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Financial Stress Scale

In light of the financial pressures faced by students and the significant impact these pressures have on access, success, and broader transformation of the higher education system and the societies they serve, a Financial Stress Scale (FSS) was included in the SASSE survey. The FSS consists of six questions related to students' expenditures, financial anxieties, as well as the causes and consequences related to these anxieties.

Financial stress and consequences

Students were asked about their worries regarding finances and the consequences of these worries. Students were asked how frequently they encountered worries regarding paying for necessities. Response options included "Never", "Sometimes", "Most days" and "Every day".



Percentage who responded "Most days" or "Every day"



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Financial stress and consequences (cont.)

Did the following scenarios happen to students during their time in higher education? Response options included "Yes" and "No".



Percentage who experienced the following (responded "Yes")





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Financial stress and consequences (cont.)

Dropping out

First-year

Students were asked whether they have considered dropping out of university.



Percentage of students who considered dropping out





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Feeling of not belonging

Personal problems

Financial stress and consequences (cont.)

Safety concerns (off campus) Safety concerns (on campus)

Considerations for dropping out

Students were asked regarding the reasons that they have considered for dropping out of university. They could choose more than one option.

Reasons students considered dropping out



Poor academic performance

Other



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Feeling of not belonging

Personal problems

Financial stress and consequences (cont.)

Safety concerns (off campus)

Safety concerns (on campus)

Considerations for dropping out (cont.)

Students were asked regarding the reasons that they have considered for dropping out of university. They could choose more than one option.

Reasons students considered dropping out



Poor academic performance

Senior

Other



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Financial status

Sources used to pay for educational expenses

Students were asked regarding the sources that they use for their educational expenses and how much money they spend on various items.

Sources students used to pay for expenses

First-year







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Financial status (cont.) Number of sources used

First-year







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Financial status cont.

Money spent in an average month

Average amount spent on expenses

First-year



