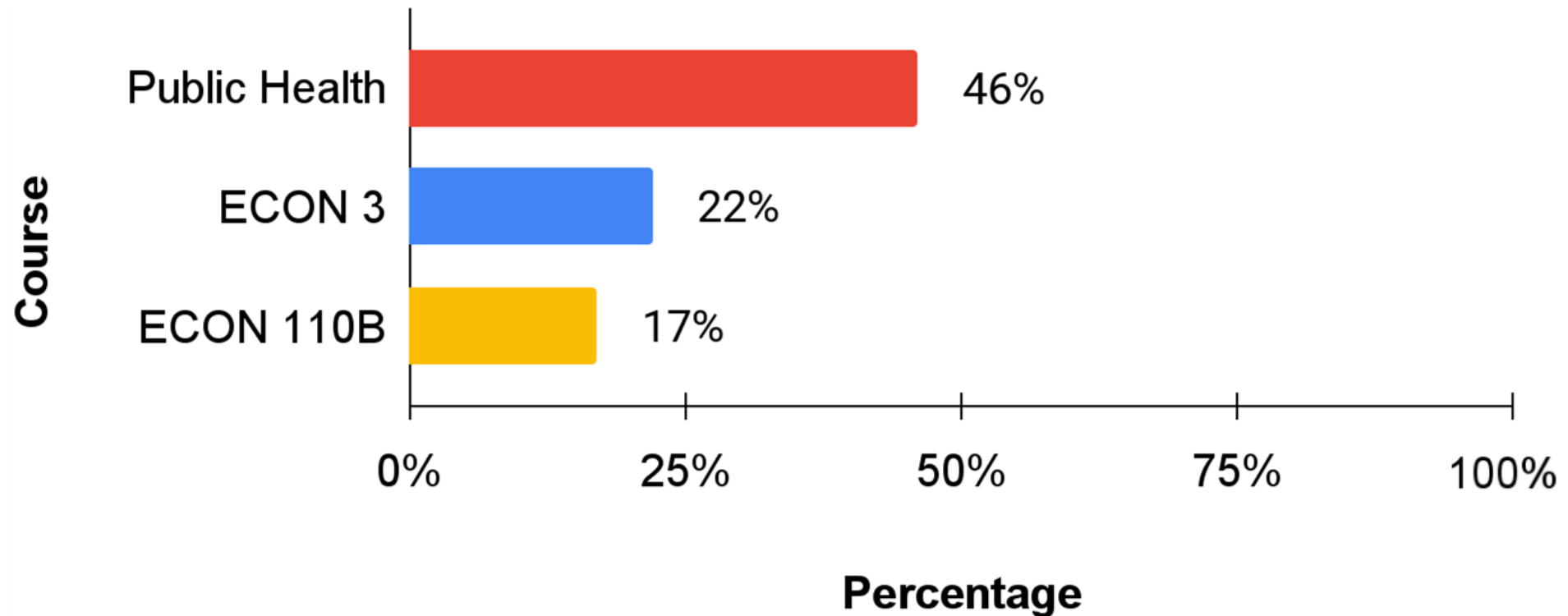


Students' Preferred Method of Learning



Additional Data: Collected post-analysis from upper division ECON course

Low Financial Literacy by Course (n = 1046)



Upper division ECON students report a significantly lower rate of very low to low financial literacy as compared to students from other courses ($p < 0.0001$).

Objective 4

Conclusions

- **Many students have low financial literacy, but interest in learning more is high, even among those with higher literacy levels.**
- Low financial literacy is higher among women, public health students, students from working-class families, and those receiving financial aid.
- Students are particularly interested in learning about saving/financial goals and credit scores and credit cards.
- Preferred methods of learning are online modules, elective courses, and one-on-one counseling.

Recommendations

- Lack of centralized resources, with support provided by the Financial Aid Office and Basic Needs Center on an ad hoc basis
- Create a campus center for financial literacy resources
 - Investigate successful strategies utilized by UCLA and other similar programs
- Develop a multi-format program to increase financial literacy
 - Use online modules, elective courses, and one-on-one counseling
 - Create incentives for students to engage in program (course credit, co-curricular record, etc.)

Recommendations Cont.

- Prioritize topics
 - Design online modules/elective courses to focus on topics deemed most interesting by students (i.e. credit and saving)
- Advertise
 - Since no program currently exists, advertising efforts to students are crucial (e.g. tabling, emails, social media, classes)
 - Target those at risk of low financial literacy
- Conduct an additional financial literacy and needs assessment
 - Enlist a broader, more representative audience to capture the whole of UCSD

Thank you!



Making Ends Meet: How UC San Diego Students Pay for their Education and Overcome Financial Gaps

Debt Detectives

Madeline Alford, Jackie Aviles, Derrick Cha, Lindsey Ruiz, McKayla Dasha Sarmiento

Background

- The cost of tuition has risen by 4% annually from 2010-2023
- Estimated cost of attending UCSD is \$45,000 for in-state and \$83,000 for out-of-state students (for 2025 cohort)
 - Increased by 11% in-state and 17% out-of-state
- Students are concerned about being able to pay for their education, but also worried about taking on educational debt
 - Many students see loans as a necessity, rather than a choice
- Limited resources for managing and reducing student debt

Background

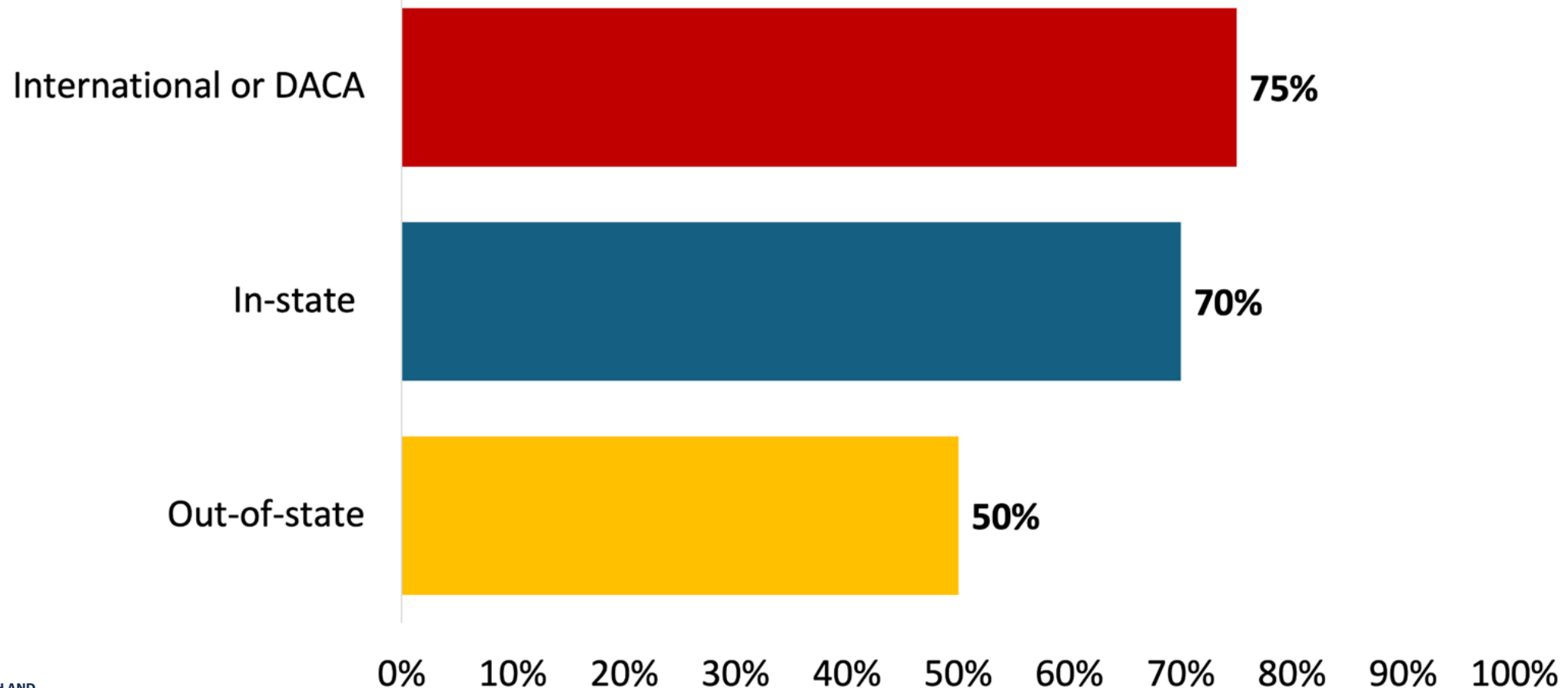
Current study undertaken to better understand several topics:

1. Do cost of attendance estimates and financial aid packages accurately reflect and support current costs of attending UCSD?
2. What are students' main sources of financial support, and do these sources fully cover their expenses?
3. How do students prioritize spending, and what happens when they run out of money?
4. How much loan debt do students expect to have, and how much credit card debt are they currently carrying?
5. What are students' perceptions of loans, and what influence do they have on post-graduation plans?

Objective 1: Do cost of attendance estimates and financial aid packages accurately reflect and support current costs of attending UCSD?

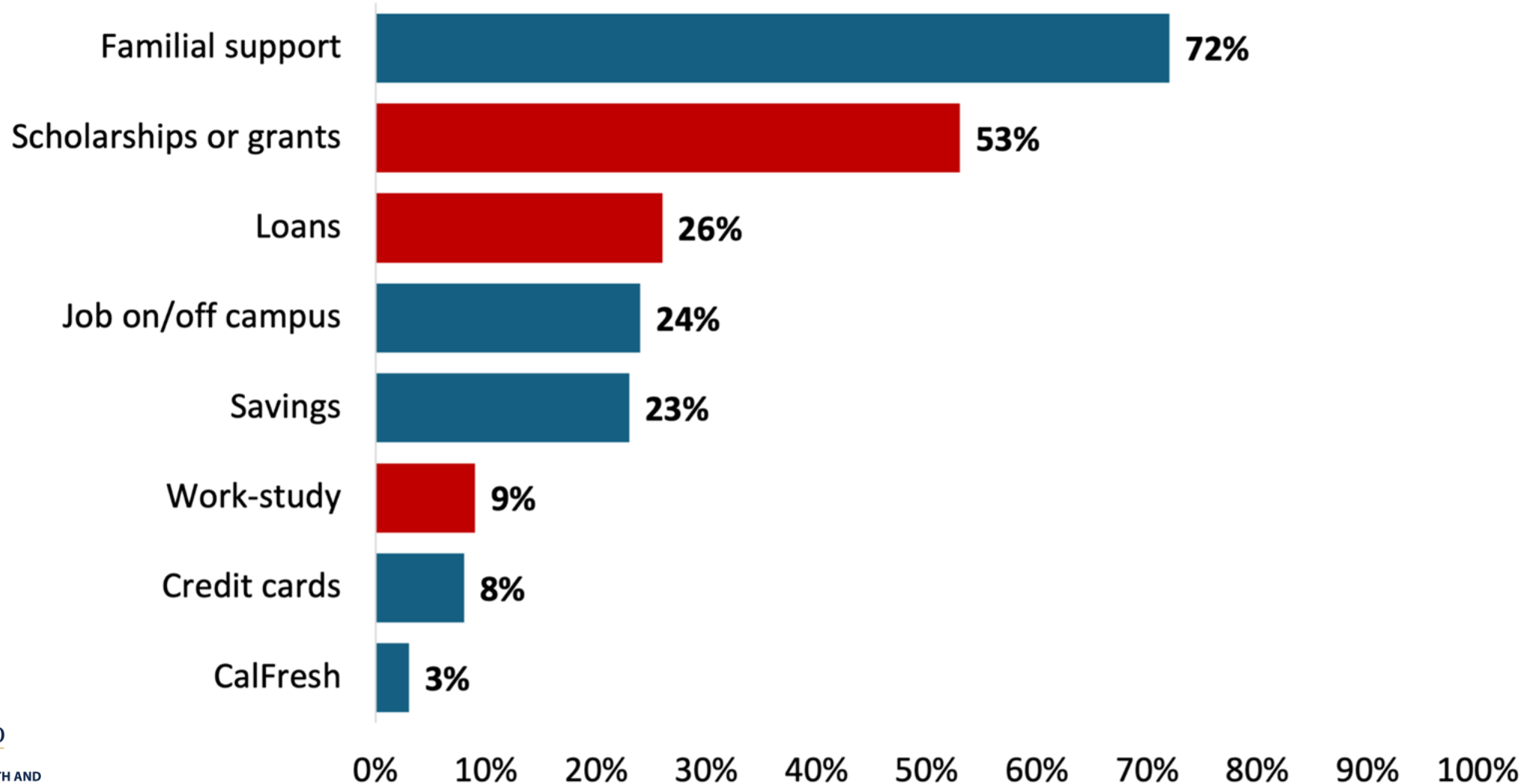
To what extent do you feel UCSD's cost of attendance estimates accurately reflect your true expenses? (N=772)

54% students felt their actual cost of attendance (COA) expenses were higher than the COA estimates provided by UCSD.

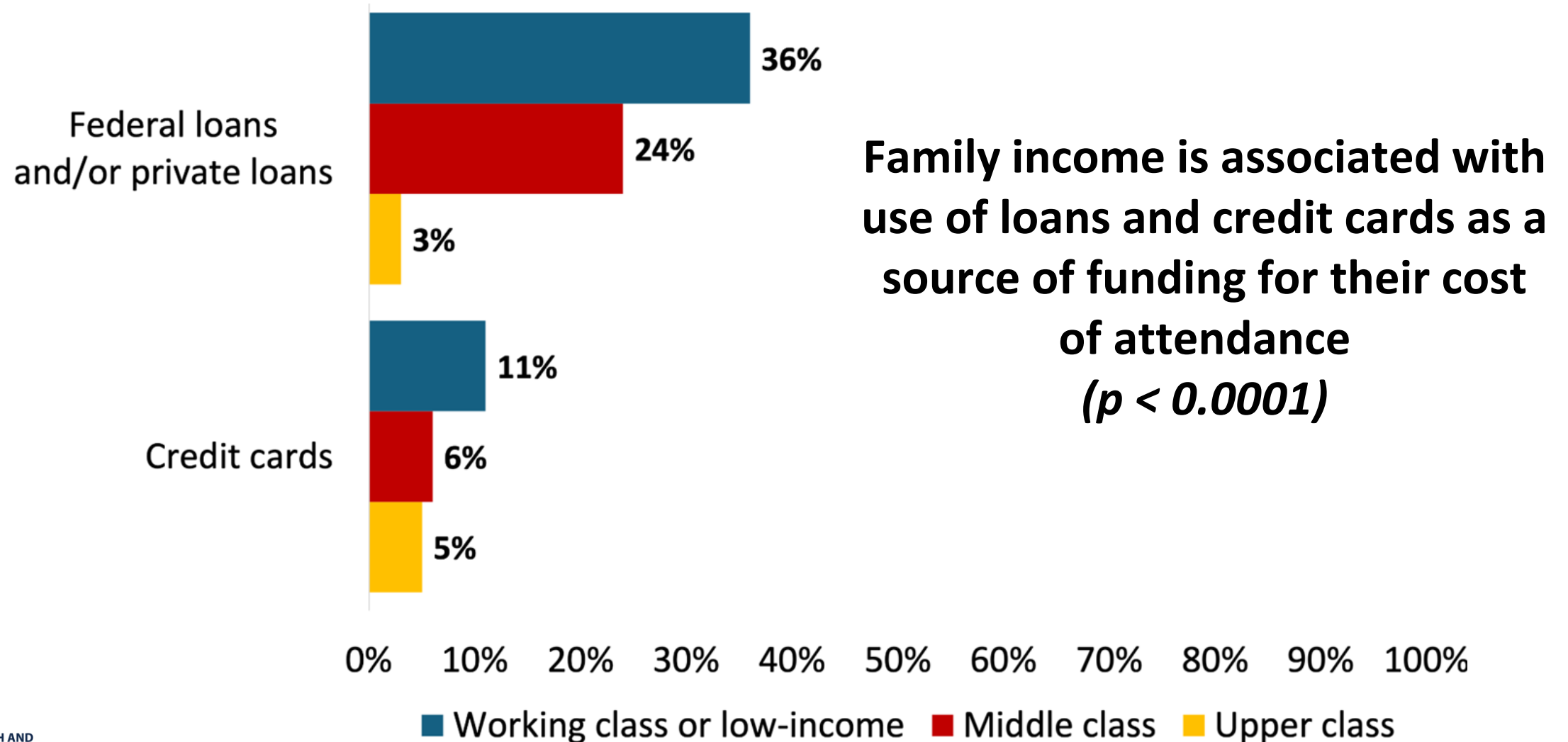


Objective 2: What are students' main sources of support, and do they cover the costs of attendance?

How are you paying for your cost of attendance? (N=774)



Family income's effect on using loans and credit cards to cover costs of attendance

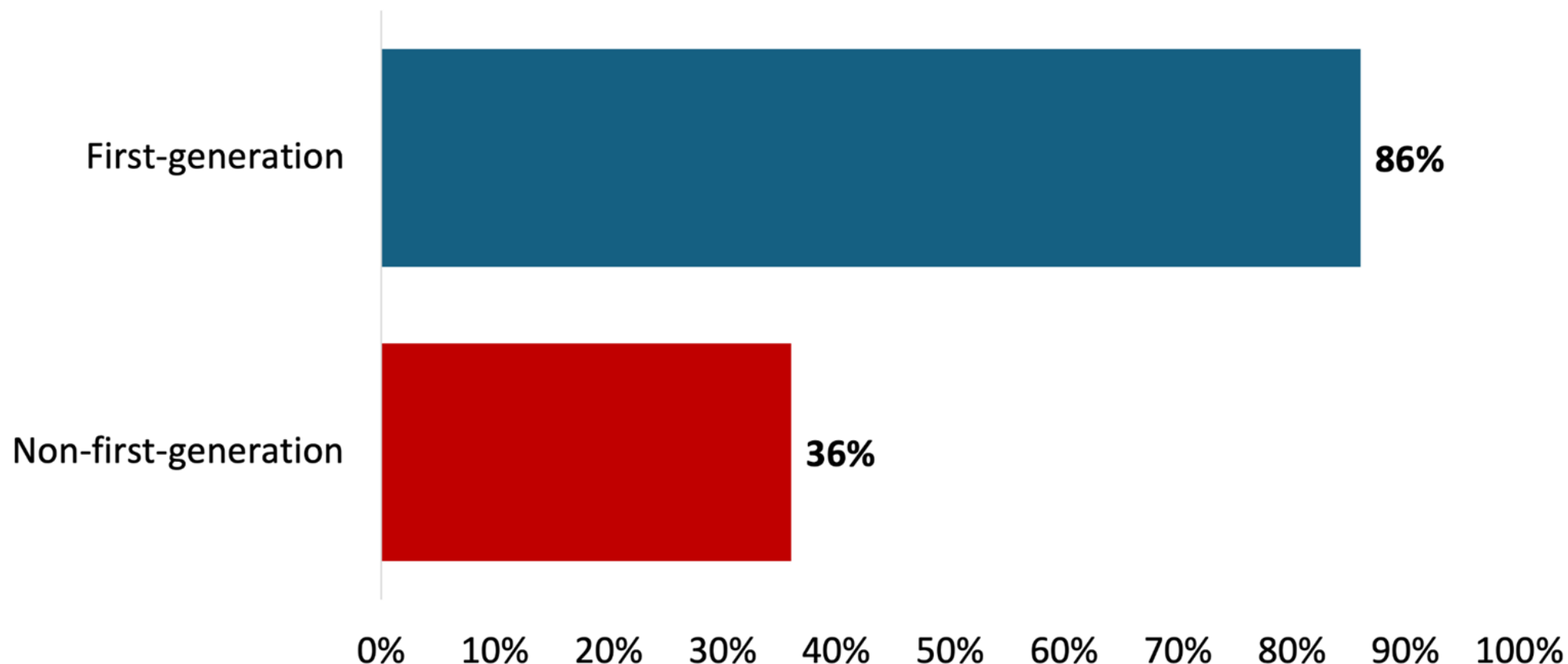


Did you receive a financial aid package from the UCSD Financial Aid and Scholarships Office? (N=774)

- 57% of students received a financial aid package from the UCSD Financial Aid and Scholarships Office for the 2024-25 academic year
- Characteristics associated with receiving a package:
 - In-state residents (66% v. 27% out-of-state and 9% international or DACA)
 - Working class/low-income students (92%) and middle-class students (45%), versus 12% of upper-class students)

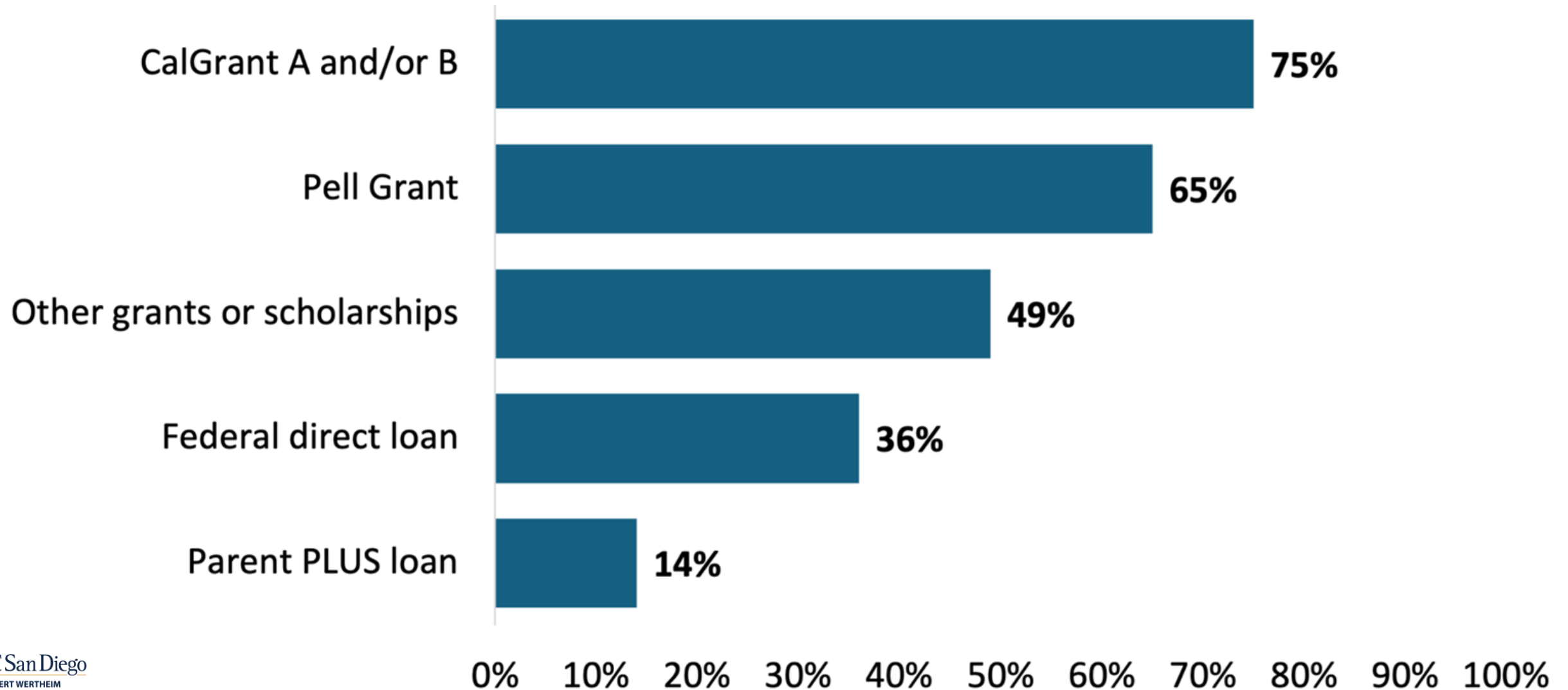
All differences significant at the $p < 0.0001$ level

Did you receive a financial aid package from the UCSD Financial Aid and Scholarships Office? (N=774)



Students who were first-gen were 2.4 times as likely to receive a financial aid package than non-first-gen students

What kinds of financial aid are included in your package? (n=440)



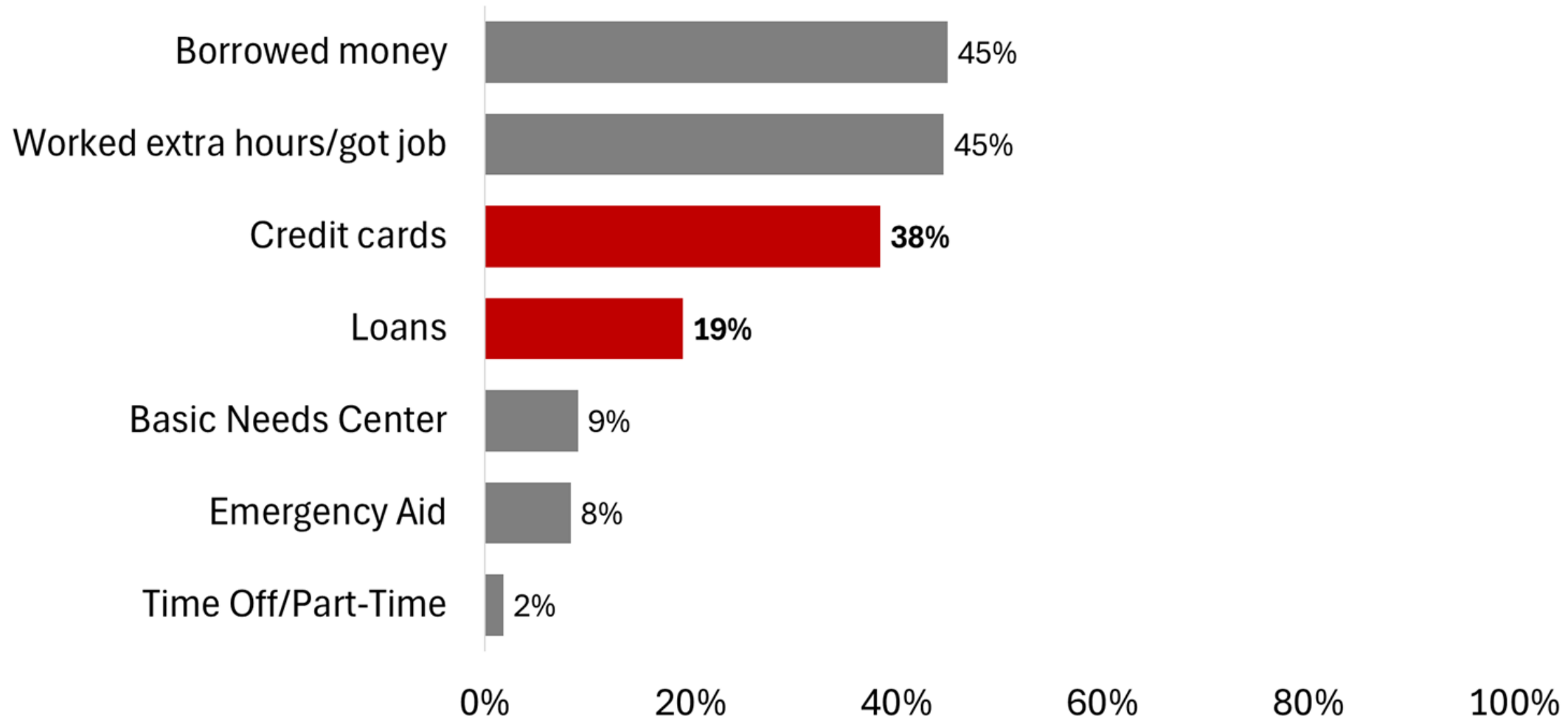
Objective 3: Do students have enough money to pay for school, and what happens when students do not have enough funds to cover their cost of attendance?

Financial aid isn't enough to cover expenses for many students

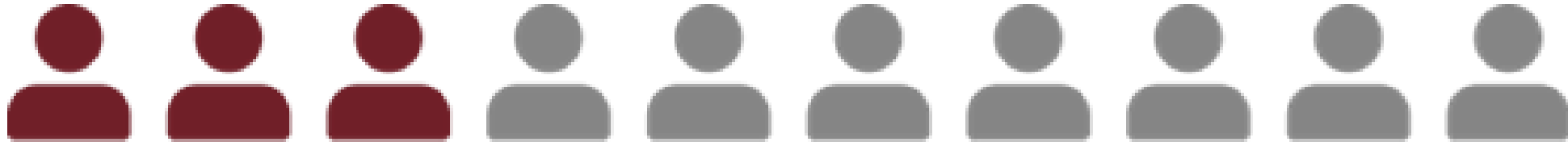
Generally, **over a third (36%) of students** reported that they have had difficulties paying for basic needs at least one month during the current academic year

Students who are receiving financial aid packages were twice as likely to report difficulties compared to those not receiving packages (45% versus 23%); $p < 0.0001$

Actions taken due to lack of available funds



Burden of supporting family on students

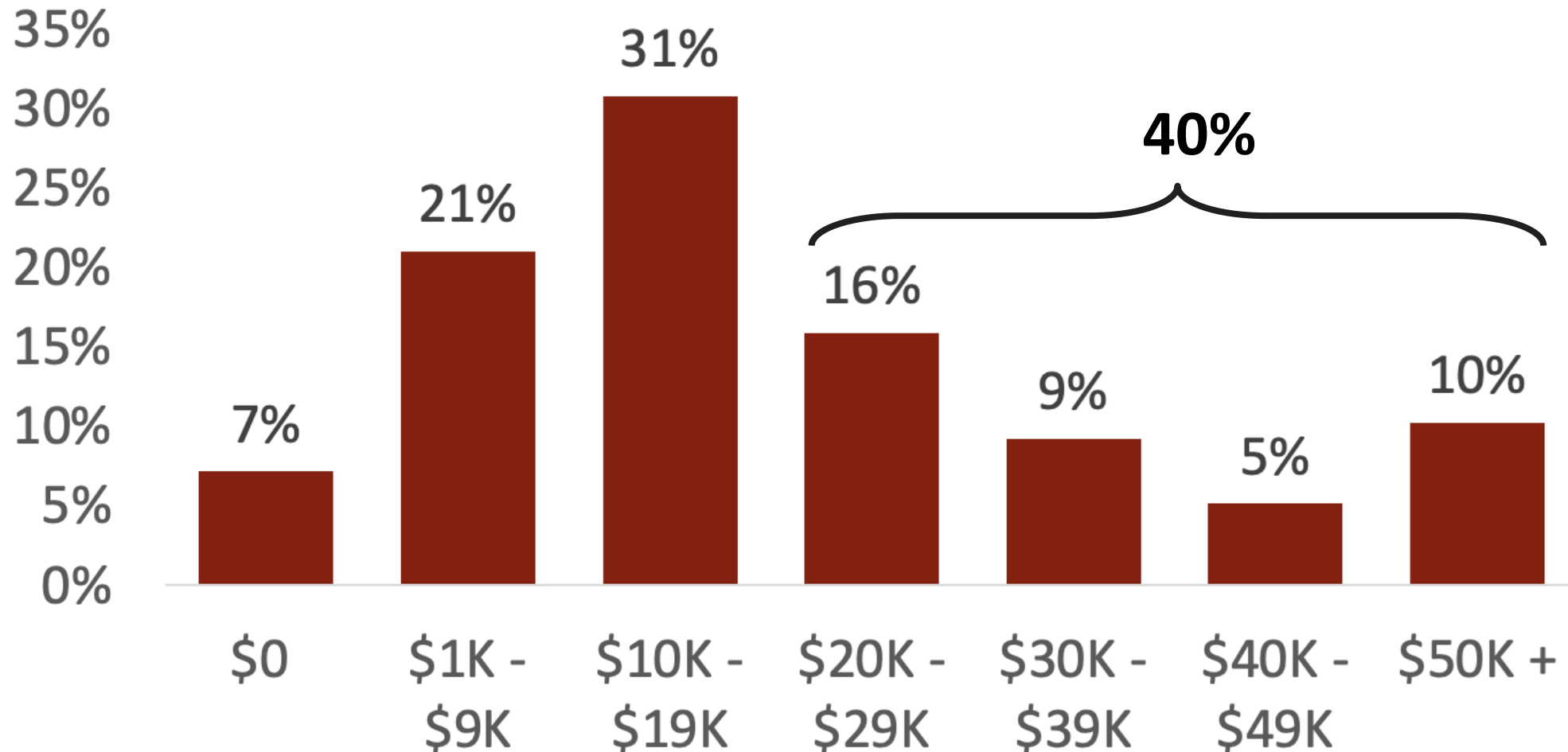


Of students who received a financial aid package, **nearly 3 in 10 students (28%)** used money from their financial aid package to help their families financially.

Those same students were **1.8 times more likely to struggle** to meet their basic needs than those who did not help their families financially

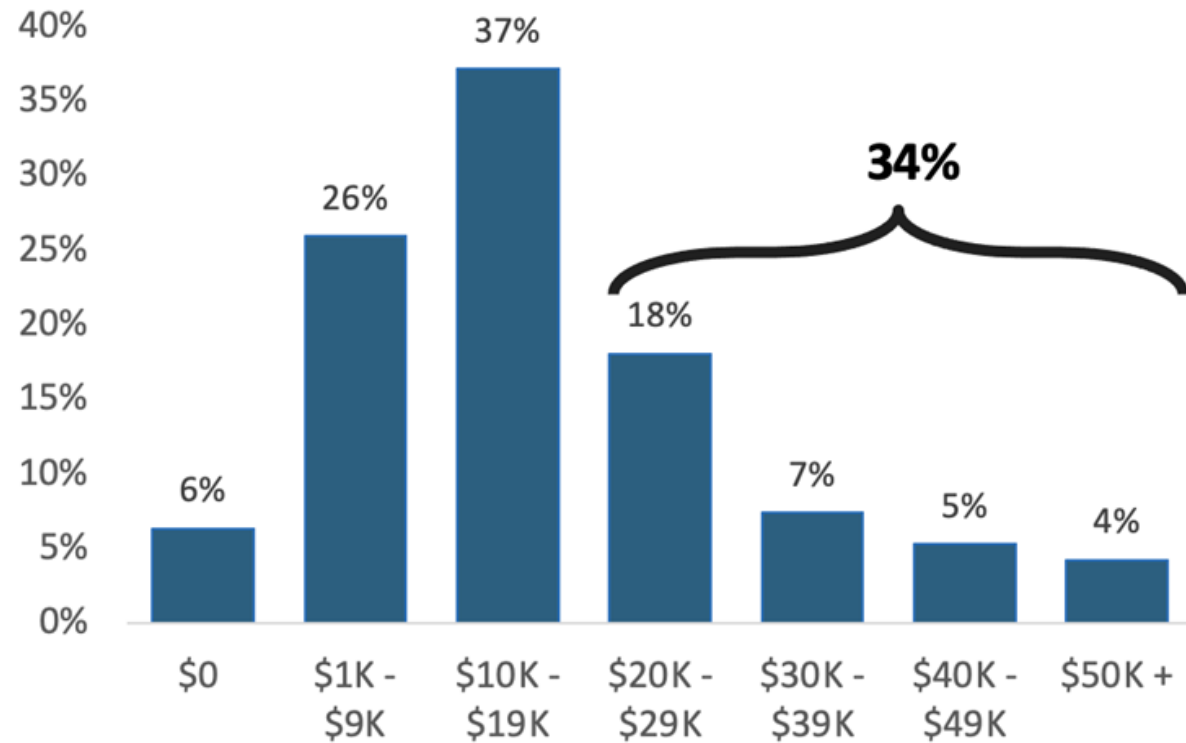
Objective 4: How much loan debt do students expect to have by the time they graduate?

How much loan debt do students expect to have by graduation? (N=195)

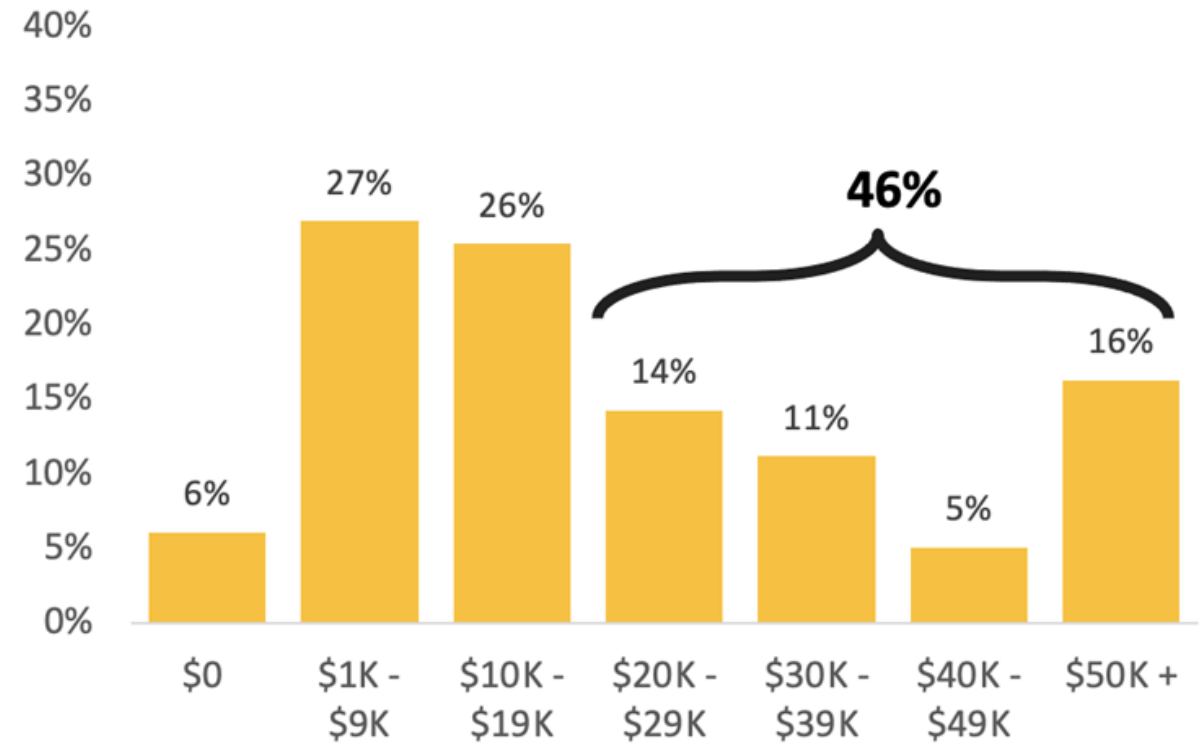


How does family income affect loan debts?

Working class/low income (N=94)



Middle class (N=98)

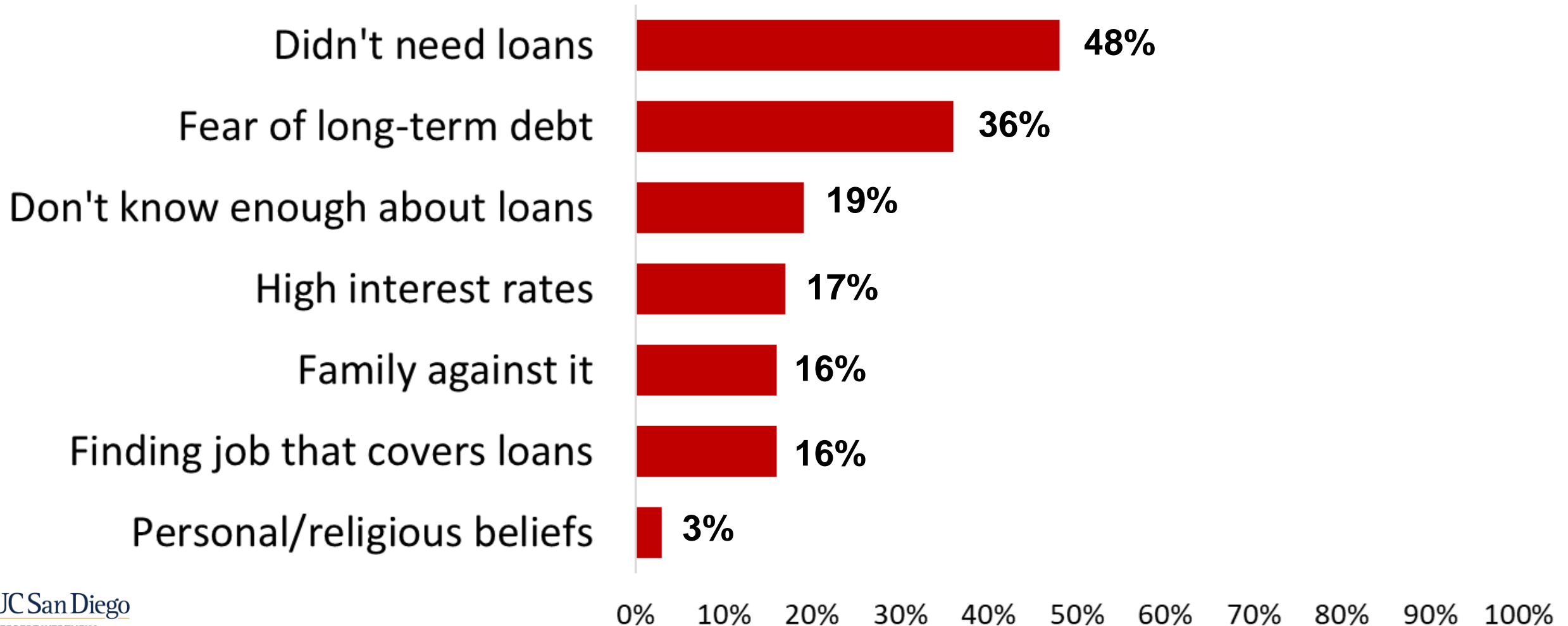


Revolving credit card debt

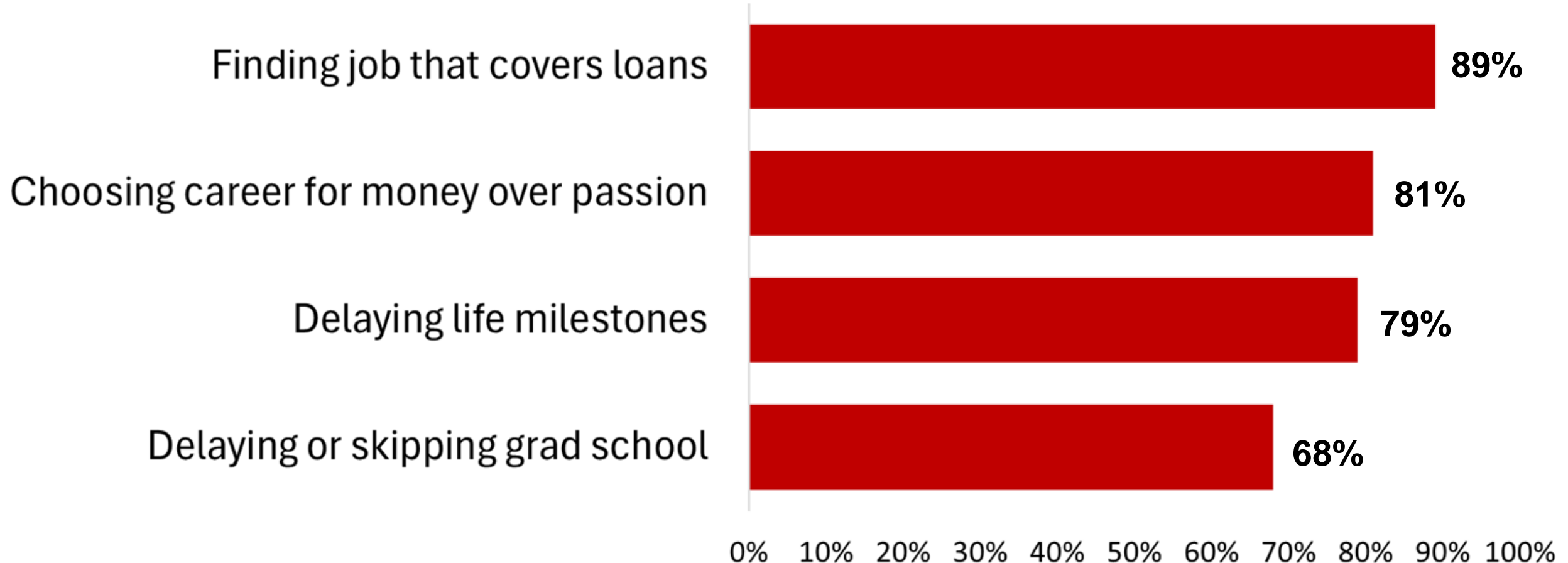
- 71% of students have one or more credit cards
- Of those who have cards:
 - 52% pay them off every month
 - 21% have a revolving balance <\$1,000
 - **11% have a balance between \$1,000-\$2,999**
 - **6% have a balance > \$3,000**

Objective 5: What perceptions and feelings do students currently hold about financial aid and loans, and how does this influence their borrowing behaviors (e.g. denying loans due to fears around debt)?

Why students don't take out loans (N=577)



What are student concerns about loan debt? (N=195)



Conclusions

- Students use various funding sources to cover their cost of attendance, but **low-income and first-gen students** rely more heavily on loans and credit cards.
- **40% of students who took out loans expect to graduate with over \$20,000 in student loan debt**, and **almost half of credit card users** carry a monthly balance.
- **Over a third of all students and nearly half of those on financial aid struggle to meet basic needs**, often turning to borrowing, working more, or using credit cards—while underutilizing support services.
- Many **avoid loans due to fear of debt and lack of knowledge**, yet most borrowers are still concerned about the long-term impact of student debt.

Recommendations

1. Develop a **comprehensive *Financial Wellness Program***
 - **Goal:** Reduce student debt using UCSD-specific data and research
 - **Actions:** Create program strategy, hire designated staff, and engage stakeholders
2. Promote **alternative financial aid** options
 - **Goal:** Encourage and advise students on use of work, work-study, and external scholarships as alternatives to student loans
 - **Actions:** Apply for grants and build partnerships to expand funding for student aid

Recommendations

3. Establish **Financial Wellness Center with awareness campaigns**
 - **Goal:** Develop a dedicated department/space on campus for students to learn about bettering their financial situations and increase awareness of financial wellness resources
 - **Actions:** Secure funding and a location, recruit and train peer counselors, integrate services into UCSD Financial Aid Website, disseminate educational content
4. **Monitor, evaluate and improve** financial wellness program
 - **Goal:** Track outcomes and assess program efficiency
 - **Actions:** Establish evaluation team, analyze data from surveys and financial metrics, improve program based on student feedback

Thank you!

Balancing Books and Paychecks: The Impact of Student Jobs on UCSD Students' Academics and Wellbeing

- **Team Mindset Grindset**
- Fiona Fisher, Catalina Jones, Jessica Jatiram, Michelle Griffith, Raigan Johnson

Background

- Studies have shown that working during college helps students cover costs, reduce debt, and obtain valuable experience
- It may have a negative impact on academic performance and student well-being
- Study of UCSD undergraduates to examine the following:
 - How many students are working, and what are their characteristics?
 - What factors influence whether students decide to work?
 - How do students find jobs?
 - What are the benefits and challenges of working, and do they differ by job location, number of jobs, or hours worked?
 - What is the overall level of satisfaction among students who work?

Definitions and key variables

- Students asked about whether they worked, and if so, how many jobs, how many total hours they worked, and what type of job(s)
- Job types: On-campus, off-campus, and Federal work-study
- Rank choice for reasons students choose to work (pay tuition/fees; personal expenses including food and housing; extra spending money; gain experience/professional skills)
- Likert scales for effects of work on academics, health, financial security, and career readiness (positive, no effect, negative)
- Overall satisfaction (enjoy/OK, pros outweigh cons versus not great but need money/hate it and wish I didn't have to work)

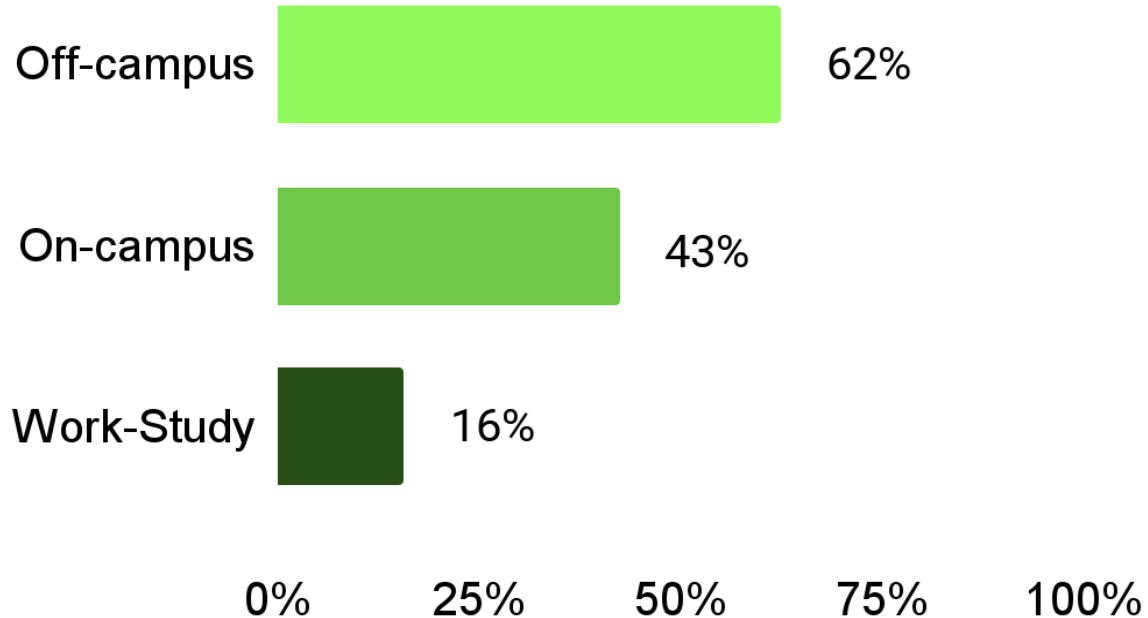
Objective 1: What is the employment status of students?

What is the employment status of students?

36% of students currently work

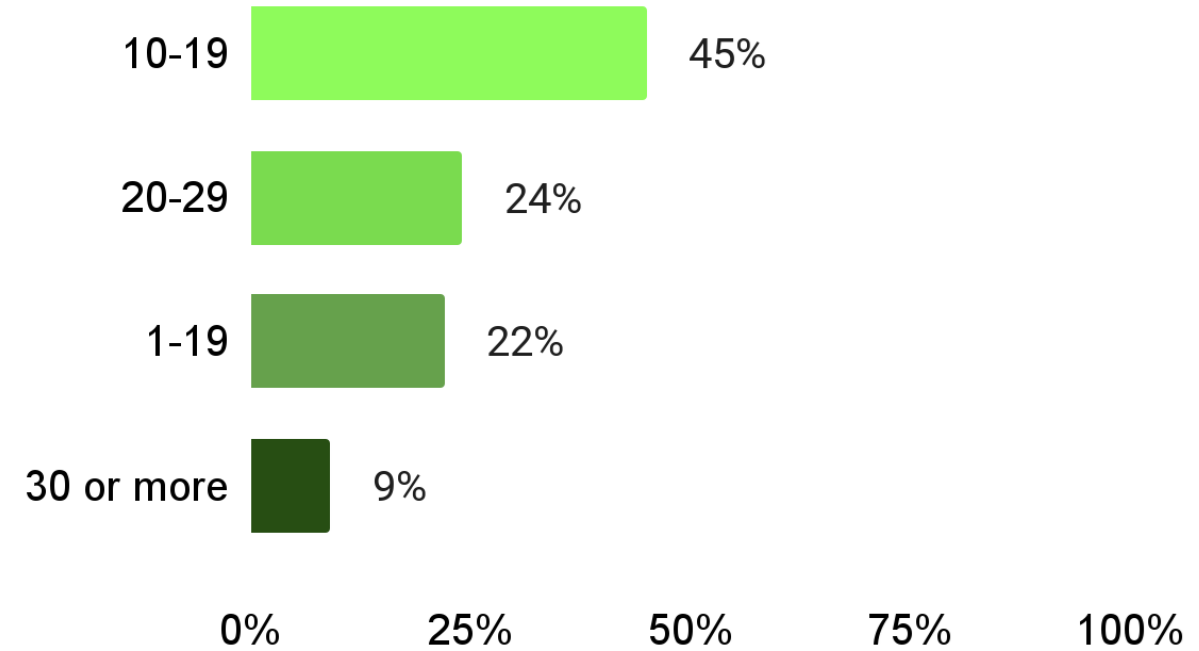
Among those working, **19%** have more than one job

Where Students Work



(N= 274 ; 331 total jobs)

Hours Worked/Week



(N= 275)

Working students



Working class and low income students were **1.4 times** more likely to work ($p=0.002$)



First gen students were **1.2 times** more likely to work ($p=0.02$)



Students who received financial aid were **1.4 times** more likely to work ($p=0.0006$)



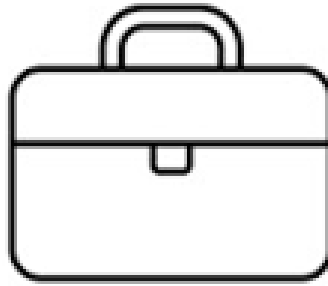
Juniors and seniors were **3 times** more likely to work ($p<0.0001$)

Objective 2: Describe the factors that influence students' decision to seek employment.

Top reason students choose to work (N=241)



44% Paying for basic expenses (e.g., food, housing, etc.)



21% Gaining work experience and developing professional skills



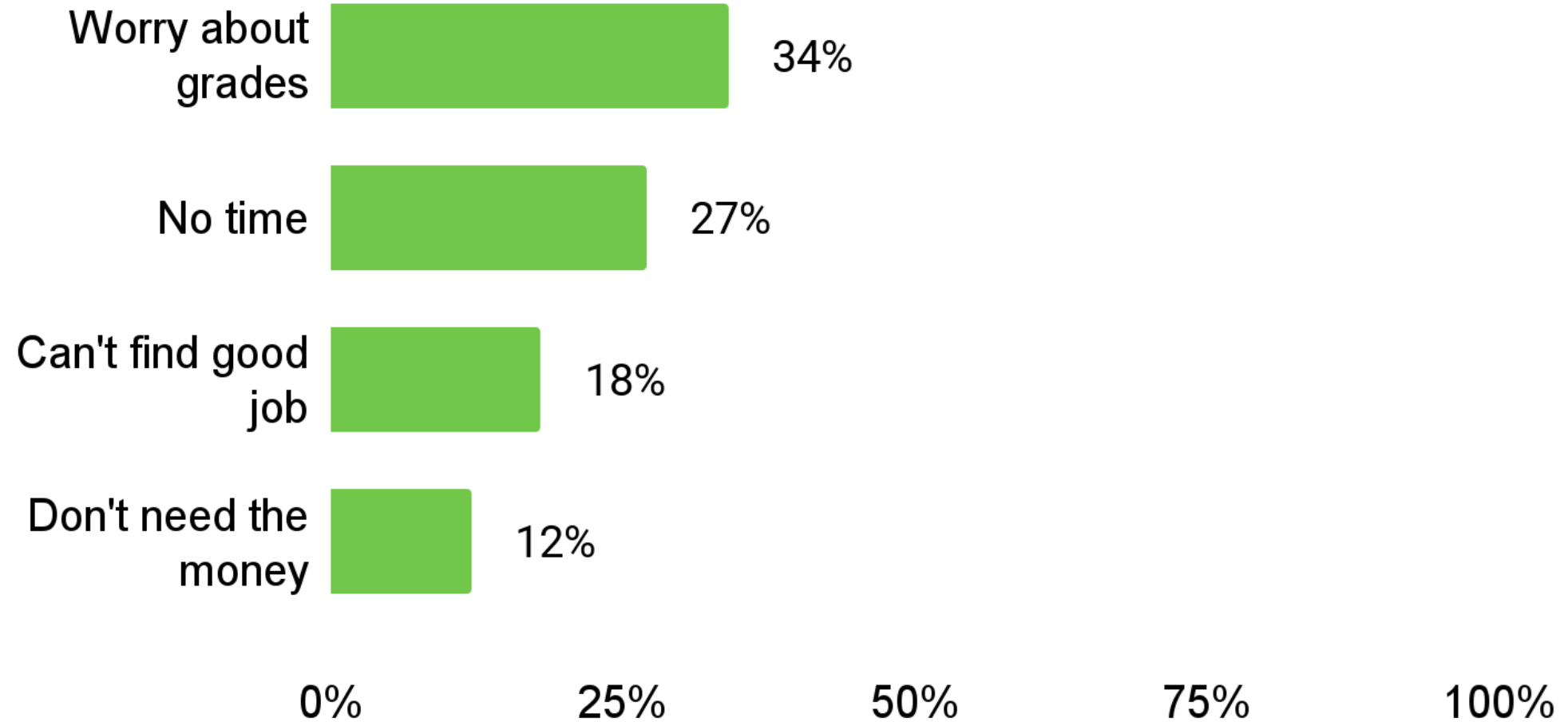
18% paying for school (tuition, fees, books, etc.)



14% Earning extra spending money

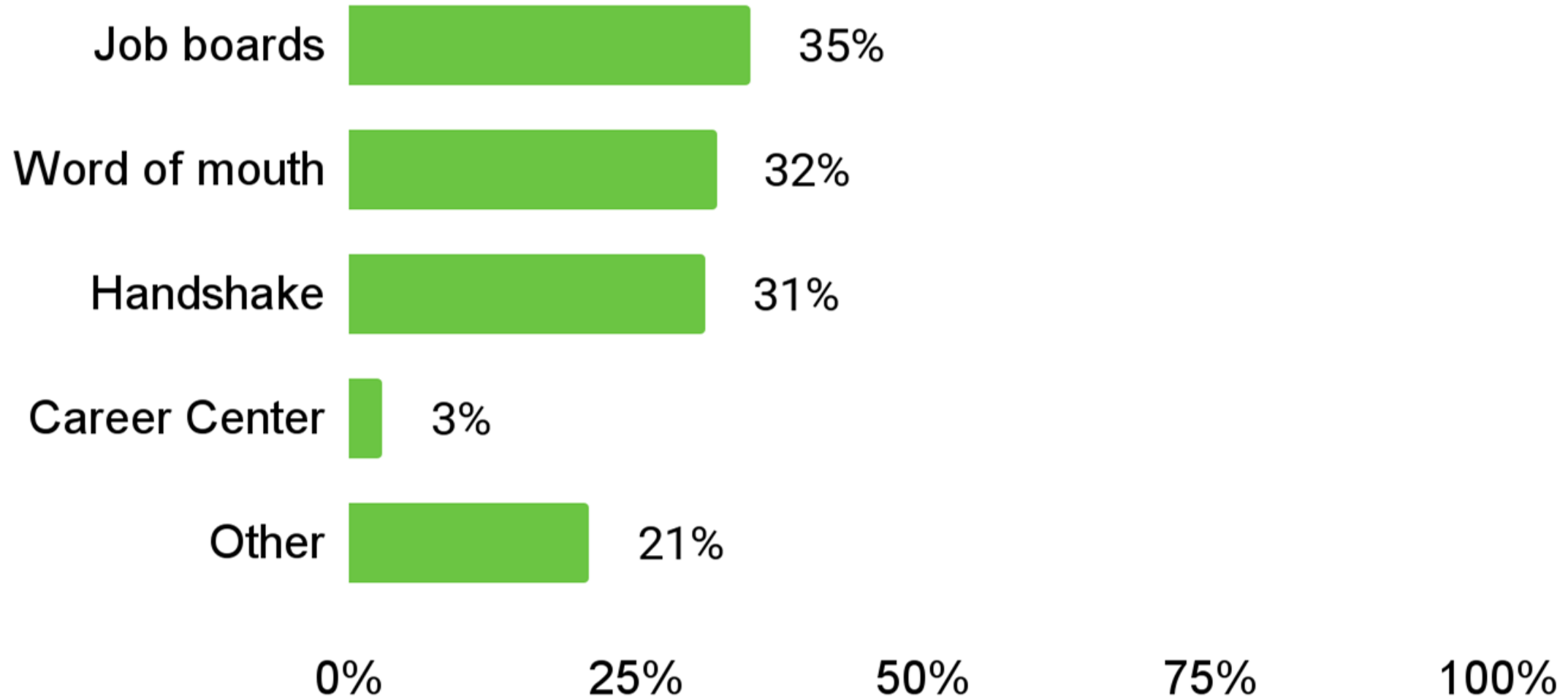
What factors influence students' decision not to work?

(N= 495)



Objective 3: How do students learn about work-study, on-campus, and off-campus employment opportunities?

How do students learn about their job opportunities?



The highest percentage learned about their job opportunities from job boards including Handshake, with the Career Center being the least utilized.

What proportion of students receive and understand work-study?

- Of the 396 students who could recall the contents of their financial aid package, 306 (78%) reported that work-study was included in their package
- Of the 306:
 - 32% already had another job
 - 31% didn't understand what work study was
 - 24% couldn't find a work-study job
 - 13% were in a work-study job

Objective 4: What are working students' greatest challenges, what is the impact of working on academics and wellbeing, and does impact differ by their working conditions?

Effects on overall wellbeing



Health
**37% Negatively
Impacted**



Academics
**46% Negatively
Impacted**



Career Readiness
**59% Positively
Impacted**

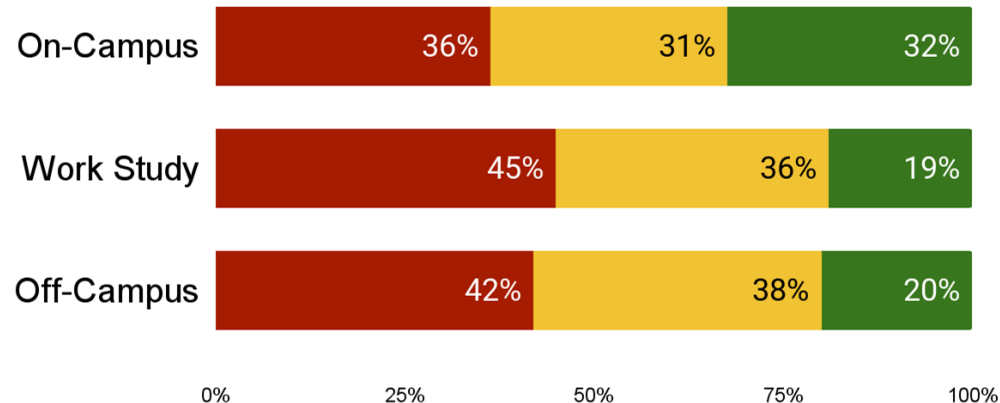


Finances
**70% Positively
Impacted**

Do effects differ based on type of employment?

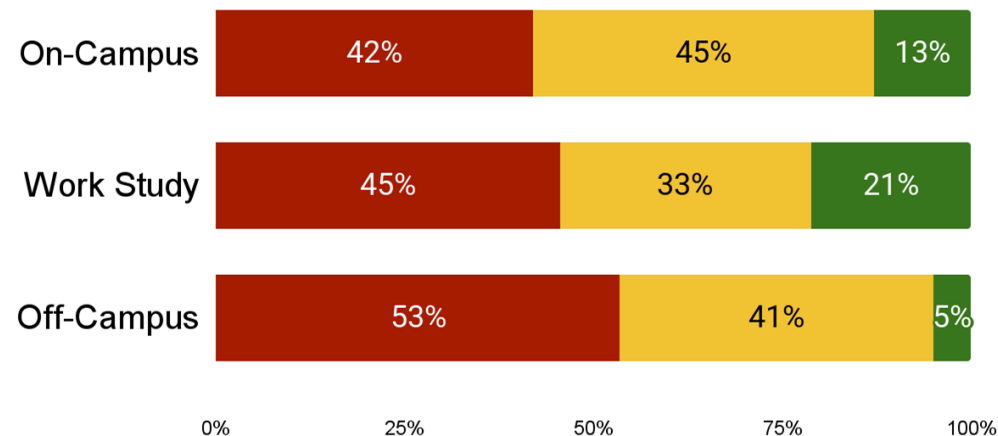
Health

p=NS



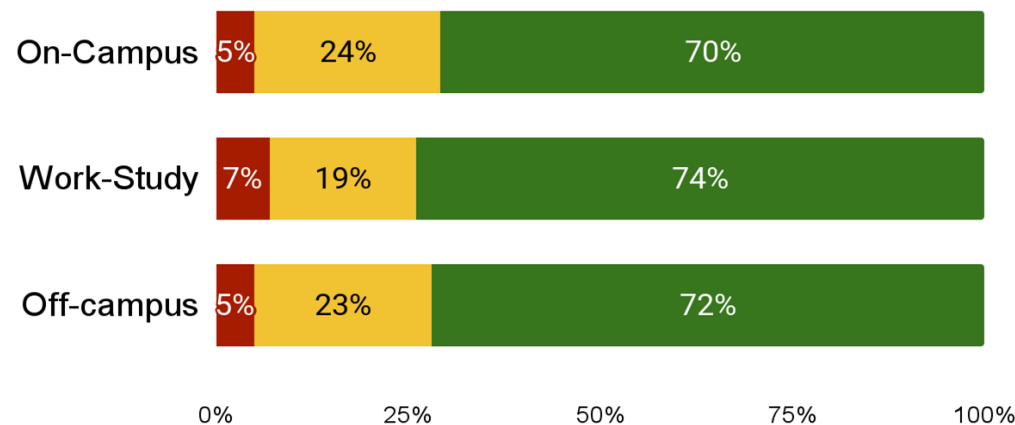
Academics

p=0.01



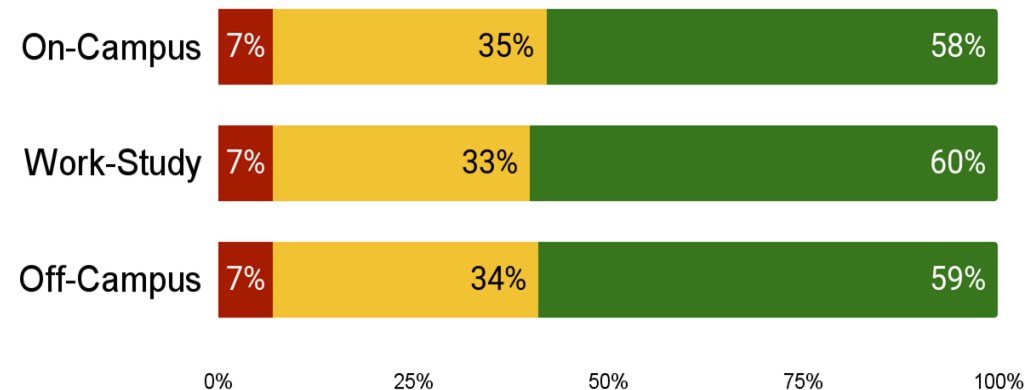
Financial Insecurity

p=NS



Career Readiness

p=NS



Positively



No Effect

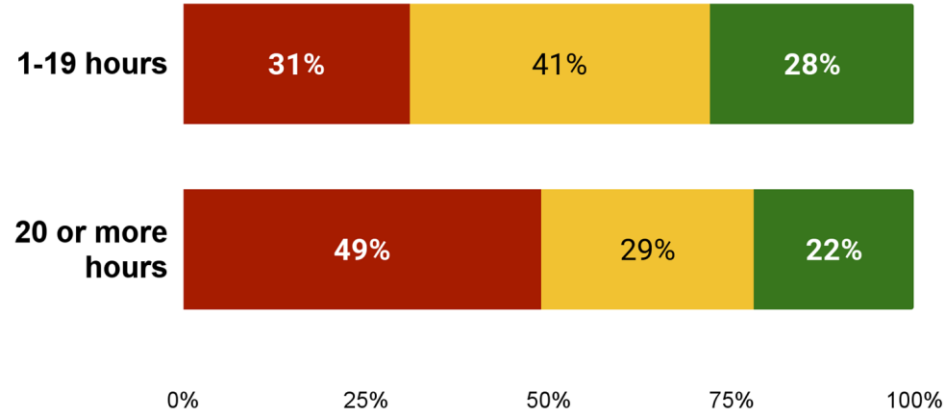


Negatively

Do effects differ by hours worked?

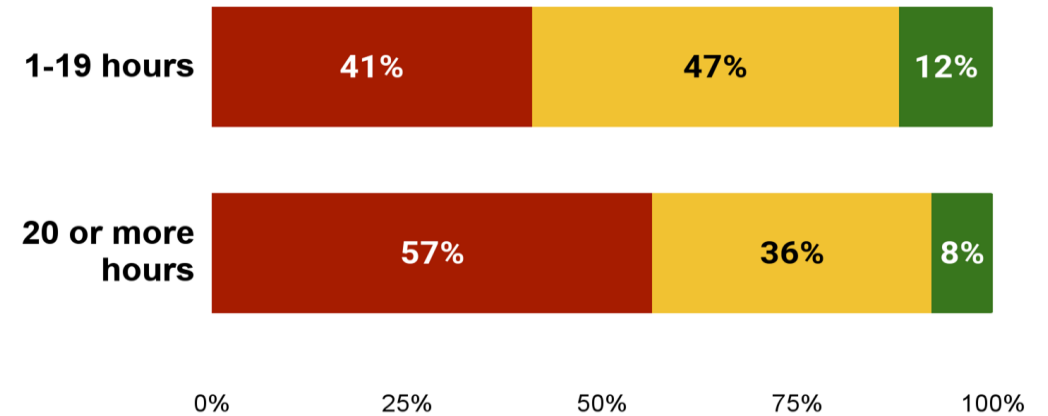
Health

p=0.02



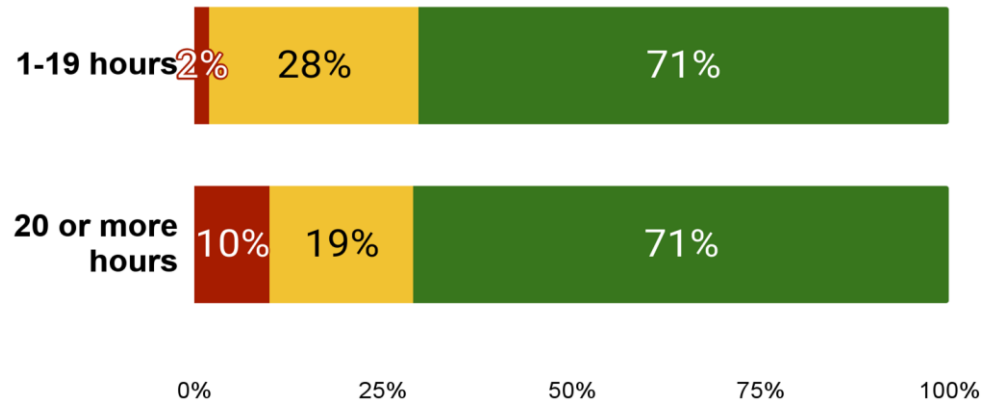
Academics

p=0.05



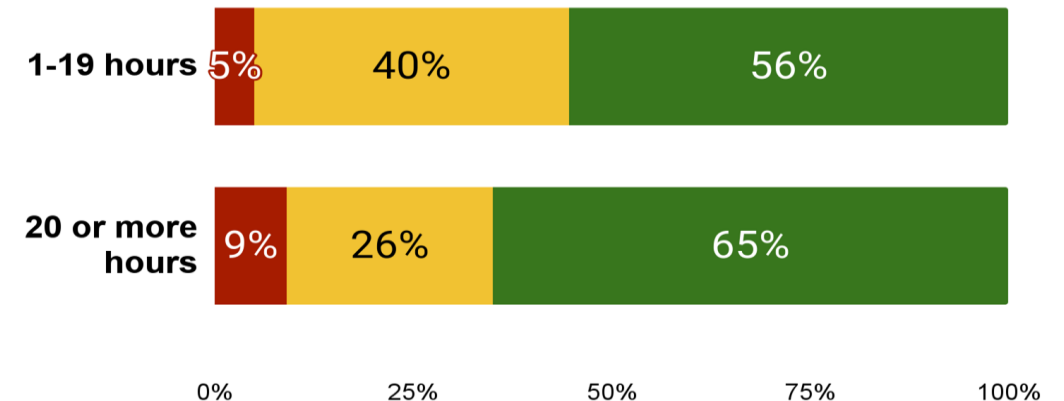
Financial Security

p=0.004



Career Readiness

p=0.05



Positively



No Effect



Negatively

Work satisfaction by hours worked and location (N=270)

Satisfaction measured by positive vs negative feelings towards work

- Overall, 84% of students feel positively about working
- Those working on campus were more satisfied than those working off campus (88% v. 82%, $p=NS$)
- Students who worked >20 hours a week felt less satisfied than those who worked fewer hours (80% v. 86%, $p=NS$)

Conclusions

- Working-class, first-generation, juniors/seniors, and financial aid students are more likely to work
- Students' top motivation for working is to pay for basic needs
- Students use job boards (ie; Handshake) to find job opportunities
- Students who do not use their work-study award already have jobs or cannot find a work-study position
- Benefits of employment are financial security and career readiness, but working affects perceived health and academics, especially for students working >20 hours/week
- Students are overall satisfied with their employment

Recommendations

- Encourage student employment, but enhance efforts to ensure students are working in meaningful jobs and are working fewer than 20 hours/week
 - Work with departments to increase work-study jobs
 - Better explain and publicize work-study jobs among financial aid recipients
 - Identify additional grants and scholarships for students and encourage students to seek Federal loans
- Increase awareness of resources and opportunities offered by the Career Center
- Strengthen support and resources of Basic Needs Center safety net

Thank you!



Financial Insecurity

Wealth is Health

Melanie Gallegos, Karla Garcia, Mark Lee, Leanne Liaw, Melissa Lupian

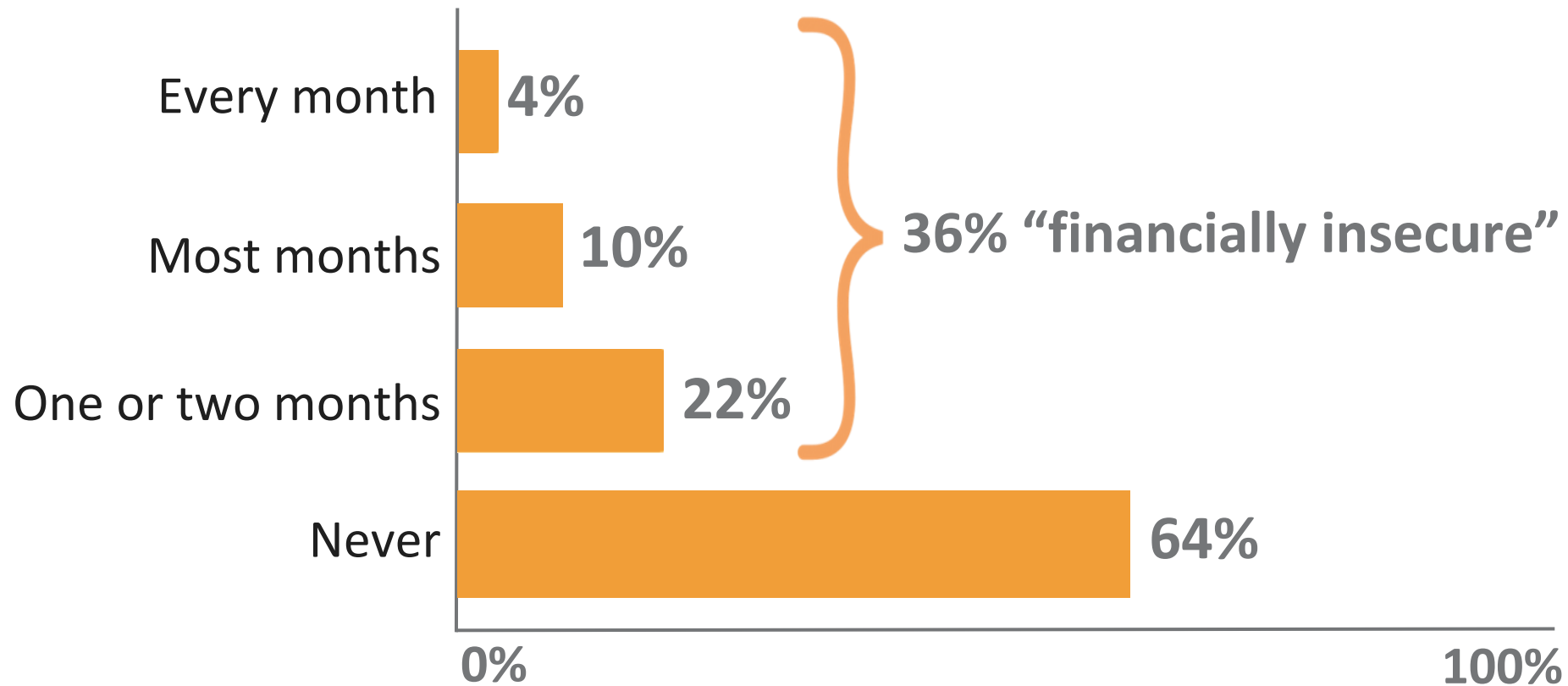
Background

- **Financial insecurity** may have a profound effect on student well-being, but little is known about its prevalence and consequences at UCSD
- **UCSD Basic Needs Center** is meant as a safety net for students facing problems meeting their basic needs
- Our objectives:
 - Examine **prevalence** and **risk factors** for financial insecurity
 - Examine the **effects of financial insecurity** on food and housing insecurity, perceived health, depression and anxiety, and grades
 - Evaluate **knowledge and use** of UCSD's Basic Needs Center (BNC)

Objective 1: What percentage of UCSD students are financially insecure, and what are the risk factors for financial insecurity?

Financial insecurity

“During the current school year, how often do you have trouble making it to the end of the month paying for basic needs (housing, food, transport, etc.) with the money you had available?” (N=770)



Risk factors for financial insecurity

Working class family: 55% v. 26%; PRR=2.1

First generation: 50% v. 25%; PRR=2.0

Financial aid recipient: 45% v. 23%; PRR=2.0

Junior/senior status: 42% v. 31%; PRR=1.4

$p < 0.0001$

Objective 2: What are the consequences associated with financial insecurity?

Definitions

Possible depression (past two weeks)

- 3 or more points on 6-point PHQ-2 screening tool

Possible anxiety (past two weeks)

- 3 or more points on 6-point GAD-2 screening tool

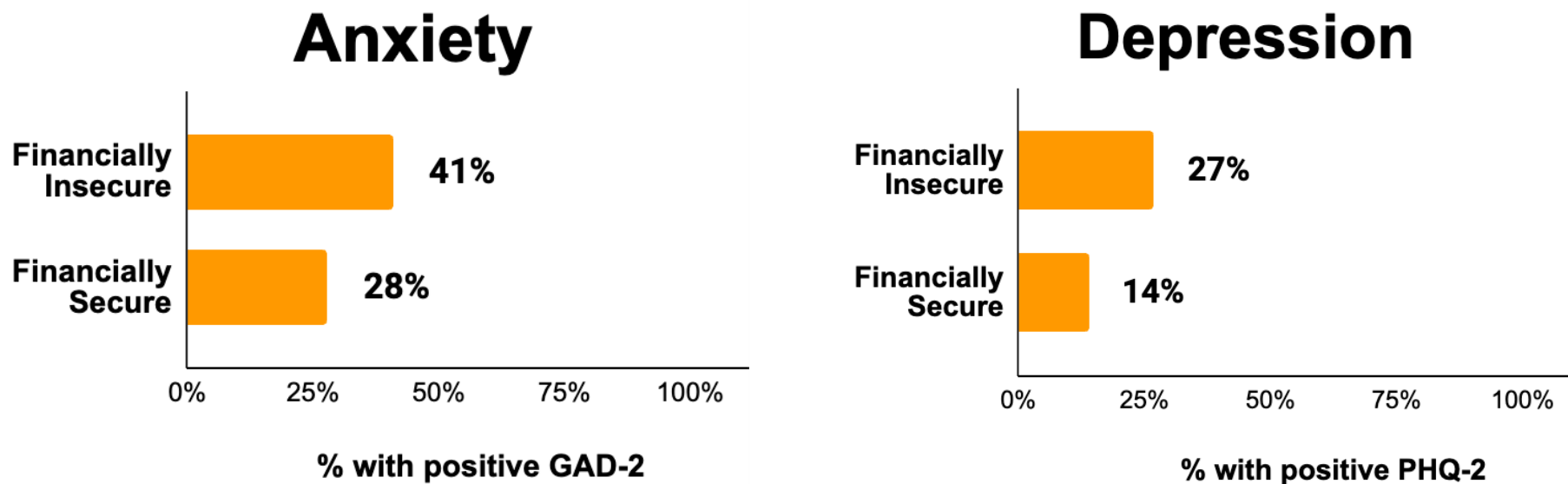
Very low food security (current academic year)

- Standard 6-item modified FDA scoring system used in UCUES surveys
- Students with scores of 5 or 6 on a 6-point scale = very low food security

Housing insecurity (current academic year)

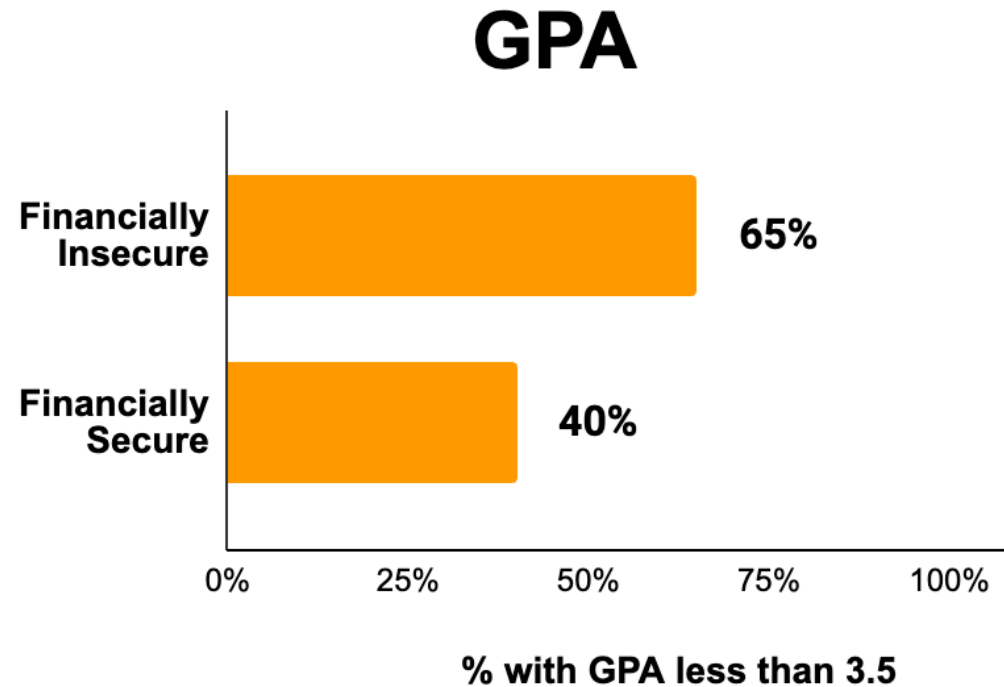
- Any of the following 5 situations:
 - “Staying with friends/family temporarily due to lack of stable housing”
 - “Living in a car/shelter/motel/other temporary housing”
 - “Being unable to secure safe and stable housing for any period”
 - “Difficulty affording rent or housing costs”
 - “Having to move frequently due to financial/housing instability”

How does financial insecurity affect student's emotional wellbeing?



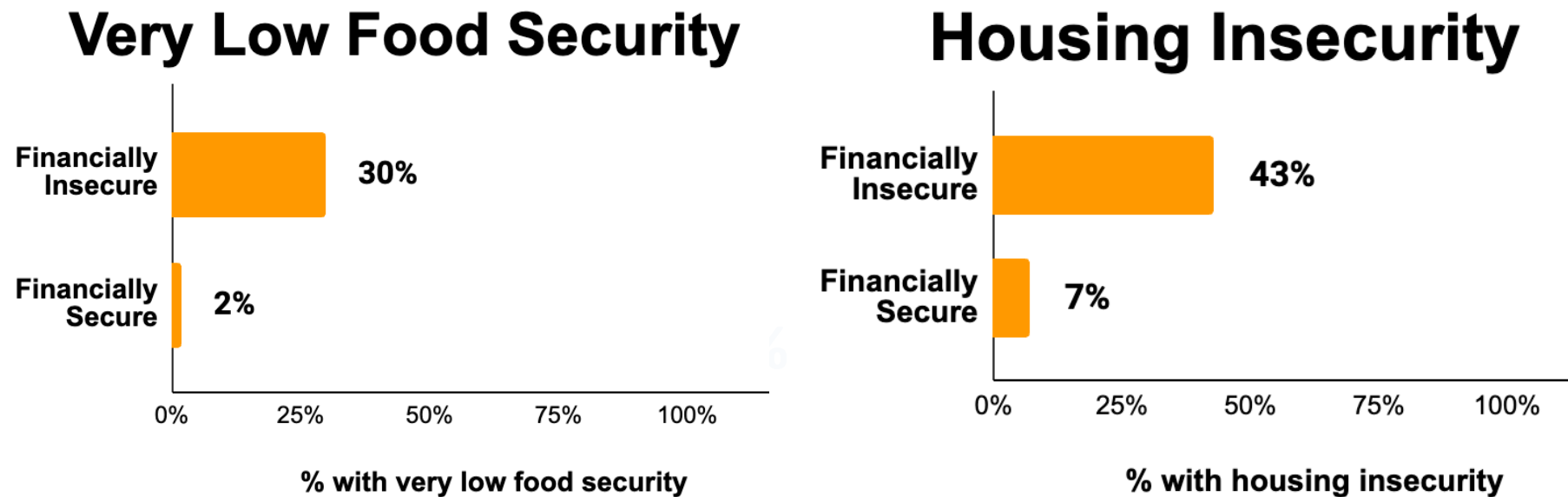
Students who were financially insecure were **1.5** times more likely to screen positive for anxiety ($p < 0.0001$) and **1.9** times more likely to screen positive for depression ($p < 0.0001$).

How does financial insecurity affect student's GPA?



Students who were financially insecure were **1.6** times more likely to have a GPA lower than 3.5 ($p < 0.0001$).

How does financial insecurity affect student's food and housing insecurity?



Students who were financially insecure were **15** times more likely to experience very low food security ($p < 0.001$) and **6.5** times more likely to experience housing insecurity ($p < 0.001$).

Objective 3: Assess the awareness and use of the Basic Needs Center among financially insecure students

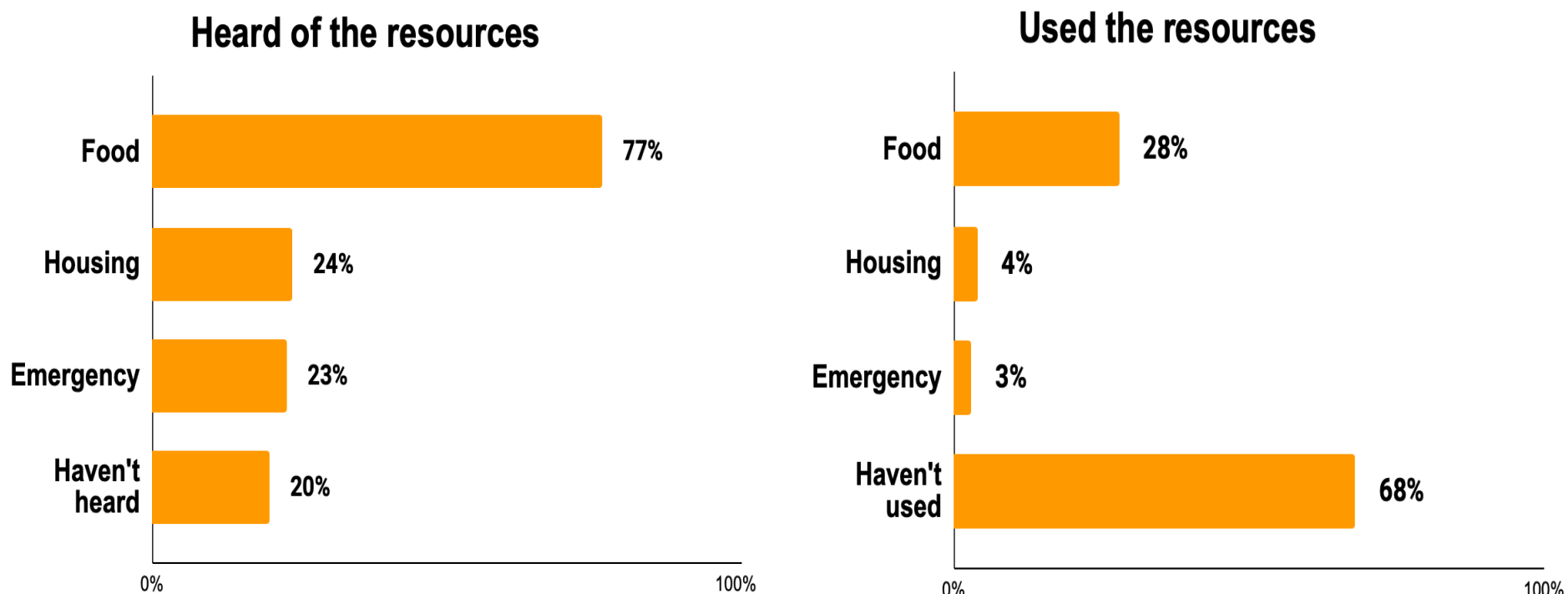
Funding & staffing of the Basic Needs Center

- Annual state allocation of about \$2.1 million (UCSD operating budget of \$1.8 billion)
- Professional staff
 - 8 full-time employees
- Student staff
 - 42 students
- Student volunteers
 - 57 students on average per quarter

Methodological Approach

- Three broad categories of resources examined:
 - Food (Triton Food Pantry, CalFresh assistance)
 - Housing (affordability, lease advice/negotiation)
 - Emergency (housing, gift cards)
- For each, questions asked about knowledge and use
- Sub-analyses of the effect of financial insecurity on knowledge and use

How many students have heard of BNC programs, and how many are using it? (n = 774)



While **4 in 5** students have heard of the BNC, only **3 in 10** have used any of its resources.

Are financially insecure students more likely than those who are financially secure to know about and use BNC resources? (n = 770)

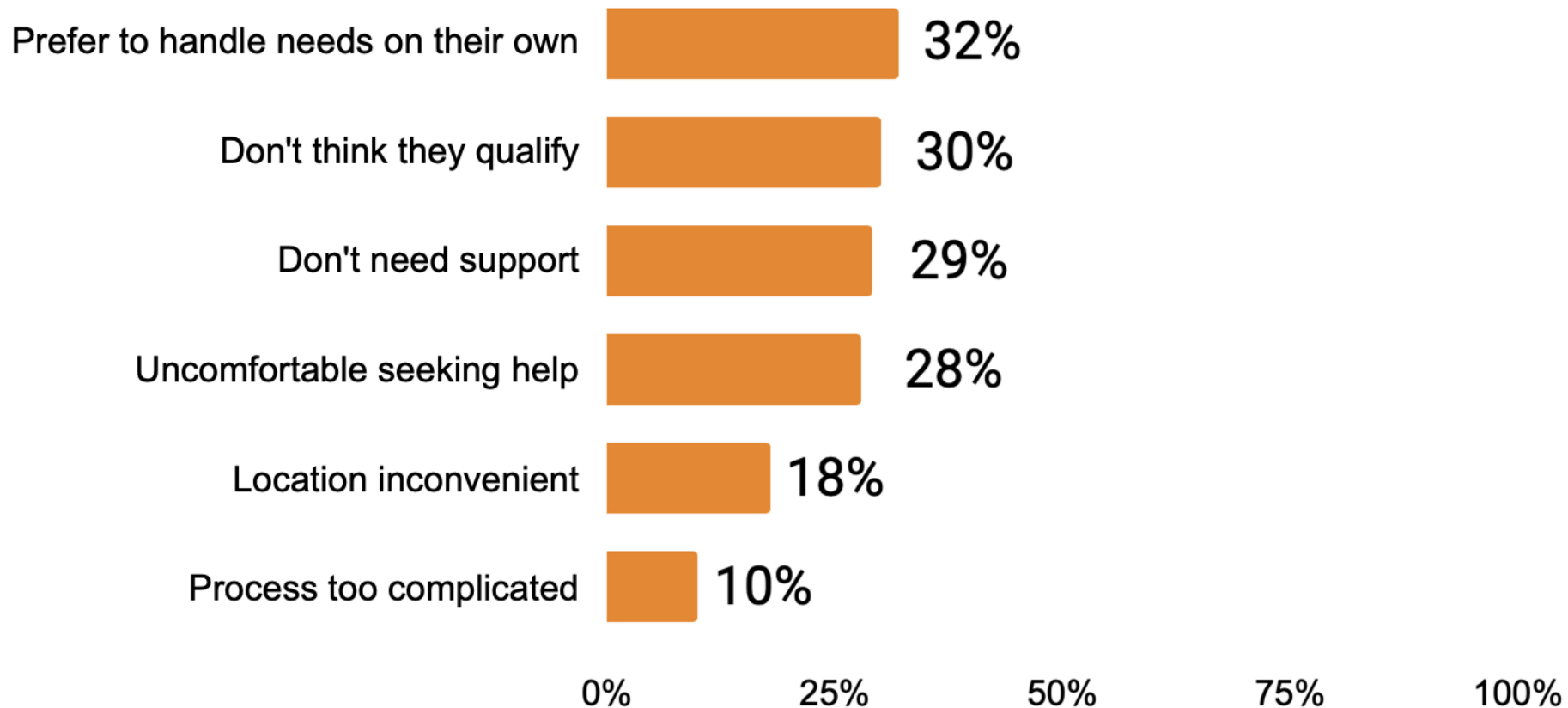
Rates of awareness about BNC resources are similar between financially insecure and secure students.

Resource Type HEARD	Financially Insecure	Financially Secure
Food	80%	75%
Housing	22%	26%
Emergency	25%	22%

However, financially insecure students were more likely to use BNC resources.

Resource Type USED	Financially Insecure	Financially Secure	PRR & Significance
Food	29%	18%	1.6, p = 0.0001
Housing	5%	1%	5.0, p = 0.0009
Emergency	6%	2%	3.0, p = 0.01

What are some reasons students who are financially insecure don't use BNC resources? (N = 133)



Conclusions

- **More than 1 in 3** students are **financially insecure**.
- **Risk factors:** first generation, from working class families, financial aid recipients, and upperclassmen.
- Financially insecure students are **more likely** to have **poorer mental health and academic outcomes**, **15x** more likely to have **very low food security**, and **6.5x** more likely to have **low housing security**.
- While **80%** of financially insecure students have **heard** of the BNC, only **32%** have **used any** of its resources.
- A **substantial proportion** of financially insecure students **do not use BNC resources** because they **believe they don't need or don't qualify for assistance**, are **uncomfortable with seeking assistance**, or **prefer to handle their needs on their own**.

Recommendations

- **Enhance** BNC outreach efforts and funding, with focus on programming for first-generation, students from working-class families, upperclassmen, and financial aid recipient students
- **Collaborate** with on- and off-campus organizations to assist the BNC with tackling the impacts of financial insecurity
- **Consider** implementing a 1-on-1 financial counseling program to support financially-insecure students who have unique needs and would otherwise feel uncomfortable seeking assistance

Thank you!