CCSSE Standard Item Set:  
Student Financial Health

Please mark your responses on page 7 of the survey under Additional Items and not on this sheet. 
Mark only one response for each item.

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

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

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

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

5. This college has provided me with adequate information about financial assistance (scholarships, grants, loans, etc.).  
   a. Strongly agree  
   b. Agree  
   c. Disagree  
   d. Strongly disagree  
   e. I have not needed any information about financial assistance
6. One reason I have stayed enrolled this academic term is to continue receiving my financial aid.
   a. Strongly agree
   b. Agree
   c. Disagree
   d. Strongly disagree
   e. I do not receive financial aid

7. I have the skills and knowledge to manage my finances well.
   a. Strongly agree
   b. Agree
   c. Disagree
   d. Strongly disagree
   e. I do not manage my own finances

8. I always pay my bills on time.
   a. Strongly agree
   b. Agree
   c. Disagree
   d. Strongly disagree
   e. I am not responsible for paying my bills

9. I am satisfied with my present financial situation.
   a. Strongly agree
   b. Agree
   c. Neutral
   d. Disagree
   e. Strongly disagree

10. Which option best describes how often you budget your money (how you keep track of how much money you make, how much you spend, and how much you save)?
    a. Never, but I should
    b. Weekly
    c. Every two weeks
    d. Monthly
    e. I do not need to budget my money

11. When you budget for your future living expenses, which of these time frames is most important to you?
    a. The next week
    b. The next couple of weeks
    c. The next few months
    d. The next year or longer
    e. I do not budget for my future living expenses
12. In the past 12 months, how many times have you run out of money and had to rely on outside resources (such as loans, friends/family, charitable organizations, etc.)?
   a. None
   b. 1-2 times
   c. 3-5 times
   d. 6-11 times
   e. 12 or more times

13. I am confident that I could come up with the following amount (from cash, credit, family/friends, etc.) if an unexpected need arose within the next month:
   a. $0
   b. $500
   c. $1000
   d. $2000
   e. More than $2000

14. How well are you keeping up with your bills and/or credit payments at the moment?
   a. I am keeping up with no difficulties
   b. It is a struggle from time to time
   c. It is a struggle
   d. I am falling behind with bills and/or credit card payments
   e. I have no bills and/or credit card payments

15. If your work hours have changed during the past academic year, what has been the main reason for the change?
   a. To accommodate changes in my course requirements
   b. To make more money to pay my expenses
   c. My employer changed my work schedule
   d. My work schedule has not changed
   e. I have not worked in the past academic year