

*Listening to Students
Who Ever Thought about Leaving College
or
Did Leave College and Came Back*

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**Listening to Students
Who Ever Thought about Leaving College
Or Did Leave College and Came Back...**

“What made me take a 2-year break from college is that I was not able to obtain financial aid without my parent's involvement before the age of 24. At the time, I had a very complicated relationship with my parents where I felt that I can not ask them for anything. Then I took another 1-year break because of had a really hard time trying to financially keep up with the massive transportation fees and my rent since I lived about 45 minutes away from school. Lastly, during my time in Chico State at the beginning of covid, I broke my engagement with my fiance whom I was with for 8 years because I was not happy and needed to urgently take some time to take care of myself. That last break was for 1 year and then I kickstarted my transfer to Sac State.

Living in a rural town and working in retail without much prospect for growth and financial sustainability is what made me go back to school and stay in school. Also, the people that I surrounded myself with were not successful or likeminded. All in all, I felt like everything was a dead end and I needed growth.

I wish Sac State would allow more opportunities for paid internships for (my field of study's) students. Internships are a requirement for graduation, so I felt compelled to undertake an unpaid field opportunity despite it making it extremely hard to pay bills and for transportation to and from the internship.”

— Hi, ... I am 28 years old and I am Filipina. I have been in school on and off for a total of 10 years. I am a first-generation college student and I know English, Japanese, and some Spanish. For the first eight years of college, I had an apartment and I transferred from Sacramento City College to Butte College, and then from Butte College to Chico State. At the start of covid, I was laid off from my job and had multiple mental breakdowns which caused me to come back to Sacramento and go to Sac State.

“I actually left Sac state for some time. I left in 2018-2019 and returned this year Spring 2023. I left because of the cost. It was too expensive, when I left I took a break finished my GE's at a city college and then returned to Sac state for my bachelor's degree.

I came back because I realized that it is very hard to get a good paying job here without a college degree. That motivated me to pursue my bachelor degree once again.

(What can Sacramento State University do better for you?) Lower the cost of many things. Professor should heavily encourage buying e- textbooks which are a lot cheaper than physical books. Many professors make it mandatory for the books to be physical. Physical is almost 3x the cost. Make things on tuition optional. For example as a student you pay \$400 for a well membership a semester. Many students do not even use the well.”

— Female, 22, Mexican, bilingual, daughter of immigrants

“When I was 20yrs old in college my father passed away from cancer. I was able to finish the school year with my Associates degree but immediately afterwards we moved and I started working full time seven days a week for a while. I didn't want to stop going to college but circumstances forced me to make this decision. I always wanted to go back but in the meantime I was working to secure my family as the new head of the household and saving up for when I eventually plan to return. For this reason I ended up going in and out of school but officially returned to focus on my studies in 2018 which was the year that I bought my first home.

Now that my family had a place we could call home and sufficient savings to keep us afloat I reduced my work hours to finally dedicate myself to finishing college, transferring, and getting my Bachelors degree. What has been really helpful have been the scholarship opportunities that have kept my budget in tact to continue focusing on my studies without having to worry as much about working more hours. I am now a senior pleased to say that I will be graduating soon this year and due to the opportunity of the Blended program here at Sac State I've even entered into graduate school which is something I didn't have planned or would have considered otherwise in my position.

Apart from economic concerns and winning scholarships I've found my mental health and confidence improve by having more of a sense of community where I could make friends. I've felt alone for a long time with co-workers being the only friends I've had and no opportunity to hang out with people so I've felt more alive when I've returned to school where I could join groups and meet people and go to events to socialize. Having events or groups that provoke social interaction is something that I've craved and has been helpful internally.”

— I'm a first generation male undocumented Latino currently 30yrs old.

“I felt that I was struggling alot in my classes and couldnt keep up mentally so I felt like leaving college. Another time was due to the way I felt in my classes with my teachers and the amount of work load that they were given. Another time was the support I didn't get from my teachers and felt they were giving the bare minimum of their support

I want to get it over with and not have to see these teachers ever again

(What can Sacramento State University do better for you?) Look into the fail and passing rate of their students and see why they are the way they are”

— I am 21 and transferred from a community college. I am currently a psych major

“(What made you or is making you want or need to leave college?) Very little financial aid. Tuition is almost 4K and I only receive 800 a semester.

Staying because I am older and want to finish my degree and have as much of the college experience as I can. I want to study abroad.

(What can Sacramento State University do better for you?) I initially left because my FAFSA was taken away due to bad grades. Allow me to have more financial aid. Lower tuition. Offer me another grant.”

— Latina, female, 25-30 age range, first generation college student

“I did not take the beginning of my college education seriously as I declared a major that I thought would please my parents. I left for a semester as my GPA was very low and I knew with events that had recently transpired in my personal life, as well as the responsibility of taking care of myself financially, I could not put in the effort to continue my education in good standing.

I always knew I would come back. During my semester away from college, I had the realization that earning a degree would help me learn a lot of things that I could use to improve my efficiency at my job while paving the way to a full-time career.

I would like for there to be more financial opportunities for those who are in situations such as mine. I am a student who is paying for all of my living expenses as well as tuition. I could not file the FAFSA last year due to communication being cut off from my parents, as well as my father passing away. Even this year, I have to do a lot of work to file a dependency override appeal.”

— AAPI, 21 years old, naturalized citizen

“I left college in in 2008 when I attended University of Phoenix San Diego due to hardships that were happening in my life at the time.

I returned 10 1/2 years later by way of San Diego City College. I return to school with a different major, psychology, than before (Business Management) because I am compelled to help at-risk youth experiencing mental health challenges.

Sacramento State has been helpful in assisting me with financial help during a hardship I was experiencing, so that I was able to keep my focus where it was needed, my studies. I was able to stay in school and not worry about having to drop out of school and reaching my academic and career goals.”

— Hello, I am a 52 yr old black woman from San Diego, CA. I am a junior and a 1st generation college transfer student attending Sac State CCE Psychology Program.

“I left because I began full time employment. Balancing work, being a single parent and dealing with my own issues (family, bills, health) can be somewhat of a struggle. Plus I didn’t want to end up with student loan debt.

I remember starting college and thinking I was just going to take a class or two to see what interested me. Early in college I decided I wanted to earn a Bachelors degree but have struggled in narrowing it down. These days I hear masters program is where the classes get fun so that’s what I’m aiming for.

I really like that there’s a college of continuing education. When I first left college to dedicate myself to employment I thought there wouldn’t be a way to get back into it. But I found the degree completion program so I’m hoping to make it work.”

— Single parent & Hispanic

“I left college for a semester because of lack of motivation and price. It was really hard working, paying tuition out of pocket and having to deal with the stresses of life.

What kept me going was my semester long break, and getting a student loan in order to pay for my classes.

(What can Sacramento State University do better for you?) They can offer funds, reduce prices for classes, offer more inclusive programs, events Monday - Sunday and maybe even reduce the work load amount and compensate for more hands on learning because many of us stress and have plenty of other stuff on our plates, reducing work load outside of school and maybe attending a school event or something would be good compensation.”

— I am a 23 year old female, Hispanic/Latina, catholic, senior (6 year student) and am first generation student, multilingual, and transfer student from a community college.

“(What made you or is making you want or need to leave college?) First of all, the tuition ... I am the bread winner and I cannot take the load. Second, this is not an age friendly school, the classes are not quarter system and it’s dragging the time that could have been quicker and faster to graduate.

(What kept you here or is keeping you here taking classes—or what got you to come back, if you left college?) I have no choice because I am the bread winner I need to help my family and I am already in I’ll finish this.

(What can Sacramento State University do better for you?) At least to help the older mature student over 50, for I believe chances are very thin for people like me. As a transfer student from community college and having to take 3 more years is a bit too long.”

— I am an older adult student. A parent and first generation student. English is not my first language.

“I left college because I was not able to get the undergraduate classes that I needed at the time. My financial aid was denied due to my credits, and not by the U.S Dept of Education, by Sac State. At the time I had to make a choice to take care of my child and get a job or get a job, take care of my child and find a way to pay for classes without assistance.

I came back because my degree is not complete and I worked hard for the units I have already completed. I also want to obtain my teaching credentials.

(What can Sacramento State University do better for you?) Remove the unit cap for financial aid. I am currently juggling a full time career, school, being a single parent without any assistance, and being a caregiver for my terminally ill father. The last thing I want to do is worry about how I can pay for college to complete my degree. Also completing forms for financial aid regarding why I need to exceed the unit cap. If classes are not available, I have no choice but to wait for another semester. I still have to take classes while waiting for the next semester and classes. It's simply not fair.”

— African American woman and single parent.

“I left college because I had to work full time. I was working in a really inflexible job that required 8 full hours every day. I couldn't afford to work part time because my income was an essential part of my household income that was keeping us afloat. I could only take college classes online, or after 5.00pm. My community college had very few options like this. So I ended up taking only one or two classes per semester. The lower division classes I needed to transfer to a CSU were just not available in the format or timing that I needed them to be. This was really demotivating because it felt like it was taking forever to get my degree. I also felt like I was wasting my grant money in community college, when I should get through it quickly and save it for the CSU I transfer to.

I came back to college because my family's financial situation improved. My father got a better job and my sister started a business. They, along with my brother, were able to financially support the household by themselves. I quit my inflexible job, took a job at minimum wage that had a flexible, part time schedule, and enrolled in classes full time. I was then able to rush through all my classes and get my BA as quick as possible so I could go back to full time work and start earning again.

I think the best thing would be if every class had an online asynchronous option. Especially lower division and General Ed classes. These classes often have nothing to do with the education ... career students are trying to pursue, so it makes sense to make it more easily available to students who are unable to quit their day jobs for several semesters.”

— I am currently 27 years old, and set to finish my BA degree this year. I was born in the UK, and migrated to the US 8 years ago, but my ethnicity is Southeast Asian. I am a first generation college student, both of my parents dropped out after some years of college.

“I remember leaving college when I was 21 because I could not afford the cost and trying to balance working while taking classes. It was difficult for me when I was younger to attend college and have to work to pay for my living expenses. I think having a roof above your head is very important and reliable transportation is a must. It can be very hard to go to school when you are homeless and public transportation is all you have.

The motivation to finish something that I started a long time ago made me want to come back. The support of others here at Sacramento State University, I feel more comfortable staying here and accomplish my academic goals.

I think Sacramento State University should look into extending the emergency housing program from 30 days to more duration since a month isn't always enough time for some students who are homeless to find adequate housing while they are enrolled full-time. I think there needs to be more availability for rapid rehousing as well because if you apply and it says full then you run out of options after the 30 days is over. I think the housing issue should be addressed since most people have a place to stay but there's still people out there who don't and this type of change can greatly impact their lives for the better.”

— Age 30, Pacific Islander, Junior Year, First Generation

“I want to leave but I can't. I absolutely hate school as it's exhausting. I dislike that I have to waste resources to get to school, I dislike that there are students who are ill who refuse to wear a facemask, I would rather just do the work at home and avoid campus all together. I am required to stay because I want to be able to afford to exist, and that alone is extremely depressing. Also the fact that aside from paying for classes, resources, travel expenses and so on you have to pay to graduate. Also the idea of a school community is a joke to me. This place is a business pure and simple. But even though it's a business it's ran by the government so horrible people get to canvas here. I don't jump through the financial aid hoops to be yelled that I'm going to hell, or abortion is murder.

I'm staying because I have a house to pay for, I need a better job. Think about it, in order to afford to live like the past generation or before you have to waste resources to go to school. You have to keep paying paying and it's exhausting. If you have financial aid, if you slip up once they completely removed it. School is just a method to make people pay. You can't just be selected to do a function. I need to go to school to exist. To raise a family. If I don't I'm just another faceless derelict person.

(What can Sacramento State University do better for you?) Either be free, be completely online or ban canvassers. Any of them would be fine.”

— White/Mexican, Pansexual, Man, 27, Junior

“The fees are excessive, there is a fee for everything and not to mention fees that are charged that we never get any use of. If you pay for school out of pocket, like i do it makes you not want to finish. Athletics fee, but you don't do any athletics, health fee, most people have insurance which is more useful than what the university can offer. I went once considering its already paid for but they couldn't help me. Late registration fee, facilities fee, IRA fee, newspaper fee (who knew they still did this, ive never seen one), sports fee, health and counseling fee, transportation fee (which you dont get unless you go and ask for the pass), union /well fee, student representation fee. All these fees make it hard to afford to go to school. These fee are things that most students never use.

I came back because i only had two classes left to graduate. And i was not going to come back but my mom gave me the money to pay the fees for dropping after the date to drop, I had to have surgery after my car accident last year and had to drop out due to the severity of the accident. It was the first day back in person classes since the first 3 weeks were via zoom. I understand that fees have to be paid to drop after the assigned dates, but I had every intention of graduating that semester if not for the accident.

(What can Sacramento State University do better for you?) Not charge all these fees just to make more money! Know more on advising, some don't seem to know anything.”

—26, Hispanic, first generation, senior currently

“There are a couple of issues that are making me want to leave Sacramento state. One of them is financial issues. I currently don't have a steady income as many jobs at the moment don't really support school schedules. Because of this been using money, I saved up when I was working for a couple of years before going back to school. The problem is I spend a lot just going to school. I live an hour and a half plus away from school and this has cost me a lot in gas which is about a thousand dollars plus per semester. It also has made the car I drive to go through maintenance faster, which has cost me thousands of dollars. I am at the point where I can't really spend money on items such as food, clothes, and school supplies or even save up money. At the moment just have to struggle through and usually don't eat till after my classes are done which usually end at 2 or 6 on some days. Even then have to drive for an hour and a half or more to get back to where I have a residence to make something to eat. Another issue I have been having is with classes. They go at a fast pace for me and have to rely on a lot of ... help with tutoring and other classmates. My experience with professors has been all over the place where some are good and others not so much. To the point where one professor failed me but never explained why. I recalled emailing the professor for my grades to see how I failed but never got a response. On the other hand, there were professors who made the class enjoyable and always made it possible to pass even if you fail a midterm and some quizzes. Lastly, I just don't seem to enjoy my major anymore or class. I first enjoyed the major I was in and even had fun. However, after going through some classes at Sacramento State with a lot, of not good professors they have made me dislike my major to the point where am just going to try to complete my major just so I can get a living wage job and hopefully try to find another path. Many professors in my major have not really helped me and instead have been students and google/youtube videos that have helped me the most. There are more issues I could list but I want to say these are my main three.

What is keeping me here is being told by many people that once am done will get a living-wage paying job. Another is that people say it's better to be older with a degree than without. I have also been helped out with FASFA by paying for tuition and any books and mandatory school supplies, like books. However, after my FASFA ends will probably have to drop school and sadly may never be able to finish if that happens.

One thing that can help is maybe offering more online classes even for ones with labs. I can not stress how much this would not only help me but other students. As many students who commute will be saving time and money. As people would not have to drive for hours, which saves on gas, and can use that time to study and even have more free time. The other reason is to make more classes available for students in their major. I could not even get into one of my main major courses this semester classes cause they were all full or waitlisted. This has caused me to fall behind so much. The only ones that I could get into were the ones with bad professors. This doesn't help as many do join but drop the class after a week or two anyway. I would also suggest a program to help people who commute by giving gas cards, some sort of free transportation for far away commuters, or having free maintenance done by students in automotive or something to help by even a little bit.”

— Am 29 years old and come from Mexican parents. I was the first in my family to graduate from community college and get an associate. I was the first to go to university and hopefully be the first to get a bachelors. Both my parents have some elementary school education and one tried to go to college but sadly gave up after some time. I come from a poor household where my parents could not help pay for my college. I was in the FASFA program and was the only way I was able to pay off college even till now.

“In the past I had to leave College because my partner became pregnant and we could not afford to be able to pay our bills while I go to school so I had to drop my classes and start working full time and more work. In the times that I left College twice is because the tuition was too much for me to bear and I could not pay my fees to be able to apply for the next term and also because they would add additional classes to a 2-year plan which would make it longer for a college student to graduate.

But what got me back into college is working for really only the minimum and knowing I only had a little bit left to get my associates and then the next step to get to college however. I still had to wait another year and a half to be able to get in but I'm grateful.

(What can Sacramento State University do better for you?) Provide more resources to the student as to who to call for specific departments and also offer more financial assistance to students like calling students when there is a deadline for financial aid so they can get the maximum amount allotted to them. Also, meet with the student and figure out their best option for me as a student who cannot make it to Sacramento State because of the distance, I was offered to get into the College of continuing education by the dean ... which I actually made an appointment to set up with. She offered me options and they figured out the best option for me was the College of continuing education. I think it should be promoted more to the students specifically and new student orientation for parents that might want to get back into college and don't know.”

— I'm 37 years old, I'm a full time working parent with 2 jobs going to school full time as well. I am a first generation Mexican American and one of the few in my family who went to past high school. I have six kids with my fiance.

“The cost of college has made me want to leave college. The lack of financial help and how expensive it is to apply to the Masters program has discouraged me from applying.

My parents support has helped me stay.

(What can Sacramento State University do better for you?) Provide more information on how someone could pay for their Masters without having to take out loans.”

—21, 4th year, Mexican , Female, First generation college student, multilingual

“(What made you or is making you want or need to leave college?) I feel like the overwhelming amount of money it takes to go through the entire 4 years. It's barely my second semester here at Sacramento state and I'm already in debt.

Despite being in debt I know that I'll be able to pay it off in a reasonable amount of time depending on the occupation I choose with my degree.

(What can Sacramento State University do better for you?) Honestly just reduce the tuition. Also getting rid of some of the fees that are completely useless in my opinion.”

— I am first generation college student and I'm a Hispanic male.

*“(What made you or is making you want or need to leave college?) The commute, gas price, unreasonably high cost to drive to Sacramento. Lack of online classes, support for us parents and funds that help us get through the our financial hardships. The fact that financial aid only pays so much. The closer we are to graduating the less financial assistance we get. If we drop a class within the first week of school we still get fined and if we don’t work or have money we have to get into debt to pay those fees. Some of us don’t utilize the well nor the gym nor other services on campus so why do those fees automatically get taken out of our financial aid. If we don’t use them. **MAKE PARENTS MORE INCLUSIVE NOT ALL OF US ARE SINGLE, NOT ALL US HAVE MOMS AND DADS TO HELP US PAY FOR HOUSING, GAS, EXTRA FEES THE UNIVERSITY HITS US WITH.***

(What kept you here or is keeping you here taking classes—or what got you to come back, if you left college?) The fact that I need better health care, wage, and access to more job opportunities.

(What can Sacramento State University do better for you?)

Stop charging us for services we don’t use (the well).

Stop punishing us by giving us less financial aid money. To those of us who are closer to graduating and don’t take more than 6 units because in reality why would I need to take more classes if I only need 2 units to graduate.

Make EOP FINANCIAL ASSISTANCE ACCESSIBLE UNTIL WE GRADUATE. BOOKS ARE STILL EXPENSIVE AND SO ARE OTHER ESSENTIALS WE NEED.

Parking semester fee is too expensive...include that in our tuition fee instead of the gym !!!

Give student parents room to speak up, expand your child care building and program. Have drop in days where some of us can have that opportunity to have child care when kids go on vacation for a week. Without having to wait an entire semester to see if we get accepted to have child care. Hire students who are needing a job work for the child care building or give them the credit so when they work for the child care program that gives them a General Ed credit.

For those of us who commute ... we should be able to take the train to a bus station where a shuttle can wait for us and drive us to school. Think about it the Bay Area has the Bart why can’t we have something similar where sac state contracts with the Amtrak to allow some of us coming from the Stockton, Lodi, Modesto, Turlock, Merced Livingston area to take the train then it can drop us off somewhere secure where a shuttle is waiting for us and drives us to sac state campus. If you were to provide that then maybe you would have more students being able to afford to go to school and your students population can increase”

— I am a 34 year old first generation college graduate. I am Hispanic, mom of two, my kids have special needs and I pushed myself to finish my educational journey because our health care system seems to think our kids with disabilities do not have any additional needs. I live in Modesto and commuting to Sacramento twice a week was definitely hard especially being a one income household.

“I left college at the end of the 2020 fall semester and it was many things. One being the quarantine making the online school, another being me always trying my best in high school and seeing no future for myself at the time.

I took these 2 years off to discover myself and I wasn't sure if that meant returning to college or not at the time. Now that I'm back I discovered that I knew what I wanted and I'm trying my hardest since I took two years off.”

— I'm a first generation Mexican student. I'm a gay male, firstly being a male in a Mexican American family meant within my family I had to succeed academically and provide for my family in the future and being gay only made that more stressful.

“I always knew that going to college and graduating was my ultimate goal, thus I never gave up. Even if I was on and off I always came back when my situation improved. After graduating from high school I was going through a lot in my personal life. Family separation, and living with a disabled parent. I applied to Sac State and got accepted but I did not have a reliable car, nor did I feel safe and comfortable driving on the freeway at the time. I decided to stay local and attend community college first. When I started school I was unsure of what classes to take or what major I wanted. I didn't have enough knowledge of tools we can use as students to succeed, such as counselors that were available to help with class schedules according to what the requirements of graduation were. As time went by I was able to figure out what major I wanted and I had access to help with picking my classes. Then there were exterior factors such as finance. At one point I was working two jobs while going to school and my grades declined. That caused issues of their own because retaking classes takes time and money. I felt trapped in a loop sometimes, almost like if I took a step forward I would sometimes see myself taking two steps back. I took a semester off at one point and I hated the feeling of not being proactive with my goals. After I was in my late twenties I met my now husband and I expressed how hard it has been and how much I wanted to finish school. He was always supportive and after we got married he helped me so much with lightening my load which has helped me immensely. I was able to finally transfer to Sac State and I finally went full circle. Now I am close to graduation and I feel that I appreciate everything so much more due to my life experiences. In summary, I never wanted to actually leave college but circumstantially I had to at times.

Like I mentioned previously, my desire to have an education always kept me coming back. Also, the support I have received assisted me in furthering my education.

Sacramento State has been an amazing experience so far. I see that a lot of assistance is provided through programs etc. I would think maybe one thing I can think of is having more options with multilingual speakers for parents to help support the students. Some really want to but don't know how and have no previous experience on how to help support the student. When I came to my original orientation after graduating from High School I do not remember the option of any speakers in different languages. Maybe it is different now but I am not entirely sure because I wasn't offered an in person orientation when I transferred, and as an adult transfer student I decided to join zoom alone for the orientation.”

—35, Mexican American, ~16 years on and off, first generation college student, bilingual.

Introduction

Millions of students enroll in higher education in the nation each year. Some will complete their educational journeys, yet many may struggle to stay and still others will go.

Those Who Leave College

The number of Americans with some college but no completion of a credential or degree (SCNC) rose to 40.4 million, according to the National Student Clearinghouse Research Center report, [“Some College, No Credential,”](#) for the most recent academic period studied. This growth of 1.4 million students “is due to a lack of re-enrollment among the 39 million previously identified SCNC students and the 2.3 million new SCNC students (recent stop-outs).” By state, California has the highest number by far, at 6.6 million SCNC students, and the 6% rate of recent stop-outs of the national total SCDC population is also in the higher range.

Those Considering Leaving College

And many of the students who are enrolled in higher education are struggling. According to the Gallup/Lumina Foundation report, [“The State of Higher Education,”](#) based on a survey of students currently enrolled in college, 41% surveyed said that it was “very difficult” or “difficult” to remain enrolled in their program, up a bit from last year. When asked whether or not the student had considered withdrawing from their school for at least one term in the past six months, 41% of students responded yes, a number that has risen steadily in the past few years the survey has been done.

The Risks of Stopping Out

Once a student stops-out, they are statistically less likely to come back—and those who do are less likely to complete to degree. The National Student Clearinghouse Research Center report, [“Some College, No Credential,”](#) notes that fewer SCNC students re-enrolled than in the previous year (down 8.4%, totaling 864,800 students) and fewer SCNC students persevered into their second year of re-enrollment (down 4.3%, totaling 508,700 students) from the previous year.

A student may discontinue college for any number of significant reasons, especially in the wake of a global pandemic, continuing economic uncertainty, and mental health epidemic, and all of this in addition to the problems long associated with college enrollment, including cost, time, and competing work and/or family responsibilities. Yet research tells us that for the student, achievement of a college degree means more career paths and promotions available, greater likelihood of financial prosperity and security, and better health and quality of life. The nation needs its most educated workforce to maintain its standing in the world economy and for its judicial, political, healthcare, and education systems, and other important sectors of society. And we, as an institution, need our fullest, most diverse student body for the betterment of all our campus experiences, learning, and scholarship.

This Project—and Our Work

Listening to Students Who Ever Thought About Leaving College or Did Leave College and Came Back is the unfolding of survey responses from students on this campus this year, centering on the different factors in their difficulty in enrollment and consideration of leaving or actually leaving—and what gets them to stay or come back. Each section of the project will focus on one key aspect of keeping students on-track and successful in college life through to completion.

This section, Part 5, focuses on students dealing with financial costs and pressures in college.

Part 5: The Need to Manage Costs and Financial Pressures

The cost of college is high, and so is the cost of living. While some students have the financial support or means themselves to pursue their studies with low to no financial pressures, so many students do not.

At any point or throughout the entirety of their college journey, students may experience financial worry and difficulties, which can, we know from research, hurt their physical health, mental well-being, and learning and performance in coursework. For some students, their financial pressures can lead to lower GPAs and not meeting satisfactory academic progress (SAP) conditions to maintain their financial aid and good academic standing to even stay in school. For other students, financial stress and struggles can cause them to consider leaving college, no matter how well they may be doing in their studies. Students may feel forced to leave college, perhaps never to return. We lose them, and the students lose the opportunity to obtain that college degree that will help to secure greater future financial livelihood.

Over a third of students pursuing their Bachelor's degree reported considering stopping coursework in the past six months (36%)—and of these, almost three in ten students say the cost of college tuitions and fees is the third top reason for thinking about stopping their studies (29%), followed by inflation making it less affordable (22%), according to the Gallup/Lumina report, [“The State of Higher Education.”](#) In short, one in three students has considered leaving college in the past half-year, and of these, over half cite financial costs as a key reason.

The Financial Stress Students Feel

The formalization of the term itself, financial stress, along with others such as financial literacy and financial therapy, is telling. Financial stress is a growing concern in society and, certainly, on college campuses as studies increasingly show its prevalence and adverse impact on students academically, physically, and psychologically.

Students may be worrying about how to pay their current or future expenses or loans or credit card debt, over-drafting of accounts, not having enough money for emergency expenses that crop up, needing to ask to borrow money from family or friends, and, even, uncertainty regarding food or housing for the day. They may be stressed by academic holds, SAP appeals, and how to pay for college, including tuition, textbooks and other course costs, travel to school, and for some, childcare.

According to the nonprofit studying student financial factors in college enrollment and retention, Trellis Research, based on the [“Student Financial Wellness Survey”](#) of last year, 66% of students in four-year institutions worry about having enough money to pay for school and 52% of students worry about being able to pay their monthly expenses. Some had the stress of more than themselves to worry about: Students reported providing financial support for children (13%), their spouse (10%), their parents or guardians (12%), and/or other family members (7%).

The new government regulations for FAFSA (Free Application for Federal Student Aid), as well as the Dream Act application, create greater stress and uncertainty, as students strive to understand the changes and be patient with the delays. And while some students may receive more financial aid, others will receive less. With the roll-out of the new system, as well, there have been disruptions in the process and delays in receiving financial aid packages. All of this, and rising tuition costs coming, add to stress.

The Financial Challenges Students Experience

According to that same research, [“Student Financial Wellness Survey:”](#) 76% of students in four-year institutions have experienced financial difficulties or challenges in the past year. Students reported running out of money: One time (9%), two times (11%), three times (10%), four times (8%), five times (6%), six times (3%), seven times (1%), and eight or more times (17%).

Students also reported having to sell belongings to make ends meet: One time (8%), two times (9%), three times (7%), four times (3%), five times (2%), six times (1%), and eight or more times (4%).

And sometimes financial struggles can impact daily basic needs:

Food Insecurity

According to the U.S. Department of Agriculture (USDA), food insecurity is “the limited or uncertain availability of nutritionally adequate and safe foods,” and food security is access “at all times to enough food for an active, healthy life.”

The [“Student Financial Wellness Survey,”](#) using these definitions and USDA parameters for ascertaining level of food insecurity, found that 24% of college students in four-year schools have low food security and another 24% students have very low food security. Students reported being in situations where they couldn’t afford to eat balanced meals or food supplies didn’t last, there wasn’t money to buy food, they skipped meals, cut the size of their meals, and went hungry.

Housing Insecurity and Homelessness

The U.S. Department of Housing and Urban Development describes housing insecurity as “including difficulty finding affordable, safe, and/or quality housing, having unreliable or inconsistent housing, and overall loss of housing.” Notice that housing insecurity may include a variety of living situation difficulties, up to and including homelessness.

The [“Student Financial Wellness Survey,”](#) found that 40% of students at four-year colleges experienced housing insecurity in the past year, with students reporting: Difficulty paying rent (23%) or not being able to pay all of their rent due (8%), difficulty paying utilities (24%), or having had to move three or more times (5%), live in overcrowded quarters (8%), or move in with others due to financial problems (14%).

Based on their responses to survey questions regarding housing, 13% of students fell on the scale for homelessness. Students reported in the past year not having a home (3%), being thrown out or forced out from their homes (3%) or evicted (1%). Some students stayed in a shelter, transitional housing, or independent living program (1%), or temporarily stayed with a relative, friend, or couch surfed (10%). Some students slept outdoors in such places as a street, sidewalk, alley, or bus or train stop (1%), or in a vehicle, tent or encampment, or unconverted garage, attic, or basement (3%). Some students reported not knowing where they would sleep at night (2%).

Basic Needs Insecurity

In sum, *so many students are struggling.* In the past year, 60% of students enrolled in four-year institutions were identified as not having one of the three basic needs met in the past twelve months: They were experiencing food insecurity, housing insecurity, or homelessness.

Moreover, 28% of students were identified as having both food insecurity and housing insecurity, and 9% of students all three—food insecurity, housing insecurity, and homelessness.

Understanding the Full Impact of Financial Hardship

Some of us may have never experienced or don't remember what it is like to struggle financially. *Really struggle*. The things we take for granted might be almost impossible for some students.

Students who are struggling financially...

- May not have basic toiletries for showering and grooming, which can lower self-esteem and morale, and cause embarrassment and reluctance to interact with friends, classmates, faculty, and staff.
- May not have appropriate clothing for varying weather conditions (potentially affecting comfort level and health), or for fitting in with their peers (so important to most students) or the working world (which could influence job or internship interview success, as well as decisions to be granted an interview or even go to one, if you don't feel you have the right attire). They also may not have means of laundering what clothing they do have.
- May not have ready access to go online or make a call. This can be an obstacle to completion of coursework or the forms necessary for such things as financial aid or other assistance, as well as restrict communication with school programs and services, potential or actual employers, classmates, family, and friends.
- May not have transportation that works and that they have money to fuel or maintain, or easy access to public transportation, which may curtail ability to attend class, get and keep a job, or participate in campus life or have a social life off of campus.
- May not have the medical or dental care they need, sometimes desperately. They may be living with discomfort, pain, illness, or injury.
- May not know when or if they will be able to obtain a meal for the day or have any food to eat when their stomachs growl. Feeling hungry while sitting in class, doing homework, studying, or taking an exam can impede focus, learning, and performance, as well as impact physical and psychological well-being.
- May not have a bed to sleep in when they are tired, blankets or a pillow, or anywhere to rest that is safe and warm—impairing the ability to sleep comfortably or at all, and likely causing exhaustion, distress, and difficulty in daily functioning.
- May not have anywhere to keep all of their personal belongings, a secure place for necessary items and possessions held dear. Trying to access belongings in storage areas that may be cramped, chaotic, inconvenient, or unprotected can add further worry, difficulty, and delay in the life of the student. Having to give up or have taken from you familiar, sometimes even cherished belongings can be heart-breaking.
- May not have anywhere to go at the end of the day, nowhere to call “home.” To lose your home-life, your stable living environment of people, property, and surroundings, can be traumatic, the upheaval and loss devastating. The experience, in and of itself, wrenches at the foundation of one's sense of self and world. This, as well as any of the above factors, puts students at greater risk of depression and anxiety, on top of everything else.

In this Document

To follow, you will find suggestions for students, faculty, and staff to help with financial stress and struggles.

For Students To Help with Costs and Financial Pressures

We know college can be expensive and so can life outside of school! But we hope you know all that this campus has to offer students in the areas of financial and employment assistance, basic needs, transportation needs, technological services and equipment use, medical care, psychological counseling, academic help, legal assistance, and places for entertainment, socializing, hanging out, working out, and studying. There are so many resources, services, and events available to Sac State students, free of charge or with discounted cost (as indicated), in the list to follow.

For Financial Assistance

Be sure to apply for financial assistance and get help doing this when you need.

[Financial Aid & Scholarships—](#)

Helps students apply for, receive, and maintain eligibility for various types of financial assistance including those to follow here and further down: [Financial Aid](#), [Grants](#), [Loans](#), and [Work Study](#).

[Student Services Center—](#)

Provides students with information and assistance related to financial aid, as well as other matters. Students may call, email, or come by for assistance. You may also find all kinds of information on their website and video tutorials on applying for financial aid on their [videos and tutorials webpage](#). Here is also a [video tutorial on understanding your Student Center](#), where if you scroll down, you can see how to check your financial aid, upload financial aid documents, what to do about holds, and more.

Apply for as many scholarships as you can!

[Financial Aid & Scholarships—](#)

Provides an online system for students to fill out one application and then the student will be matched with any of the over 700 scholarships that the student is eligible for. The process takes just a few minutes, and all students are encouraged to apply! Here is a quick how-to [video on how to apply for scholarships](#).

You may also find further opportunities for scholarships in your major department, campus organizations and clubs, and the [ASI Scholarships website](#).

Be sure to maintain your financial aid:

Satisfactory Academic Progress (SAP) policies are the standards by which students are held to maintain their financial aid, such as GPA and progress-toward-degree. Here is [SAP Information](#) to help you understand these policies. Sometimes, however, a student may experience extenuating circumstances that cause lower grades and disqualification from financial aid—if this is you, then you may be able to file a SAP Appeal. Here is a [What is SAP and How to Appeal Video](#) to explain the SAP policies and appeal process.

Learn more about finances and budgeting:

[Financial Wellness—](#)

Assists students with money management, with campus-wide workshops and fun events throughout the year. There are also individual peer coaching sessions for discussing financial aid, getting out of debt, and changing spending habits.

For Employment Assistance

Looking for work?

Career Center—

Offers a number of resources, programs, and events for students seeking employment. You can:

Make an appointment for [Career Counseling](#) for such topics as job and internship search strategies, Linked In and networking tips, resume and cover letter writing strategies and review, job application questions, job fair preparation, interviewing tips and practice, career readiness resources, and more.

Take advantage of all the many great resources and information on the [Career Center Jobs website](#), including the [Job and Internship Handbook](#), and the various job boards on campus and outside, especially [Handshake](#), an online job board for Sac State students to post their resume and search for full-time or part-time jobs, on-campus employment, and internships and co-operative education positions that may be paid. Students will also receive e-mails describing positions that match their search criteria and have access to the Career Center's calendar of upcoming events, workshops, and information sessions on job search, interviewing, and networking strategies.

Utilize the [Sac State Career Network](#), which offers insight, advice, and networking opportunities with Sac State alumni. Students can have conversations with alumni who are in the industry or company of the student's interest, get their resume critiqued, engage in mock interviews for practice, and more.

Take advantage of [Big Interview](#), which helps students to improve their resumes or interview skills for a job in different industries. Students can get coached by an expert and learn what questions to expect and what responses will impress interviewers.

View any or all of these Career Center workshop videos: "[Strategies for Finding Student Employment and Career Development Resources at Sac State](#)," "[Job and Internship Job Search Strategies](#)," and "[Acing the Interview](#)."

Attend the great workshops and events scheduled on the [Career Center Calendar](#)!

Other work may also be found on campus, such as [Associated Students, Inc. \(ASI\) Employment Opportunities](#), [University Enterprises Employment](#), and [University Union Jobs](#).

For Basic Needs Support

Please don't go without! And if you know someone in need, please encourage use of these resources:

CARES—

Provides support to students who are experiencing unique challenges to their education or are in crisis. CARES gives referrals to campus and community resources and follow-up support to address a variety of issues, including but not limited to transportation barriers, mental or physical health and wellness, and financial, housing, and food struggles. *Help is just a visit, a phone call or an email away.* The website also includes many online resources for students regarding financial aid and employment, food, housing, clothing, and technology: [Basic Needs Resources Webpage](#), [CalFresh Financial Assistance for Food Webpage](#), and [Emergency Housing Support and Resources Webpage](#).

[ASI Food Pantry—](#)

Provides food, toiletries, and other basic necessities at no cost to Sac State students in need, in order to alleviate hunger within the student community and decrease the impact that food insecurity has on academic success. Further information and the hours of operation may be found on the website, as well as links to additional community resources.

[ASI Pop Up Food Pantry—](#)

Provides fresh produce at no cost to Sac State students in need, once a month during the fall and spring semesters. Schedule and location are given on the website.

[Dreamer Resource Center Hummingbird Closet—](#)

Provides a free pop-up closet of gently used clothes, shoes, and miscellaneous items. Scroll down the webpage to see the schedule.

Discounts and Complimentary Items For You

Things can be expensive, but here are some things you can obtain for free or at a discount.

[University Union Information Desk—](#)

Offers complimentary basic first aid supplies, basic office supplies (tape, paper clips, highlighters, etc.), sporks for eating, and more for students.

[University Union—](#)

Offers complimentary clean, filtered water at the various water filling stations throughout the building.

[Student Health and Counseling Wellness Education](#) and the [Food Pantry](#) often have on hand safer sex supplies free for students. The [Women's Resource Center](#) also offers condoms, and tampons, pads, and more for free.

[The Hornet Bookstore](#)

Offers pastry items at half-off prices after 3pm.

[Sac State OneCard Website—](#)

Provides a [Discounts webpage](#) where you will find a list of the many discounts available to OneCard holders on campus and in the community for apparel and accessories, art supplies and printing services, automotive, technology, entertainment, food, and more.

[ASI Student Shop—](#)

Offers discounted movie tickets, stamps, and envelopes for sale.

For Transportation Needs

Transportation can be expensive. Here is some help:

[University Transportation and Parking \(UTAPS\)—](#)

Provides an [Alternative Transportation webpage](#), describing options for bicycling, carpooling, ZipCar carsharing, and regional transit, including the Sac State Student Commuter Sleeves for riding the light rail at discounted rates.

[University Union Information Desk—](#)

Offers complimentary services for students in need, such as car jump starter/air compressor.

[Sacramento State Police Department—](#)

Assists for free with vehicle lockouts and dead batteries on campus.

[ASI Peak Adventures Bike Shop—](#)

Offers free air, lube, and answers to your questions. They also offer service and repair work and parts and accessories for discounted prices for Sac State students, and more.

[ASI Safe Rides Website—](#)

Provides students financial reimbursement for rideshare trips. Sac State students can request up to \$40 cash back (while funds last) per semester for rides taken from rideshare services, taxis, and public transportation. The Safe Rides program also allows students to claim cash back for SMOG checks, and vehicle safety inspection fees.

[Sac State OneCard Discounts webpage—](#)

Lists places to go for vehicle needs in the community at discounted prices.

For Technological Services and Equipment Use

Technology can sure add to costs, too, but here is some help for technological needs:

[Information Resources Technology \(IRT\)—](#)

Provides the following helpful information:

- Computers: [Computer Labs Website](#)
 [Laptop Checkout \(Short-Term and Long-Term\) Website](#)
- Internet: [Campus Internet Service](#)
 [Affordable Connectivity Program](#)
- Technology: [Software & Tools Website](#)
- Printing: [Campus Printing/Copying \(PrintSmart\)Website](#)

[University Library—](#)

Provides for student use computers (all floors) and scanners (second floor computer lab), and offers laptops, VGA cords, HGMI cords, and phone chargers, all for student check-out (User Services Desk, first floor).

[ASI Student Shop—](#)

Sends and receives documents via fax for students free of charge (local and long distance within the country) and free notary services for students.

[University Union—](#)

Offers copying machines on the first floor and charging lockers for your mobile devices and laptops are available throughout the building and are free to use. Keypad locks with user-generated codes provide safe and secure charging for laptops, tablets, and phones, with the ability to charge just about any device.

For Events & Entertainment, Hanging Out, Working Out, and Studying

Everyone needs to balance schoolwork with fun and a social life, studying quietly and active exercise. Here are some good places on campus to do this:

[Sacramento State Campus Calendar of Events—](#)

Lists upcoming events, including movies, concerts, recreational activities, club and program events, comedy showcases, lectures, performing arts, gallery showings, and more. Almost all events are free!

[Sacramento State Athletics—](#)

Hosts athletic competitions for the many Sac State sports teams. Admission is free for Sac State students to Hornet athletic events during the regular season.

[University Union—](#)

Offers numerous services and events for students, and houses food venues, shops, a gallery, and areas for study, socialization, and relaxation. There is also a Game Room with games for rent and free tournaments. The Union is a central hub of campus life and is often called “the living room of the university.”

[University Library—](#)

Provides a comfortable environment for study and an extensive resource base to do so. The library also has a nice entertainment collection of music, films, and more!

[The AIRC \(Academic Information Resource Center\)—](#)

Offers various designated study areas on four floors to practice presentations, do group work, and study, with open computer labs and technological support services nearby—and open 24 hours a day, excluding holidays or other days that the university is closed for the day.

[The WELL—](#)

Offers a variety of facilities for students at all levels of fitness to play sports, use the cardio and weight machines or indoor track, enjoy the rock-climbing wall, or hang-out and socialize. Membership costs are included in student enrollment fees, with possible additional costs for such things as fitness and wellness classes, personal trainers, intramural sports, group recreational activities, fitness assessment, and special events.

For Stress Management

Worrying about costs of living and costs of going to school can sure be hard. Want some help managing stress?

[The University Union Meditation Room—](#)

Provides a room for meditation, prayer, and quiet contemplation.

[The University Union Relaxation Station—](#)

Offers space for naps and massage chairs.

[Campus Counseling—](#)

Helps students to cope with such things as stress, academic difficulties, anxiety, and depression. Students can start with one counseling visit or make more, choose individual counseling or group counseling, and receive urgent care when in crisis. Counseling is free to students (paid as a part of tuition), and *even one counseling visit can be truly helpful.*

For Medical Care and Good Health

Take good care of yourself!

[Student Health, Counseling and Wellness Services—](#)

Provides health services to students that include: Illness and injury care, birth control, immunizations, physical exams, pregnancy testing, STD/STI testing and treatment, X-ray and lab services, a pharmacy to fill prescriptions, and other health services. All currently enrolled students with proof of ID are eligible to access services, including primary care and urgent care visits (health fees are paid as a part of tuition costs).

Pharmacy items such as over-the-counter pain medications, first aid supplies, tissues, cough drops, vitamins, and more are also sold at lower cost than off-campus stores or pharmacies.

[Wellness Education Website—](#)

Offers nutritional counseling, peer education on nutrition, alcohol, and drugs, cooking demonstrations, and other wellness workshops.

For Academics and Keeping Grades Up

It can be hard to learn and stay on top of coursework when under financial pressures or working a lot. Want some help?

Tutoring on campus is free of charge to students, and there are so many places to go on campus for academic help: [Peer and Academic Resource Center \(PARC\)](#), the [Reading and Writing Center](#), the [Math Lab](#), and [Smarthinking](#) (the 24-7 online tutoring for a number of subjects and writing) and tutoring centers in the many departments and programs of study. You may also reach out at any time to the [DEGREES Project](#) here on campus, a safety net for any student in need, academically or personally.

Additionally, students participating in the many campus groups, programs, or services may explore further academic support options there.

School supplies can also add to costs, but here are some ways to save:

[University Library—](#)

Provides course textbooks (for some classes) on Reserve to checkout, and graphing and scientific calculators, financial calculators, whiteboards and markers, and anatomical study aids, all for student check-out (User Services Desk, first floor).

Students may also find school supplies, testing materials, study snacks, and more in some of the campus Centers and programs of study, especially during midterms and finals .

For Legal Help

Legal issues can be complex, overwhelming, and expensive, but there is help for you here:

[ASI Legal Services—](#)

Offers free legal advice by appointment to students who may have legal questions or difficulties. The [ASI Student Shop](#) also offers free notary services for students.

[Dreamer Resource Center Immigration Clinic Legal Services—](#)

Offers free immigration legal consultations and immigration services.

For Staff and Faculty To Help Students Dealing with Financial Costs and Pressures

On top of the already considerable expense of daily living, college tuition, books and other school supplies, and the time taken away from working hours can take so much of a financial toll. Some of our students are choosing between purchasing course materials or food, paying for textbooks or paying rent.

Students who are struggling financially are at risk in terms of physical health, psychological well-being, and academic retention, success, time-to-degree, and graduation. And not having enough money may mean not having the means or motivation to stay in all their courses—or to stay in college at all.

Yet we may never know any of this from our students. According to the [“Student Financial Wellness Survey”](#) of college students last year, when it comes to speaking about their financial situation, 38% of students reported feeling comfortable doing so with school staff and 38% with faculty—but about 30% responded neutrally on this and 32% were not comfortable. Only 28% of students think their school and 27% of students think that faculty understand their financial situation.

For some students, the financial stress may be newer, but other students may come from a background of financial disadvantage.

Students from lower-income households:

Usually have little to no family financial assistance—

Their parents may not be able to afford to help with college tuition for their child. Money is a primary concern for the family, especially with a child going to college. Other students will be living all on their own as they make their way through college, or with families of their own to support. In the worst of financial circumstances, the student may experience food insecurity or homelessness.

Tend to not be aware of how and where to obtain financial aid and other assistance—

They will probably not know about the many opportunities on campus for student employment, paid internships, scholarships, student discounts, the student food pantry, and the like, to offset costs. Research shows they are often the least likely to know about financial aid and resources for them.

Typically have to work hard to pay for tuition, books, and living expenses—

Trying to balance the demands of work and school can be exhausting, and the worry over money and trying to make ends meet can be a huge stressor. This puts added pressure on the student to work while in school, rather than maximizing financial aid and scholarships that could help with such concerns. Students are pulled back to working to make ends meet, taking time away from school studies and extracurricular events and opportunities, and sometimes leaving college entirely.

Research tells us that when lower-income students stop out of their studies, they are less likely than their peers to come back to college. Some now worry that this may create a *“lost generation”* of lower-income students, many of whom are students of color and first generation college students, who may never return to their higher education.

Help with Costs and Resources for Students

Staff and faculty can help in different ways:

We can help with financial burdens by spreading the word throughout the semester about the valuable resources on campus for students in financial need, including [Financial Aid and Scholarships](#), the student [Food Pantry](#), and opportunities for employment, housing assistance, and emergency assistance through [CARES](#). You can also refer a student to [CARES](#), or show online how to find the help they need or offer to accompany a student to any needed resources here at Sac State.

We can see how we might contribute to some of the many campus organizations striving to help struggling students, including the [Food Pantry](#), the [Hummingbird Closet](#), and [CARES](#). Check to see about donating items or money or volunteering your time.

We can ask ourselves, in our various spheres of responsibility, what might entail less expense to the student? What resources can we add, expand, or better promote to help to lower or offset costs for students? What community resources can we identify and leverage? What obstacles or barriers can we remove or mitigate for students to decrease their time-to-degree so that they can finish faster, be done with tuition fees, and obtain that better-paying work that a college diploma helps them to acquire? Questions such as these spark needed improvement and change, big and small—and every bit helps.

Faculty can also help to offset financial obstacles to learning in their courses:

We can make textbook decisions with expense in mind, considering no cost/low cost textbooks or putting course textbooks on Reserve, allowing or facilitating older, lower-cost editions of the textbook to be used, or offering an extra desk copy to loan students.

We can also keep required supplies or other class expenses to an absolute minimum and be mindful about assignments or extra credit opportunities tied to anything that would incur direct or indirect costs (e.g., advanced technology, event admission prices, transportation and/or parking costs off campus or on campus on days that the student wouldn't typically come to school).

Keep in Mind that Students Struggling Financially May Also Be Struggling Academically

Worrying about finances, working more hours to make ends meet, or living without regular and sufficient meals or housing will likely impair a student's ability to focus in class, maintain energy for homework and study, and, ultimately, perform optimally on assignments and exams. According to the ["Student Financial Wellness Survey"](#) of college students last year, 48% of students in four-year institutions find it hard to focus on their studies due to their financial situation. Lack of funds may also mean that the student does not have course materials or supplies for schoolwork, further hindering course performance.

It should also be noted that many lower-income students are less likely to be academically prepared coming into college. The basic skills deficit may be considerable due to any number of factors, including lower K-12 school funding and staffing for lower-income areas and the recent pivot to online education adversely impacting students in that digital divide. This, in turn, may cause academic difficulties here in college, including academic probation.

Now factor in the fact that the majority of our students receive financial aid, which is typically tied to full-time enrollment and satisfactory academic progress (standards for GPA, progress

toward degree, and successful class completion rate). For some students, then, earning a grade lower than passing may mean much more than not meeting course requirements. It may mean they lose their financial aid and the opportunity to continue their higher education.

This gives even greater weight to the value of our assistance to students struggling in their studies. In addition to all of the assistance that you can offer, you may refer students to the great places to go on campus for academic help: [Peer and Academic Resource Center \(PARC\)](#), the [Reading and Writing Center](#), the [Math Lab](#), [Smarthinking](#) (the 24-7 online tutoring for a number of subjects and writing), and tutoring centers in the many departments and programs of study. You may also refer a student struggling in your class to the [DEGREES Project](#), which serves as a safety net for all students from their first year through to graduation, with student success support including early intervention, academic advising, graduation support, mentoring, and connecting students to other valuable campus resources.

Understand that Students Struggling Financially May Also Be Struggling Emotionally

Students with food insecurity may feel a divide as they sit with their peers snacking in class or walk past students enjoying the many eateries on campus. Not having money for food may limit their acceptance of invitations to go out with friends for a meal. Other types of social outings may also be rejected, due to financial costs. Low energy or the need to conserve energy when you lack sufficient nourishment may further discourage socializing, as would feelings of stress or stigma. All of this may mean they feel a real sense of isolation on campus, which cuts into the very fundamental human need for connection with others.

Students who are homeless will typically feel the tremendous loss of their homes, familiar surroundings, belongings, any pets loved that they may have had to give up, and their way of life and sense of security. Grief can cause many to isolate themselves from the daily bustling world that moves on, impervious to their pain and hardship. They will also likely see less or not at all their family or friends off campus due to lack of money for gas or public transportation, especially if they are from out of town. On campus, they may feel a gulf between themselves and their peers due to starkly different life-worlds. They are likely to interact less with their classmates or social circle on campus, given everything they're going through or the inability to pay for the same activities or events that their peers enjoy or invite them to join. They may also not want to talk to family, friends, their peers, or even you (faculty and staff) because they don't want questions to arise or to have to admit being homeless to anyone—including, perhaps, themselves.

Students experiencing financial stress and pressures may wrestle with deep depression or anxiety, too, and this may cause further withdrawal and isolation.

Just when these students need social support the most, they are likely to distance themselves from or even push away others and struggle all alone.

Reaching out to the student who seems disengaged, anxious, or depressed, who may appear exhausted or unkempt, whose attendance or grades start to slip, can be the one thing that keeps them here and keeps them going. Depending on the specific circumstances, letting the student know that you can see they are going through something, telling them that you are there for them, asking what they need, and providing campus resources can show tremendous support. Additionally, let them know that the university offers [counseling services](#) at The Well, already paid as a part of enrollment costs to all registered students.

Conclusion

College tuition and the cost of living, already so high—too high for some—are rising. With this comes greater risk of the student feeling forced to leave due to the costs, financially, yes, but also the costs to them physically and psychologically. And other students, who may have found working long hours to pay bills and financial pressures hurt their academics, may have to leave if they lose their financial aid due to falling grades and course completion rates.

This section highlights the financial stress and struggles so many students experience—and the steps we can all take to lower costs and utilize resources to help manage financial pressures.

For more perspectives from students and information regarding this work, “Listening to Students Who Thought About Leaving College or Left and Came Back,” please see the sections:

- [“Part 1: The Pivotal First Year in College”](#)
- [“Part 2: The Need for Belonging”](#)
- [“Part 3: The Need to Do Well and Feel Confident in Coursework”](#)
- [“Part 4: The Need to Manage Stress and Cope with Struggles”](#)
- [“Part 5: The Need to Manage Costs and Financial Pressures”](#)
- [“Part 6: The Need to Finish Each Semester as Strongly as Possible”](#)
- [“Part 7: The Need to Return”](#)
- [“Part 8: The Need to Be Engaged in Learning”](#)
- [“Part 9: The Need for Greater Mental Health”](#)
- [“Part 10: The Need for Diversity, Equity, Inclusion, and Justice”](#)
- [“Part 11: The Need to Find One’s Path”](#)
- [“Part 12: The Need to Graduate”](#)

This work is part of the larger [Listening to Students](#) project done at this institution.

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