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Q1. Overall, how confident are you about managing your finances?

		Financial Aid			gender:grouped		
	Total	No	Yes	Other	Female	Male	Non Binary
Very confident	15%	15%	15%	47%	10%	23%	12%
Somewhat confident	49%	48%	49%	42%	49%	50%	36%
Not too confident	29%	30%	29%	10%	33%	22%	40%
Not at all confident	6%	5%	7%	0%	7%	5%	10%
Refused	1%	1%	1%	0%	1%	1%	2%
Total	100%	99%	101%	99%	100%	101%	100%
(Unweighted N)	(1499)	(475)	(1002)	(22)	(671)	(762)	(66)

		High School				
	Total	Public	Private	Parochial	Homeschool	Other
Very confident	15%	14%	22%	22%	25%	13%
Somewhat confident	49%	51%	38%	31%	59%	41%
Not too confident	29%	28%	32%	29%	13%	39%
Not at all confident	6%	6%	7%	18%	3%	7%
Refused	1%	1%	0%	0%	0%	0%
Total	100%	100%	99%	100%	100%	100%
(Unweighted N)	(1499)	(1224)	(184)	(23)	(36)	(32)

		Race						
	Total	White	Asian	Black Or African American	Hispanic Latino	American Indian	Two Or More Races	Other
Very confident	15%	16%	15%	10%	18%	23%	12%	20%
Somewhat confident	49%	51%	45%	45%	49%	39%	47%	35%
Not too confident	29%	26%	28%	37%	29%	31%	26%	33%
Not at all confident	6%	6%	11%	5%	4%	8%	15%	12%
Refused	1%	0%	1%	2%	0%	0%	0%	0%
Total	100%	99%	100%	99%	100%	101%	100%	100%
(Unweighted N)	(1499)	(1038)	(145)	(83)	(119)	(11)	(78)	(25)

Q2. In the last month, how often have you felt stressed about money?

		Financial Aid			gender:grouped		
	Total	No	Yes	Other	Female	Male	Non Binary
Very often	21%	16%	22%	3%	26%	14%	28%
Fairly often	28%	25%	29%	3%	32%	24%	22%
Once in a while	31%	28%	31%	64%	28%	35%	24%
Seldom	15%	19%	14%	30%	11%	20%	22%
Never	4%	11%	3%	0%	3%	6%	3%
Refused	1%	1%	1%	0%	0%	1%	2%
Total	100%	100%	100%	100%	100%	100%	101%
(Unweighted N)	(1499)	(475)	(1002)	(22)	(671)	(762)	(66)

		High School				
	Total	Public	Private	Parochial	Homeschool	Other
Very often	21%	21%	18%	12%	15%	31%
Fairly often	28%	29%	22%	36%	22%	27%
Once in a while	31%	29%	40%	47%	33%	24%
Seldom	15%	15%	12%	4%	24%	12%
Never	4%	4%	5%	0%	6%	5%
Refused	1%	0%	2%	0%	0%	0%
Total	100%	98%	99%	99%	100%	99%
(Unweighted N)	(1499)	(1224)	(184)	(23)	(36)	(32)

Personal Finance poll
October 2019 - 1501 US college students



		Race						
	Total	White	Asian	Black Or African American	Hispanic Latino	American Indian	Two Or More Races	Other
Very often	21%	20%	14%	21%	30%	0%	17%	22%
Fairly often	28%	27%	21%	33%	29%	36%	31%	29%
Once in a while	31%	32%	34%	28%	29%	9%	28%	31%
Seldom	15%	16%	18%	13%	9%	43%	18%	17%
Never	4%	5%	12%	2%	3%	12%	6%	1%
Refused	1%	0%	1%	2%	0%	0%	0%	0%
Total	100%	100%	100%	99%	100%	100%	100%	100%
(Unweighted N)	(1499)	(1038)	(145)	(83)	(119)	(11)	(78)	(25)

Q3. How confident are you about budgeting your money each month?

		Financial Aid			gender:grouped		
	Total	No	Yes	Other	Female	Male	Non Binary
Very confident	18%	17%	17%	22%	12%	25%	14%
Somewhat confident	50%	52%	50%	54%	52%	50%	40%
Not too confident	26%	25%	26%	16%	30%	20%	36%
Not at all confident	5%	5%	6%	3%	6%	5%	9%
Refused	1%	1%	1%	4%	1%	1%	2%
Total	100%	100%	100%	99%	101%	101%	101%
(Unweighted N)	(1499)	(475)	(1002)	(22)	(671)	(762)	(66)

		High School				
	Total	Public	Private	Parochial	Homeschool	Other
Very confident	18%	17%	20%	13%	19%	17%
Somewhat confident	50%	51%	49%	48%	46%	29%
Not too confident	26%	26%	21%	28%	29%	49%
Not at all confident	5%	5%	7%	11%	6%	5%
Refused	1%	1%	2%	0%	0%	0%
Total	100%	100%	99%	100%	100%	100%
(Unweighted N)	(1499)	(1224)	(184)	(23)	(36)	(32)

Personal Finance poll
October 2019 - 1501 US college students



		Race						
	Total	White	Asian	Black Or African American	Hispanic Latino	American Indian	Two Or More Races	Other
Very confident	18%	17%	19%	15%	17%	41%	25%	23%
Somewhat confident	50%	53%	43%	48%	49%	59%	40%	31%
Not too confident	26%	26%	27%	26%	27%	0%	23%	33%
Not at all confident	5%	4%	8%	8%	7%	0%	12%	12%
Refused	1%	1%	2%	3%	0%	0%	0%	0%
Total	100%	101%	99%	100%	100%	100%	100%	99%
(Unweighted N)	(1499)	(1038)	(145)	(83)	(119)	(11)	(78)	(25)

Q4. How confident are you in your knowledge of how credit scores work?

		Financial Aid			gender:grouped		
	Total	No	Yes	Other	Female	Male	Non Binary
Very confident	18%	17%	18%	13%	13%	25%	12%
Somewhat confident	34%	34%	34%	49%	34%	35%	36%
Not too confident	27%	27%	27%	23%	30%	23%	25%
Not at all confident	20%	21%	20%	16%	23%	16%	24%
Refused	1%	1%	1%	0%	1%	1%	2%
Total	100%	100%	100%	101%	101%	100%	99%
(Unweighted N)	(1499)	(475)	(1002)	(22)	(671)	(762)	(66)

		High School				
	Total	Public	Private	Parochial	Homeschool	Other
Very confident	18%	17%	21%	28%	25%	24%
Somewhat confident	34%	35%	31%	32%	23%	40%
Not too confident	27%	28%	25%	21%	25%	14%
Not at all confident	20%	19%	21%	19%	28%	21%
Refused	1%	1%	2%	0%	0%	0%
Total	100%	100%	100%	100%	101%	99%
(Unweighted N)	(1499)	(1224)	(184)	(23)	(36)	(32)

Personal Finance poll
October 2019 - 1501 US college students



		Race						
	Total	White	Asian	Black Or African American	Hispanic Latino	American Indian	Two Or More Races	Other
Very confident	18%	17%	15%	14%	26%	37%	17%	24%
Somewhat confident	34%	34%	31%	36%	35%	38%	34%	30%
Not too confident	27%	29%	35%	25%	19%	11%	28%	27%
Not at all confident	20%	20%	17%	22%	20%	13%	21%	20%
Refused	1%	1%	1%	3%	0%	0%	0%	0%
Total	100%	101%	99%	100%	100%	99%	100%	101%
(Unweighted N)	(1499)	(1038)	(145)	(83)	(119)	(11)	(78)	(25)

Q5. How confident are you in your knowledge of how student loans work?

		Financial Aid			gender:grouped		
	Total	No	Yes	Other	Female	Male	Non Binary
Very confident	14%	13%	14%	10%	9%	20%	14%
Somewhat confident	41%	29%	44%	34%	42%	41%	39%
Not too confident	27%	29%	26%	23%	27%	26%	30%
Not at all confident	17%	28%	15%	33%	22%	12%	15%
Refused	1%	2%	1%	0%	1%	1%	2%
Total	100%	101%	100%	100%	101%	100%	100%
(Unweighted N)	(1499)	(475)	(1002)	(22)	(671)	(762)	(66)

		High School				
	Total	Public	Private	Parochial	Homeschool	Other
Very confident	14%	13%	17%	7%	14%	29%
Somewhat confident	41%	42%	37%	53%	50%	32%
Not too confident	27%	27%	21%	20%	18%	33%
Not at all confident	17%	17%	22%	20%	17%	5%
Refused	1%	1%	2%	0%	2%	0%
Total	100%	100%	99%	100%	101%	99%
(Unweighted N)	(1499)	(1224)	(184)	(23)	(36)	(32)

		Race						
	Total	White	Asian	Black Or African American	Hispanic Latino	American Indian	Two Or More Races	Other
Very confident	14%	13%	9%	11%	20%	14%	14%	32%
Somewhat confident	41%	43%	34%	47%	36%	7%	38%	37%
Not too confident	27%	26%	27%	22%	30%	63%	23%	14%
Not at all confident	17%	17%	28%	16%	13%	17%	25%	16%
Refused	1%	1%	1%	3%	0%	0%	0%	0%
Total	100%	100%	99%	99%	99%	101%	100%	99%
(Unweighted N)	(1499)	(1038)	(145)	(83)	(119)	(11)	(78)	(25)

Q6. Were you ever taught how to manage your finances, such as how to make a budget and pay bills?

		Financial Aid			gender:grouped		
	Total	No	Yes	Other	Female	Male	Non Binary
Yes, in school	20%	17%	21%	16%	17%	24%	18%
Yes, by a parent/family member	35%	40%	34%	37%	35%	35%	25%
Yes, by someone outside of school and my family	6%	5%	6%	11%	6%	6%	2%
No	38%	37%	38%	32%	41%	32%	53%
Refused	1%	1%	1%	3%	1%	2%	2%
Total	100%	100%	100%	99%	100%	99%	100%
(Unweighted N)	(1499)	(475)	(1002)	(22)	(671)	(762)	(66)

		High School				
	Total	Public	Private	Parochial	Homeschool	Other
Yes, in school	20%	21%	17%	18%	17%	23%
Yes, by a parent/family member	35%	34%	33%	50%	52%	32%
Yes, by someone outside of school and my family	6%	6%	7%	0%	1%	4%
No	38%	38%	40%	32%	28%	41%
Refused	1%	1%	3%	0%	2%	0%
Total	100%	100%	100%	100%	100%	100%
(Unweighted N)	(1499)	(1224)	(184)	(23)	(36)	(32)

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		Race						
	Total	White	Asian	Black Or African American	Hispanic Latino	American Indian	Two Or More Races	Other
Yes, in school	20%	21%	19%	18%	20%	25%	17%	24%
Yes, by a parent/family member	35%	35%	29%	39%	33%	62%	19%	32%
Yes, by someone outside of school and my family	6%	5%	6%	5%	10%	0%	3%	5%
No	38%	37%	44%	34%	38%	13%	58%	39%
Refused	1%	1%	1%	3%	0%	0%	2%	0%
Total	100%	99%	99%	99%	101%	100%	99%	100%
(Unweighted N)	(1499)	(1038)	(145)	(83)	(119)	(11)	(78)	(25)

Q7. Should all students be required to take a class on personal finance?

		Financial Aid			gender:grouped		
	Total	No	Yes	Other	Female	Male	Non Binary
Yes, in high school	55%	56%	55%	50%	55%	56%	47%
Yes, in college	8%	10%	8%	6%	7%	9%	9%
Yes, in high school AND college	27%	27%	28%	17%	30%	24%	30%
No	8%	6%	8%	27%	7%	10%	13%
Refused	1%	1%	1%	0%	1%	1%	2%
Total	99%	100%	100%	100%	100%	100%	101%
(Unweighted N)	(1499)	(475)	(1002)	(22)	(671)	(762)	(66)

		High School				
	Total	Public	Private	Parochial	Homeschool	Other
Yes, in high school	55%	55%	53%	83%	58%	44%
Yes, in college	8%	8%	13%	0%	0%	0%
Yes, in high school AND college	27%	28%	23%	6%	34%	41%
No	8%	8%	8%	11%	8%	15%
Refused	1%	1%	3%	0%	0%	0%
Total	99%	100%	100%	100%	100%	100%
(Unweighted N)	(1499)	(1224)	(184)	(23)	(36)	(32)

Personal Finance poll
October 2019 - 1501 US college students



		Race						
	Total	White	Asian	Black Or African American	Hispanic Latino	American Indian	Two Or More Races	Other
Yes, in high school	55%	59%	49%	43%	54%	80%	50%	51%
Yes, in college	8%	7%	9%	6%	12%	7%	6%	2%
Yes, in high school AND college	27%	24%	29%	37%	27%	14%	35%	40%
No	8%	9%	11%	9%	6%	0%	6%	6%
Refused	1%	1%	2%	5%	0%	0%	2%	0%
Total	99%	100%	100%	100%	99%	101%	99%	99%
(Unweighted N)	(1499)	(1038)	(145)	(83)	(119)	(11)	(78)	(25)

Survey Methodology

This survey was designed and conducted by College Pulse. Interviews were conducted in English among a sample of 1501 undergraduate students who are currently enrolled in the U.S.

The initial sample was drawn from College Pulse's Undergraduate Student Panel that includes over 240,000 verified students representing more than 800 different colleges and universities in all 50 states. Panel members are recruited by a number of methods to help ensure diversity in the panel population, including web advertising, permission-based email campaigns, and partnerships with university organizations.

To reduce the effects of any non-response bias, a post-stratification adjustment was applied based on demographic distributions from the 2017 Current Population Survey (CPS). The post-stratification weight rebalanced the sample based on the following benchmarks: age, race and ethnicity, and gender. The sample weighting was accomplished using an iterative proportional fitting (IPF) process that simultaneously balances the distributions of all variables. Weights were trimmed to prevent individual interviews from having too much influence on the final results.

The margin of error for this survey is $\pm 2.9\%$. Margins of error are typically calculated on probability-based samples and are not technically correct for non-probability online samples. We supply them here to provide a general assessment of error ranges that may be associated with the data.

Personal Finance poll

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About College Pulse

College Pulse is an online survey and analytics company dedicated to understanding the attitudes, preferences, and behaviors of today's college students. College Pulse offers custom data-driven marketing and research solutions, utilizing its unique Undergraduate Student Panel that includes 240,000 undergraduate college student respondents from more than 800 four-year colleges and universities in all 50 states.

For more information, visit <https://collegepulse.com>