



Making Ends Meet:

The Role of Community Colleges in Student Financial Health

Methodology Supplement

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Introduction

The cost of attending community college is a concern for many community college students: approximately 47% of *CCSSE* respondents report that lack of finances is an issue that could cause them to withdraw. The special report and this methodology supplement explore students' perceptions of their financial health. To identify the data highlighted in the special report, many analyses were conducted and reviewed; this supplement includes the results presented in the report as well as the results from all other analyses that were conducted in preparation of this report.

Methods

About the Survey

CCSSE is a paper-pencil survey administered in class during the spring to students enrolled in randomly selected credit-bearing courses. When responding, students are instructed to consider their experiences during the current academic year. Survey items focus on educational practices and student behaviors associated with higher levels of learning, persistence, and completion. Completed surveys, once scanned into a data set are reviewed for several Center exclusion criteria. Students who meet the following criteria are removed from the analysis data set: students under the age of 18; students who did not indicate their enrollment status (Item 2); students who indicated that they have taken the survey in another class this term on Item 3; and, on Item 4, respondents who did not answer any of the 21 sub-items, answered "Never" to all 21 sub-items, or answered "Very often" to all 21 sub-items. Readers should keep in mind that *CCSSE* respondents are typically returning students. Although the experiences of many community college students who do not return after their first academic term are not represented in the survey results, a minority of *CCSSE* respondents are in their first term.

Data

Data for this report come from the 2016 administration of the Community College Survey of Student Engagement (CCSSE); additionally, some participating colleges also administered five special focus items on “part-timeness.” Participating colleges had the option of administering 15 additional items on financial health; 177 colleges administered this item set to 99,721 students, and results are based on this set of respondents. The number of respondents for items in this summary vary, based for the most part on missing data. However, in some cases, respondents were excluded from cross-tabulations based on their response to one of the items. For example, the cross-tabulation between the item “I have too much student loan debt right now” (variable Q8) and other items excludes those respondents who reported they have no student loan debt. The tables in which this occurs are identified in the page title. One item from the “Part-Timeness” special-focus item set (“What is your number one goal for attending this college?” [variable Q3]) was also used in the analysis for *Making Ends Meet*. Demographic characteristics of the respondents are presented in the frequency tables in the Results section of this document.

Analyses

Non-Center data

Several of the data points presented in *Making Ends Meet* are from non-Center data. When possible, Center researchers attempt to locate relevant data from reliable sources in which the data can be verified. For the “Gap Between Pell Grants and Need” chart on page 3, verifiable data was not found so Center staff used original data from two sources to generate the data presented. The percentage of average total costs covered by a Pell Grant in 2011-12 was calculated by

dividing the maximum Pell Grant award in 2011-12 (\$5,500¹) by the average total price of attending a public two-year college full time (\$15,000²).

Center data

The analyses conducted for the special report and for this supplement include simple frequencies and cross-tabulations (crosstabs) of pairs of variables. Many variables have been recoded into dichotomous responses (e.g., *Not Applicable*, *Disagree*, *Strongly Disagree*, *Agree*, *Strongly Agree* were recoded to *Disagree/Agree*, with *Not Applicable* responses excluded.) Item 18e on the main survey asks if student loans are a major or minor source used to pay tuition at the college. This item has been dichotomized from “*Not a Source*, *Minor Source*, *Major Source*” to “*Not a Source*” or “*Is a Major or Minor Source*.”

The FREQ procedure in SAS 9.4 was used to calculate the frequencies, percentages, and cross-tabulations of all students responding to the main CCSSE and the additional financial health item set; demographic tables are presented first, followed by frequencies and cross-tabulations, presented in the order they appeared in the *Making Ends Meet* report. Following these tables are additional cross-tabulations of the financial health items, with demographics and other survey items, which were not used in the main report.

Weighting

Sampling procedures for CCSSE introduce a known bias resulting in full-time students being overrepresented among respondents (see “Are Your Data Worth the Weight?” for a discussion of CCSSE sampling and weighting at <http://www.CCSSE.org/center/publications/newsletter/14.1/>).

¹ U.S. Department of Education, Office of Postsecondary Education. (2013). *2011–2012 Federal Pell Grant program end-of-year report*. Table 1, part 5. Retrieved from <http://www2.ed.gov/finaid/prof/resources/data/pell-2011-12/pell-eoy-2011-12.html>

² Radwin, D., & Chang Wei, C. (2015, March). *What is the price of college? Total, net, and out-of-pocket prices by type of institution in 2011–12* (NCES Stats in Brief No. 2015-165). Table 1. Retrieved from National Center for Education Statistics website: <http://nces.ed.gov/pubs2015/2015165.pdf>

With the exception of frequencies for student demographics, enrollment status, and cross-tabulations involving enrollment status (ENRLMENT), all results presented in this supplement and in *Making Ends Meet* are weighted. Because of the weighting, frequency counts will include decimal points.

Results

Demographic Tables

**2017 CCSSE Special Focus Module: Financial Health Respondents
Respondent Characteristic: Sex
Unweighted Data**

Sex				
SEX	Frequency	Percent	Cumulative Frequency	Cumulative Percent
1. Male	43720	44.76	43720	44.76
2. Female	53953	55.24	97673	100.00
Frequency Missing = 2048				

**2017 CCSSE Special Focus Module: Financial Health Respondents
Respondent Characteristic: Age of Respondent
Unweighted Data**

Age: 1 = Trad Age (18 - 24), 2 = Non-Trad Age (25+)				
stud_age_class	Frequency	Percent	Cumulative Frequency	Cumulative Percent
1. Traditional-Age	70708	72.45	70708	72.45
2. Nontraditional-Age	26885	27.55	97593	100.00
Frequency Missing = 2128				

**2017 CCSSE Special Focus Module: Financial Health Respondents
Respondent Characteristic: Racial Identification
Unweighted Data**

What is your racial identification				
RERACE	Frequency	Percent	Cumulative Frequency	Cumulative Percent
1. American Indian or other Native American	1697	1.76	1697	1.76
2. Asian, Asian American or Pacific Islander	7138	7.39	8835	9.15
3. Native Hawaiian	569	0.59	9404	9.74
4. Black or African American, Non-Hispanic	12600	13.04	22004	22.78
5. White, Non-Hispanic	53394	55.28	75398	78.05
6. Hispanic, Latino, Spanish	16842	17.44	92240	95.49
7. Other	4356	4.51	96596	100.00
Frequency Missing = 3125				

**2017 CCSSE Special Focus Module: Financial Health Respondents
Respondent Characteristic: Enrollment Status
Unweighted Data**

Thinking about this current academic term, how would you characterize your enrollment at this college?				
ENRLMENT	Frequency	Percent	Cumulative Frequency	Cumulative Percent
1. Less than full-time	27684	27.76	27684	27.76
2. Full-time	72037	72.24	99721	100.00

**2017 CCSSE Special Focus Module: Financial Health Respondents
Respondent Characteristic: Developmental Education Status
Unweighted Data**

Developmental: 1 = Non-Developmental, 2 = Developmental				
developmental	Frequency	Percent	Cumulative Frequency	Cumulative Percent
1. Non-Developmental	49079	50.82	49079	50.82
2. Developmental	47499	49.18	96578	100.00
Frequency Missing = 3143				

**2017 CCSSE Special Focus Module: Financial Health Respondents
Respondent Characteristic: First-Generation Status
Unweighted Data**

1st Generation: 1 = 1st Gen, 2 = Not 1st Gen				
generation	Frequency	Percent	Cumulative Frequency	Cumulative Percent
1. First-Generation	24223	31.46	24223	31.46
2. Not First-Generation	52776	68.54	76999	100.00
Frequency Missing = 22722				

Analysis Results

**2017 CCSSE Special Focus Module: Financial Health Respondents
Have children live with you [CCSSE Main q28]**

Table of SEX by HAVKID			
SEX(Sex)	HAVKID(Do you have children who live with you?)		
Frequency Percent Row Pct Col Pct	1. Yes	2. No	Total
1. Male	7406 7.62 17.34 29.15	35304.1 36.31 82.66 49.16	42710.1 43.93
2. Female	17999.3 18.51 33.02 70.85	36514.7 37.56 66.98 50.84	54514 56.07
Total	25405.3 26.13	71818.7 73.87	97224 100.00
Frequency Missing = 2496.9742854			

**2017 CCSSE Special Focus Module: Financial Health Respondents
Hours worked for pay [CCSSE main q10b]**

Working for pay				
PAYWORK	Frequency	Percent	Cumulative Frequency	Cumulative Percent
0. None	23185.49	23.80	23185.49	23.80
1. 1-5 hours	6694.099	6.87	29879.59	30.67
2. 6-10 hours	7116.962	7.31	36996.55	37.98
3. 11-20 hours	12900.89	13.24	49897.45	51.22
4. 21-30 hours	18100.7	18.58	67998.15	69.80
5. More than 30 hours	29422.14	30.20	97420.29	100.00
Frequency Missing = 2300.7082166				

**2017 CCSSE Special Focus Module: Financial Health Respondents
Received Pell Grant at this college during current academic year [CCSSE fhq6]**

Q6. Receiving/ed Pell Grant curr acad yr				
Q6	Frequency	Percent	Cumulative Frequency	Cumulative Percent
1. Yes	35005.44	39.28	35005.44	39.28
2. No	54104.44	60.72	89109.88	100.00
Frequency Missing = 10611.115788				

**2017 CCSSE Special Focus Module: Financial Health Respondents
 Received Pell Grant at this college during current academic year [CCSSE fhq6] x Have
 children live with you [CCSSE Main q28]**

Table of Q6 by HAVKID			
Q6(Q6. Receiving/ed Pell Grant curr acad yr)	HAVKID(Do you have children who live with you?)		
	1. Yes	2. No	Total
Frequency Percent Row Pct Col Pct			
1. Yes	12385.4 14.03 35.70 53.25	22309.1 25.27 64.30 34.31	34694.5 39.30
2. No	10873.1 12.32 20.29 46.75	42716.2 48.39 79.71 65.69	53589.3 60.70
Total	23258.5 26.35	65025.3 73.65	88283.8 100.00
Frequency Missing = 11437.202773			

**2017 CCSSE Special Focus Module: Financial Health Respondents
 Received Pell Grant at this college during current academic year [CCSSE fhq6]
 crossed with Respondent Characteristic: Racial Identification
 Weighted Data**

Table of Q6 by RERACE								
Q6(Q6. Receiving/ed Pell Grant curr acad yr)	RERACE(What is your racial identification)							
	1. American Indian or other Native American	2. Asian, Asian American or Pacific Islander	3. Native Hawaiian	4. Black or African American, Non-Hispanic	5. White, Non-Hispanic	6. Hispanic, Latino, Spanish	7. Other	Total
1. Yes	707.265 0.81 2.06 49.23	2269.93 2.60 6.61 36.63	207.615 0.24 0.60 44.59	6044.97 6.91 17.60 54.54	17475.3 19.99 50.87 35.65	6090.4 6.97 17.73 39.31	1554.15 1.78 4.52 41.64	34349.6 39.29

Table of Q6 by RERACE								
Q6(Q6. Receiving/ed Pell Grant curr acad yr)	RERACE(What is your racial identification)							
	1. American Indian or other Native American	2. Asian, Asian American or Pacific Islander	3. Native Hawaiian	4. Black or African American, Non-Hispanic	5. White, Non-Hispanic	6. Hispanic, Latino, Spanish	7. Other	Total
2. No	729.301 0.83 1.37 50.77	3926.58 4.49 7.40 63.37	258.028 0.30 0.49 55.41	5038.23 5.76 9.49 45.46	31549.1 36.08 59.44 64.35	9401.48 10.75 17.71 60.69	2178.33 2.49 4.10 58.36	53081.1 60.71
Total	1436.57 1.64	6196.5 7.09	465.643 0.53	11083.2 12.68	49024.4 56.07	15491.9 17.72	3732.49 4.27	87430.7 100.00
Frequency Missing = 12290.342198								

**2017 CCSSE Special Focus Module: Financial Health Respondents
Received Pell Grant at this college during current academic year [CCSSE fhq6]
crossed with Respondent Characteristic: Age of Respondent
Weighted Data**

Table of Q6 by AGENEW									
Q6(Q6. Receiving/ed Pell Grant curr acad yr)	AGENEW(Mark Your Age Group)								
	18 to 19	20 to 21	22 to 24	25 to 29	30 to 39	40 to 49	50 to 64	65+	Total
1. Yes	9062.37 10.28 26.15 35.66	7892.36 8.95 22.78 37.89	5032.39 5.71 14.52 37.48	4935.39 5.60 14.24 45.84	4671.25 5.30 13.48 47.68	1992.15 2.26 5.75 42.04	978.358 1.11 2.82 35.21	85.4819 0.10 0.25 19.87	34649.7 39.29
2. No	16352.9 18.54 30.55 64.34	12937.4 14.67 24.17 62.11	8393.68 9.52 15.68 62.52	5830.86 6.61 10.89 54.16	5126.09 5.81 9.58 52.32	2746.32 3.11 5.13 57.96	1800.54 2.04 3.36 64.79	344.816 0.39 0.64 80.13	53532.6 60.71
Total	25415.2 28.82	20829.8 23.62	13426.1 15.23	10766.3 12.21	9797.33 11.11	4738.47 5.37	2778.89 3.15	430.298 0.49	88182.3 100.00
Frequency Missing = 11538.68102									

**2017 CCSSE Special Focus Module: Financial Health Respondents
 Received Pell Grant at this college during current academic year [CCSSE fhq6]
 crossed with Respondent Characteristic: Sex
 Weighted Data**

Table of Q6 by SEX			
Q6(Q6. Receiving/ed Pell Grant curr acad yr)	SEX(Sex)		
	1. Male	2. Female	Total
Frequency Percent Row Pct Col Pct			
1. Yes	12780.8 14.48 36.84 33.70	21916.6 24.83 63.16 43.52	34697.3 39.30
2. No	25140 28.48 46.92 66.30	28444.8 32.22 53.08 56.48	53584.8 60.70
Total	37920.7 42.95	50361.4 57.05	88282.1 100.00
Frequency Missing = 11438.900766			

**2017 CCSSE Special Focus Module: Financial Health Respondents
 Received Pell Grant Student [CCSSE fhq6]
 crossed with Student Loan is Major OR Minor source of tuition payment [CCSSE main
 q18e]
 Weighted Data**

Table of Q6 by STLMMR			
Q6(Q6. Receiving/ed Pell Grant curr acad yr)	STLMMR(Student Loan is Major OR Minor source of tuition payment)		
	Student Loan Not a Source	Student Loan Major or Minor Source	Total
Frequency Percent Row Pct Col Pct			
1. Yes	20520.2 23.63 60.18 33.36	13577 15.64 39.82 53.63	34097.2 39.27

Table of Q6 by STLMMR			
Q6(Q6. Receiving/ed Pell Grant curr acad yr)	STLMMR(Student Loan is Major OR Minor source of tuition payment)		
Frequency Percent Row Pct Col Pct	Student Loan Not a Source	Student Loan Major or Minor Source	Total
2. No	40993.1 47.21 77.74 66.64	11741.3 13.52 22.26 46.37	52734.5 60.73
Total	61513.3 70.84	25318.4 29.16	86831.7 100.00
Frequency Missing = 12889.324467			

**2017 CCSSE Special Focus Module: Financial Health Respondents
Received Pell Grant at this college during current academic year [CCSSE fhq6]
crossed with Main goal for attending this college[CCSSE PTq3]
Weighted Data**

Table of Q6 by Q3						
Q6(Q6. Receiving/ed Pell Grant curr acad yr)	Q3(Q3. Part-Timeness set, number one goal)					
Frequency Percent Row Pct Col Pct	1. To earn a certificate	2. To earn an associate degree	3. To transfer to a four-year insitution	4. To update job skills (not degree or transfer-seeking)	5. None of the above	Total
1. Yes	2875.54 3.24 8.25 38.77	18361.1 20.69 52.68 44.81	12235 13.79 35.10 35.74	611.805 0.69 1.76 24.79	770.356 0.87 2.21 21.23	34853.8 39.28
2. No	4542.27 5.12 8.43 61.23	22612.9 25.49 41.97 55.19	22002.4 24.80 40.84 64.26	1855.94 2.09 3.45 75.21	2858.86 3.22 5.31 78.77	53872.4 60.72
Total	7417.8 8.36	40974 46.18	34237.4 38.59	2467.74 2.78	3629.22 4.09	88726.2 100.00
Frequency Missing = 10994.834714						

**2017 CCSSE Special Focus Module: Financial Health Respondents
Satisfied with present financial situation [CCSSE fhq14]
Weighted Data**

Q14. Am satisfied w/ presnt fin situation				
Q14	Frequency	Percent	Cumulative Frequency	Cumulative Percent
1. Strongly agree	10457.6	11.71	10457.6	11.71
2. Agree	18576.95	20.80	29034.55	32.51
3. Neutral	31506.92	35.28	60541.47	67.79
4. Disagree	18215.59	20.40	78757.06	88.18
5. Strongly disagree	10552.53	11.82	89309.59	100.00
Frequency Missing = 10411.409566				

**2017 CCSSE Special Focus Module: Financial Health Respondents
Always find myself living paycheck-to-paycheck [CCSSE fhq7]
Students responding 'I am not currently employed' are excluded'
Weighted Data**

Q7. Always living check to check				
Q7	Frequency	Percent	Cumulative Frequency	Cumulative Percent
1. Strongly agree	25536.15	32.72	25536.15	32.72
2. Agree	23763.53	30.45	49299.69	63.16
3. Disagree	19747.69	25.30	69047.37	88.46
4. Strongly disagree	9003.812	11.54	78051.19	100.00
Frequency Missing = 9046.3450575				

2017 CCSSE Special Focus Module: Financial Health Respondents
Always find myself living paycheck-to-paycheck [CCSSE fhq7]
Students responding 'I am not currently employed are excluded' and
Students responding that they do not have children living with them are excluded.
Weighted Data

Q7. Always living check to check				
Q7	Frequency	Percent	Cumulative Frequency	Cumulative Percent
1. Strongly agree	9359.065	43.72	9359.065	43.72
2. Agree	6376.386	29.78	15735.45	73.50
3. Disagree	4072.141	19.02	19807.59	92.52
4. Strongly disagree	1601.192	7.48	21408.78	100.00
Frequency Missing = 1935.4450483				

2017 CCSSE Special Focus Module: Financial Health Respondents
Have too much student loan debt right now [CCSSE fhq8]
Students who responded that they do not have student loan debt are excluded
Weighted Data

Q8. Have too much stu loan debt				
Q8	Frequency	Percent	Cumulative Frequency	Cumulative Percent
1. Strongly agree	10149.29	23.46	10149.29	23.46
2. Agree	11790.73	27.25	21940.01	50.71
3. Disagree	15170.23	35.06	37110.24	85.77
4. Strongly disagree	6155.192	14.23	43265.43	100.00
Frequency Missing = 9189.2377588				

**2017 CCSSE Special Focus Module: Financial Health Respondents
Have too much other debt right now [CCSSE fhq9]
Students who reported that they do not have other debt are excluded
Weighted Data**

Q9. Have too much other debt				
Q9	Frequency	Percent	Cumulative Frequency	Cumulative Percent
1. Strongly agree	11075.73	19.99	11075.73	19.99
2. Agree	17155.35	30.96	28231.09	50.94
3. Disagree	17627.01	31.81	45858.1	82.75
4. Strongly disagree	9561.836	17.25	55419.93	100.00
Frequency Missing = 9736.5993735				

**2017 CCSSE Special Focus Module: Financial Health Respondents
Have too much other debt right now [CCSSE fhq9]
Students who reported that they do not have other debt are excluded
Weighted Data**

Table of Q9 by AGENEW				
Q9(Q9. Have too much other debt)	AGENEW(Mark Your Age Group)			
Frequency Percent Row Pct Col Pct	18 to 24	25 to 39	40 +	Total
1. Strongly agree	4691.04 8.57 42.85 15.06	4573.14 8.35 41.77 26.74	1684.1 3.08 15.38 25.88	10948.3 19.99
2. Agree	8804.11 16.08 51.93 28.26	5985.48 10.93 35.31 35.00	2163.37 3.95 12.76 33.24	16953 30.95
3. Disagree	11162.1 20.38 64.13 35.83	4543.85 8.30 26.10 26.57	1700.75 3.11 9.77 26.13	17406.7 31.78

Table of Q9 by AGENEW				
Q9(Q9. Have too much other debt)	AGENEW(Mark Your Age Group)			
Frequency Percent Row Pct Col Pct	18 to 24	25 to 39	40 +	Total
4. Strongly disagree	6499.65 11.87 68.72 20.86	1999.08 3.65 21.14 11.69	959.887 1.75 10.15 14.75	9458.62 17.27
Total	31156.9 56.89	17101.5 31.23	6508.1 11.88	54766.6 100.00
Frequency Missing = 10389.945788				

2017 CCSSE Special Focus Module: Financial Health Respondents
College has provided student with adequate information about financial assistance [CCSSE fhq10]

Weighted Data

Q10. Col provided adequate info about fin assist					
Q10	Frequency	Percent	Cumulative Frequency	Cumulative Percent	
1. Strongly agree	20901.19	23.31	20901.19	23.31	
2. Agree	38421.38	42.85	59322.58	66.16	
3. Disagree	15016.91	16.75	74339.49	82.91	
4. Strongly disagree	6963.129	7.77	81302.61	90.68	
5. I have not needed any info about fin. assist	8357.223	9.32	89659.84	100.00	
Frequency Missing = 10061.162297					

2017 CCSSE Special Focus Module: Financial Health Respondents
College has provided student with adequate information about financial assistance [CCSSE fhq10]
Students who reported that they did not need financial assistance information are excluded
Weighted Data

Q10. Col provided adequate info about fin assist				
Q10	Frequency	Percent	Cumulative Frequency	Cumulative Percent
1. Strongly agree	20901.19	25.71	20901.19	25.71
2. Agree	38421.38	47.26	59322.58	72.97
3. Disagree	15016.91	18.47	74339.49	91.44
4. Strongly disagree	6963.129	8.56	81302.61	100.00
Frequency Missing = 10061.162297				

2017 CCSSE Special Focus Module: Financial Health Respondents
Have the skills and knowledge to manage my finances well [CCSSE fhq12]
Students who reported they do not manage their finances are excluded
Weighted Data

Q12. Have skills/knowledge to manage finances well				
Q12	Frequency	Percent	Cumulative Frequency	Cumulative Percent
1. Strongly agree	21929.58	25.98	21929.58	25.98
2. Agree	48077.94	56.95	70007.52	82.93
3. Disagree	11851.35	14.04	81858.87	96.96
4. Strongly disagree	2563.369	3.04	84422.24	100.00
Frequency Missing = 10215.85115				

2017 CCSSE Special Focus Module: Financial Health Respondents
Always pay bills on time [CCSSE fhq13]
Students who reported they are not responsible for paying their bills are excluded.
Weighted Data

Q13. Always pay bills on time				
Q13	Frequency	Percent	Cumulative Frequency	Cumulative Percent
1. Strongly agree	36368.74	47.21	36368.74	47.21
2. Agree	31360.08	40.71	67728.82	87.93
3. Disagree	7910.564	10.27	75639.38	98.20
4. Strongly disagree	1389.556	1.80	77028.94	100.00
Frequency Missing = 10280.58842				

2017 CCSSE Special Focus Module: Financial Health Respondents
How well keeping up with bills and/or credit payments [CCSSE fhq19]
Students who reported not having bills and/or credit payments are excluded
Weighted Data

Q19. How well keeping up with bills &/or credit pay				
Q19	Frequency	Percent	Cumulative Frequency	Cumulative Percent
1. I am keeping up with no difficulties	32825.91	45.05	32825.91	45.05
2. It is a struggle from time to time	30210.67	41.46	63036.58	86.51
3. It is a constant struggle	7611.324	10.45	70647.9	96.95
4. I am falling behind with bills &/or cred payments	2219.773	3.05	72867.67	100.00
Frequency Missing = 10777.473508				

2017 CCSSE Special Focus Module: Financial Health Respondents
Frequency budgeting money made, spent, saved [CCSSE fhq15]
Students who reported that they do not need to budget their money are excluded
Weighted Data

Q15. Option best describes how often you budget \$				
Q15	Frequency	Percent	Cumulative Frequency	Cumulative Percent
1. Never, but I should	12327.81	14.93	12327.81	14.93
2. Weekly	39158.25	47.43	51486.06	62.36
3. Every two weeks	18010.87	21.81	69496.93	84.17
4. Monthly	13065.92	15.83	82562.85	100.00
Frequency Missing = 10517.582763				

2017 CCSSE Special Focus Module: Financial Health Respondents
Most important time frame for budgeting future living expenses [CCSSE fhq16]
Students who reported that they do not budget for future living expenses are excluded
Weighted Data

Q16. When budget for future - time frame most import				
Q16	Frequency	Percent	Cumulative Frequency	Cumulative Percent
1. The next week	14313.93	18.86	14313.93	18.86
2. The next couple of weeks	22530.69	29.69	36844.62	48.55
3. The next few months	22081.44	29.10	58926.05	77.64
4. The next year or longer	16967.28	22.36	75893.34	100.00
Frequency Missing = 10722.792526				

**2017 CCSSE Special Focus Module: Financial Health Respondents
Number times ran out of money and had to rely on outside resources in past 12
months[CCSSE fhq17]**

**Students who reported they do not manage their finances are excluded and
Students who reported that they did not run out of money are excluded
Weighted Data**

Table of Q12 by Q17						
Q12(Q12. Have skills/knowledge to manage finances well)	Q17(Q17. Past 12 mos, # times ran out of \$ & relied outside resource)					
Frequency Percent Row Pct Col Pct	1. None	2. 1-2 times	3. 3-5 times	4. 6-11 times	5. 12 or more times	Total
1. Strongly agree	14396.7 17.20 66.26 33.57	4188.57 5.01 19.28 19.37	1748.01 2.09 8.05 15.81	620.289 0.74 2.86 15.55	772.433 0.92 3.56 18.72	21726 25.96
2. Agree	23780.4 28.42 49.89 55.45	13405.9 16.02 28.12 61.99	6375.23 7.62 13.37 57.66	2069.42 2.47 4.34 51.88	2035.06 2.43 4.27 49.31	47666 56.96
3. Disagree	3895.24 4.65 33.12 9.08	3442.12 4.11 29.27 15.92	2431.18 2.91 20.67 21.99	1020.12 1.22 8.67 25.57	970.635 1.16 8.25 23.52	11759.3 14.05
4. Strongly disagree	816.284 0.98 32.22 1.90	587.664 0.70 23.19 2.72	501.666 0.60 19.80 4.54	279.324 0.33 11.02 7.00	348.808 0.42 13.77 8.45	2533.74 3.03
Total	42888.6 51.25	21624.2 25.84	11056.1 13.21	3989.15 4.77	4126.93 4.93	83685 100.00
Frequency Missing = 10953.080823						

**2017 CCSSE Special Focus Module: Financial Health Respondents
Number times ran out of money and had to rely on outside resources in past 12 months[CCSSE fhq17]**

**Have the skills and knowledge to manage my finances well [CCSSE fhq12]
Students who reported they do not manage their finances are excluded and
Students who reported that they did not run out of money are excluded
Weighted Data**

Table of Q12 by Q17					
Q12(Q12. Have skills/knowledge to manage finances well)	Q17(Q17. Past 12 mos, # times ran out of \$ & relied outside resource)				
Frequency Percent Row Pct Col Pct	2. 1-2 times	3. 3-5 times	4. 6-11 times	5. 12 or more times	Total
1. Strongly agree	4188.57 10.27 57.15 19.37	1748.01 4.28 23.85 15.81	620.289 1.52 8.46 15.55	772.433 1.89 10.54 18.72	7329.3 17.97
2. Agree	13405.9 32.86 56.13 61.99	6375.23 15.63 26.69 57.66	2069.42 5.07 8.66 51.88	2035.06 4.99 8.52 49.31	23885.6 58.55
3. Disagree	3442.12 8.44 43.77 15.92	2431.18 5.96 30.92 21.99	1020.12 2.50 12.97 25.57	970.635 2.38 12.34 23.52	7864.05 19.28
4. Strongly disagree	587.664 1.44 34.22 2.72	501.666 1.23 29.21 4.54	279.324 0.68 16.26 7.00	348.808 0.85 20.31 8.45	1717.46 4.21
Total	21624.2 53.01	11056.1 27.10	3989.15 9.78	4126.93 10.12	40796.4 100.00
Frequency Missing = 10838.739258					

2017 CCSSE Special Focus Module: Financial Health Respondents
Confident that I could come up with the following amount of money in next month [CCSSE fhq18]

Weighted Data

Q18. Confident can come up with following amount				
Q18	Frequency	Percent	Cumulative Frequency	Cumulative Percent
1. \$0	16349.24	18.46	16349.24	18.46
2. \$500	34861.86	39.36	51211.1	57.82
3. \$1,000	15488.02	17.49	66699.12	75.30
4. \$2,000	5560.547	6.28	72259.66	81.58
5. More than \$2,000	16317.49	18.42	88577.15	100.00
Frequency Missing = 11143.845061				

2017 CCSSE Special Focus Module: Financial Health Respondents
Stayed enrolled this academic term to continue receiving financial aid [CCSSE fhq11]
Students who reported that they do not receive financial aid are excluded
Weighted Data

Q11. Stay enrolled this term to receive fin assist				
Q11	Frequency	Percent	Cumulative Frequency	Cumulative Percent
1. Strongly agree	5835.848	9.65	5835.848	9.65
2. Agree	12114.64	20.04	17950.49	29.69
3. Disagree	22236.28	36.78	40186.77	66.48
4. Strongly disagree	20262.88	33.52	60449.65	100.00
Frequency Missing = 10240.49646				

**2017 CCSSE Special Focus Module: Financial Health Respondents
Received Pell Grant at this college during current academic year [CCSSE fhq6]
Weighted Data**

Q6. Receiving/ed Pell Grant curr acad yr				
Q6	Frequency	Percent	Cumulative Frequency	Cumulative Percent
1. Yes	35005.44	39.28	35005.44	39.28
2. No	54104.44	60.72	89109.88	100.00
Frequency Missing = 10611.115788				

**2017 CCSSE Special Focus Module: Financial Health Respondents
Always find myself living paycheck-to-paycheck [CCSSE fhq7]
Weighted Data**

Q7. Always living check to check				
Q7	Frequency	Percent	Cumulative Frequency	Cumulative Percent
1. Strongly agree	25536.15	28.16	25536.15	28.16
2. Agree	23763.53	26.21	49299.69	54.37
3. Disagree	19747.69	21.78	69047.37	76.15
4. Strongly disagree	9003.812	9.93	78051.19	86.08
5. I am not currently employed	12623.47	13.92	90674.65	100.00
Frequency Missing = 9046.3450575				

**2017 CCSSE Special Focus Module: Financial Health Respondents
Have too much student loan debt right now [CCSSE fhq8]
Weighted Data**

Q8. Have too much stu loan debt				
Q8	Frequency	Percent	Cumulative Frequency	Cumulative Percent
1. Strongly agree	10149.29	11.21	10149.29	11.21
2. Agree	11790.73	13.02	21940.01	24.23
3. Disagree	15170.23	16.76	37110.24	40.99
4. Strongly disagree	6155.192	6.80	43265.43	47.79
5. I do not have student loan debt	47266.33	52.21	90531.76	100.00
Frequency Missing = 9189.2377588				

**2017 CCSSE Special Focus Module: Financial Health Respondents
Have too much other debt right now [CCSSE fhq9]
Weighted Data**

Q9. Have too much other debt				
Q9	Frequency	Percent	Cumulative Frequency	Cumulative Percent
1. Strongly agree	11075.73	12.31	11075.73	12.31
2. Agree	17155.35	19.06	28231.09	31.37
3. Disagree	17627.01	19.59	45858.1	50.96
4. Strongly disagree	9561.836	10.63	55419.93	61.59
5. I do not have any other debt	34564.47	38.41	89984.4	100.00
Frequency Missing = 9736.5993735				

2017 CCSSE Special Focus Module: Financial Health Respondents
College has provided student with adequate information about financial assistance [CCSSE fhq10]
Weighted Data

Q10. Col provided adequate info about fin assist				
Q10	Frequency	Percent	Cumulative Frequency	Cumulative Percent
1. Strongly agree	20901.19	23.31	20901.19	23.31
2. Agree	38421.38	42.85	59322.58	66.16
3. Disagree	15016.91	16.75	74339.49	82.91
4. Strongly disagree	6963.129	7.77	81302.61	90.68
5. I have not needed any info about fin. assist	8357.223	9.32	89659.84	100.00
Frequency Missing = 10061.162297				

2017 CCSSE Special Focus Module: Financial Health Respondents
Stayed enrolled this academic term to continue receiving financial aid [CCSSE fhq11]
Weighted Data

Q11. Stay enrolled this term to receive fin assist				
Q11	Frequency	Percent	Cumulative Frequency	Cumulative Percent
1. Strongly agree	5835.848	6.52	5835.848	6.52
2. Agree	12114.64	13.54	17950.49	20.06
3. Disagree	22236.28	24.85	40186.77	44.91
4. Strongly disagree	20262.88	22.65	60449.65	67.56
5. I do not receive financial aid	29030.85	32.44	89480.5	100.00
Frequency Missing = 10240.49646				

**2017 CCSSE Special Focus Module: Financial Health Respondents
Have the skills and knowledge to manage my finances well [CCSSE fhq12]
Weighted Data**

Q12. Have skills/knowledge to manage finances well				
Q12	Frequency	Percent	Cumulative Frequency	Cumulative Percent
1. Strongly agree	21929.58	24.50	21929.58	24.50
2. Agree	48077.94	53.72	70007.52	78.22
3. Disagree	11851.35	13.24	81858.87	91.46
4. Strongly disagree	2563.369	2.86	84422.24	94.32
5. I do not manage my own finances	5082.908	5.68	89505.15	100.00
Frequency Missing = 10215.85115				

**2017 CCSSE Special Focus Module: Financial Health Respondents
Always pay bills on time [CCSSE fhq13]
Weighted Data**

Q13. Always pay bills on time				
Q13	Frequency	Percent	Cumulative Frequency	Cumulative Percent
1. Strongly agree	36368.74	40.66	36368.74	40.66
2. Agree	31360.08	35.06	67728.82	75.73
3. Disagree	7910.564	8.84	75639.38	84.57
4. Strongly disagree	1389.556	1.55	77028.94	86.12
5. I am not responsible for paying my bills	12411.47	13.88	89440.41	100.00
Frequency Missing = 10280.58842				

**2017 CCSSE Special Focus Module: Financial Health Respondents
Satisfied with present financial situation [CCSSE fhq14]
Weighted Data**

Q14. Am satisfied w/ presnt fin situation				
Q14	Frequency	Percent	Cumulative Frequency	Cumulative Percent
1. Strongly agree	10457.6	11.71	10457.6	11.71
2. Agree	18576.95	20.80	29034.55	32.51
3. Neutral	31506.92	35.28	60541.47	67.79
4. Disagree	18215.59	20.40	78757.06	88.18
5. Strongly disagree	10552.53	11.82	89309.59	100.00
Frequency Missing = 10411.409566				

**2017 CCSSE Special Focus Module: Financial Health Respondents
Frequency budgeting money made, spent, saved [CCSSE fhq15]
Weighted Data**

Q15. Option best describes how often you budget \$				
Q15	Frequency	Percent	Cumulative Frequency	Cumulative Percent
1. Never, but I should	12327.81	13.82	12327.81	13.82
2. Weekly	39158.25	43.90	51486.06	57.72
3. Every two weeks	18010.87	20.19	69496.93	77.91
4. Monthly	13065.92	14.65	82562.85	92.56
5. I do not need to budget my money	6640.569	7.44	89203.42	100.00
Frequency Missing = 10517.582763				

2017 CCSSE Special Focus Module: Financial Health Respondents
Most important time frame for budgeting future living expenses [CCSSE fhq16]
Weighted Data

Q16. When budget for future - time frame most import				
Q16	Frequency	Percent	Cumulative Frequency	Cumulative Percent
1. The next week	14313.93	16.08	14313.93	16.08
2. The next couple of weeks	22530.69	25.32	36844.62	41.40
3. The next few months	22081.44	24.81	58926.05	66.21
4. The next year or longer	16967.28	19.06	75893.34	85.28
5. I do not budget for my future living expences	13104.87	14.72	88998.21	100.00
Frequency Missing = 10722.792526				

2017 CCSSE Special Focus Module: Financial Health Respondents
Number times ran out of money and had to rely on outside resources in past 12 months[CCSSE fhq17]
Weighted Data

Q17. Past 12 mos, # times ran out of \$ & relied outside resource				
Q17	Frequency	Percent	Cumulative Frequency	Cumulative Percent
1. None	46295.37	52.06	46295.37	52.06
2. 1-2 times	22348.91	25.13	68644.28	77.20
3. 3-5 times	11497.3	12.93	80141.58	90.13
4. 6-11 times	4176.322	4.70	84317.9	94.82
5. 12 or more times	4602.657	5.18	88920.56	100.00
Frequency Missing = 10800.439988				

2017 CCSSE Special Focus Module: Financial Health Respondents
Confident that I could come up with the following amount of money in next month [CCSSE fhq18]
Weighted Data

Q18. Confident can come up with following amount				
Q18	Frequency	Percent	Cumulative Frequency	Cumulative Percent
1. \$0	16349.24	18.46	16349.24	18.46
2. \$500	34861.86	39.36	51211.1	57.82
3. \$1,000	15488.02	17.49	66699.12	75.30
4. \$2,000	5560.547	6.28	72259.66	81.58
5. More than \$2,000	16317.49	18.42	88577.15	100.00
Frequency Missing = 11143.845061				

2017 CCSSE Special Focus Module: Financial Health Respondents
How well keeping up with bills and/or credit payments [CCSSE fhq19]
Weighted Data

Q19. How well keeping up with bills &/or credit pay				
Q19	Frequency	Percent	Cumulative Frequency	Cumulative Percent
1. I am keeping up with no difficulties	32825.91	36.91	32825.91	36.91
2. It is a struggle from time to time	30210.67	33.97	63036.58	70.87
3. It is a constant struggle	7611.324	8.56	70647.9	79.43
4. I am falling behind with bills &/or cred payments	2219.773	2.50	72867.67	81.93
5. I have no bills &/or credit payments	16075.85	18.07	88943.53	100.00
Frequency Missing = 10777.473508				

2017 CCSSE Special Focus Module: Financial Health Respondents
Main reason for change in work hours in past academic year[CCSSE fhq20]
Weighted Data

Q20. If wrk hrs chngd in past yr, main reason?				
Q20	Frequency	Percent	Cumulative Frequency	Cumulative Percent
1. To accommodate change in my course requirements	30244.79	34.02	30244.79	34.02
2. To make more money to pay my expences	15202.86	17.10	45447.65	51.12
3. My employer changed my work schedule	9951.599	11.19	55399.25	62.32
4. My work schedule has not changed	14764.86	16.61	70164.11	78.92
5. I have not worked in the past academic year	18737.57	21.08	88901.68	100.00
Frequency Missing = 10819.315973				

**2017 CCSSE Special Focus Module: Financial Health Respondents
Received Pell Grant at this college during current academic year [CCSSE fhq6]
Weighted Data**

Table of Q6 by stud_age_class			
Q6(Q6. Receiving/ed Pell Grant curr acad yr)	stud_age_class(Age: 1 = Trad Age (18 - 24), 2 = Non-Trad Age (25+))		
Frequency Percent Row Pct Col Pct	1. Traditional- Age	2. Nontraditional- Age	Total
1. Yes	21987.1 24.93 63.46 36.85	12662.6 14.36 36.54 44.41	34649.7 39.29
2. No	37684 42.73 70.39 63.15	15848.6 17.97 29.61 55.59	53532.6 60.71
Total	59671.1 67.67	28511.2 32.33	88182.3 100.00
Frequency Missing = 11538.68102			

Table of Q6 by race_eth					
Q6(Q6. Receiving/ed Pell Grant curr acad yr)	race_eth(Race/Ethnicity of respondent)				
Frequency Percent Row Pct Col Pct	1. Black/African American	2. White	3. Latino	4. Other	Total
1. Yes	6044.97 6.91 17.60 54.54	17475.3 19.99 50.87 35.65	6090.4 6.97 17.73 39.31	4738.96 5.42 13.80 40.05	34349.6 39.29
2. No	5038.23 5.76 9.49 45.46	31549.1 36.08 59.44 64.35	9401.48 10.75 17.71 60.69	7092.24 8.11 13.36 59.95	53081.1 60.71
Total	11083.2 12.68	49024.4 56.07	15491.9 17.72	11831.2 13.53	87430.7 100.00
Frequency Missing = 12290.342198					

Table of Q6 by SEX			
Q6(Q6. Receiving/ed Pell Grant curr acad yr)	SEX(Sex)		
Frequency Percent Row Pct Col Pct	1. Male	2. Female	Total
1. Yes	12780.8 14.48 36.84 33.70	21916.6 24.83 63.16 43.52	34697.3 39.30
2. No	25140 28.48 46.92 66.30	28444.8 32.22 53.08 56.48	53584.8 60.70
Total	37920.7 42.95	50361.4 57.05	88282.1 100.00
Frequency Missing = 11438.900766			

Table of Q6 by HAVKID			
Q6(Q6. Receiving/ed Pell Grant curr acad yr)	HAVKID(Do you have children who live with you?)		
Frequency Percent Row Pct Col Pct	1. Yes	2. No	Total
1. Yes	12385.4 14.03 35.70 53.25	22309.1 25.27 64.30 34.31	34694.5 39.30
2. No	10873.1 12.32 20.29 46.75	42716.2 48.39 79.71 65.69	53589.3 60.70
Total	23258.5 26.35	65025.3 73.65	88283.8 100.00
Frequency Missing = 11437.202773			

Table of Q6 by generation			
Q6(Q6. Receiving/ed Pell Grant curr acad yr)	generation(1st Generation: 1 = 1st Gen, 2 = Not 1st Gen)		
Frequency Percent Row Pct Col Pct	1. First- Generation	2. Not First- Generation	Total
1. Yes	10953.4 15.62 41.57 47.91	15397.1 21.96 58.43 32.58	26350.4 37.58
2. No	11906.9 16.98 27.21 52.09	31855.5 45.43 72.79 67.42	43762.4 62.42
Total	22860.3 32.60	47252.6 67.40	70112.9 100.00
Frequency Missing = 29608.13103			

Table of Q6 by developmental			
Q6(Q6. Receiving/ed Pell Grant curr acad yr)	developmental(Developmental: 1 = Non- Developmental, 2 = Developmental)		
Frequency Percent Row Pct Col Pct	1. Non- Developmental	2. Developmental	Total
1. Yes	15304 17.64 44.99 34.21	18713.8 21.58 55.01 44.56	34017.8 39.22
2. No	29436.5 33.94 55.84 65.79	23282.9 26.84 44.16 55.44	52719.4 60.78
Total	44740.5 51.58	41996.7 48.42	86737.2 100.00
Frequency Missing = 12983.788044			

Table of Q6 by credit			
Q6(Q6. Receiving/ed Pell Grant curr acad yr)	credit(Credit Hrs Earned: 1 = 0- 29 hrs, 2 = 30+ hrs)		
Frequency Percent Row Pct Col Pct	1. 0 to 29 Credits	2. 30+ Credits	Total
1. Yes	21180.9 24.13 61.35 37.13	13341.1 15.20 38.65 43.42	34522 39.33
2. No	35869.6 40.86 67.35 62.87	17385.2 19.81 32.65 56.58	53254.8 60.67
Total	57050.5 64.99	30726.3 35.01	87776.8 100.00
Frequency Missing = 11944.18027			

Table of Q6 by PAYWORK							
Q6(Q6. Receiving/ed Pell Grant curr acad yr)	PAYWORK(Working for pay)						
Frequency Percent Row Pct Col Pct	0. None	1. 1-5 hours	2. 6-10 hours	3. 11-20 hours	4. 21-30 hours	5. More than 30 hours	Total
1. Yes	9017.24 10.29 26.19 43.44	2425.17 2.77 7.04 42.83	2540.41 2.90 7.38 41.43	4543.76 5.18 13.20 39.21	6394.49 7.30 18.57 38.72	9508.66 10.85 27.62 35.23	34429.7 39.28
2. No	11743 13.40 22.06 56.56	3237.19 3.69 6.08 57.17	3592 4.10 6.75 58.57	7045.84 8.04 13.24 60.79	10120.8 11.55 19.02 61.28	17481.4 19.94 32.85 64.77	53220.2 60.72
Total	20760.2 23.69	5662.35 6.46	6132.41 7.00	11589.6 13.22	16515.3 18.84	26990.1 30.79	87649.9 100.00
Frequency Missing = 12071.058328							

**2017 CCSSE Special Focus Module: Financial Health Respondents
 Received Pell Grant at this college during current academic year [CCSSE fhq6]
 Unweighted Data**

Table of Q6 by ENRLMENT			
Q6(Q6. Receiving/ed Pell Grant curr acad yr)	ENRLMENT(Thinking about this current academic term, how would you characterize your enrollment at this college?)		
Frequency Percent Row Pct Col Pct	1. Less than full-time	2. Full- time	Total
1. Yes	7982 8.94 20.51 32.32	30933 34.65 79.49 47.90	38915 43.59
2. No	16715 18.72 33.19 67.68	33642 37.68 66.81 52.10	50357 56.41
Total	24697 27.66	64575 72.34	89272 100.00
Frequency Missing = 10449			

2017 CCSSE Special Focus Module: Financial Health Respondents
Always find myself living paycheck-to-paycheck [CCSSE fhq7]
Weighted Data

Table of Q7 by stud_age_class				
Q7(Q7. Always living check to check)	stud_age_class(Age: 1 = Trad Age (18 - 24), 2 = Non-Trad Age (25+))			
Frequency Percent Row Pct Col Pct	1. Traditional-Age	2. Nontraditional-Age	Total	
1. Strongly agree	13954.5	11322.6	25277.1	
	15.55	12.62	28.17	
	55.21	44.79		
	22.90	39.34		
2. Agree	15869	7618.59	23487.6	
	17.69	8.49	26.18	
	67.56	32.44		
	26.04	26.47		
3. Disagree	14439.7	5103.94	19543.6	
	16.09	5.69	21.78	
	73.88	26.12		
	23.70	17.74		
4. Strongly disagree	6436.34	2496.7	8933.03	
	7.17	2.78	9.96	
	72.05	27.95		
	10.56	8.68		
5. I am not currently employed	10238.7	2236.97	12475.7	
	11.41	2.49	13.91	
	82.07	17.93		
	16.80	7.77		
Total	60938.2	28778.8	89717	
	67.92	32.08	100.00	
Frequency Missing = 10003.976779				

Table of Q7 by race_eth					
Q7(Q7. Always living check to check)	race_eth(Race/Ethnicity of respondent)				
Frequency Percent Row Pct Col Pct	1. Black/African American	2. White	3. Latino	4. Other	Total
1. Strongly agree	3649.3	13716.3	4394.53	3271.82	25031.9
	4.10	15.42	4.94	3.68	28.14
	14.58	54.80	17.56	13.07	
	32.02	27.63	27.90	26.91	

Table of Q7 by race_eth					
Q7(Q7. Always living check to check)	race_eth(Race/Ethnicity of respondent)				
Frequency Percent Row Pct Col Pct	1. Black/African American	2. White	3. Latino	4. Other	Total
2. Agree	2926.74 3.29 12.54 25.68	12781.6 14.37 54.76 25.75	4500.6 5.06 19.28 28.57	3134.2 3.52 13.43 25.77	23343.1 26.24
3. Disagree	2280.31 2.56 11.75 20.01	11408.2 12.83 58.81 22.98	3390.6 3.81 17.48 21.52	2320.72 2.61 11.96 19.08	19399.9 21.81
4. Strongly disagree	929.219 1.04 10.54 8.15	5657.95 6.36 64.16 11.40	1171.74 1.32 13.29 7.44	1059.56 1.19 12.02 8.71	8818.48 9.91
5. I am not currently employed	1610.94 1.81 13.04 14.14	6075.93 6.83 49.17 12.24	2295.22 2.58 18.58 14.57	2373.66 2.67 19.21 19.52	12355.7 13.89
Total	11396.5 12.81	49640 55.81	15752.7 17.71	12160 13.67	88949.2 100.00
Frequency Missing = 10771.808286					

Table of Q7 by SEX			
Q7(Q7. Always living check to check)	SEX(Sex)		
Frequency Percent Row Pct Col Pct	1. Male	2. Female	Total
1. Strongly agree	8727.5 9.72 34.48 22.46	16586.3 18.47 65.52 32.55	25313.8 28.19
2. Agree	10038.6 11.18 42.66 25.83	13494.6 15.03 57.34 26.49	23533.2 26.20
3. Disagree	9405.93 10.47 48.09 24.21	10151.9 11.30 51.91 19.92	19557.8 21.78

Table of Q7 by SEX			
Q7(Q7. Always living check to check)	SEX(Sex)		
Frequency Percent Row Pct Col Pct	1. Male	2. Female	Total
4. Strongly disagree	4714.76 5.25 52.76 12.13	4222.07 4.70 47.24 8.29	8936.83 9.95
5. I am not currently employed	5972.22 6.65 47.90 15.37	6496.65 7.23 52.10 12.75	12468.9 13.88
Total	38859 43.27	50951.5 56.73	89810.6 100.00
Frequency Missing = 9910.4458327			

Table of Q7 by HAVKID			
Q7(Q7. Always living check to check)	HAVKID(Do you have children who live with you?)		
Frequency Percent Row Pct Col Pct	1. Yes	2. No	Total
1. Strongly agree	9359.07 10.42 36.95 39.75	15972.1 17.79 63.05 24.11	25331.1 28.21
2. Agree	6376.39 7.10 27.12 27.08	17138 19.08 72.88 25.87	23514.4 26.19
3. Disagree	4072.14 4.53 20.82 17.29	15486.5 17.25 79.18 23.37	19558.7 21.78
4. Strongly disagree	1601.19 1.78 17.92 6.80	7331.69 8.16 82.08 11.07	8932.88 9.95
5. I am not currently employed	2138.84 2.38 17.16 9.08	10324.9 11.50 82.84 15.58	12463.7 13.88
Total	23547.6 26.22	66253.2 73.78	89800.8 100.00

Table of Q7 by HAVKID			
Q7(Q7. Always living check to check)	HAVKID(Do you have children who live with you?)		
Frequency Percent Row Pct Col Pct	1. Yes	2. No	Total
Frequency Missing = 9920.196101			

Table of Q7 by generation			
Q7(Q7. Always living check to check)	generation(1st Generation: 1 = 1st Gen, 2 = Not 1st Gen)		
Frequency Percent Row Pct Col Pct	1. First-Generation	2. Not First-Generation	Total
1. Strongly agree	7646.08 10.75 38.45 33.00	12241.8 17.20 61.55 25.51	19887.9 27.95
2. Agree	6318.61 8.88 34.01 27.27	12260.1 17.23 65.99 25.55	18578.7 26.11
3. Disagree	4630.83 6.51 29.12 19.98	11269.7 15.84 70.88 23.49	15900.5 22.35
4. Strongly disagree	1800.08 2.53 24.15 7.77	5653.71 7.95 75.85 11.78	7453.78 10.48
5. I am not currently employed	2777.44 3.90 29.75 11.99	6557.61 9.22 70.25 13.67	9335.04 13.12
Total	23173 32.57	47982.9 67.43	71156 100.00
Frequency Missing = 28565.045386			

Table of Q7 by developmental			
Q7(Q7. Always living check to check)	developmental(Developmental: 1 = Non-Developmental, 2 = Developmental)		
Frequency Percent Row Pct Col Pct	1. Non-Developmental	2. Developmental	Total
1. Strongly agree	11705.9 13.27 47.12 25.82	13134.5 14.89 52.88 30.62	24840.4 28.15
2. Agree	11445.5 12.97 49.51 25.25	11673.9 13.23 50.49 27.22	23119.4 26.20
3. Disagree	10314.4 11.69 53.66 22.75	8908.54 10.10 46.34 20.77	19222.9 21.79
4. Strongly disagree	5452.96 6.18 62.07 12.03	3332.8 3.78 37.93 7.77	8785.76 9.96
5. I am not currently employed	6417.35 7.27 52.33 14.16	5845.09 6.62 47.67 13.63	12262.4 13.90
Total	45336 51.38	42894.9 48.62	88230.9 100.00
Frequency Missing = 11490.127614			

Table of Q7 by credit			
Q7(Q7. Always living check to check)	credit(Credit Hrs Earned: 1 = 0-29 hrs, 2 = 30+ hrs)		
Frequency Percent Row Pct Col Pct	1. 0 to 29 Credits	2. 30+ Credits	Total
1. Strongly agree	15915.9 17.83 63.27 27.39	9239.8 10.35 36.73 29.64	25155.7 28.18
2. Agree	14961.9 16.76 63.90 25.75	8452.87 9.47 36.10 27.12	23414.8 26.23

Table of Q7 by credit			
Q7(Q7. Always living check to check)	credit(Credit Hrs Earned: 1 = 0-29 hrs, 2 = 30+ hrs)		
Frequency Percent Row Pct Col Pct	1. 0 to 29 Credits	2. 30+ Credits	Total
3. Disagree	12770.6 14.30 65.64 21.98	6685.51 7.49 34.36 21.45	19456.2 21.79
4. Strongly disagree	5731.58 6.42 64.37 9.86	3173.21 3.55 35.63 10.18	8904.79 9.97
5. I am not currently employed	8730.11 9.78 70.69 15.02	3619.1 4.05 29.31 11.61	12349.2 13.83
Total	58110.2 65.09	31170.5 34.91	89280.7 100.00
Frequency Missing = 10440.330664			

Table of Q7 by PAYWORK							
Q7(Q7. Always living check to check)	PAYWORK(Working for pay)						
Frequency Percent Row Pct Col Pct	0. None	1. 1-5 hours	2. 6-10 hours	3. 11-20 hours	4. 21-30 hours	5. More than 30 hours	Total
1. Strongly agree	3791.07 4.25 15.11 18.00	1319.24 1.48 5.26 22.20	1629.15 1.83 6.49 25.62	3139.44 3.52 12.51 26.61	5174.5 5.80 20.62 31.01	10040.6 11.26 40.01 36.75	25094 28.14
2. Agree	3083.34 3.46 13.18 14.64	1454.08 1.63 6.22 24.47	1794.15 2.01 7.67 28.21	3551.89 3.98 15.19 30.10	5257.12 5.90 22.48 31.50	8248.26 9.25 35.27 30.19	23388.8 26.23
3. Disagree	2850.66 3.20 14.67 13.54	1437.65 1.61 7.40 24.19	1587.69 1.78 8.17 24.96	3217.58 3.61 16.56 27.27	4309.06 4.83 22.18 25.82	6026.36 6.76 31.02 22.06	19429 21.79
4. Strongly disagree	1257.59 1.41 14.22 5.97	637.157 0.71 7.20 10.72	850.002 0.95 9.61 13.37	1544.72 1.73 17.47 13.09	1762.96 1.98 19.94 10.56	2790.92 3.13 31.56 10.22	8843.35 9.92

Table of Q7 by PAYWORK							
Q7(Q7. Always living check to check)	PAYWORK(Working for pay)						
Frequency Percent Row Pct Col Pct	0. None	1. 1-5 hours	2. 6-10 hours	3. 11-20 hours	4. 21-30 hours	5. More than 30 hours	Total
5. I am not currently employed	10073.3 11.30 81.17 47.84	1094.55 1.23 8.82 18.42	498.82 0.56 4.02 7.84	345.94 0.39 2.79 2.93	184.706 0.21 1.49 1.11	212.479 0.24 1.71 0.78	12409.8 13.92
Total	21056 23.61	5942.68 6.66	6359.81 7.13	11799.6 13.23	16688.3 18.72	27318.7 30.64	89165 100.00
Frequency Missing = 10555.950109							

**2017 CCSSE Special Focus Module: Financial Health Respondents
Always find myself living paycheck-to-paycheck [CCSSE fhq7]
Unweighted Data**

Table of Q7 by ENRLMENT			
Q7(Q7. Always living check to check)	ENRLMENT(Thinking about this current academic term, how would you characterize your enrollment at this college?)		
Frequency Percent Row Pct Col Pct	1. Less than full-time	2. Full-time	Total
1. Strongly agree	7443 8.19 30.15 29.68	17242 18.98 69.85 26.22	24685 27.17
2. Agree	6803 7.49 29.28 27.12	16434 18.09 70.72 24.99	23237 25.58
3. Disagree	5511 6.07 28.00 21.97	14173 15.60 72.00 21.55	19684 21.67
4. Strongly disagree	2559 2.82 28.66 10.20	6369 7.01 71.34 9.69	8928 9.83
5. I am not currently employed	2765 3.04 19.33 11.02	11541 12.70 80.67 17.55	14306 15.75
Total	25081 27.61	65759 72.39	90840 100.00
Frequency Missing = 8881			

**2017 CCSSE Special Focus Module: Financial Health Respondents
Have too much student loan debt right now [CCSSE fhq8]
Weighted Data**

Table of Q8 by stud_age_class				
Q8(Q8. Have too much stu loan debt)	stud_age_class(Age: 1 = Trad Age (18 - 24), 2 = Non-Trad Age (25+))			
Frequency Percent Row Pct Col Pct	1. Traditional-Age	2. Nontraditional-Age	Total	
1. Strongly agree	4650.1 5.19 46.39 7.64	5374.79 6.00 53.61 18.74	10024.9 11.19	
2. Agree	7097.58 7.92 60.95 11.66	4548.27 5.08 39.05 15.86	11645.8 13.00	
3. Disagree	10460 11.68 69.70 17.18	4548.25 5.08 30.30 15.86	15008.3 16.76	
4. Strongly disagree	4460.3 4.98 73.20 7.33	1632.84 1.82 26.80 5.69	6093.14 6.80	
5. I do not have student loan debt	34221.1 38.20 73.12 56.20	12581.5 14.05 26.88 43.86	46802.5 52.25	
Total	60889.1 67.98	28685.6 32.02	89574.7 100.00	
Frequency Missing = 10146.308148				

Table of Q8 by race_eth					
Q8(Q8. Have too much stu loan debt)	race_eth(Race/Ethnicity of respondent)				
Frequency Percent Row Pct Col Pct	1. Black/African American	2. White	3. Latino	4. Other	Total
1. Strongly agree	1813.53 2.04 18.25 15.95	5699.37 6.42 57.37 11.50	1116.21 1.26 11.24 7.11	1305.82 1.47 13.14 10.75	9934.92 11.19

Table of Q8 by race_eth					
Q8(Q8. Have too much stu loan debt)	race_eth(Race/Ethnicity of respondent)				
Frequency Percent Row Pct Col Pct	1. Black/African American	2. White	3. Latino	4. Other	Total
2. Agree	1928.3 2.17 16.69 16.96	6681.82 7.52 57.85 13.48	1505.57 1.70 13.03 9.58	1435.3 1.62 12.43 11.82	11551 13.01
3. Disagree	2174.42 2.45 14.59 19.12	8331.42 9.38 55.89 16.80	2481.94 2.79 16.65 15.80	1919.01 2.16 12.87 15.80	14906.8 16.79
4. Strongly disagree	895.354 1.01 14.84 7.87	3395.25 3.82 56.27 6.85	1038.11 1.17 17.20 6.61	705.167 0.79 11.69 5.81	6033.88 6.79
5. I do not have student loan debt	4559.22 5.13 9.83 40.10	25469.8 28.68 54.92 51.37	9567.41 10.77 20.63 60.90	6781.43 7.64 14.62 55.83	46377.8 52.22
Total	11370.8 12.80	49577.6 55.83	15709.2 17.69	12146.7 13.68	88804.4 100.00
Frequency Missing = 10916.573953					

Table of Q8 by SEX			
Q8(Q8. Have too much stu loan debt)	SEX(Sex)		
Frequency Percent Row Pct Col Pct	1. Male	2. Female	Total
1. Strongly agree	3458.7 3.86 34.44 8.91	6583.87 7.34 65.56 12.95	10042.6 11.20
2. Agree	4730.03 5.28 40.55 12.19	6935.96 7.74 59.45 13.64	11666 13.01
3. Disagree	7021.04 7.83 46.72 18.09	8005.36 8.93 53.28 15.74	15026.4 16.76

Table of Q8 by SEX			
Q8(Q8. Have too much stu loan debt)	SEX(Sex)		
Frequency Percent Row Pct Col Pct	1. Male	2. Female	Total
4. Strongly disagree	3253.61 3.63 53.38 8.38	2841.71 3.17 46.62 5.59	6095.32 6.80
5. I do not have student loan debt	20351.5 22.70 43.45 52.43	26486.7 29.54 56.55 52.08	46838.3 52.23
Total	38814.9 43.29	50853.6 56.71	89668.5 100.00
Frequency Missing = 10052.455832			

Table of Q8 by HAVKID			
Q8(Q8. Have too much stu loan debt)	HAVKID(Do you have children who live with you?)		
Frequency Percent Row Pct Col Pct	1. Yes	2. No	Total
1. Strongly agree	3599.83 4.01 35.82 15.33	6451.1 7.19 64.18 9.75	10050.9 11.21
2. Agree	3447.32 3.84 29.54 14.68	8220.98 9.17 70.46 12.42	11668.3 13.01
3. Disagree	3775.96 4.21 25.15 16.08	11237.9 12.53 74.85 16.98	15013.9 16.74
4. Strongly disagree	1349.75 1.51 22.19 5.75	4734.11 5.28 77.81 7.15	6083.86 6.79
5. I do not have student loan debt	11308.8 12.61 24.14 48.16	35537.9 39.63 75.86 53.70	46846.8 52.25
Total	23481.7 26.19	66182 73.81	89663.7 100.00

Table of Q8 by HAVKID			
Q8(Q8. Have too much stu loan debt)	HAVKID(Do you have children who live with you?)		
Frequency Percent Row Pct Col Pct	1. Yes	2. No	Total
Frequency Missing = 10057.288873			

Table of Q8 by generation			
Q8(Q8. Have too much stu loan debt)	generation(1st Generation: 1 = 1st Gen, 2 = Not 1st Gen)		
Frequency Percent Row Pct Col Pct	1. First-Generation	2. Not First-Generation	Total
1. Strongly agree	2683.44 3.78 33.00 11.61	5448.8 7.67 67.00 11.37	8132.24 11.45
2. Agree	3043.71 4.29 32.77 13.17	6244.23 8.79 67.23 13.03	9287.93 13.08
3. Disagree	3821.85 5.38 32.42 16.54	7968 11.22 67.58 16.63	11789.9 16.60
4. Strongly disagree	1432.94 2.02 29.71 6.20	3390.65 4.77 70.29 7.08	4823.59 6.79
5. I do not have student loan debt	12127.4 17.07 32.78 52.48	24866.1 35.01 67.22 51.89	36993.5 52.08
Total	23109.3 32.54	47917.8 67.46	71027.1 100.00
Frequency Missing = 28693.900087			

Table of Q8 by developmental			
Q8(Q8. Have too much stu loan debt)	developmental(Developmental: 1 = Non-Developmental, 2 = Developmental)		
Frequency Percent Row Pct Col Pct	1. Non-Developmental	2. Developmental	Total
1. Strongly agree	5400.41 6.13 54.47 11.92	4514.1 5.12 45.53 10.55	9914.52 11.25
2. Agree	5688.57 6.46 49.62 12.56	5774.62 6.56 50.38 13.49	11463.2 13.01
3. Disagree	7092.68 8.05 48.22 15.66	7617.36 8.65 51.78 17.80	14710 16.70
4. Strongly disagree	3105.16 3.52 51.87 6.86	2881.24 3.27 48.13 6.73	5986.4 6.80
5. I do not have student loan debt	24001.2 27.25 52.16 53.00	22015.4 24.99 47.84 51.43	46016.6 52.24
Total	45288 51.41	42802.8 48.59	88090.8 100.00
Frequency Missing = 11630.207992			

Table of Q8 by credit			
Q8(Q8. Have too much stu loan debt)	credit(Credit Hrs Earned: 1 = 0-29 hrs, 2 = 30+ hrs)		
Frequency Percent Row Pct Col Pct	1. 0 to 29 Credits	2. 30+ Credits	Total
1. Strongly agree	5817.26 6.53 58.21 10.02	4175.64 4.68 41.79 13.42	9992.9 11.21
2. Agree	7345.3 8.24 63.25 12.66	4268.26 4.79 36.75 13.72	11613.6 13.03

Table of Q8 by credit			
Q8(Q8. Have too much stu loan debt)	credit(Credit Hrs Earned: 1 = 0-29 hrs, 2 = 30+ hrs)		
Frequency Percent Row Pct Col Pct	1. 0 to 29 Credits	2. 30+ Credits	Total
3. Disagree	10195.7 11.44 68.22 17.57	4750.34 5.33 31.78 15.27	14946 16.77
4. Strongly disagree	3937.01 4.42 64.93 6.78	2126.06 2.38 35.07 6.83	6063.07 6.80
5. I do not have student loan debt	30746.4 34.49 66.08 52.97	15785.4 17.71 33.92 50.75	46531.8 52.20
Total	58041.7 65.11	31105.7 34.89	89147.4 100.00
Frequency Missing = 10573.634292			

Table of Q8 by PAYWORK							
Q8(Q8. Have too much stu loan debt)	PAYWORK(Working for pay)						
Frequency Percent Row Pct Col Pct	0. None	1. 1-5 hours	2. 6-10 hours	3. 11-20 hours	4. 21-30 hours	5. More than 30 hours	Total
1. Strongly agree	1934.55 2.17 19.37 9.18	536.197 0.60 5.37 9.03	646.062 0.73 6.47 10.16	1116.53 1.25 11.18 9.48	1728.07 1.94 17.30 10.37	4027.76 4.52 40.32 14.80	9989.17 11.22
2. Agree	2401.39 2.70 20.77 11.40	841.152 0.94 7.27 14.17	806.899 0.91 6.98 12.69	1487.33 1.67 12.86 12.62	2200.94 2.47 19.03 13.21	3826.04 4.30 33.09 14.06	11563.8 12.99
3. Disagree	2972.85 3.34 19.94 14.11	1230.76 1.38 8.26 20.73	1180.79 1.33 7.92 18.57	2115.14 2.38 14.19 17.95	3006.16 3.38 20.17 18.04	4399.95 4.94 29.52 16.17	14905.7 16.74
4. Strongly disagree	1033.75 1.16 17.04 4.91	445.2 0.50 7.34 7.50	566.473 0.64 9.34 8.91	915.6 1.03 15.09 7.77	1268.42 1.42 20.91 7.61	1836.58 2.06 30.28 6.75	6066.03 6.81

Table of Q8 by PAYWORK							
Q8(Q8. Have too much stu loan debt)	PAYWORK(Working for pay)						
Frequency Percent Row Pct Col Pct	0. None	1. 1-5 hours	2. 6-10 hours	3. 11-20 hours	4. 21-30 hours	5. More than 30 hours	Total
5. I do not have student loan debt	12726.9 14.30 27.37 60.40	2884.11 3.24 6.20 48.58	3159.55 3.55 6.79 49.68	6148.63 6.91 13.22 52.18	8460.29 9.50 18.19 50.77	13123 14.74 28.22 48.22	46502.5 52.23
Total	21069.4 23.67	5937.42 6.67	6359.77 7.14	11783.2 13.24	16663.9 18.72	27213.4 30.57	89027.1 100.00
Frequency Missing = 10693.912639							

**2017 CCSSE Special Focus Module: Financial Health Respondents
Have too much student loan debt right now [CCSSE fhq8]
Unweighted Data**

Table of Q8 by ENRLMENT			
Q8(Q8. Have too much stu loan debt)	ENRLMENT(Thinking about this current academic term, how would you characterize your enrollment at this college?)		
Frequency Percent Row Pct Col Pct	1. Less than full-time	2. Full-time	Total
1. Strongly agree	2927 3.23 30.22 11.69	6758 7.45 69.78 10.29	9685 10.68
2. Agree	3102 3.42 25.99 12.39	8833 9.74 74.01 13.45	11935 13.16
3. Disagree	4035 4.45 26.51 16.11	11184 12.33 73.49 17.03	15219 16.78
4. Strongly disagree	1701 1.87 27.22 6.79	4549 5.01 72.78 6.93	6250 6.89
5. I do not have student loan debt	13278 14.64 27.88 53.02	34354 37.87 72.12 52.31	47632 52.50
Total	25043 27.60	65678 72.40	90721 100.00
Frequency Missing = 9000			

**2017 CCSSE Special Focus Module: Financial Health Respondents
Have too much other debt right now [CCSSE fhq9]
Weighted Data**

Table of Q9 by stud_age_class				
Q9(Q9. Have too much other debt)	stud_age_class(Age: 1 = Trad Age (18 - 24), 2 = Non-Trad Age (25+))			
Frequency Percent Row Pct Col Pct	1. Traditional-Age	2. Nontraditional-Age	Total	
1. Strongly agree	4691.04 5.27 42.85 7.74	6257.23 7.03 57.15 21.99	10948.3 12.30	
2. Agree	8804.11 9.89 51.93 14.53	8148.85 9.15 48.07 28.64	16953 19.04	
3. Disagree	11162.1 12.54 64.13 18.42	6244.6 7.01 35.87 21.95	17406.7 19.55	
4. Strongly disagree	6499.65 7.30 68.72 10.73	2958.97 3.32 31.28 10.40	9458.62 10.62	
5. I do not have any other debt	29431.1 33.05 85.87 48.58	4843.79 5.44 14.13 17.02	34274.9 38.49	
Total	60588 68.04	28453.4 31.96	89041.5 100.00	
Frequency Missing = 10679.53998				

Table of Q9 by race_eth					
Q9(Q9. Have too much other debt)	race_eth(Race/Ethnicity of respondent)				
Frequency Percent Row Pct Col Pct	1. Black/African American	2. White	3. Latino	4. Other	Total
1. Strongly agree	1655.65 1.88 15.24 14.64	5602.47 6.35 51.56 11.37	2034.52 2.30 18.72 13.00	1573.17 1.78 14.48 13.07	10865.8 12.31

Table of Q9 by race_eth					
Q9(Q9. Have too much other debt)	race_eth(Race/Ethnicity of respondent)				
Frequency Percent Row Pct Col Pct	1. Black/African American	2. White	3. Latino	4. Other	Total
2. Agree	2287.45 2.59 13.59 20.23	9026.22 10.22 53.62 18.32	3288.05 3.72 19.53 21.01	2232.05 2.53 13.26 18.54	16833.8 19.07
3. Disagree	2409.39 2.73 13.92 21.31	9953.79 11.28 57.52 20.20	2844.29 3.22 16.44 18.18	2096.66 2.38 12.12 17.41	17304.1 19.60
4. Strongly disagree	1343.08 1.52 14.36 11.88	5534.07 6.27 59.15 11.23	1419.83 1.61 15.18 9.07	1058.43 1.20 11.31 8.79	9355.42 10.60
5. I do not have any other debt	3612.4 4.09 10.65 31.95	19165.2 21.71 56.50 38.89	6060.76 6.87 17.87 38.73	5080.57 5.76 14.98 42.19	33919 38.42
Total	11308 12.81	49281.8 55.83	15647.5 17.73	12040.9 13.64	88278.1 100.00
Frequency Missing = 11442.917679					

Table of Q9 by SEX			
Q9(Q9. Have too much other debt)	SEX(Sex)		
Frequency Percent Row Pct Col Pct	1. Male	2. Female	Total
1. Strongly agree	3970.06 4.45 36.17 10.28	7006.29 7.86 63.83 13.87	10976.4 12.31
2. Agree	6647.59 7.46 39.16 17.22	10327.3 11.59 60.84 20.44	16974.9 19.04
3. Disagree	7770.25 8.72 44.52 20.12	9682.03 10.86 55.48 19.17	17452.3 19.58

Table of Q9 by SEX			
Q9(Q9. Have too much other debt)	SEX(Sex)		
Frequency Percent Row Pct Col Pct	1. Male	2. Female	Total
4. Strongly disagree	4620.12 5.18 48.77 11.96	4852.53 5.44 51.23 9.61	9472.66 10.63
5. I do not have any other debt	15607 17.51 45.56 40.42	18650.2 20.92 54.44 36.92	34257.2 38.43
Total	38615 43.32	50518.3 56.68	89133.4 100.00
Frequency Missing = 10587.645753			

Table of Q9 by HAVKID			
Q9(Q9. Have too much other debt)	HAVKID(Do you have children who live with you?)		
Frequency Percent Row Pct Col Pct	1. Yes	2. No	Total
1. Strongly agree	4734.08 5.31 43.12 20.30	6245.4 7.01 56.88 9.49	10979.5 12.32
2. Agree	6227.2 6.99 36.66 26.70	10756.9 12.07 63.34 16.35	16984.1 19.06
3. Disagree	4920.69 5.52 28.23 21.10	12510.4 14.04 71.77 19.01	17431.1 19.56
4. Strongly disagree	2128.28 2.39 22.46 9.12	7348.23 8.25 77.54 11.17	9476.51 10.63
5. I do not have any other debt	5314.3 5.96 15.52 22.78	28934.7 32.47 84.48 43.98	34249 38.43
Total	23324.5 26.17	65795.7 73.83	89120.2 100.00

Table of Q9 by HAVKID			
Q9(Q9. Have too much other debt)	HAVKID(Do you have children who live with you?)		
Frequency Percent Row Pct Col Pct	1. Yes	2. No	Total
Frequency Missing = 10600.773563			

Table of Q9 by generation			
Q9(Q9. Have too much other debt)	generation(1st Generation: 1 = 1st Gen, 2 = Not 1st Gen)		
Frequency Percent Row Pct Col Pct	1. First-Generation	2. Not First-Generation	Total
1. Strongly agree	3521.39 4.99 40.61 15.31	5150.6 7.30 59.39 10.82	8671.99 12.29
2. Agree	5194.25 7.36 38.14 22.58	8426.39 11.94 61.86 17.71	13620.6 19.30
3. Disagree	4530.11 6.42 32.50 19.70	9408.41 13.33 67.50 19.77	13938.5 19.75
4. Strongly disagree	2277.71 3.23 29.64 9.90	5408.08 7.66 70.36 11.36	7685.79 10.89
5. I do not have any other debt	7476.39 10.59 28.03 32.51	19194.1 27.19 71.97 40.33	26670.5 37.78
Total	22999.9 32.58	47587.6 67.42	70587.5 100.00
Frequency Missing = 29133.527724			

Table of Q9 by developmental			
Q9(Q9. Have too much other debt)	developmental(Developmental: 1 = Non-Developmental, 2 = Developmental)		
Frequency Percent Row Pct Col Pct	1. Non-Developmental	2. Developmental	Total
1. Strongly agree	5203.82 5.94 48.14 11.55	5606.13 6.40 51.86 13.18	10809.9 12.34
2. Agree	8060.43 9.20 48.33 17.90	8618.92 9.84 51.67 20.26	16679.4 19.04
3. Disagree	8618.99 9.84 50.39 19.14	8485.87 9.69 49.61 19.94	17104.9 19.53
4. Strongly disagree	5151.85 5.88 55.22 11.44	4177.4 4.77 44.78 9.82	9329.25 10.65
5. I do not have any other debt	18002.2 20.55 53.48 39.97	15662.2 17.88 46.52 36.81	33664.4 38.44
Total	45037.3 51.42	42550.5 48.58	87587.8 100.00
Frequency Missing = 12133.18875			

Table of Q9 by credit			
Q9(Q9. Have too much other debt)	credit(Credit Hrs Earned: 1 = 0-29 hrs, 2 = 30+ hrs)		
Frequency Percent Row Pct Col Pct	1. 0 to 29 Credits	2. 30+ Credits	Total
1. Strongly agree	6661.07 7.52 61.08 11.53	4245.19 4.79 38.92 13.75	10906.3 12.31
2. Agree	10565.2 11.92 62.53 18.29	6330.07 7.14 37.47 20.50	16895.2 19.06

Table of Q9 by credit			
Q9(Q9. Have too much other debt)	credit(Credit Hrs Earned: 1 = 0-29 hrs, 2 = 30+ hrs)		
Frequency Percent Row Pct Col Pct	1. 0 to 29 Credits	2. 30+ Credits	Total
3. Disagree	11215.3 12.65 64.57 19.42	6153.91 6.94 35.43 19.93	17369.2 19.60
4. Strongly disagree	5987.24 6.76 63.40 10.37	3455.84 3.90 36.60 11.19	9443.08 10.66
5. I do not have any other debt	23323.1 26.32 68.58 40.39	10686.4 12.06 31.42 34.62	34009.5 38.38
Total	57751.8 65.17	30871.4 34.83	88623.2 100.00
Frequency Missing = 11097.767623			

Table of Q9 by PAYWORK							
Q9(Q9. Have too much other debt)	PAYWORK(Working for pay)						
Frequency Percent Row Pct Col Pct	0. None	1. 1-5 hours	2. 6-10 hours	3. 11-20 hours	4. 21-30 hours	5. More than 30 hours	Total
1. Strongly agree	1950.12 2.20 17.85 9.33	582.874 0.66 5.34 9.88	641.825 0.73 5.88 10.16	1019.82 1.15 9.34 8.70	1680.58 1.90 15.39 10.15	5046.78 5.70 46.21 18.62	10922 12.34
2. Agree	2920.99 3.30 17.33 13.98	941.722 1.06 5.59 15.97	1055.71 1.19 6.26 16.71	1925.14 2.18 11.42 16.42	3190.49 3.60 18.93 19.27	6823.55 7.71 40.48 25.17	16857.6 19.05
3. Disagree	3197.03 3.61 18.46 15.30	1286.59 1.45 7.43 21.81	1257.47 1.42 7.26 19.90	2338.75 2.64 13.50 19.95	3533.45 3.99 20.40 21.34	5706.5 6.45 32.95 21.05	17319.8 19.57
4. Strongly disagree	1702.8 1.92 18.11 8.15	634.718 0.72 6.75 10.76	765.442 0.86 8.14 12.11	1377.26 1.56 14.65 11.75	1859.77 2.10 19.78 11.23	3062.57 3.46 32.57 11.30	9402.56 10.62

Table of Q9 by PAYWORK							
Q9(Q9. Have too much other debt)	PAYWORK(Working for pay)						
Frequency Percent Row Pct Col Pct	0. None	1. 1-5 hours	2. 6-10 hours	3. 11-20 hours	4. 21-30 hours	5. More than 30 hours	Total
5. I do not have any other debt	11122.9 12.57 32.71 53.24	2452.6 2.77 7.21 41.58	2599.12 2.94 7.64 41.13	5064.68 5.72 14.89 43.19	6295.52 7.11 18.51 38.02	6471.23 7.31 19.03 23.87	34006.1 38.42
Total	20893.9 23.61	5898.51 6.66	6319.57 7.14	11725.7 13.25	16559.8 18.71	27110.6 30.63	88508 100.00
Frequency Missing = 11212.986999							

**2017 CCSSE Special Focus Module: Financial Health Respondents
Have too much other debt right now [CCSSE fhq9]
Unweighted Data**

Table of Q9 by ENRLMENT			
Q9(Q9. Have too much other debt)	ENRLMENT(Thinking about this current academic term, how would you characterize your enrollment at this college?)		
Frequency Percent Row Pct Col Pct	1. Less than full-time	2. Full-time	Total
1. Strongly agree	3423 3.80 33.05 13.75	6934 7.69 66.95 10.62	10357 11.48
2. Agree	5249 5.82 32.83 21.09	10740 11.91 67.17 16.45	15989 17.73
3. Disagree	4962 5.50 28.64 19.93	12366 13.71 71.36 18.94	17328 19.21
4. Strongly disagree	2639 2.93 27.69 10.60	6892 7.64 72.31 10.55	9531 10.57
5. I do not have any other debt	8620 9.56 23.31 34.63	28365 31.45 76.69 43.44	36985 41.01
Total	24893 27.60	65297 72.40	90190 100.00
Frequency Missing = 9531			

2017 CCSSE Special Focus Module: Financial Health Respondents
College has provided student with adequate information about financial assistance [CCSSE
fhq10]
Weighted Data

Table of Q10 by stud_age_class			
Q10(Q10. Col provided adequate info about fin assist)	stud_age_class(Age: 1 = Trad Age (18 - 24), 2 = Non-Trad Age (25+))		
Frequency Percent Row Pct Col Pct	1. Traditional-Age	2. Nontraditional-Age	Total
1. Strongly agree	12714.5 14.33 61.47 21.03	7969.56 8.98 38.53 28.19	20684 23.32
2. Agree	27019.1 30.46 71.03 44.70	11020.8 12.42 28.97 38.99	38039.9 42.88
3. Disagree	10468.3 11.80 70.53 17.32	4374.64 4.93 29.47 15.48	14842.9 16.73
4. Strongly disagree	4783.6 5.39 69.43 7.91	2105.86 2.37 30.57 7.45	6889.47 7.77
5. I have not needed any info about fin. assist	5460.91 6.16 66.12 9.03	2797.61 3.15 33.88 9.90	8258.52 9.31
Total	60446.3 68.14	28268.5 31.86	88714.8 100.00
Frequency Missing = 11006.176821			

Table of Q10 by race_eth					
Q10(Q10. Col provided adequate info about fin assist)	race_eth(Race/Ethnicity of respondent)				
Frequency Percent Row Pct Col Pct	1. Black/African American	2. White	3. Latino	4. Other	Total
1. Strongly agree	3551.49 4.04 17.26 31.57	10703.7 12.17 52.02 21.78	3675.44 4.18 17.86 23.63	2644.33 3.01 12.85 22.03	20574.9 23.39
2. Agree	4510.91 5.13 11.96 40.10	21215 24.12 56.24 43.17	6794.07 7.73 18.01 43.67	5204.34 5.92 13.80 43.36	37724.3 42.89
3. Disagree	1639.89 1.86 11.16 14.58	8309.54 9.45 56.55 16.91	2779.56 3.16 18.91 17.87	1966.26 2.24 13.38 16.38	14695.3 16.71
4. Strongly disagree	885.085 1.01 13.04 7.87	3603.94 4.10 53.09 7.33	1336.59 1.52 19.69 8.59	962.376 1.09 14.18 8.02	6787.99 7.72
5. I have not needed any info about fin. assist	661.454 0.75 8.10 5.88	5307.41 6.03 65.00 10.80	971.099 1.10 11.89 6.24	1224.74 1.39 15.00 10.20	8164.71 9.28
Total	11248.8 12.79	49139.5 55.87	15556.8 17.69	12002.1 13.65	87947.2 100.00
Frequency Missing = 11773.804402					

Table of Q10 by SEX			
Q10(Q10. Col provided adequate info about fin assist)	SEX(Sex)		
Frequency Percent Row Pct Col Pct	1. Male	2. Female	Total
1. Strongly agree	8251.42 9.29 39.83 21.42	12463 14.03 60.17 24.78	20714.4 23.33
2. Agree	17025 19.17 44.68 44.20	21081.1 23.74 55.32 41.92	38106.1 42.91

Table of Q10 by SEX			
Q10(Q10. Col provided adequate info about fin assist)	SEX(Sex)		
Frequency Percent Row Pct Col Pct	1. Male	2. Female	Total
3. Disagree	6284.33 7.08 42.36 16.32	8551.6 9.63 57.64 17.01	14835.9 16.71
4. Strongly disagree	2953.49 3.33 42.97 7.67	3920.59 4.41 57.03 7.80	6874.07 7.74
5. I have not needed any info about fin. assist	4001.46 4.51 48.37 10.39	4270.67 4.81 51.63 8.49	8272.12 9.32
Total	38515.7 43.37	50286.9 56.63	88802.6 100.00
Frequency Missing = 10918.435408			

Table of Q10 by HAVKID			
Q10(Q10. Col provided adequate info about fin assist)	HAVKID(Do you have children who live with you?)		
Frequency Percent Row Pct Col Pct	1. Yes	2. No	Total
1. Strongly agree	6885.38 7.75 33.23 29.68	13832.6 15.58 66.77 21.09	20718 23.33
2. Agree	9496.44 10.69 24.94 40.94	28585.3 32.19 75.06 43.57	38081.8 42.89
3. Disagree	3630.76 4.09 24.44 15.65	11222.4 12.64 75.56 17.11	14853.1 16.73
4. Strongly disagree	1643.49 1.85 23.91 7.09	5229.05 5.89 76.09 7.97	6872.54 7.74

Table of Q10 by HAVKID			
Q10(Q10. Col provided adequate info about fin assist)	HAVKID(Do you have children who live with you?)		
Frequency Percent Row Pct Col Pct	1. Yes	2. No	Total
5. I have not needed any info about fin. assist	1538.79 1.73 18.60 6.63	6732.61 7.58 81.40 10.26	8271.39 9.31
Total	23194.9 26.12	65602 73.88	88796.8 100.00
Frequency Missing = 10924.177553			

Table of Q10 by generation			
Q10(Q10. Col provided adequate info about fin assist)	generation(1st Generation: 1 = 1st Gen, 2 = Not 1st Gen)		
Frequency Percent Row Pct Col Pct	1. First-Generation	2. Not First-Generation	Total
1. Strongly agree	6301.02 8.96 39.89 27.49	9495.43 13.51 60.11 20.04	15796.4 22.47
2. Agree	9831.94 13.98 32.55 42.90	20374.3 28.98 67.45 42.99	30206.3 42.96
3. Disagree	3552.76 5.05 29.71 15.50	8406.48 11.96 70.29 17.74	11959.2 17.01
4. Strongly disagree	1714.98 2.44 30.99 7.48	3818.66 5.43 69.01 8.06	5533.64 7.87
5. I have not needed any info about fin. assist	1517.23 2.16 22.27 6.62	5297.09 7.53 77.73 11.18	6814.33 9.69
Total	22917.9 32.60	47392 67.40	70309.9 100.00
Frequency Missing = 29411.084431			

Table of Q10 by developmental			
Q10(Q10. Col provided adequate info about fin assist)	developmental(Developmental: 1 = Non-Developmental, 2 = Developmental)		
Frequency Percent Row Pct Col Pct	1. Non-Developmental	2. Developmental	Total
1. Strongly agree	8989.87 10.30 44.32 20.02	11293.2 12.94 55.68 26.66	20283.1 23.24
2. Agree	19107.5 21.90 51.04 42.56	18331 21.01 48.96 43.27	37438.5 42.90
3. Disagree	7799.59 8.94 53.19 17.37	6863.92 7.87 46.81 16.20	14663.5 16.80
4. Strongly disagree	3717.49 4.26 55.11 8.28	3027.72 3.47 44.89 7.15	6745.21 7.73
5. I have not needed any info about fin. assist	5282.99 6.05 64.98 11.77	2847.17 3.26 35.02 6.72	8130.16 9.32
Total	44897.4 51.45	42363.1 48.55	87260.5 100.00
Frequency Missing = 12460.505853			

Table of Q10 by credit			
Q10(Q10. Col provided adequate info about fin assist)	credit(Credit Hrs Earned: 1 = 0-29 hrs, 2 = 30+ hrs)		
Frequency Percent Row Pct Col Pct	1. 0 to 29 Credits	2. 30+ Credits	Total
1. Strongly agree	13140.3 14.88 63.72 22.83	7481.12 8.47 36.28 24.33	20621.4 23.36
2. Agree	24447.3 27.69 64.61 42.48	13388.3 15.16 35.39 43.54	37835.6 42.85

Table of Q10 by credit			
Q10(Q10. Col provided adequate info about fin assist)	credit(Credit Hrs Earned: 1 = 0-29 hrs, 2 = 30+ hrs)		
Frequency Percent Row Pct Col Pct	1. 0 to 29 Credits	2. 30+ Credits	Total
3. Disagree	9547.77 10.81 64.62 16.59	5228.44 5.92 35.38 17.00	14776.2 16.74
4. Strongly disagree	4444.56 5.03 64.77 7.72	2417.19 2.74 35.23 7.86	6861.74 7.77
5. I have not needed any info about fin. assist	5965.24 6.76 72.76 10.37	2232.79 2.53 27.24 7.26	8198.03 9.29
Total	57545.1 65.18	30747.8 34.82	88293 100.00
Frequency Missing = 11428.048754			

Table of Q10 by PAYWORK							
Q10(Q10. Col provided adequate info about fin assist)	PAYWORK(Working for pay)						
Frequency Percent Row Pct Col Pct	0. None	1. 1-5 hours	2. 6-10 hours	3. 11-20 hours	4. 21-30 hours	5. More than 30 hours	Total
1. Strongly agree	5177.41 5.87 25.23 24.88	1502.24 1.70 7.32 25.58	1551.16 1.76 7.56 24.61	2572.24 2.92 12.54 22.02	3598.86 4.08 17.54 21.79	6115.22 6.93 29.81 22.65	20517.1 23.27
2. Agree	9014.13 10.22 23.86 43.33	2638.08 2.99 6.98 44.92	2808.4 3.18 7.43 44.56	5272.67 5.98 13.95 45.14	7363.25 8.35 19.49 44.58	10686.9 12.12 28.28 39.58	37783.4 42.85
3. Disagree	2802.75 3.18 18.92 13.47	888.973 1.01 6.00 15.14	983.455 1.12 6.64 15.60	2013.4 2.28 13.59 17.24	3041.37 3.45 20.54 18.41	5080.64 5.76 34.30 18.82	14810.6 16.80
4. Strongly disagree	1280.94 1.45 18.71 6.16	345.209 0.39 5.04 5.88	463.201 0.53 6.77 7.35	806.66 0.91 11.78 6.91	1321.86 1.50 19.31 8.00	2626.96 2.98 38.38 9.73	6844.83 7.76

Table of Q10 by PAYWORK							
Q10(Q10. Col provided adequate info about fin assist)	PAYWORK(Working for pay)						
Frequency Percent Row Pct Col Pct	0. None	1. 1-5 hours	2. 6-10 hours	3. 11-20 hours	4. 21-30 hours	5. More than 30 hours	Total
5. I have not needed any info about fin. assist	2530.33 2.87 30.77 12.16	498.742 0.57 6.06 8.49	495.981 0.56 6.03 7.87	1015.3 1.15 12.35 8.69	1193.01 1.35 14.51 7.22	2490.99 2.82 30.29 9.23	8224.35 9.33
Total	20805.6 23.59	5873.25 6.66	6302.2 7.15	11680.3 13.25	16518.3 18.73	27000.7 30.62	88180.3 100.00
Frequency Missing = 11540.715178							

2017 CCSSE Special Focus Module: Financial Health Respondents
College has provided student with adequate information about financial assistance [CCSSE
fhq10]
Unweighted Data

Table of Q10 by ENRLMENT			
Q10(Q10. Col provided adequate info about fin assist)	ENRLMENT(Thinking about this current academic term, how would you characterize your enrollment at this college?)		
Frequency Percent Row Pct Col Pct	1. Less than full-time	2. Full- time	Total
1. Strongly agree	5355 5.96 24.51 21.61	16496 18.35 75.49 25.34	21851 24.31
2. Agree	10158 11.30 25.66 40.99	29426 32.74 74.34 45.20	39584 44.04
3. Disagree	4335 4.82 29.41 17.49	10406 11.58 70.59 15.98	14741 16.40
4. Strongly disagree	2093 2.33 31.32 8.45	4590 5.11 68.68 7.05	6683 7.43
5. I have not needed any info about fin. assist	2840 3.16 40.41 11.46	4188 4.66 59.59 6.43	7028 7.82
Total	24781 27.57	65106 72.43	89887 100.00
Frequency Missing = 9834			

2017 CCSSE Special Focus Module: Financial Health Respondents
Stayed enrolled this academic term to continue receiving financial aid [CCSSE fhq11]
Weighted Data

Table of Q11 by stud_age_class				
Q11(Q11. Stay enrolled this term to receive fin assist)	stud_age_class(Age: 1 = Trad Age (18 - 24), 2 = Non-Trad Age (25+))			
Frequency Percent Row Pct Col Pct	1. Traditional-Age	2. Nontraditional-Age	Total	
1. Strongly agree	4077.34 4.61 70.67 6.76	1692.3 1.91 29.33 5.99	5769.64 6.52	
2. Agree	9409.36 10.63 78.44 15.60	2586.45 2.92 21.56 9.16	11995.8 13.55	
3. Disagree	15263.2 17.24 69.37 25.31	6739.26 7.61 30.63 23.87	22002.4 24.85	
4. Strongly disagree	12252.2 13.84 61.14 20.32	7786.39 8.79 38.86 27.58	20038.6 22.63	
5. I do not receive financial aid	19304.1 21.80 67.19 32.01	9428.08 10.65 32.81 33.39	28732.2 32.45	
Total	60306.2 68.11	28232.5 31.89	88538.6 100.00	
Frequency Missing = 11182.352729				

Table of Q11 by race_eth					
Q11(Q11. Stay enrolled this term to receive fin assist)	race_eth(Race/Ethnicity of respondent)				
Frequency Percent Row Pct Col Pct	1. Black/African American	2. White	3. Latino	4. Other	Total
1. Strongly agree	945.456 1.08 16.50 8.41	2751.38 3.13 48.02 5.61	1143.91 1.30 19.96 7.37	888.912 1.01 15.51 7.43	5729.67 6.53

Table of Q11 by race_eth					
Q11(Q11. Stay enrolled this term to receive fin assist)	race_eth(Race/Ethnicity of respondent)				
Frequency Percent Row Pct Col Pct	1. Black/African American	2. White	3. Latino	4. Other	Total
2. Agree	1791.2	5960.37	2234.6	1896.89	11883.1
	2.04	6.79	2.55	2.16	13.54
	15.07	50.16	18.80	15.96	
	15.94	12.15	14.40	15.85	
3. Disagree	3113.36	11939.1	3875.75	2893	21821.2
	3.55	13.60	4.42	3.30	24.86
	14.27	54.71	17.76	13.26	
	27.70	24.33	24.98	24.18	
4. Strongly disagree	3220.03	10855.3	3351.71	2449.97	19877
	3.67	12.37	3.82	2.79	22.64
	16.20	54.61	16.86	12.33	
	28.65	22.12	21.60	20.48	
5. I do not receive financial aid	2167.57	17559.4	4911.33	3835.58	28473.9
	2.47	20.00	5.59	4.37	32.44
	7.61	61.67	17.25	13.47	
	19.29	35.79	31.65	32.06	
Total	11237.6	49065.5	15517.3	11964.3	87784.8
	12.80	55.89	17.68	13.63	100.00
Frequency Missing = 11936.215086					

Table of Q11 by SEX			
Q11(Q11. Stay enrolled this term to receive fin assist)	SEX(Sex)		
Frequency Percent Row Pct Col Pct	1. Male	2. Female	Total
1. Strongly agree	2557.07	3212.39	5769.46
	2.88	3.62	6.51
	44.32	55.68	
	6.65	6.40	
2. Agree	5493.19	6517.7	12010.9
	6.20	7.35	13.55
	45.74	54.26	
	14.28	12.99	
3. Disagree	9499.95	12530.1	22030.1
	10.72	14.14	24.86
	43.12	56.88	
	24.70	24.97	

Table of Q11 by SEX			
Q11(Q11. Stay enrolled this term to receive fin assist)	SEX(Sex)		
Frequency Percent Row Pct Col Pct	1. Male	2. Female	Total
4. Strongly disagree	7867.24 8.88 39.19 20.46	12206.4 13.77 60.81 24.33	20073.7 22.65
5. I do not receive financial aid	13040.2 14.71 45.36 33.91	15709.7 17.72 54.64 31.31	28749.9 32.44
Total	38457.6 43.39	50176.4 56.61	88634 100.00
Frequency Missing = 11086.9673			

Table of Q11 by HAVKID			
Q11(Q11. Stay enrolled this term to receive fin assist)	HAVKID(Do you have children who live with you?)		
Frequency Percent Row Pct Col Pct	1. Yes	2. No	Total
1. Strongly agree	1655.29 1.87 28.73 7.15	4106.68 4.63 71.27 6.27	5761.97 6.50
2. Agree	2788.25 3.15 23.27 12.04	9191.97 10.37 76.73 14.04	11980.2 13.52
3. Disagree	6168.67 6.96 28.00 26.63	15865.1 17.90 72.00 24.24	22033.8 24.86
4. Strongly disagree	6485.03 7.32 32.30 28.00	13595.4 15.34 67.70 20.77	20080.4 22.66
5. I do not receive financial aid	6063.55 6.84 21.08 26.18	22701.6 25.62 78.92 34.68	28765.2 32.46
Total	23160.8 26.13	65460.8 73.87	88621.5 100.00

Table of Q11 by HAVKID			
Q11(Q11. Stay enrolled this term to receive fin assist)	HAVKID(Do you have children who live with you?)		
Frequency Percent Row Pct Col Pct	1. Yes	2. No	Total
Frequency Missing = 11099.46159			

Table of Q11 by generation			
Q11(Q11. Stay enrolled this term to receive fin assist)	generation(1st Generation: 1 = 1st Gen, 2 = Not 1st Gen)		
Frequency Percent Row Pct Col Pct	1. First-Generation	2. Not First-Generation	Total
1. Strongly agree	1580.55 2.25 37.79 6.92	2602.02 3.71 62.21 5.50	4182.57 5.96
2. Agree	3183.85 4.54 35.67 13.93	5742.04 8.18 64.33 12.14	8925.88 12.72
3. Disagree	5962.01 8.50 34.84 26.09	11150.8 15.89 65.16 23.57	17112.8 24.39
4. Strongly disagree	5881.72 8.38 36.77 25.74	10113.9 14.41 63.23 21.37	15995.6 22.80
5. I do not receive financial aid	6245.88 8.90 26.07 27.33	17707.9 25.24 73.93 37.42	23953.8 34.14
Total	22854 32.57	47316.7 67.43	70170.7 100.00
Frequency Missing = 29550.294527			

Table of Q11 by developmental			
Q11(Q11. Stay enrolled this term to receive fin assist)	developmental(Developmental: 1 = Non-Developmental, 2 = Developmental)		
Frequency Percent Row Pct Col Pct	1. Non-Developmental	2. Developmental	Total
1. Strongly agree	2454.44 2.82 43.37 5.48	3204.6 3.68 56.63 7.58	5659.04 6.50
2. Agree	5220.21 5.99 44.45 11.65	6522.84 7.49 55.55 15.42	11743.1 13.48
3. Disagree	10495.9 12.05 48.44 23.43	11171.8 12.83 51.56 26.42	21667.7 24.88
4. Strongly disagree	10047.5 11.54 50.90 22.43	9691.01 11.13 49.10 22.91	19738.5 22.66
5. I do not receive financial aid	16582.6 19.04 58.63 37.01	11701.7 13.44 41.37 27.67	28284.2 32.48
Total	44800.6 51.44	42292 48.56	87092.6 100.00
Frequency Missing = 12628.405911			

Table of Q11 by credit			
Q11(Q11. Stay enrolled this term to receive fin assist)	credit(Credit Hrs Earned: 1 = 0-29 hrs, 2 = 30+ hrs)		
Frequency Percent Row Pct Col Pct	1. 0 to 29 Credits	2. 30+ Credits	Total
1. Strongly agree	3893.7 4.42 67.72 6.78	1855.7 2.11 32.28 6.05	5749.41 6.52
2. Agree	8251.45 9.36 69.25 14.37	3663.35 4.16 30.75 11.94	11914.8 13.52

Table of Q11 by credit			
Q11(Q11. Stay enrolled this term to receive fin assist)	credit(Credit Hrs Earned: 1 = 0-29 hrs, 2 = 30+ hrs)		
Frequency Percent Row Pct Col Pct	1. 0 to 29 Credits	2. 30+ Credits	Total
3. Disagree	14375.5 16.31 65.61 25.03	7533.7 8.55 34.39 24.55	21909.2 24.86
4. Strongly disagree	11907.8 13.51 59.54 20.73	8093.11 9.18 40.46 26.37	20000.9 22.70
5. I do not receive financial aid	19001.3 21.56 66.56 33.09	9545.28 10.83 33.44 31.10	28546.6 32.39
Total	57429.8 65.17	30691.1 34.83	88121 100.00
Frequency Missing = 11600.00928			

Table of Q11 by PAYWORK							
Q11(Q11. Stay enrolled this term to receive fin assist)	PAYWORK(Working for pay)						
Frequency Percent Row Pct Col Pct	0. None	1. 1-5 hours	2. 6-10 hours	3. 11-20 hours	4. 21-30 hours	5. More than 30 hours	Total
1. Strongly agree	1543.75 1.75 26.93 7.43	462.567 0.53 8.07 7.89	467.244 0.53 8.15 7.45	698.232 0.79 12.18 5.99	981.463 1.12 17.12 5.95	1579.12 1.79 27.55 5.86	5732.37 6.51
2. Agree	3236.5 3.68 27.25 15.58	1129.19 1.28 9.51 19.27	1024.78 1.16 8.63 16.33	1647.07 1.87 13.87 14.12	2097.63 2.38 17.66 12.71	2741.4 3.11 23.08 10.17	11876.6 13.49
3. Disagree	5007.03 5.69 22.87 24.10	1670.69 1.90 7.63 28.51	1755.48 1.99 8.02 27.98	3109.73 3.53 14.20 26.66	4396.96 5.00 20.08 26.65	5953.57 6.76 27.19 22.09	21893.5 24.87
4. Strongly disagree	4513.96 5.13 22.65 21.73	1134.85 1.29 5.69 19.37	1383.9 1.57 6.94 22.06	2605.43 2.96 13.07 22.34	3852.75 4.38 19.33 23.35	6439.32 7.32 32.31 23.90	19930.2 22.64

Table of Q11 by PAYWORK							
Q11(Q11. Stay enrolled this term to receive fin assist)	PAYWORK(Working for pay)						
Frequency Percent Row Pct Col Pct	0. None	1. 1-5 hours	2. 6-10 hours	3. 11-20 hours	4. 21-30 hours	5. More than 30 hours	Total
5. I do not receive financial aid	6474.61 7.36 22.65 31.16	1462.51 1.66 5.12 24.96	1643.25 1.87 5.75 26.19	3602.14 4.09 12.60 30.89	5169.1 5.87 18.08 31.33	10233.5 11.63 35.80 37.98	28585.1 32.48
Total	20775.9 23.60	5859.81 6.66	6274.66 7.13	11662.6 13.25	16497.9 18.74	26946.9 30.62	88017.7 100.00
Frequency Missing = 11703.26277							

**2017 CCSSE Special Focus Module: Financial Health Respondents
Stayed enrolled this academic term to continue receiving financial aid [CCSSE fhq11]
Unweighted Data**

Table of Q11 by ENRLMENT			
Q11(Q11. Stay enrolled this term to receive fin assist)	ENRLMENT(Thinking about this current academic term, how would you characterize your enrollment at this college?)		
Frequency Percent Row Pct Col Pct	1. Less than full-time	2. Full-time	Total
1. Strongly agree	1367 1.52 21.31 5.53	5047 5.63 78.69 7.77	6414 7.15
2. Agree	2827 3.15 21.39 11.43	10388 11.58 78.61 15.99	13215 14.73
3. Disagree	5691 6.35 24.45 23.01	17581 19.60 75.55 27.07	23272 25.95
4. Strongly disagree	5141 5.73 23.83 20.79	16430 18.32 76.17 25.30	21571 24.05
5. I do not receive financial aid	9708 10.82 38.50 39.25	15507 17.29 61.50 23.87	25215 28.11
Total	24734 27.58	64953 72.42	89687 100.00
Frequency Missing = 10034			

**2017 CCSSE Special Focus Module: Financial Health Respondents
Have the skills and knowledge to manage my finances well [CCSSE fhq12]
Weighted Data**

Table of Q12 by stud_age_class			
Q12(Q12. Have skills/knowledge to manage finances well)	stud_age_class(Age: 1 = Trad Age (18 - 24), 2 = Non-Trad Age (25+))		
Frequency Percent Row Pct Col Pct	1. Traditional-Age	2. Nontraditional-Age	Total
1. Strongly agree	12770.8 14.42 58.88 21.16	8916.97 10.07 41.12 31.58	21687.8 24.49
2. Agree	32248 36.41 67.76 53.44	15343.7 17.32 32.24 54.34	47591.7 53.73
3. Disagree	8707.51 9.83 74.24 14.43	3021.36 3.41 25.76 10.70	11728.9 13.24
4. Strongly disagree	1908.47 2.15 75.52 3.16	618.593 0.70 24.48 2.19	2527.06 2.85
5. I do not manage my own finances	4706.27 5.31 93.38 7.80	333.382 0.38 6.62 1.18	5039.65 5.69
Total	60341.1 68.12	28234 31.88	88575.1 100.00
Frequency Missing = 11145.903524			

Table of Q12 by race_eth					
Q12(Q12. Have skills/knowledge to manage finances well)	race_eth(Race/Ethnicity of respondent)				
Frequency Percent Row Pct Col Pct	1. Black/African American	2. White	3. Latino	4. Other	Total
1. Strongly agree	2919.15 3.32 13.58 25.94	12951.5 14.75 60.25 26.39	3117.59 3.55 14.50 20.10	2508.61 2.86 11.67 20.93	21496.9 24.48

Table of Q12 by race_eth					
Q12(Q12. Have skills/knowledge to manage finances well)	race_eth(Race/Ethnicity of respondent)				
Frequency Percent Row Pct Col Pct	1. Black/African American	2. White	3. Latino	4. Other	Total
2. Agree	5781.65 6.58 12.24 51.38	26812.3 30.53 56.77 54.63	8514.07 9.69 18.03 54.90	6125.7 6.98 12.97 51.12	47233.7 53.78
3. Disagree	1635.51 1.86 14.08 14.53	5558.52 6.33 47.86 11.33	2500.48 2.85 21.53 16.12	1919.65 2.19 16.53 16.02	11614.2 13.22
4. Strongly disagree	424.215 0.48 17.05 3.77	1091.72 1.24 43.89 2.22	502.755 0.57 20.21 3.24	468.945 0.53 18.85 3.91	2487.63 2.83
5. I do not manage my own finances	492.509 0.56 9.87 4.38	2661.98 3.03 53.36 5.42	873.71 0.99 17.51 5.63	960.386 1.09 19.25 8.01	4988.58 5.68
Total	11253 12.81	49076.1 55.88	15508.6 17.66	11983.3 13.65	87821 100.00
Frequency Missing = 11900.017363					

Table of Q12 by SEX			
Q12(Q12. Have skills/knowledge to manage finances well)	SEX(Sex)		
Frequency Percent Row Pct Col Pct	1. Male	2. Female	Total
1. Strongly agree	9772.61 11.02 44.97 25.41	11960.8 13.49 55.03 23.82	21733.4 24.51
2. Agree	20429.4 23.04 42.89 53.12	27203.4 30.68 57.11 54.19	47632.9 53.72
3. Disagree	4979.98 5.62 42.45 12.95	6752.35 7.62 57.55 13.45	11732.3 13.23

Table of Q12 by SEX			
Q12(Q12. Have skills/knowledge to manage finances well)	SEX(Sex)		
Frequency Percent Row Pct Col Pct	1. Male	2. Female	Total
4. Strongly disagree	1103.28 1.24 43.57 2.87	1429.1 1.61 56.43 2.85	2532.38 2.86
5. I do not manage my own finances	2175.27 2.45 43.21 5.66	2858.72 3.22 56.79 5.69	5033.99 5.68
Total	38460.6 43.38	50204.4 56.62	88665 100.00
Frequency Missing = 11056.048524			

Table of Q12 by HAVKID			
Q12(Q12. Have skills/knowledge to manage finances well)	HAVKID(Do you have children who live with you?)		
Frequency Percent Row Pct Col Pct	1. Yes	2. No	Total
1. Strongly agree	6258.18 7.06 28.79 27.03	15477.2 17.46 71.21 23.63	21735.4 24.52
2. Agree	12852.9 14.50 26.98 55.51	34785.2 39.24 73.02 53.11	47638.1 53.74
3. Disagree	2843.98 3.21 24.26 12.28	8879.36 10.02 75.74 13.56	11723.3 13.22
4. Strongly disagree	590.005 0.67 23.37 2.55	1934.93 2.18 76.63 2.95	2524.93 2.85
5. I do not manage my own finances	611.151 0.69 12.15 2.64	4418.31 4.98 87.85 6.75	5029.46 5.67
Total	23156.2 26.12	65495 73.88	88651.2 100.00

Table of Q12 by HAVKID			
Q12(Q12. Have skills/knowledge to manage finances well)	HAVKID(Do you have children who live with you?)		
Frequency	1. Yes	2. No	Total
Percent			
Row Pct			
Col Pct			
Frequency Missing = 11069.780424			

Table of Q12 by generation			
Q12(Q12. Have skills/knowledge to manage finances well)	generation(1st Generation: 1 = 1st Gen, 2 = Not 1st Gen)		
Frequency	1. First-Generation	2. Not First-Generation	Total
Percent			
Row Pct			
Col Pct			
1. Strongly agree	5892.12 8.39 33.04 25.77	11941.7 17.01 66.96 25.22	17833.8 25.40
2. Agree	12388 17.64 32.62 54.19	25592.8 36.45 67.38 54.04	37980.8 54.09
3. Disagree	3107.95 4.43 34.87 13.60	5804.75 8.27 65.13 12.26	8912.69 12.69
4. Strongly disagree	650.381 0.93 35.07 2.84	1204.24 1.72 64.93 2.54	1854.63 2.64
5. I do not manage my own finances	822.36 1.17 22.62 3.60	2813.77 4.01 77.38 5.94	3636.13 5.18
Total	22860.8 32.56	47357.2 67.44	70218 100.00
Frequency Missing = 29502.993257			

Table of Q12 by developmental			
Q12(Q12. Have skills/knowledge to manage finances well)	developmental(Developmental: 1 = Non-Developmental, 2 = Developmental)		
Frequency Percent Row Pct Col Pct	1. Non-Developmental	2. Developmental	Total
1. Strongly agree	11818.6 13.56 55.40 26.37	9512.73 10.92 44.60 22.49	21331.3 24.48
2. Agree	23949.6 27.49 51.11 53.43	22912 26.30 48.89 54.16	46861.6 53.78
3. Disagree	5377.19 6.17 46.68 12.00	6141.93 7.05 53.32 14.52	11519.1 13.22
4. Strongly disagree	1113.66 1.28 44.81 2.48	1371.64 1.57 55.19 3.24	2485.3 2.85
5. I do not manage my own finances	2563.55 2.94 51.99 5.72	2366.85 2.72 48.01 5.59	4930.4 5.66
Total	44822.6 51.44	42305.2 48.56	87127.8 100.00
Frequency Missing = 12593.248685			

Table of Q12 by credit			
Q12(Q12. Have skills/knowledge to manage finances well)	credit(Credit Hrs Earned: 1 = 0-29 hrs, 2 = 30+ hrs)		
Frequency Percent Row Pct Col Pct	1. 0 to 29 Credits	2. 30+ Credits	Total
1. Strongly agree	13263.3 15.05 61.20 23.09	8410.24 9.54 38.80 27.39	21673.5 24.59
2. Agree	30658.1 34.78 64.75 53.37	16688.7 18.93 35.25 54.36	47346.8 53.71

Table of Q12 by credit			
Q12(Q12. Have skills/knowledge to manage finances well)	credit(Credit Hrs Earned: 1 = 0-29 hrs, 2 = 30+ hrs)		
Frequency Percent Row Pct Col Pct	1. 0 to 29 Credits	2. 30+ Credits	Total
3. Disagree	7998 9.07 68.73 13.92	3639.23 4.13 31.27 11.85	11637.2 13.20
4. Strongly disagree	1798.82 2.04 71.51 3.13	716.701 0.81 28.49 2.33	2515.52 2.85
5. I do not manage my own finances	3728.57 4.23 74.95 6.49	1246.28 1.41 25.05 4.06	4974.85 5.64
Total	57446.8 65.17	30701.2 34.83	88147.9 100.00
Frequency Missing = 11573.082122			

Table of Q12 by PAYWORK							
Q12(Q12. Have skills/knowledge to manage finances well)	PAYWORK(Working for pay)						
Frequency Percent Row Pct Col Pct	0. None	1. 1-5 hours	2. 6-10 hours	3. 11-20 hours	4. 21-30 hours	5. More than 30 hours	Total
1. Strongly agree	4587.29 5.21 21.25 22.07	1252.62 1.42 5.80 21.40	1404.02 1.59 6.51 22.35	2454.19 2.79 11.37 21.04	3867.54 4.39 17.92 23.44	8017.02 9.11 37.15 29.74	21582.7 24.51
2. Agree	10034.5 11.40 21.22 48.28	3057.29 3.47 6.47 52.23	3347.17 3.80 7.08 53.29	6664.94 7.57 14.10 57.14	9508.33 10.80 20.11 57.62	14668.8 16.66 31.02 54.41	47281 53.70
3. Disagree	2645.73 3.01 22.69 12.73	863.23 0.98 7.40 14.75	958.575 1.09 8.22 15.26	1624.66 1.85 13.93 13.93	2270.73 2.58 19.47 13.76	3299.82 3.75 28.29 12.24	11662.7 13.25
4. Strongly disagree	628.009 0.71 25.03 3.02	204.459 0.23 8.15 3.49	226.27 0.26 9.02 3.60	336.16 0.38 13.40 2.88	441.209 0.50 17.58 2.67	673.411 0.76 26.83 2.50	2509.52 2.85

Table of Q12 by PAYWORK							
Q12(Q12. Have skills/knowledge to manage finances well)	PAYWORK(Working for pay)						
Frequency Percent Row Pct Col Pct	0. None	1. 1-5 hours	2. 6-10 hours	3. 11-20 hours	4. 21-30 hours	5. More than 30 hours	Total
5. I do not manage my own finances	2886.93 3.28 57.65 13.89	475.78 0.54 9.50 8.13	345.073 0.39 6.89 5.49	583.553 0.66 11.65 5.00	415.144 0.47 8.29 2.52	301.621 0.34 6.02 1.12	5008.11 5.69
Total	20782.4 23.60	5853.38 6.65	6281.11 7.13	11663.5 13.25	16503 18.74	26960.6 30.62	88044 100.00
Frequency Missing = 11676.992479							

**2017 CCSSE Special Focus Module: Financial Health Respondents
Have the skills and knowledge to manage my finances well [CCSSE fhq12]
Unweighted Data**

Table of Q12 by ENRLMENT			
Q12(Q12. Have skills/knowledge to manage finances well)	ENRLMENT(Thinking about this current academic term, how would you characterize your enrollment at this college?)		
Frequency Percent Row Pct Col Pct	1. Less than full-time	2. Full-time	Total
1. Strongly agree	6086 6.78 27.88 24.60	15744 17.55 72.12 24.23	21830 24.33
2. Agree	13234 14.75 27.34 53.50	35177 39.21 72.66 54.13	48411 53.95
3. Disagree	3384 3.77 28.88 13.68	8333 9.29 71.12 12.82	11717 13.06
4. Strongly disagree	740 0.82 29.73 2.99	1749 1.95 70.27 2.69	2489 2.77
5. I do not manage my own finances	1293 1.44 24.50 5.23	3985 4.44 75.50 6.13	5278 5.88
Total	24737 27.57	64988 72.43	89725 100.00
Frequency Missing = 9996			

2017 CCSSE Special Focus Module: Financial Health Respondents
Always pay bills on time [CCSSE fhq13]
Weighted Data

Table of Q13 by stud_age_class				
Q13(Q13. Always pay bills on time)	stud_age_class(Age: 1 = Trad Age (18 - 24), 2 = Non-Trad Age (25+))			
Frequency Percent Row Pct Col Pct	1. Traditional-Age	2. Nontraditional-Age	Total	
1. Strongly agree	23596.7 26.66 65.47 39.14	12446.1 14.06 34.53 44.08	36042.8 40.72	
2. Agree	20229.8 22.85 65.27 33.56	10765.1 12.16 34.73 38.13	30994.9 35.02	
3. Disagree	3782.77 4.27 48.47 6.28	4021.88 4.54 51.53 14.25	7804.65 8.82	
4. Strongly disagree	791.994 0.89 57.66 1.31	581.53 0.66 42.34 2.06	1373.52 1.55	
5. I am not responsible for paying my bills	11879.2 13.42 96.59 19.71	418.972 0.47 3.41 1.48	12298.1 13.89	
Total	60280.5 68.10	28233.5 31.90	88514 100.00	
Frequency Missing = 11206.965126				

Table of Q13 by race_eth					
Q13(Q13. Always pay bills on time)	race_eth(Race/Ethnicity of respondent)				
Frequency Percent Row Pct Col Pct	1. Black/African American	2. White	3. Latino	4. Other	Total
1. Strongly agree	3481.61 3.97 9.75 31.03	21419.5 24.41 59.98 43.67	6329.02 7.21 17.72 40.78	4479.36 5.10 12.54 37.41	35709.5 40.69

Table of Q13 by race_eth					
Q13(Q13. Always pay bills on time)	race_eth(Race/Ethnicity of respondent)				
Frequency Percent Row Pct Col Pct	1. Black/African American	2. White	3. Latino	4. Other	Total
2. Agree	4130.21 4.71 13.41 36.81	16715.6 19.05 54.29 34.08	5780.87 6.59 18.78 37.24	4161.6 4.74 13.52 34.76	30788.3 35.08
3. Disagree	1837.42 2.09 23.76 16.37	3543 4.04 45.81 7.22	1250.13 1.42 16.17 8.05	1102.75 1.26 14.26 9.21	7733.3 8.81
4. Strongly disagree	330.164 0.38 24.59 2.94	584.116 0.67 43.51 1.19	195.999 0.22 14.60 1.26	232.143 0.26 17.29 1.94	1342.42 1.53
5. I am not responsible for paying my bills	1442.31 1.64 11.83 12.85	6782.63 7.73 55.65 13.83	1965.3 2.24 16.12 12.66	1997.97 2.28 16.39 16.69	12188.2 13.89
Total	11221.7 12.79	49044.9 55.88	15521.3 17.69	11973.8 13.64	87761.8 100.00
Frequency Missing = 11959.221216					

Table of Q13 by SEX			
Q13(Q13. Always pay bills on time)	SEX(Sex)		
Frequency Percent Row Pct Col Pct	1. Male	2. Female	Total
1. Strongly agree	15658.3 17.67 43.41 40.76	20415.2 23.04 56.59 40.68	36073.5 40.71
2. Agree	13647.1 15.40 43.96 35.52	17397.6 19.64 56.04 34.67	31044.7 35.04
3. Disagree	3010.78 3.40 38.50 7.84	4808.57 5.43 61.50 9.58	7819.35 8.83
4. Strongly disagree	592.064 0.67 43.08 1.54	782.221 0.88 56.92 1.56	1374.29 1.55

Table of Q13 by SEX			
Q13(Q13. Always pay bills on time)	SEX(Sex)		
Frequency Percent Row Pct Col Pct	1. Male	2. Female	Total
5. I am not responsible for paying my bills	5508.68 6.22 44.81 14.34	6783.97 7.66 55.19 13.52	12292.6 13.87
Total	38417 43.36	50187.5 56.64	88604.5 100.00
Frequency Missing = 11116.518763			

Table of Q13 by HAVKID			
Q13(Q13. Always pay bills on time)	HAVKID(Do you have children who live with you?)		
Frequency Percent Row Pct Col Pct	1. Yes	2. No	Total
1. Strongly agree	9010.37 10.17 24.97 38.89	27069.3 30.56 75.03 41.38	36079.7 40.73
2. Agree	9036.19 10.20 29.12 39.00	21996.5 24.83 70.88 33.62	31032.7 35.03
3. Disagree	3282.82 3.71 41.97 14.17	4538.61 5.12 58.03 6.94	7821.43 8.83
4. Strongly disagree	510.198 0.58 37.26 2.20	859.005 0.97 62.74 1.31	1369.2 1.55
5. I am not responsible for paying my bills	1327.86 1.50 10.81 5.73	10955.9 12.37 89.19 16.75	12283.8 13.87
Total	23167.4 26.15	65419.3 73.85	88586.8 100.00
Frequency Missing = 11134.237299			

Table of Q13 by generation			
Q13(Q13. Always pay bills on time)	generation(1st Generation: 1 = 1st Gen, 2 = Not 1st Gen)		
Frequency Percent Row Pct Col Pct	1. First- Generation	2. Not First- Generation	Total
1. Strongly agree	9913.74 14.12 33.67 43.39	19526.9 27.82 66.33 41.25	29440.7 41.95
2. Agree	8280.83 11.80 33.62 36.24	16346.8 23.29 66.38 34.53	24627.7 35.09
3. Disagree	2271.65 3.24 37.83 9.94	3733.62 5.32 62.17 7.89	6005.28 8.56
4. Strongly disagree	374.362 0.53 37.54 1.64	622.972 0.89 62.46 1.32	997.334 1.42
5. I am not responsible for paying my bills	2009.94 2.86 22.05 8.80	7106.14 10.12 77.95 15.01	9116.09 12.99
Total	22850.5 32.56	47336.5 67.44	70187 100.00
Frequency Missing = 29533.964844			

Table of Q13 by developmental			
Q13(Q13. Always pay bills on time)	developmental(Developmental: 1 = Non-Developmental, 2 = Developmental)		
Frequency Percent Row Pct Col Pct	1. Non- Developmental	2. Developmental	Total
1. Strongly agree	19022.7 21.85 53.63 42.48	16450.1 18.89 46.37 38.90	35472.8 40.74
2. Agree	15152.7 17.40 49.69 33.84	15338.9 17.62 50.31 36.28	30491.6 35.02

Table of Q13 by developmental			
Q13(Q13. Always pay bills on time)	developmental(Developmental: 1 = Non-Developmental, 2 = Developmental)		
Frequency Percent Row Pct Col Pct	1. Non-Developmental	2. Developmental	Total
3. Disagree	3521.67 4.04 46.03 7.86	4129.53 4.74 53.97 9.77	7651.2 8.79
4. Strongly disagree	575.814 0.66 42.69 1.29	772.969 0.89 57.31 1.83	1348.78 1.55
5. I am not responsible for paying my bills	6510.06 7.48 53.79 14.54	5593.5 6.42 46.21 13.23	12103.6 13.90
Total	44782.9 51.43	42285 48.57	87067.9 100.00
Frequency Missing = 12653.088974			

Table of Q13 by credit			
Q13(Q13. Always pay bills on time)	credit(Credit Hrs Earned: 1 = 0-29 hrs, 2 = 30+ hrs)		
Frequency Percent Row Pct Col Pct	1. 0 to 29 Credits	2. 30+ Credits	Total
1. Strongly agree	22300 25.31 62.11 38.84	13605.5 15.44 37.89 44.35	35905.5 40.76
2. Agree	20137.5 22.86 65.28 35.08	10712.7 12.16 34.72 34.92	30850.1 35.02
3. Disagree	5001.62 5.68 64.33 8.71	2773.6 3.15 35.67 9.04	7775.22 8.83
4. Strongly disagree	932.495 1.06 68.26 1.62	433.509 0.49 31.74 1.41	1366 1.55

Table of Q13 by credit			
Q13(Q13. Always pay bills on time)	credit(Credit Hrs Earned: 1 = 0-29 hrs, 2 = 30+ hrs)		
Frequency Percent Row Pct Col Pct	1. 0 to 29 Credits	2. 30+ Credits	Total
5. I am not responsible for paying my bills	9040.45 10.26 74.14 15.75	3153.92 3.58 25.86 10.28	12194.4 13.84
Total	57412 65.17	30679.2 34.83	88091.2 100.00
Frequency Missing = 11629.802883			

Table of Q13 by PAYWORK							
Q13(Q13. Always pay bills on time)	PAYWORK(Working for pay)						
Frequency Percent Row Pct Col Pct	0. None	1. 1-5 hours	2. 6-10 hours	3. 11-20 hours	4. 21-30 hours	5. More than 30 hours	Total
1. Strongly agree	6139.31 6.98 17.14 29.59	1821.72 2.07 5.09 31.17	2257.08 2.57 6.30 35.93	4382.7 4.98 12.23 37.62	7428.06 8.44 20.74 45.02	13794 15.68 38.51 51.17	35822.8 40.72
2. Agree	6037 6.86 19.60 29.10	2179.55 2.48 7.08 37.29	2322.88 2.64 7.54 36.98	4422.29 5.03 14.36 37.96	6359.43 7.23 20.64 38.55	9484.4 10.78 30.79 35.18	30805.5 35.01
3. Disagree	1713.14 1.95 22.12 8.26	601.958 0.68 7.77 10.30	629.181 0.72 8.13 10.02	916.859 1.04 11.84 7.87	1264.88 1.44 16.34 7.67	2617.27 2.97 33.80 9.71	7743.28 8.80
4. Strongly disagree	336.081 0.38 24.73 1.62	99.5056 0.11 7.32 1.70	123.742 0.14 9.11 1.97	164.786 0.19 12.13 1.41	175.704 0.20 12.93 1.06	459.173 0.52 33.79 1.70	1358.99 1.54
5. I am not responsible for paying my bills	6519.06 7.41 53.23 31.43	1141.95 1.30 9.32 19.54	949.297 1.08 7.75 15.11	1764.55 2.01 14.41 15.14	1270.07 1.44 10.37 7.70	603.09 0.69 4.92 2.24	12248 13.92
Total	20744.6 23.58	5844.69 6.64	6282.18 7.14	11651.2 13.24	16498.1 18.75	26957.9 30.64	87978.7 100.00
Frequency Missing = 11742.313937							

2017 CCSSE Special Focus Module: Financial Health Respondents
Always pay bills on time [CCSSE fhq13]
Unweighted Data

Table of Q13 by ENRLMENT			
Q13(Q13. Always pay bills on time)	ENRLMENT(Thinking about this current academic term, how would you characterize your enrollment at this college?)		
Frequency Percent Row Pct Col Pct	1. Less than full-time	2. Full-time	Total
1. Strongly agree	10475 11.68 29.33 42.38	25238 28.15 70.67 38.86	35713 39.83
2. Agree	8721 9.73 27.94 35.28	22493 25.09 72.06 34.64	31214 34.81
3. Disagree	2339 2.61 31.14 9.46	5173 5.77 68.86 7.97	7512 8.38
4. Strongly disagree	407 0.45 30.53 1.65	926 1.03 69.47 1.43	1333 1.49
5. I am not responsible for paying my bills	2774 3.09 19.98 11.22	11112 12.39 80.02 17.11	13886 15.49
Total	24716 27.57	64942 72.43	89658 100.00
Frequency Missing = 10063			

**2017 CCSSE Special Focus Module: Financial Health Respondents
Satisfied with present financial situation [CCSSE fhq14]
Weighted Data**

Table of Q14 by stud_age_class			
Q14(Q14. Am satisfied w/ presnt fin situation)	stud_age_class(Age: 1 = Trad Age (18 - 24), 2 = Non-Trad Age (25+))		
Frequency Percent Row Pct Col Pct	1. Traditional-Age	2. Nontraditional-Age	Total
1. Strongly agree	7622.05 8.62 73.52 12.66	2745.78 3.11 26.48 9.75	10367.8 11.73
2. Agree	13943.8 15.78 75.85 23.15	4439.04 5.02 24.15 15.76	18382.9 20.80
3. Neutral	22419.9 25.37 71.94 37.23	8743.79 9.89 28.06 31.05	31163.6 35.26
4. Disagree	10373 11.74 57.63 17.22	7626.96 8.63 42.37 27.08	17999.9 20.37
5. Strongly disagree	5863.48 6.63 56.02 9.74	4603.87 5.21 43.98 16.35	10467.4 11.84
Total	60222.2 68.14	28159.4 31.86	88381.7 100.00
Frequency Missing = 11339.344406			

Table of Q14 by race_eth					
Q14(Q14. Am satisfied w/ presnt fin situation)	race_eth(Race/Ethnicity of respondent)				
Frequency Percent Row Pct Col Pct	1. Black/African American	2. White	3. Latino	4. Other	Total
1. Strongly agree	1243.69 1.42 12.12 11.10	5991.61 6.84 58.37 12.23	1609.17 1.84 15.68 10.38	1419.72 1.62 13.83 11.88	10264.2 11.71
2. Agree	1947.62 2.22 10.67 17.39	10725.1 12.24 58.75 21.90	3055.4 3.49 16.74 19.71	2526.77 2.88 13.84 21.14	18254.9 20.83
3. Neutral	3670.97 4.19 11.88 32.77	16720.7 19.08 54.10 34.14	6146.36 7.01 19.89 39.64	4371.38 4.99 14.14 36.57	30909.4 35.27
4. Disagree	2502.23 2.86 14.01 22.34	10169.5 11.60 56.92 20.77	2985.88 3.41 16.71 19.26	2208.74 2.52 12.36 18.48	17866.4 20.39
5. Strongly disagree	1836.39 2.10 17.76 16.39	5364.95 6.12 51.89 10.96	1708.89 1.95 16.53 11.02	1428.01 1.63 13.81 11.95	10338.2 11.80
Total	11200.9 12.78	48971.8 55.88	15505.7 17.69	11954.6 13.64	87633.1 100.00
Frequency Missing = 12087.93493					

Table of Q14 by SEX			
Q14(Q14. Am satisfied w/ presnt fin situation)	SEX(Sex)		
Frequency Percent Row Pct Col Pct	1. Male	2. Female	Total
1. Strongly agree	5083.9 5.75 49.05 13.25	5280.25 5.97 50.95 10.54	10364.1 11.71
2. Agree	8764.84 9.91 47.62 22.85	9642.12 10.90 52.38 19.24	18407 20.81

Table of Q14 by SEX			
Q14(Q14. Am satisfied w/ presnt fin situation)	SEX(Sex)		
Frequency Percent Row Pct Col Pct	1. Male	2. Female	Total
3. Neutral	13054.2 14.76 41.80 34.03	18174.7 20.54 58.20 36.27	31229 35.30
4. Disagree	7080.32 8.00 39.30 18.45	10937.1 12.36 60.70 21.83	18017.4 20.36
5. Strongly disagree	4382.81 4.95 41.92 11.42	6072.75 6.86 58.08 12.12	10455.6 11.82
Total	38366.1 43.36	50107 56.64	88473.1 100.00
Frequency Missing = 11247.903811			

Table of Q14 by HAVKID			
Q14(Q14. Am satisfied w/ presnt fin situation)	HAVKID(Do you have children who live with you?)		
Frequency Percent Row Pct Col Pct	1. Yes	2. No	Total
1. Strongly agree	2183.63 2.47 21.08 9.45	8173.08 9.24 78.92 12.51	10356.7 11.71
2. Agree	3920.24 4.43 21.32 16.96	14467.4 16.36 78.68 22.14	18387.7 20.79
3. Neutral	7691.37 8.69 24.67 33.28	23486.8 26.55 75.33 35.94	31178.2 35.25
4. Disagree	5872.93 6.64 32.53 25.41	12180.9 13.77 67.47 18.64	18053.8 20.41

Table of Q14 by HAVKID			
Q14(Q14. Am satisfied w/ presnt fin situation)	HAVKID(Do you have children who live with you?)		
Frequency Percent Row Pct Col Pct	1. Yes	2. No	Total
5. Strongly disagree	3440.46 3.89 32.82 14.89	7041.8 7.96 67.18 10.78	10482.3 11.85
Total	23108.6 26.12	65350 73.88	88458.7 100.00
Frequency Missing = 11262.311588			

Table of Q14 by generation			
Q14(Q14. Am satisfied w/ presnt fin situation)	generation(1st Generation: 1 = 1st Gen, 2 = Not 1st Gen)		
Frequency Percent Row Pct Col Pct	1. First-Generation	2. Not First-Generation	Total
1. Strongly agree	2554.3 3.65 31.36 11.20	5591.65 7.98 68.64 11.83	8145.95 11.63
2. Agree	4419.54 6.31 30.46 19.39	10088.4 14.40 69.54 21.34	14507.9 20.71
3. Neutral	8066.99 11.51 33.05 35.39	16338 23.32 66.95 34.57	24405 34.83
4. Disagree	4885.95 6.97 33.29 21.43	9792.36 13.98 66.71 20.72	14678.3 20.95
5. Strongly disagree	2870.16 4.10 34.47 12.59	5456.76 7.79 65.53 11.54	8326.92 11.88
Total	22797 32.54	47267.2 67.46	70064.1 100.00
Frequency Missing = 29656.883994			

Table of Q14 by developmental			
Q14(Q14. Am satisfied w/ presnt fin situation)	developmental(Developmental: 1 = Non-Developmental, 2 = Developmental)		
Frequency Percent Row Pct Col Pct	1. Non-Developmental	2. Developmental	Total
1. Strongly agree	5384.61 6.19 53.01 12.04	4772.9 5.49 46.99 11.30	10157.5 11.68
2. Agree	9117.75 10.49 50.38 20.39	8981.53 10.33 49.62 21.27	18099.3 20.82
3. Neutral	15511.3 17.84 50.58 34.69	15152.6 17.43 49.42 35.88	30663.9 35.27
4. Disagree	9452.97 10.87 53.27 21.14	8292.22 9.54 46.73 19.64	17745.2 20.41
5. Strongly disagree	5241.73 6.03 51.03 11.72	5029.89 5.79 48.97 11.91	10271.6 11.81
Total	44708.3 51.43	42229.2 48.57	86937.5 100.00
Frequency Missing = 12783.496996			

Table of Q14 by credit			
Q14(Q14. Am satisfied w/ presnt fin situation)	credit(Credit Hrs Earned: 1 = 0-29 hrs, 2 = 30+ hrs)		
Frequency Percent Row Pct Col Pct	1. 0 to 29 Credits	2. 30+ Credits	Total
1. Strongly agree	6887.04 7.83 66.70 12.01	3439 3.91 33.30 11.23	10326 11.74
2. Agree	12158 13.82 66.46 21.21	6135.24 6.97 33.54 20.03	18293.3 20.80

Table of Q14 by credit			
Q14(Q14. Am satisfied w/ presnt fin situation)	credit(Credit Hrs Earned: 1 = 0-29 hrs, 2 = 30+ hrs)		
Frequency Percent Row Pct Col Pct	1. 0 to 29 Credits	2. 30+ Credits	Total
3. Neutral	20412.9 23.21 65.81 35.61	10604.2 12.05 34.19 34.62	31017.1 35.26
4. Disagree	11269.1 12.81 62.86 19.66	6659.36 7.57 37.14 21.74	17928.4 20.38
5. Strongly disagree	6604.56 7.51 63.50 11.52	3795.57 4.31 36.50 12.39	10400.1 11.82
Total	57331.6 65.18	30633.3 34.82	87965 100.00
Frequency Missing = 11756.024935			

Table of Q14 by PAYWORK							
Q14(Q14. Am satisfied w/ presnt fin situation)	PAYWORK(Working for pay)						
Frequency Percent Row Pct Col Pct	0. None	1. 1-5 hours	2. 6-10 hours	3. 11-20 hours	4. 21-30 hours	5. More than 30 hours	Total
1. Strongly agree	2919.07 3.32 28.41 14.08	853.884 0.97 8.31 14.60	822.439 0.94 8.00 13.12	1260.4 1.43 12.27 10.83	1597.06 1.82 15.54 9.70	2822.51 3.21 27.47 10.49	10275.4 11.70
2. Agree	4311.26 4.91 23.61 20.79	1492.52 1.70 8.17 25.52	1536.34 1.75 8.41 24.50	2602.95 2.96 14.25 22.37	3368.66 3.83 18.45 20.47	4951.38 5.64 27.11 18.41	18263.1 20.79
3. Neutral	7128.78 8.11 23.00 34.38	2032.35 2.31 6.56 34.74	2225.32 2.53 7.18 35.49	4310.84 4.91 13.91 37.06	6015.85 6.85 19.41 36.55	9287.1 10.57 29.96 34.52	31000.2 35.29
4. Disagree	3660.29 4.17 20.42 17.65	905.042 1.03 5.05 15.47	1084.55 1.23 6.05 17.30	2283.21 2.60 12.74 19.63	3649.48 4.15 20.36 22.17	6342.4 7.22 35.38 23.58	17925 20.40

Table of Q14 by PAYWORK							
Q14(Q14. Am satisfied w/ presnt fin situation)	PAYWORK(Working for pay)						
Frequency Percent Row Pct Col Pct	0. None	1. 1-5 hours	2. 6-10 hours	3. 11-20 hours	4. 21-30 hours	5. More than 30 hours	Total
5. Strongly disagree	2716.18 3.09 26.16 13.10	565.602 0.64 5.45 9.67	601.639 0.68 5.79 9.60	1176 1.34 11.33 10.11	1827.56 2.08 17.60 11.10	3496.33 3.98 33.67 13.00	10383.3 11.82
Total	20735.6 23.60	5849.4 6.66	6270.29 7.14	11633.4 13.24	16458.6 18.74	26899.7 30.62	87847 100.00
Frequency Missing = 11874.015585							

**2017 CCSSE Special Focus Module: Financial Health Respondents
Satisfied with present financial situation [CCSSE fhq14]
Unweighted Data**

Table of Q14 by ENRLMENT			
Q14(Q14. Am satisfied w/ presnt fin situation)	ENRLMENT(Thinking about this current academic term, how would you characterize your enrollment at this college?)		
Frequency Percent Row Pct Col Pct	1. Less than full-time	2. Full-time	Total
1. Strongly agree	2697 3.01 24.96 10.93	8109 9.06 75.04 12.51	10806 12.07
2. Agree	4789 5.35 24.83 19.40	14502 16.20 75.17 22.37	19291 21.55
3. Neutral	8701 9.72 27.46 35.25	22988 25.68 72.54 35.46	31689 35.40
4. Disagree	5351 5.98 30.44 21.68	12229 13.66 69.56 18.86	17580 19.64
5. Strongly disagree	3146 3.51 30.99 12.75	7005 7.83 69.01 10.80	10151 11.34
Total	24684 27.57	64833 72.43	89517 100.00
Frequency Missing = 10204			

**2017 CCSSE Special Focus Module: Financial Health Respondents
Frequency budgeting money made, spent, saved [CCSSE fhq15]
Weighted Data**

Table of Q15 by stud_age_class				
Q15(Q15. Option best describes how often you budget \$)	stud_age_class(Age: 1 = Trad Age (18 - 24), 2 = Non-Trad Age (25+))			
Frequency Percent Row Pct Col Pct	1. Traditional-Age	2. Nontraditional-Age	Total	
1. Never, but I should	8619.38	3573.52	12192.9	
	9.76	4.05	13.81	
	70.69	29.31		
	14.32	12.71		
2. Weekly	26617.7	12187.8	38805.5	
	30.15	13.81	43.96	
	68.59	31.41		
	44.23	43.36		
3. Every two weeks	12251.3	5555.68	17807	
	13.88	6.29	20.17	
	68.80	31.20		
	20.36	19.77		
4. Monthly	7064.32	5824.8	12889.1	
	8.00	6.60	14.60	
	54.81	45.19		
	11.74	20.72		
5. I do not need to budget my money	5622.57	964.842	6587.41	
	6.37	1.09	7.46	
	85.35	14.65		
	9.34	3.43		
Total	60175.3	28106.6	88281.9	
	68.16	31.84	100.00	
Frequency Missing = 11439.054262				

Table of Q15 by race_eth					
Q15(Q15. Option best describes how often you budget \$)	race_eth(Race/Ethnicity of respondent)				
Frequency Percent Row Pct Col Pct	1. Black/African American	2. White	3. Latino	4. Other	Total
1. Never, but I should	1656.76	6482.18	2110.37	1846.77	12096.1
	1.89	7.41	2.41	2.11	13.82
	13.70	53.59	17.45	15.27	
	14.80	13.25	13.62	15.48	

Table of Q15 by race_eth					
Q15(Q15. Option best describes how often you budget \$)	race_eth(Race/Ethnicity of respondent)				
Frequency Percent Row Pct Col Pct	1. Black/African American	2. White	3. Latino	4. Other	Total
2. Weekly	4562.66 5.21 11.86 40.76	22056.3 25.20 57.32 45.09	7058.04 8.06 18.34 45.55	4801.55 5.49 12.48 40.25	38478.6 43.96
3. Every two weeks	2693.99 3.08 15.23 24.07	9263.6 10.58 52.37 18.94	3451.75 3.94 19.51 22.28	2280.41 2.61 12.89 19.11	17689.8 20.21
4. Monthly	1660.04 1.90 13.01 14.83	7203.35 8.23 56.47 14.73	1886.1 2.15 14.78 12.17	2007.41 2.29 15.74 16.83	12756.9 14.57
5. I do not need to budget my money	620.024 0.71 9.52 5.54	3911.54 4.47 60.03 8.00	989.587 1.13 15.19 6.39	994.334 1.14 15.26 8.33	6515.49 7.44
Total	11193.5 12.79	48917 55.88	15495.8 17.70	11930.5 13.63	87536.8 100.00
Frequency Missing = 12184.215782					

Table of Q15 by SEX			
Q15(Q15. Option best describes how often you budget \$)	SEX(Sex)		
Frequency Percent Row Pct Col Pct	1. Male	2. Female	Total
1. Never, but I should	5165.93 5.85 42.31 13.48	7044.29 7.97 57.69 14.07	12210.2 13.82
2. Weekly	17315.1 19.59 44.58 45.19	21527.7 24.36 55.42 43.00	38842.8 43.95
3. Every two weeks	7084.74 8.02 39.73 18.49	10747.2 12.16 60.27 21.47	17831.9 20.18

Table of Q15 by SEX			
Q15(Q15. Option best describes how often you budget \$)	SEX(Sex)		
Frequency Percent Row Pct Col Pct	1. Male	2. Female	Total
4. Monthly	5349.16 6.05 41.43 13.96	7561.96 8.56 58.57 15.11	12911.1 14.61
5. I do not need to budget my money	3403 3.85 51.70 8.88	3178.93 3.60 48.30 6.35	6581.92 7.45
Total	38317.9 43.36	50060 56.64	88378 100.00
Frequency Missing = 11343.037817			

Table of Q15 by HAVKID			
Q15(Q15. Option best describes how often you budget \$)	HAVKID(Do you have children who live with you?)		
Frequency Percent Row Pct Col Pct	1. Yes	2. No	Total
1. Never, but I should	3128.47 3.54 25.63 13.55	9076.56 10.27 74.37 13.90	12205 13.81
2. Weekly	10349 11.71 26.66 44.84	28473 32.22 73.34 43.62	38822 43.94
3. Every two weeks	4839.72 5.48 27.14 20.97	12995.1 14.71 72.86 19.91	17834.9 20.18
4. Monthly	3878.78 4.39 30.02 16.81	9041.73 10.23 69.98 13.85	12920.5 14.62
5. I do not need to budget my money	884.401 1.00 13.44 3.83	5695.04 6.45 86.56 8.72	6579.44 7.45
Total	23080.3 26.12	65281.5 73.88	88361.8 100.00

Table of Q15 by HAVKID			
Q15(Q15. Option best describes how often you budget \$)	HAVKID(Do you have children who live with you?)		
Frequency Percent Row Pct Col Pct	1. Yes	2. No	Total
Frequency Missing = 11359.182332			

Table of Q15 by generation			
Q15(Q15. Option best describes how often you budget \$)	generation(1st Generation: 1 = 1st Gen, 2 = Not 1st Gen)		
Frequency Percent Row Pct Col Pct	1. First-Generation	2. Not First-Generation	Total
1. Never, but I should	3188.56 4.56 34.08 13.99	6167.76 8.81 65.92 13.07	9356.32 13.37
2. Weekly	10196.4 14.57 33.02 44.73	20682.9 29.55 66.98 43.82	30879.4 44.12
3. Every two weeks	4764.27 6.81 33.46 20.90	9475.33 13.54 66.54 20.07	14239.6 20.34
4. Monthly	3411.74 4.87 32.34 14.97	7138.89 10.20 67.66 15.12	10550.6 15.07
5. I do not need to budget my money	1234.1 1.76 24.83 5.41	3736.87 5.34 75.17 7.92	4970.97 7.10
Total	22795.1 32.57	47201.8 67.43	69996.9 100.00
Frequency Missing = 29724.143937			

Table of Q15 by developmental			
Q15(Q15. Option best describes how often you budget \$)	developmental(Developmental: 1 = Non-Developmental, 2 = Developmental)		
Frequency Percent Row Pct Col Pct	1. Non-Developmental	2. Developmental	Total
1. Never, but I should	6165.36 7.10 51.42 13.80	5824.08 6.71 48.58 13.81	11989.4 13.80
2. Weekly	19335.1 22.26 50.59 43.28	18881.7 21.74 49.41 44.77	38216.9 44.00
3. Every two weeks	8764.26 10.09 50.06 19.62	8742.01 10.07 49.94 20.73	17506.3 20.16
4. Monthly	6695.93 7.71 52.80 14.99	5985.67 6.89 47.20 14.19	12681.6 14.60
5. I do not need to budget my money	3714.05 4.28 57.51 8.31	2743.88 3.16 42.49 6.51	6457.93 7.44
Total	44674.8 51.44	42177.4 48.56	86852.1 100.00
Frequency Missing = 12868.890479			

Table of Q15 by credit			
Q15(Q15. Option best describes how often you budget \$)	credit(Credit Hrs Earned: 1 = 0-29 hrs, 2 = 30+ hrs)		
Frequency Percent Row Pct Col Pct	1. 0 to 29 Credits	2. 30+ Credits	Total
1. Never, but I should	8096.68 9.21 66.72 14.14	4039.09 4.60 33.28 13.20	12135.8 13.81
2. Weekly	24855.5 28.29 64.33 43.40	13784.9 15.69 35.67 45.05	38640.4 43.97

Table of Q15 by credit			
Q15(Q15. Option best describes how often you budget \$)	credit(Credit Hrs Earned: 1 = 0-29 hrs, 2 = 30+ hrs)		
Frequency Percent Row Pct Col Pct	1. 0 to 29 Credits	2. 30+ Credits	Total
3. Every two weeks	11519.2 13.11 64.94 20.11	6219 7.08 35.06 20.32	17738.2 20.19
4. Monthly	8087.88 9.20 62.98 14.12	4753.47 5.41 37.02 15.53	12841.4 14.61
5. I do not need to budget my money	4710.02 5.36 72.30 8.22	1804.5 2.05 27.70 5.90	6514.52 7.41
Total	57269.3 65.17	30601 34.83	87870.2 100.00
Frequency Missing = 11850.769002			

Table of Q15 by PAYWORK							
Q15(Q15. Option best describes how often you budget \$)	PAYWORK(Working for pay)						
Frequency Percent Row Pct Col Pct	0. None	1. 1-5 hours	2. 6-10 hours	3. 11-20 hours	4. 21-30 hours	5. More than 30 hours	Total
1. Never, but I should	3048.72 3.47 25.13 14.73	817.016 0.93 6.73 14.00	939.958 1.07 7.75 15.01	1714.53 1.95 14.13 14.73	2299.93 2.62 18.96 13.97	3313.17 3.78 27.31 12.34	12133.3 13.83
2. Weekly	7516.63 8.57 19.47 36.32	2466.66 2.81 6.39 42.26	2675.46 3.05 6.93 42.73	5315.96 6.06 13.77 45.68	7837.07 8.93 20.30 47.61	12797.1 14.58 33.15 47.65	38608.9 44.00
3. Every two weeks	2620.01 2.99 14.81 12.66	1082.95 1.23 6.12 18.56	1357.56 1.55 7.68 21.68	2436.04 2.78 13.77 20.93	3825.66 4.36 21.63 23.24	6365.81 7.25 35.99 23.70	17688 20.16
4. Monthly	3853.1 4.39 30.12 18.62	926.401 1.06 7.24 15.87	895.878 1.02 7.00 14.31	1541.24 1.76 12.05 13.24	1873.66 2.14 14.65 11.38	3700.66 4.22 28.93 13.78	12790.9 14.58

Table of Q15 by PAYWORK							
Q15(Q15. Option best describes how often you budget \$)	PAYWORK(Working for pay)						
Frequency Percent Row Pct Col Pct	0. None	1. 1-5 hours	2. 6-10 hours	3. 11-20 hours	4. 21-30 hours	5. More than 30 hours	Total
5. I do not need to budget my money	3659.81 4.17 56.03 17.68	543.376 0.62 8.32 9.31	392.554 0.45 6.01 6.27	630.146 0.72 9.65 5.41	626.016 0.71 9.58 3.80	679.65 0.77 10.41 2.53	6531.55 7.44
Total	20698.3 23.59	5836.4 6.65	6261.41 7.14	11637.9 13.26	16462.3 18.76	26856.4 30.60	87752.7 100.00
Frequency Missing = 11968.259572							

**2017 CCSSE Special Focus Module: Financial Health Respondents
 Frequency budgeting money made, spent, saved [CCSSE fhq15]
 Unweighted Data**

Table of Q15 by ENRLMENT			
Q15(Q15. Option best describes how often you budget \$)	ENRLMENT(Thinking about this current academic term, how would you characterize your enrollment at this college?)		
Frequency Percent Row Pct Col Pct	1. Less than full-time	2. Full-time	Total
1. Never, but I should	3346 3.74 27.21 13.58	8949 10.00 72.79 13.81	12295 13.75
2. Weekly	10629 11.88 26.70 43.12	29178 32.62 73.30 45.03	39807 44.50
3. Every two weeks	5232 5.85 29.85 21.23	12293 13.74 70.15 18.97	17525 19.59
4. Monthly	3757 4.20 29.17 15.24	9124 10.20 70.83 14.08	12881 14.40
5. I do not need to budget my money	1683 1.88 24.25 6.83	5257 5.88 75.75 8.11	6940 7.76
Total	24647 27.55	64801 72.45	89448 100.00
Frequency Missing = 10273			

2017 CCSSE Special Focus Module: Financial Health Respondents
Most important time frame for budgeting future living expenses [CCSSE fhq16]
Weighted Data

Table of Q16 by stud_age_class				
Q16(Q16. When budget for future - time frame most import)	stud_age_class(Age: 1 = Trad Age (18 - 24), 2 = Non-Trad Age (25+))			
Frequency Percent Row Pct Col Pct	1. Traditional-Age	2. Nontraditional-Age	Total	
1. The next week	9819.2 11.15 69.50 16.35	4308.49 4.89 30.50 15.38	14127.7 16.04	
2. The next couple of weeks	15166.6 17.22 67.87 25.25	7180.12 8.15 32.13 25.62	22346.7 25.37	
3. The next few months	13840.9 15.71 63.36 23.04	8004.2 9.09 36.64 28.56	21845.1 24.80	
4. The next year or longer	10709.6 12.16 63.77 17.83	6084.89 6.91 36.23 21.72	16794.5 19.07	
5. I do not budget for my future living expences	10526.2 11.95 81.16 17.53	2443.85 2.77 18.84 8.72	12970 14.72	
Total	60062.4 68.19	28021.6 31.81	88084 100.00	
Frequency Missing = 11637.03139				

Table of Q16 by race_eth					
Q16(Q16. When budget for future - time frame most import)	race_eth(Race/Ethnicity of respondent)				
Frequency Percent Row Pct Col Pct	1. Black/African American	2. White	3. Latino	4. Other	Total
1. The next week	2256.03 2.58 16.07 20.20	6744.18 7.72 48.04 13.81	3108.93 3.56 22.15 20.12	1929.1 2.21 13.74 16.23	14038.2 16.07

Table of Q16 by race_eth					
Q16(Q16. When budget for future - time frame most import)	race_eth(Race/Ethnicity of respondent)				
Frequency Percent Row Pct Col Pct	1. Black/African American	2. White	3. Latino	4. Other	Total
2. The next couple of weeks	2916.76 3.34 13.14 26.11	12156 13.92 54.78 24.89	4211.29 4.82 18.98 27.26	2905.54 3.33 13.09 24.44	22189.6 25.41
3. The next few months	2662.62 3.05 12.31 23.84	12316.2 14.10 56.93 25.22	3710.3 4.25 17.15 24.02	2943.66 3.37 13.61 24.76	21632.7 24.77
4. The next year or longer	1857.84 2.13 11.18 16.63	10387.8 11.89 62.49 21.27	2168.16 2.48 13.04 14.03	2209.57 2.53 13.29 18.59	16623.3 19.03
5. I do not budget for my future living expences	1476.64 1.69 11.48 13.22	7231.99 8.28 56.24 14.81	2249.6 2.58 17.49 14.56	1900.89 2.18 14.78 15.99	12859.1 14.72
Total	11169.9 12.79	48836.1 55.91	15448.3 17.69	11888.8 13.61	87343 100.00
Frequency Missing = 12377.998629					

Table of Q16 by SEX			
Q16(Q16. When budget for future - time frame most import)	SEX(Sex)		
Frequency Percent Row Pct Col Pct	1. Male	2. Female	Total
1. The next week	6515.26 7.39 45.98 17.03	7655.55 8.68 54.02 15.34	14170.8 16.07
2. The next couple of weeks	9771.98 11.08 43.70 25.54	12587.3 14.27 56.30 25.22	22359.2 25.36
3. The next few months	9384.09 10.64 42.92 24.52	12480.1 14.15 57.08 25.00	21864.2 24.80

Table of Q16 by SEX			
Q16(Q16. When budget for future - time frame most import)	SEX(Sex)		
Frequency Percent Row Pct Col Pct	1. Male	2. Female	Total
4. The next year or longer	6814.44 7.73 40.53 17.81	9998.83 11.34 59.47 20.03	16813.3 19.07
5. I do not budget for my future living expences	5778.88 6.55 44.55 15.10	7193.18 8.16 55.45 14.41	12972.1 14.71
Total	38264.7 43.39	49915 56.61	88179.6 100.00
Frequency Missing = 11541.38414			

Table of Q16 by HAVKID			
Q16(Q16. When budget for future - time frame most import)	HAVKID(Do you have children who live with you?)		
Frequency Percent Row Pct Col Pct	1. Yes	2. No	Total
1. The next week	4075.03 4.62 28.79 17.70	10078.4 11.43 71.21 15.47	14153.5 16.06
2. The next couple of weeks	6178.88 7.01 27.62 26.84	16188.8 18.36 72.38 24.85	22367.7 25.37
3. The next few months	5940.85 6.74 27.18 25.81	15917.8 18.06 72.82 24.44	21858.7 24.80
4. The next year or longer	4397.88 4.99 26.17 19.11	12407.2 14.07 73.83 19.05	16805.1 19.06
5. I do not budget for my future living expences	2424.63 2.75 18.69 10.53	10546.5 11.96 81.31 16.19	12971.1 14.71
Total	23017.3 26.11	65138.7 73.89	88156 100.00

Table of Q16 by HAVKID			
Q16(Q16. When budget for future - time frame most import)	HAVKID(Do you have children who live with you?)		
Frequency Percent Row Pct Col Pct	1. Yes	2. No	Total
Frequency Missing = 11565.035548			

Table of Q16 by generation			
Q16(Q16. When budget for future - time frame most import)	generation(1st Generation: 1 = 1st Gen, 2 = Not 1st Gen)		
Frequency Percent Row Pct Col Pct	1. First-Generation	2. Not First-Generation	Total
1. The next week	4260.68 6.10 39.82 18.74	6440.16 9.22 60.18 13.66	10700.8 15.32
2. The next couple of weeks	5987.19 8.57 33.56 26.34	11854.2 16.97 66.44 25.15	17841.4 25.54
3. The next few months	5551.24 7.95 31.19 24.42	12244.8 17.53 68.81 25.98	17796.1 25.47
4. The next year or longer	3984.33 5.70 28.81 17.53	9844.3 14.09 71.19 20.89	13828.6 19.79
5. I do not budget for my future living expences	2946.73 4.22 30.39 12.96	6749.34 9.66 69.61 14.32	9696.07 13.88
Total	22730.2 32.54	47132.8 67.46	69863 100.00
Frequency Missing = 29857.994956			

Table of Q16 by developmental			
Q16(Q16. When budget for future - time frame most import)	developmental(Developmental: 1 = Non-Developmental, 2 = Developmental)		
Frequency Percent Row Pct Col Pct	1. Non-Developmental	2. Developmental	Total
1. The next week	6316.98 7.29 45.41 14.17	7593.55 8.76 54.59 18.05	13910.5 16.05
2. The next couple of weeks	11132.5 12.85 50.72 24.98	10817.1 12.48 49.28 25.71	21949.6 25.33
3. The next few months	11177.6 12.90 51.97 25.08	10331.4 11.92 48.03 24.56	21509 24.82
4. The next year or longer	9067.24 10.46 54.80 20.34	7477.76 8.63 45.20 17.77	16545 19.09
5. I do not budget for my future living expences	6879.36 7.94 54.02 15.43	5854.38 6.76 45.98 13.91	12733.7 14.70
Total	44573.6 51.44	42074.3 48.56	86647.9 100.00
Frequency Missing = 13073.117664			

Table of Q16 by credit			
Q16(Q16. When budget for future - time frame most import)	credit(Credit Hrs Earned: 1 = 0-29 hrs, 2 = 30+ hrs)		
Frequency Percent Row Pct Col Pct	1. 0 to 29 Credits	2. 30+ Credits	Total
1. The next week	9237.47 10.54 65.54 16.16	4857.85 5.54 34.46 15.91	14095.3 16.08
2. The next couple of weeks	14402.7 16.43 64.83 25.20	7812.5 8.91 35.17 25.59	22215.2 25.34

Table of Q16 by credit			
Q16(Q16. When budget for future - time frame most import)	credit(Credit Hrs Earned: 1 = 0-29 hrs, 2 = 30+ hrs)		
Frequency Percent Row Pct Col Pct	1. 0 to 29 Credits	2. 30+ Credits	Total
3. The next few months	13678.4 15.60 62.85 23.93	8086.65 9.22 37.15 26.49	21765.1 24.82
4. The next year or longer	10731.7 12.24 64.11 18.78	6007.62 6.85 35.89 19.68	16739.4 19.09
5. I do not budget for my future living expences	9099.5 10.38 70.76 15.92	3760.2 4.29 29.24 12.32	12859.7 14.67
Total	57149.9 65.18	30524.8 34.82	87674.7 100.00
Frequency Missing = 12046.325036			

Table of Q16 by PAYWORK							
Q16(Q16. When budget for future - time frame most import)	PAYWORK(Working for pay)						
Frequency Percent Row Pct Col Pct	0. None	1. 1-5 hours	2. 6-10 hours	3. 11-20 hours	4. 21-30 hours	5. More than 30 hours	Total
1. The next week	2827.1 3.23 20.07 13.72	1051.16 1.20 7.46 18.07	1074.01 1.23 7.62 17.18	1850.69 2.11 13.14 15.92	2800.16 3.20 19.88 17.05	4482.67 5.12 31.82 16.70	14085.8 16.09
2. The next couple of weeks	4003.49 4.57 18.05 19.43	1396.42 1.59 6.30 24.01	1633.45 1.87 7.36 26.13	3020.41 3.45 13.62 25.99	4614.31 5.27 20.80 28.10	7514.59 8.58 33.88 28.00	22182.7 25.34
3. The next few months	4701.87 5.37 21.65 22.82	1355.03 1.55 6.24 23.30	1454.42 1.66 6.70 23.27	2889.52 3.30 13.31 24.86	4142.96 4.73 19.08 25.23	7172.68 8.19 33.03 26.72	21716.5 24.80
4. The next year or longer	3807.12 4.35 22.84 18.48	1021.97 1.17 6.13 17.57	1141.91 1.30 6.85 18.27	2261.48 2.58 13.56 19.46	3019.19 3.45 18.11 18.39	5420.51 6.19 32.51 20.19	16672.2 19.04

Table of Q16 by PAYWORK							
Q16(Q16. When budget for future - time frame most import)	PAYWORK(Working for pay)						
Frequency Percent Row Pct Col Pct	0. None	1. 1-5 hours	2. 6-10 hours	3. 11-20 hours	4. 21-30 hours	5. More than 30 hours	Total
5. I do not budget for my future living expences	5261.76 6.01 40.81 25.54	992.065 1.13 7.69 17.06	947.041 1.08 7.34 15.15	1599.43 1.83 12.40 13.76	1842.54 2.10 14.29 11.22	2251.25 2.57 17.46 8.39	12894.1 14.73
Total	20601.3 23.53	5816.65 6.64	6250.83 7.14	11621.5 13.27	16419.2 18.75	26841.7 30.66	87551.2 100.00
Frequency Missing = 12169.776573							

2017 CCSSE Special Focus Module: Financial Health Respondents
Most important time frame for budgeting future living expenses [CCSSE fhq16]
Unweighted Data

Table of Q16 by ENRLMENT			
Q16(Q16. When budget for future - time frame most import)	ENRLMENT(Thinking about this current academic term, how would you characterize your enrollment at this college?)		
Frequency Percent Row Pct Col Pct	1. Less than full-time	2. Full-time	Total
1. The next week	3919 4.39 27.41 15.94	10378 11.63 72.59 16.06	14297 16.03
2. The next couple of weeks	6333 7.10 28.26 25.75	16077 18.02 71.74 24.88	22410 25.12
3. The next few months	6125 6.87 27.58 24.91	16084 18.03 72.42 24.89	22209 24.90
4. The next year or longer	4795 5.38 28.63 19.50	11954 13.40 71.37 18.50	16749 18.78
5. I do not budget for my future living expences	3418 3.83 25.24 13.90	10125 11.35 74.76 15.67	13543 15.18
Total	24590 27.56	64618 72.44	89208 100.00
Frequency Missing = 10513			

**2017 CCSSE Special Focus Module: Financial Health Respondents
Number times ran out of money and had to rely on outside resources in past 12
months[CCSSE fhq17]
Weighted Data**

Table of Q17 by stud_age_class			
Q17(Q17. Past 12 mos, # times ran out of \$ & relied outside resource)	stud_age_class(Age: 1 = Trad Age (18 - 24), 2 = Non-Trad Age (25+))		
Frequency Percent Row Pct Col Pct	1. Traditional-Age	2. Nontraditional-Age	Total
1. None	31348 35.62 68.33 52.21	14529.8 16.51 31.67 51.96	45877.8 52.13
2. 1-2 times	15050.8 17.10 68.06 25.07	7063.16 8.03 31.94 25.26	22114 25.13
3. 3-5 times	7760.67 8.82 68.42 12.93	3582.54 4.07 31.58 12.81	11343.2 12.89
4. 6-11 times	2801.34 3.18 67.75 4.67	1333.43 1.52 32.25 4.77	4134.77 4.70
5. 12 or more times	3082.55 3.50 67.92 5.13	1455.77 1.65 32.08 5.21	4538.32 5.16
Total	60043.4 68.22	27964.7 31.78	88008 100.00
Frequency Missing = 11712.956			

Table of Q17 by race_eth					
Q17(Q17. Past 12 mos, # times ran out of \$ & relied outside resource)	race_eth(Race/Ethnicity of respondent)				
Frequency Percent Row Pct Col Pct	1. Black/African American	2. White	3. Latino	4. Other	Total
1. None	4154.96 4.76 9.14 37.24	27975.6 32.06 61.52 57.34	7432.21 8.52 16.34 48.12	5912.52 6.78 13.00 49.80	45475.3 52.11
2. 1-2 times	3229.13 3.70 14.72 28.94	11142.4 12.77 50.78 22.84	4493.86 5.15 20.48 29.09	3078.48 3.53 14.03 25.93	21943.9 25.15
3. 3-5 times	2085.57 2.39 18.49 18.69	5649.67 6.47 50.08 11.58	2040.84 2.34 18.09 13.21	1505.53 1.73 13.34 12.68	11281.6 12.93
4. 6-11 times	826.876 0.95 20.27 7.41	1901.51 2.18 46.62 3.90	744.89 0.85 18.26 4.82	605.661 0.69 14.85 5.10	4078.94 4.67
5. 12 or more times	860.004 0.99 19.17 7.71	2123.85 2.43 47.33 4.35	733.765 0.84 16.35 4.75	769.433 0.88 17.15 6.48	4487.06 5.14
Total	11156.5 12.78	48793.1 55.91	15445.6 17.70	11871.6 13.60	87266.8 100.00
Frequency Missing = 12454.217461					

Table of Q17 by SEX			
Q17(Q17. Past 12 mos, # times ran out of \$ & relied outside resource)	SEX(Sex)		
Frequency Percent Row Pct Col Pct	1. Male	2. Female	Total
1. None	20939.4 23.77 45.61 54.78	24970.8 28.34 54.39 50.06	45910.2 52.11

Table of Q17 by SEX			
Q17(Q17. Past 12 mos, # times ran out of \$ & relied outside resource)	SEX(Sex)		
	1. Male	2. Female	Total
Frequency Percent Row Pct Col Pct			
2. 1-2 times	9082.71 10.31 41.01 23.76	13065 14.83 58.99 26.19	22147.7 25.14
3. 3-5 times	4598.67 5.22 40.47 12.03	6763.71 7.68 59.53 13.56	11362.4 12.90
4. 6-11 times	1679.68 1.91 40.63 4.39	2454.63 2.79 59.37 4.92	4134.31 4.69
5. 12 or more times	1923.19 2.18 42.29 5.03	2624.66 2.98 57.71 5.26	4547.86 5.16
Total	38223.7 43.39	49878.8 56.61	88102.5 100.00
Frequency Missing = 11618.516803			

Table of Q17 by HAVKID			
Q17(Q17. Past 12 mos, # times ran out of \$ & relied outside resource)	HAVKID(Do you have children who live with you?)		
	1. Yes	2. No	Total
Frequency Percent Row Pct Col Pct			
1. None	10752.7 12.21 23.42 46.79	35167.2 39.93 76.58 54.02	45919.9 52.13
2. 1-2 times	6395.99 7.26 28.90 27.83	15737.6 17.87 71.10 24.17	22133.6 25.13

Table of Q17 by HAVKID			
Q17(Q17. Past 12 mos, # times ran out of \$ & relied outside resource)	HAVKID(Do you have children who live with you?)		
Frequency Percent Row Pct Col Pct	1. Yes	2. No	Total
3. 3-5 times	3281.19 3.73 28.90 14.28	8071.38 9.16 71.10 12.40	11352.6 12.89
4. 6-11 times	1222.43 1.39 29.62 5.32	2904.4 3.30 70.38 4.46	4126.83 4.69
5. 12 or more times	1329.89 1.51 29.23 5.79	3219.67 3.66 70.77 4.95	4549.56 5.17
Total	22982.3 26.09	65100.2 73.91	88082.4 100.00
Frequency Missing = 11638.559327			

Table of Q17 by generation			
Q17(Q17. Past 12 mos, # times ran out of \$ & relied outside resource)	generation(1st Generation: 1 = 1st Gen, 2 = Not 1st Gen)		
Frequency Percent Row Pct Col Pct	1. First-Generation	2. Not First-Generation	Total
1. None	11482.1 16.45 30.81 50.48	25780.5 36.93 69.19 54.78	37262.6 53.38
2. 1-2 times	6024.74 8.63 34.72 26.49	11327.9 16.23 65.28 24.07	17352.6 24.86
3. 3-5 times	3013.57 4.32 34.46 13.25	5731.85 8.21 65.54 12.18	8745.42 12.53

Table of Q17 by generation			
Q17(Q17. Past 12 mos, # times ran out of \$ & relied outside resource)	generation(1st Generation: 1 = 1st Gen, 2 = Not 1st Gen)		
Frequency Percent Row Pct Col Pct	1. First- Generation	2. Not First- Generation	Total
4. 6-11 times	1097.69 1.57 35.49 4.83	1995.62 2.86 64.51 4.24	3093.31 4.43
5. 12 or more times	1126.38 1.61 33.64 4.95	2222.38 3.18 66.36 4.72	3348.76 4.80
Total	22744.5 32.58	47058.2 67.42	69802.7 100.00
Frequency Missing = 29918.296845			

Table of Q17 by developmental			
Q17(Q17. Past 12 mos, # times ran out of \$ & relied outside resource)	developmental(Developmental: 1 = Non-Developmental, 2 = Developmental)		
Frequency Percent Row Pct Col Pct	1. Non- Developmental	2. Developmental	Total
1. None	25173.8 29.08 55.81 56.53	19933.9 23.03 44.19 47.42	45107.7 52.11
2. 1-2 times	10311.9 11.91 47.36 23.16	11463.1 13.24 52.64 27.27	21775 25.15
3. 3-5 times	5172.84 5.98 46.42 11.62	5969.53 6.90 53.58 14.20	11142.4 12.87
4. 6-11 times	1832.77 2.12 44.78 4.12	2259.73 2.61 55.22 5.38	4092.5 4.73

Table of Q17 by developmental			
Q17(Q17. Past 12 mos, # times ran out of \$ & relied outside resource)	developmental(Developmental: 1 = Non-Developmental, 2 = Developmental)		
Frequency Percent Row Pct Col Pct	1. Non-Developmental	2. Developmental	Total
5. 12 or more times	2040.8 2.36 45.84 4.58	2410.72 2.78 54.16 5.73	4451.52 5.14
Total	44532.2 51.44	42036.9 48.56	86569.1 100.00
Frequency Missing = 13151.888256			

Table of Q17 by credit			
Q17(Q17. Past 12 mos, # times ran out of \$ & relied outside resource)	credit(Credit Hrs Earned: 1 = 0-29 hrs, 2 = 30+ hrs)		
Frequency Percent Row Pct Col Pct	1. 0 to 29 Credits	2. 30+ Credits	Total
1. None	29500.9 33.68 64.63 51.65	16141.9 18.43 35.37 52.96	45642.7 52.10
2. 1-2 times	14463 16.51 65.64 25.32	7570.09 8.64 34.36 24.84	22033.1 25.15
3. 3-5 times	7437.29 8.49 65.78 13.02	3869.63 4.42 34.22 12.70	11306.9 12.91
4. 6-11 times	2710.71 3.09 66.10 4.75	1390.51 1.59 33.90 4.56	4101.22 4.68
5. 12 or more times	3006.16 3.43 66.60 5.26	1507.71 1.72 33.40 4.95	4513.87 5.15
Total	57118 65.20	30479.8 34.80	87597.9 100.00

Table of Q17 by credit			
Q17(Q17. Past 12 mos, # times ran out of \$ & relied outside resource)	credit(Credit Hrs Earned: 1 = 0-29 hrs, 2 = 30+ hrs)		
Frequency Percent Row Pct Col Pct	1. 0 to 29 Credits	2. 30+ Credits	Total
Frequency Missing = 12123.14079			

Table of Q17 by PAYWORK							
Q17(Q17. Past 12 mos, # times ran out of \$ & relied outside resource)	PAYWORK(Working for pay)						
Frequency Percent Row Pct Col Pct	0. None	1. 1-5 hours	2. 6-10 hours	3. 11-20 hours	4. 21-30 hours	5. More than 30 hours	Total
1. None	10848.7 12.40 23.82 52.66	2650.01 3.03 5.82 45.66	2990.46 3.42 6.56 47.74	5926.71 6.77 13.01 51.06	8463.51 9.67 18.58 51.55	14673.7 16.77 32.21 54.78	45553.1 52.07
2. 1-2 times	4353.71 4.98 19.80 21.13	1558.11 1.78 7.08 26.84	1703.37 1.95 7.75 27.19	3015.96 3.45 13.71 25.98	4427.56 5.06 20.13 26.97	6934.23 7.93 31.53 25.89	21992.9 25.14
3. 3-5 times	2670.49 3.05 23.67 12.96	900.878 1.03 7.98 15.52	900.819 1.03 7.98 14.38	1554.52 1.78 13.78 13.39	2212.3 2.53 19.61 13.47	3045.04 3.48 26.99 11.37	11284.1 12.90
4. 6-11 times	1027.26 1.17 24.96 4.99	328.95 0.38 7.99 5.67	316.28 0.36 7.68 5.05	554.638 0.63 13.48 4.78	740.401 0.85 17.99 4.51	1148.27 1.31 27.90 4.29	4115.8 4.70
5. 12 or more times	1701.83 1.95 37.52 8.26	366.215 0.42 8.07 6.31	353.433 0.40 7.79 5.64	555.084 0.63 12.24 4.78	575.07 0.66 12.68 3.50	983.725 1.12 21.69 3.67	4535.36 5.18
Total	20602 23.55	5804.17 6.63	6264.36 7.16	11606.9 13.27	16418.8 18.77	26785 30.62	87481.3 100.00
Frequency Missing = 12239.711053							

2017 CCSSE Special Focus Module: Financial Health Respondents
Number times ran out of money and had to rely on outside resources in past 12
months[CCSSE fhq17]
Unweighted Data

Table of Q17 by ENRLMENT			
Q17(Q17. Past 12 mos, # times ran out of \$ & relied outside resource)	ENRLMENT(Thinking about this current academic term, how would you characterize your enrollment at this college?)		
Frequency Percent Row Pct Col Pct	1. Less than full-time	2. Full-time	Total
1. None	13140 14.74 28.76 53.50	32541 36.50 71.24 50.39	45681 51.24
2. 1-2 times	6213 6.97 27.68 25.29	16235 18.21 72.32 25.14	22448 25.18
3. 3-5 times	2994 3.36 25.39 12.19	8799 9.87 74.61 13.62	11793 13.23
4. 6-11 times	1078 1.21 24.88 4.39	3255 3.65 75.12 5.04	4333 4.86
5. 12 or more times	1138 1.28 23.27 4.63	3752 4.21 76.73 5.81	4890 5.49
Total	24563 27.55	64582 72.45	89145 100.00
Frequency Missing = 10576			

2017 CCSSE Special Focus Module: Financial Health Respondents
Confident that I could come up with the following amount of money in next month [CCSSE
fhq18]
Weighted Data

Table of Q18 by stud_age_class			
Q18(Q18. Confident can come up with following amount)	stud_age_class(Age: 1 = Trad Age (18 - 24), 2 = Non-Trad Age (25+))		
Frequency Percent Row Pct Col Pct	1. Traditional-Age	2. Nontraditional-Age	Total
1. \$0	10866 12.39 67.28 18.16	5283.58 6.03 32.72 18.98	16149.6 18.42
2. \$500	25311.4 28.87 73.37 42.30	9187.4 10.48 26.63 33.01	34498.8 39.35
3. \$1,000	10946.7 12.49 71.30 18.29	4405.5 5.03 28.70 15.83	15352.2 17.51
4. \$2,000	3638.1 4.15 66.13 6.08	1863.49 2.13 33.87 6.70	5501.59 6.28
5. More than \$2,000	9075 10.35 56.13 15.17	7093.64 8.09 43.87 25.49	16168.6 18.44
Total	59837.2 68.25	27833.6 31.75	87670.8 100.00
Frequency Missing = 12050.210633			

Table of Q18 by race_eth					
Q18(Q18. Confident can come up with following amount)	race_eth(Race/Ethnicity of respondent)				
Frequency Percent Row Pct Col Pct	1. Black/African American	2. White	3. Latino	4. Other	Total
1. \$0	2865.44 3.30 17.91 25.75	7646.17 8.79 47.79 15.73	2936.28 3.38 18.35 19.11	2550.27 2.93 15.94 21.53	15998.2 18.40
2. \$500	4904.8 5.64 14.33 44.07	18095.1 20.81 52.87 37.22	6727.78 7.74 19.66 43.78	4500.72 5.18 13.15 38.00	34228.4 39.36
3. \$1,000	1828.76 2.10 12.00 16.43	8473.25 9.74 55.62 17.43	2880.77 3.31 18.91 18.75	2052.64 2.36 13.47 17.33	15235.4 17.52
4. \$2,000	530.625 0.61 9.70 4.77	3260.14 3.75 59.60 6.71	985.616 1.13 18.02 6.41	693.718 0.80 12.68 5.86	5470.1 6.29
5. More than \$2,000	1000.4 1.15 6.24 8.99	11141.8 12.81 69.52 22.92	1837.35 2.11 11.46 11.96	2047.42 2.35 12.77 17.29	16027 18.43
Total	11130 12.80	48616.5 55.91	15367.8 17.67	11844.8 13.62	86959 100.00
Frequency Missing = 12761.960432					

Table of Q18 by SEX			
Q18(Q18. Confident can come up with following amount)	SEX(Sex)		
Frequency Percent Row Pct Col Pct	1. Male	2. Female	Total
1. \$0	5826.35 6.64 36.04 15.30	10340.1 11.78 63.96 20.81	16166.5 18.42
2. \$500	13629.2 15.53 39.45 35.79	20914.7 23.83 60.55 42.08	34543.9 39.35

Table of Q18 by SEX			
Q18(Q18. Confident can come up with following amount)	SEX(Sex)		
Frequency Percent Row Pct Col Pct	1. Male	2. Female	Total
3. \$1,000	7429.5 8.46 48.32 19.51	7946.68 9.05 51.68 15.99	15376.2 17.52
4. \$2,000	2625.03 2.99 47.70 6.89	2878.66 3.28 52.30 5.79	5503.69 6.27
5. More than \$2,000	8570.16 9.76 52.94 22.51	7617.25 8.68 47.06 15.33	16187.4 18.44
Total	38080.2 43.38	49697.5 56.62	87777.7 100.00
Frequency Missing = 11943.307461			

Table of Q18 by HAVKID			
Q18(Q18. Confident can come up with following amount)	HAVKID(Do you have children who live with you?)		
Frequency Percent Row Pct Col Pct	1. Yes	2. No	Total
1. \$0	4886.29 5.57 30.22 21.36	11281.9 12.86 69.78 17.39	16168.2 18.43
2. \$500	8926.04 10.17 25.85 39.02	25609.3 29.19 74.15 39.48	34535.3 39.36
3. \$1,000	3635.16 4.14 23.68 15.89	11717.7 13.35 76.32 18.06	15352.8 17.50
4. \$2,000	1339.58 1.53 24.35 5.86	4161.41 4.74 75.65 6.41	5501 6.27

Table of Q18 by HAVKID			
Q18(Q18. Confident can come up with following amount)	HAVKID(Do you have children who live with you?)		
Frequency Percent Row Pct Col Pct	1. Yes	2. No	Total
5. More than \$2,000	4088.7 4.66 25.26 17.87	12099.8 13.79 74.74 18.65	16188.5 18.45
Total	22875.8 26.07	64870.1 73.93	87745.8 100.00
Frequency Missing = 11975.173902			

Table of Q18 by generation			
Q18(Q18. Confident can come up with following amount)	generation(1st Generation: 1 = 1st Gen, 2 = Not 1st Gen)		
Frequency Percent Row Pct Col Pct	1. First-Generation	2. Not First-Generation	Total
1. \$0	4520.46 6.50 38.87 19.96	7109.83 10.23 61.13 15.17	11630.3 16.73
2. \$500	9248.02 13.30 34.45 40.84	17599.2 25.32 65.55 37.55	26847.2 38.62
3. \$1,000	3728.98 5.36 30.11 16.47	8655.6 12.45 69.89 18.47	12384.6 17.82
4. \$2,000	1352.74 1.95 29.61 5.97	3215.64 4.63 70.39 6.86	4568.39 6.57
5. More than \$2,000	3793.17 5.46 26.94 16.75	10287.7 14.80 73.06 21.95	14080.9 20.26
Total	22643.4 32.58	46868 67.42	69511.4 100.00
Frequency Missing = 30209.642966			

Table of Q18 by developmental			
Q18(Q18. Confident can come up with following amount)	developmental(Developmental: 1 = Non-Developmental, 2 = Developmental)		
Frequency Percent Row Pct Col Pct	1. Non-Developmental	2. Developmental	Total
1. \$0	7292.07 8.46 46.02 16.44	8555.02 9.92 53.98 20.42	15847.1 18.37
2. \$500	16291.8 18.89 48.01 36.74	17644.1 20.46 51.99 42.11	33935.9 39.35
3. \$1,000	7812.08 9.06 51.67 17.61	7305.79 8.47 48.33 17.44	15117.9 17.53
4. \$2,000	2881.89 3.34 53.28 6.50	2527.53 2.93 46.72 6.03	5409.42 6.27
5. More than \$2,000	10071.5 11.68 63.21 22.71	5862.91 6.80 36.79 13.99	15934.4 18.48
Total	44349.3 51.42	41895.3 48.58	86244.6 100.00
Frequency Missing = 13476.371985			

Table of Q18 by credit			
Q18(Q18. Confident can come up with following amount)	credit(Credit Hrs Earned: 1 = 0-29 hrs, 2 = 30+ hrs)		
Frequency Percent Row Pct Col Pct	1. 0 to 29 Credits	2. 30+ Credits	Total
1. \$0	10768.4 12.34 66.94 18.92	5319.44 6.09 33.06 17.51	16087.9 18.43
2. \$500	22904.3 26.24 66.71 40.25	11428.6 13.09 33.29 37.61	34332.9 39.33

Table of Q18 by credit			
Q18(Q18. Confident can come up with following amount)	credit(Credit Hrs Earned: 1 = 0-29 hrs, 2 = 30+ hrs)		
Frequency Percent Row Pct Col Pct	1. 0 to 29 Credits	2. 30+ Credits	Total
3. \$1,000	9847.45 11.28 64.49 17.31	5421.67 6.21 35.51 17.84	15269.1 17.49
4. \$2,000	3456.9 3.96 63.34 6.08	2001.08 2.29 36.66 6.59	5457.98 6.25
5. More than \$2,000	9925.12 11.37 61.50 17.44	6212.37 7.12 38.50 20.45	16137.5 18.49
Total	56902.2 65.19	30383.2 34.81	87285.3 100.00
Frequency Missing = 12435.658835			

Table of Q18 by PAYWORK							
Q18(Q18. Confident can come up with following amount)	PAYWORK(Working for pay)						
Frequency Percent Row Pct Col Pct	0. None	1. 1-5 hours	2. 6-10 hours	3. 11-20 hours	4. 21-30 hours	5. More than 30 hours	Total
1. \$0	5669.21 6.50 35.29 27.67	1192.53 1.37 7.42 20.52	1217.23 1.40 7.58 19.57	1889.86 2.17 11.77 16.31	2397.49 2.75 14.93 14.65	3696.34 4.24 23.01 13.85	16062.7 18.43
2. \$500	7313.66 8.39 21.33 35.69	2520.24 2.89 7.35 43.37	2638.96 3.03 7.70 42.43	5109.45 5.86 14.90 44.09	7127.01 8.18 20.79 43.56	9575.57 10.99 27.93 35.89	34284.9 39.34
3. \$1,000	2858.38 3.28 18.69 13.95	969.868 1.11 6.34 16.69	1099.77 1.26 7.19 17.68	1970.19 2.26 12.89 17.00	3246.84 3.73 21.23 19.84	5145.35 5.90 33.65 19.28	15290.4 17.54
4. \$2,000	973.338 1.12 17.85 4.75	315.331 0.36 5.78 5.43	359.785 0.41 6.60 5.78	726.322 0.83 13.32 6.27	1011.83 1.16 18.56 6.18	2065.55 2.37 37.89 7.74	5452.16 6.26

Table of Q18 by PAYWORK							
Q18(Q18. Confident can come up with following amount)	PAYWORK(Working for pay)						
Frequency Percent Row Pct Col Pct	0. None	1. 1-5 hours	2. 6-10 hours	3. 11-20 hours	4. 21-30 hours	5. More than 30 hours	Total
5. More than \$2,000	3677.65 4.22 22.89 17.95	812.915 0.93 5.06 13.99	904.013 1.04 5.63 14.53	1892.43 2.17 11.78 16.33	2578.89 2.96 16.05 15.76	6201.06 7.11 38.60 23.24	16066.9 18.43
Total	20492.2 23.51	5810.88 6.67	6219.76 7.14	11588.3 13.30	16362.1 18.77	26683.9 30.62	87157.1 100.00
Frequency Missing = 12563.94551							

2017 CCSSE Special Focus Module: Financial Health Respondents
Confident that I could come up with the following amount of money in next month [CCSSE
fhq18]
Unweighted Data

Table of Q18 by ENRLMENT			
Q18(Q18. Confident can come up with following amount)	ENRLMENT(Thinking about this current academic term, how would you characterize your enrollment at this college?)		
Frequency Percent Row Pct Col Pct	1. Less than full-time	2. Full-time	Total
1. \$0	4370 4.92 26.25 17.87	12275 13.82 73.75 19.06	16645 18.74
2. \$500	9346 10.52 26.28 38.22	26211 29.50 73.72 40.71	35557 40.02
3. \$1,000	4284 4.82 27.58 17.52	11249 12.66 72.42 17.47	15533 17.48
4. \$2,000	1598 1.80 29.19 6.53	3876 4.36 70.81 6.02	5474 6.16
5. More than \$2,000	4855 5.46 31.05 19.85	10779 12.13 68.95 16.74	15634 17.60
Total	24453 27.52	64390 72.48	88843 100.00
Frequency Missing = 10878			

2017 CCSSE Special Focus Module: Financial Health Respondents
How well keeping up with bills and/or credit payments [CCSSE fhq19]
Weighted Data

Table of Q19 by stud_age_class			
Q19(Q19. How well keeping up with bills &/or credit pay)	stud_age_class(Age: 1 = Trad Age (18 - 24), 2 = Non-Trad Age (25+))		
Frequency Percent Row Pct Col Pct	1. Traditional-Age	2. Nontraditional-Age	Total
1. I am keeping up with no difficulties	21435.4 24.35 65.88 35.70	11101.3 12.61 34.12 39.64	32536.6 36.96
2. It is a struggle from time to time	18304.4 20.79 61.27 30.49	11572.1 13.14 38.73 41.32	29876.5 33.94
3. It is a constant struggle	3969.73 4.51 52.80 6.61	3548.79 4.03 47.20 12.67	7518.52 8.54
4. I am falling behind with bills &/or cred payments	1096.7 1.25 50.22 1.83	1087.03 1.23 49.78 3.88	2183.73 2.48
5. I have no bills &/or credit payments	15228.9 17.30 95.64 25.37	694.793 0.79 4.36 2.48	15923.7 18.09
Total	60035.1 68.19	28004 31.81	88039.1 100.00
Frequency Missing = 11681.938979			

Table of Q19 by race_eth					
Q19(Q19. How well keeping up with bills &/or credit pay)	race_eth(Race/Ethnicity of respondent)				
Frequency Percent Row Pct Col Pct	1. Black/African American	2. White	3. Latino	4. Other	Total
1. I am keeping up with no difficulties	3585.23 4.11 11.10 32.08	18862 21.61 58.39 38.65	5774.48 6.62 17.88 37.43	4080.95 4.68 12.63 34.33	32302.7 37.01

Table of Q19 by race_eth					
Q19(Q19. How well keeping up with bills &/or credit pay)	race_eth(Race/Ethnicity of respondent)				
Frequency Percent Row Pct Col Pct	1. Black/African American	2. White	3. Latino	4. Other	Total
2. It is a struggle from time to time	4167.5 4.77 14.06 37.29	16007 18.34 54.02 32.80	5558.39 6.37 18.76 36.03	3900.15 4.47 13.16 32.81	29633.1 33.95
3. It is a constant struggle	1123.5 1.29 15.12 10.05	4141.15 4.74 55.74 8.49	1121.63 1.28 15.10 7.27	1043.32 1.20 14.04 8.78	7429.6 8.51
4. I am falling behind with bills &/or cred payments	433.613 0.50 20.15 3.88	992.952 1.14 46.14 2.03	338.858 0.39 15.75 2.20	386.718 0.44 17.97 3.25	2152.14 2.47
5. I have no bills &/or credit payments	1867.15 2.14 11.84 16.71	8794.6 10.08 55.76 18.02	2634.2 3.02 16.70 17.07	2476.81 2.84 15.70 20.83	15772.8 18.07
Total	11177 12.80	48797.8 55.90	15427.6 17.67	11888 13.62	87290.3 100.00
Frequency Missing = 12430.741682					

Table of Q19 by SEX			
Q19(Q19. How well keeping up with bills &/or credit pay)	SEX(Sex)		
Frequency Percent Row Pct Col Pct	1. Male	2. Female	Total
1. I am keeping up with no difficulties	15388.4 17.46 47.22 40.25	17199.1 19.52 52.78 34.47	32587.5 36.98
2. It is a struggle from time to time	11364.8 12.90 37.99 29.72	18552.8 21.05 62.01 37.18	29917.6 33.95
3. It is a constant struggle	3023.3 3.43 40.23 7.91	4491.35 5.10 59.77 9.00	7514.65 8.53

Table of Q19 by SEX			
Q19(Q19. How well keeping up with bills &/or credit pay)	SEX(Sex)		
Frequency Percent Row Pct Col Pct	1. Male	2. Female	Total
4. I am falling behind with bills &/or cred payments	928.051 1.05 42.45 2.43	1258.19 1.43 57.55 2.52	2186.24 2.48
5. I have no bills &/or credit payments	7532.16 8.55 47.30 19.70	8393.02 9.52 52.70 16.82	15925.2 18.07
Total	38236.7 43.39	49894.5 56.61	88131.2 100.00
Frequency Missing = 11589.773883			

Table of Q19 by HAVKID			
Q19(Q19. How well keeping up with bills &/or credit pay)	HAVKID(Do you have children who live with you?)		
Frequency Percent Row Pct Col Pct	1. Yes	2. No	Total
1. I am keeping up with no difficulties	7827.96 8.88 24.05 34.08	24720.6 28.06 75.95 37.95	32548.5 36.94
2. It is a struggle from time to time	9725.38 11.04 32.49 42.33	20212.6 22.94 67.51 31.03	29938 33.98
3. It is a constant struggle	2869.6 3.26 38.15 12.49	4653.12 5.28 61.85 7.14	7522.73 8.54
4. I am falling behind with bills &/or cred payments	841.083 0.95 38.49 3.66	1344.29 1.53 61.51 2.06	2185.37 2.48
5. I have no bills &/or credit payments	1708.54 1.94 10.74 7.44	14204.4 16.12 89.26 21.81	15912.9 18.06
Total	22972.6 26.07	65134.9 73.93	88107.5 100.00

Table of Q19 by HAVKID			
Q19(Q19. How well keeping up with bills &/or credit pay)	HAVKID(Do you have children who live with you?)		
Frequency Percent Row Pct Col Pct	1. Yes	2. No	Total
Frequency Missing = 11613.495768			

Table of Q19 by generation			
Q19(Q19. How well keeping up with bills &/or credit pay)	generation(1st Generation: 1 = 1st Gen, 2 = Not 1st Gen)		
Frequency Percent Row Pct Col Pct	1. First-Generation	2. Not First-Generation	Total
1. I am keeping up with no difficulties	8678.65 12.43 32.65 38.14	17900.5 25.65 67.35 38.05	26579.1 38.08
2. It is a struggle from time to time	8529.17 12.22 35.89 37.49	15235.8 21.83 64.11 32.39	23764.9 34.05
3. It is a constant struggle	2148.42 3.08 36.53 9.44	3732.08 5.35 63.47 7.93	5880.5 8.43
4. I am falling behind with bills &/or cred payments	631.192 0.90 38.00 2.77	1029.76 1.48 62.00 2.19	1660.95 2.38
5. I have no bills &/or credit payments	2764.56 3.96 23.22 12.15	9143.09 13.10 76.78 19.44	11907.6 17.06
Total	22752 32.60	47041.2 67.40	69793.2 100.00
Frequency Missing = 29927.829944			

Table of Q19 by developmental			
Q19(Q19. How well keeping up with bills &/or credit pay)	developmental(Developmental: 1 = Non-Developmental, 2 = Developmental)		
Frequency Percent Row Pct Col Pct	1. Non-Developmental	2. Developmental	Total
1. I am keeping up with no difficulties	17492.4 20.20 54.67 39.29	14504.5 16.75 45.33 34.48	31996.9 36.95
2. It is a struggle from time to time	14226.6 16.43 48.38 31.95	15177.6 17.53 51.62 36.08	29404.2 33.96
3. It is a constant struggle	3415.01 3.94 46.30 7.67	3960.84 4.57 53.70 9.42	7375.85 8.52
4. I am falling behind with bills &/or cred payments	987.581 1.14 45.94 2.22	1162.02 1.34 54.06 2.76	2149.6 2.48
5. I have no bills &/or credit payments	8404.02 9.71 53.66 18.87	7256.19 8.38 46.34 17.25	15660.2 18.09
Total	44525.6 51.42	42061.2 48.58	86586.7 100.00
Frequency Missing = 13134.257574			

Table of Q19 by credit			
Q19(Q19. How well keeping up with bills &/or credit pay)	credit(Credit Hrs Earned: 1 = 0-29 hrs, 2 = 30+ hrs)		
Frequency Percent Row Pct Col Pct	1. 0 to 29 Credits	2. 30+ Credits	Total
1. I am keeping up with no difficulties	20400.3 23.28 62.93 35.70	12019 13.72 37.07 39.43	32419.3 37.00
2. It is a struggle from time to time	18911.7 21.58 63.53 33.10	10855.5 12.39 36.47 35.62	29767.2 33.97

Table of Q19 by credit			
Q19(Q19. How well keeping up with bills &/or credit pay)	credit(Credit Hrs Earned: 1 = 0-29 hrs, 2 = 30+ hrs)		
Frequency Percent Row Pct Col Pct	1. 0 to 29 Credits	2. 30+ Credits	Total
3. It is a constant struggle	4796.76 5.47 64.17 8.39	2678.18 3.06 35.83 8.79	7474.94 8.53
4. I am falling behind with bills &/or cred payments	1416.02 1.62 65.23 2.48	754.873 0.86 34.77 2.48	2170.89 2.48
5. I have no bills &/or credit payments	11618.8 13.26 73.58 20.33	4170.87 4.76 26.42 13.68	15789.7 18.02
Total	57143.6 65.22	30478.4 34.78	87622 100.00
Frequency Missing = 12098.960022			

Table of Q19 by PAYWORK							
Q19(Q19. How well keeping up with bills &/or credit pay)	PAYWORK(Working for pay)						
Frequency Percent Row Pct Col Pct	0. None	1. 1-5 hours	2. 6-10 hours	3. 11-20 hours	4. 21-30 hours	5. More than 30 hours	Total
1. I am keeping up with no difficulties	5886.46 6.73 18.22 28.55	1889.32 2.16 5.85 32.48	2222.89 2.54 6.88 35.56	4222.38 4.83 13.07 36.34	6375.13 7.29 19.73 38.84	11715.1 13.39 36.26 43.73	32311.3 36.93
2. It is a struggle from time to time	4762.8 5.44 16.04 23.10	1742.93 1.99 5.87 29.97	2029.53 2.32 6.83 32.47	3890.04 4.45 13.10 33.48	6418.35 7.33 21.61 39.11	10854 12.40 36.55 40.52	29697.6 33.94
3. It is a constant struggle	1624.4 1.86 21.74 7.88	515.815 0.59 6.90 8.87	541.114 0.62 7.24 8.66	921.772 1.05 12.34 7.93	1342.74 1.53 17.97 8.18	2526.25 2.89 33.81 9.43	7472.09 8.54
4. I am falling behind with bills &/or cred payments	563.689 0.64 25.96 2.73	158.746 0.18 7.31 2.73	182.058 0.21 8.39 2.91	249.205 0.28 11.48 2.14	328.477 0.38 15.13 2.00	688.967 0.79 31.73 2.57	2171.14 2.48

Table of Q19 by PAYWORK

Q19(Q19. How well keeping up with bills &/or credit pay)	PAYWORK(Working for pay)						
Frequency Percent Row Pct Col Pct	0. None	1. 1-5 hours	2. 6-10 hours	3. 11-20 hours	4. 21-30 hours	5. More than 30 hours	Total
5. I have no bills &/or credit payments	7779.77 8.89 49.08 37.73	1509.26 1.72 9.52 25.95	1275.04 1.46 8.04 20.40	2335.59 2.67 14.73 20.10	1947.6 2.23 12.29 11.87	1003.94 1.15 6.33 3.75	15851.2 18.11
Total	20617.1 23.56	5816.08 6.65	6250.63 7.14	11619 13.28	16412.3 18.76	26788.2 30.61	87503.3 100.00
Frequency Missing = 12217.683395							

2017 CCSSE Special Focus Module: Financial Health Respondents
How well keeping up with bills and/or credit payments [CCSSE fhq19]
Unweighted Data

Table of Q19 by ENRLMENT			
Q19(Q19. How well keeping up with bills &/or credit pay)	ENRLMENT(Thinking about this current academic term, how would you characterize your enrollment at this college?)		
Frequency Percent Row Pct Col Pct	1. Less than full-time	2. Full-time	Total
1. I am keeping up with no difficulties	9480 10.63 29.63 38.59	22520 25.25 70.38 34.85	32000 35.88
2. It is a struggle from time to time	8774 9.84 29.83 35.71	20637 23.14 70.17 31.94	29411 32.98
3. It is a constant struggle	2111 2.37 27.75 8.59	5496 6.16 72.25 8.51	7607 8.53
4. I am falling behind with bills &/or cred payments	633 0.71 29.14 2.58	1539 1.73 70.86 2.38	2172 2.44
5. I have no bills &/or credit payments	3569 4.00 19.84 14.53	14423 16.17 80.16 22.32	17992 20.17
Total	24567 27.55	64615 72.45	89182 100.00
Frequency Missing = 10539			

2017 CCSSE Special Focus Module: Financial Health Respondents
Main reason for change in work hours in past academic year[CCSSE fhq20]
Weighted Data

Table of Q20 by stud_age_class				
Q20(Q20. If wrk hrs chngd in past yr, main reason?)	stud_age_class(Age: 1 = Trad Age (18 - 24), 2 = Non-Trad Age (25+))			
Frequency Percent Row Pct Col Pct	1. Traditional-Age	2. Nontraditional-Age	Total	
1. To accommodate change in my course requirements	20946.6 23.80 69.91 34.89	9015.35 10.24 30.09 32.23	29962 34.05	
2. To make more money to pay my expences	10978.1 12.47 72.84 18.29	4092.67 4.65 27.16 14.63	15070.7 17.13	
3. My employer changed my work schedule	7144.97 8.12 72.40 11.90	2723.17 3.09 27.60 9.74	9868.13 11.21	
4. My work schedule has not changed	8251.72 9.38 56.50 13.75	6352.98 7.22 43.50 22.71	14604.7 16.60	
5. I have not worked in the past academic year	12711.6 14.44 68.73 21.17	5784.25 6.57 31.27 20.68	18495.8 21.02	
Total	60033 68.22	27968.4 31.78	88001.4 100.00	
Frequency Missing = 11719.592393				

Table of Q20 by race_eth					
Q20(Q20. If wrk hrs chngd in past yr, main reason?)	race_eth(Race/Ethnicity of respondent)				
Frequency Percent Row Pct Col Pct	1. Black/African American	2. White	3. Latino	4. Other	Total
1. To accommodate change in my course requirements	3331.53 3.82 11.20 29.81	17258.8 19.78 58.02 35.38	5311.8 6.09 17.86 34.47	3843.35 4.40 12.92 32.29	29745.5 34.08

Table of Q20 by race_eth					
Q20(Q20. If wrk hrs chngd in past yr, main reason?)	race_eth(Race/Ethnicity of respondent)				
Frequency Percent Row Pct Col Pct	1. Black/African American	2. White	3. Latino	4. Other	Total
2. To make more money to pay my expences	2147.04 2.46 14.40 19.21	7701.99 8.83 51.65 15.79	3054.69 3.50 20.49 19.82	2007.32 2.30 13.46 16.86	14911 17.09
3. My employer changed my work schedule	1312.75 1.50 13.42 11.75	5489.21 6.29 56.11 11.25	1693.68 1.94 17.31 10.99	1287.7 1.48 13.16 10.82	9783.33 11.21
4. My work schedule has not changed	1876.99 2.15 12.97 16.79	8669.07 9.93 59.89 17.77	2313.61 2.65 15.98 15.01	1614.37 1.85 11.15 13.56	14474 16.59
5. I have not worked in the past academic year	2508.61 2.87 13.67 22.44	9657.67 11.07 52.62 19.80	3036.88 3.48 16.55 19.71	3151.61 3.61 17.17 26.47	18354.8 21.03
Total	11176.9 12.81	48776.7 55.89	15410.7 17.66	11904.4 13.64	87268.7 100.00
Frequency Missing = 12452.347557					

Table of Q20 by SEX			
Q20(Q20. If wrk hrs chngd in past yr, main reason?)	SEX(Sex)		
Frequency Percent Row Pct Col Pct	1. Male	2. Female	Total
1. To accommodate change in my course requirements	12293.1 13.95 41.00 32.18	17693.2 20.08 59.00 35.46	29986.3 34.04
2. To make more money to pay my expences	6456.88 7.33 42.83 16.90	8617.06 9.78 57.17 17.27	15073.9 17.11
3. My employer changed my work schedule	4838.87 5.49 48.97 12.67	5042.06 5.72 51.03 10.11	9880.93 11.22
4. My work schedule has not changed	6520.49 7.40 44.58 17.07	8104.42 9.20 55.42 16.24	14624.9 16.60

Table of Q20 by SEX			
Q20(Q20. If wrk hrs chngd in past yr, main reason?)	SEX(Sex)		
Frequency Percent Row Pct Col Pct	1. Male	2. Female	Total
5. I have not worked in the past academic year	8096.8 9.19 43.69 21.19	10433.6 11.84 56.31 20.91	18530.4 21.03
Total	38206.1 43.37	49890.4 56.63	88096.5 100.00
Frequency Missing = 11624.530453			

Table of Q20 by HAVKID			
Q20(Q20. If wrk hrs chngd in past yr, main reason?)	HAVKID(Do you have children who live with you?)		
Frequency Percent Row Pct Col Pct	1. Yes	2. No	Total
1. To accommodate change in my course requirements	7492.6 8.51 24.98 32.59	22495.8 25.54 75.02 34.56	29988.4 34.05
2. To make more money to pay my expences	3755.18 4.26 24.91 16.33	11317.6 12.85 75.09 17.39	15072.8 17.11
3. My employer changed my work schedule	2296.06 2.61 23.25 9.99	7577.44 8.60 76.75 11.64	9873.5 11.21
4. My work schedule has not changed	4520.74 5.13 30.92 19.67	10099.5 11.47 69.08 15.52	14620.3 16.60
5. I have not worked in the past academic year	4924.02 5.59 26.59 21.42	13596.4 15.44 73.41 20.89	18520.4 21.03
Total	22988.6 26.10	65086.9 73.90	88075.5 100.00
Frequency Missing = 11645.54876			

Table of Q20 by generation			
Q20(Q20. If wrk hrs chngd in past yr, main reason?)	generation(1st Generation: 1 = 1st Gen, 2 = Not 1st Gen)		
Frequency Percent Row Pct Col Pct	1. First- Generation	2. Not First- Generation	Total
1. To accommodate change in my course requirements	7685.65 11.01 31.64 33.78	16608.1 23.80 68.36 35.32	24293.7 34.82
2. To make more money to pay my expenses	3937.7 5.64 33.52 17.31	7808.72 11.19 66.48 16.61	11746.4 16.83
3. My employer changed my work schedule	2358.44 3.38 30.54 10.37	5363.23 7.69 69.46 11.40	7721.67 11.07
4. My work schedule has not changed	4095.08 5.87 34.26 18.00	7858.74 11.26 65.74 16.71	11953.8 17.13
5. I have not worked in the past academic year	4672.87 6.70 33.24 20.54	9386.68 13.45 66.76 19.96	14059.6 20.15
Total	22749.7 32.60	47025.4 67.40	69775.2 100.00
Frequency Missing = 29945.821438			

Table of Q20 by developmental			
Q20(Q20. If wrk hrs chngd in past yr, main reason?)	developmental(Developmental: 1 = Non-Developmental, 2 = Developmental)		
Frequency Percent Row Pct Col Pct	1. Non- Developmental	2. Developmental	Total
1. To accommodate change in my course requirements	15526.6 17.94 52.72 34.91	13924.9 16.09 47.28 33.09	29451.5 34.03
2. To make more money to pay my expenses	6937.46 8.02 46.76 15.60	7897.78 9.12 53.24 18.77	14835.2 17.14

Table of Q20 by developmental			
Q20(Q20. If wrk hrs chngd in past yr, main reason?)	developmental(Developmental: 1 = Non-Developmental, 2 = Developmental)		
Frequency Percent Row Pct Col Pct	1. Non-Developmental	2. Developmental	Total
3. My employer changed my work schedule	4883.22 5.64 50.36 10.98	4813.95 5.56 49.64 11.44	9697.17 11.20
4. My work schedule has not changed	7897.31 9.12 55.08 17.76	6441.65 7.44 44.92 15.31	14339 16.57
5. I have not worked in the past academic year	9233.06 10.67 50.64 20.76	8998.23 10.40 49.36 21.39	18231.3 21.06
Total	44477.7 51.39	42076.5 48.61	86554.2 100.00
Frequency Missing = 13166.83377			

Table of Q20 by credit			
Q20(Q20. If wrk hrs chngd in past yr, main reason?)	credit(Credit Hrs Earned: 1 = 0-29 hrs, 2 = 30+ hrs)		
Frequency Percent Row Pct Col Pct	1. 0 to 29 Credits	2. 30+ Credits	Total
1. To accommodate change in my course requirements	18509.6 21.13 62.00 32.41	11343.1 12.95 38.00 37.21	29852.7 34.08
2. To make more money to pay my expenses	9784.46 11.17 65.20 17.13	5221.62 5.96 34.80 17.13	15006.1 17.13
3. My employer changed my work schedule	6580.65 7.51 67.08 11.52	3229.94 3.69 32.92 10.60	9810.59 11.20
4. My work schedule has not changed	9549.33 10.90 65.73 16.72	4979.31 5.68 34.27 16.34	14528.6 16.59

Table of Q20 by credit			
Q20(Q20. If wrk hrs chngd in past yr, main reason?)	credit(Credit Hrs Earned: 1 = 0-29 hrs, 2 = 30+ hrs)		
Frequency Percent Row Pct Col Pct	1. 0 to 29 Credits	2. 30+ Credits	Total
5. I have not worked in the past academic year	12683.3 14.48 68.97 22.21	5705.9 6.51 31.03 18.72	18389.2 21.00
Total	57107.4 65.20	30479.8 34.80	87587.2 100.00
Frequency Missing = 12133.815621			

Table of Q20 by PAYWORK							
Q20(Q20. If wrk hrs chngd in past yr, main reason?)	PAYWORK(Working for pay)						
Frequency Percent Row Pct Col Pct	0. None	1. 1-5 hours	2. 6-10 hours	3. 11-20 hours	4. 21-30 hours	5. More than 30 hours	Total
1. To accommodate change in my course requirements	2876.47 3.29 9.66 13.95	1740.86 1.99 5.85 29.90	2395.18 2.74 8.05 38.35	5618.38 6.42 18.88 48.36	8018.3 9.17 26.94 48.85	9116.72 10.42 30.63 34.07	29765.9 34.03
2. To make more money to pay my expences	1009.7 1.15 6.74 4.90	864.468 0.99 5.77 14.85	1051.71 1.20 7.02 16.84	1925.05 2.20 12.86 16.57	3296.05 3.77 22.01 20.08	6825.51 7.80 45.59 25.51	14972.5 17.12
3. My employer changed my work schedule	843.83 0.96 8.62 4.09	667.51 0.76 6.82 11.46	778.063 0.89 7.94 12.46	1563.09 1.79 15.96 13.45	2386.85 2.73 24.37 14.54	3555.04 4.06 36.30 13.29	9794.38 11.20
4. My work schedule has not changed	874.378 1.00 6.03 4.24	1013.68 1.16 6.99 17.41	1328.77 1.52 9.16 21.27	1989.97 2.28 13.72 17.13	2411.02 2.76 16.62 14.69	6890.03 7.88 47.49 25.75	14507.8 16.59
5. I have not worked in the past academic year	15009.7 17.16 81.45 72.81	1536.58 1.76 8.34 26.39	692.504 0.79 3.76 11.09	521.002 0.60 2.83 4.48	301.123 0.34 1.63 1.83	367.617 0.42 1.99 1.37	18428.5 21.07
Total	20614.1 23.57	5823.09 6.66	6246.23 7.14	11617.5 13.28	16413.3 18.76	26754.9 30.59	87469.1 100.00
Frequency Missing = 12251.876741							

**2017 CCSSE Special Focus Module: Financial Health Respondents
Main reason for change in work hours in past academic year[CCSSE fhq20]
Unweighted Data**

Table of Q20 by ENRLMENT			
Q20(Q20. If wrk hrs chngd in past yr, main reason?)	ENRLMENT(Thinking about this current academic term, how would you characterize your enrollment at this college?)		
Frequency Percent Row Pct Col Pct	1. Less than full-time	2. Full-time	Total
1. To accommodate change in my course requirements	7802 8.75 24.35 31.78	24245 27.20 75.65 37.54	32047 35.95
2. To make more money to pay my expences	4679 5.25 33.27 19.06	9385 10.53 66.73 14.53	14064 15.78
3. My employer changed my work schedule	3068 3.44 33.35 12.50	6131 6.88 66.65 9.49	9199 10.32
4. My work schedule has not changed	4879 5.47 38.10 19.87	7927 8.89 61.90 12.27	12806 14.37
5. I have not worked in the past academic year	4122 4.62 19.61 16.79	16897 18.96 80.39 26.16	21019 23.58
Total	24550 27.54	64585 72.46	89135 100.00
Frequency Missing = 10586			