FINANCIAL MANAGEMENT PRACTICES OF COLLEGE STUDENTS

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ABSTRACT

With mortgage foreclosure rates at an all time high and more than one-million Americans expected to file bankruptcy in 2008, it is safe to conclude that many Americans have overextended themselves with debt. This study tests the hypothesis that many Americans do not have the knowledge, skills or habits essential for effective management of personal finances. This investigation seeks to determine the reasons for financial misconduct and to discover measures that will assist college students in improving financial management practices.

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INTRODUCTION

Given the current mortgage foreclosure crisis and an expected increase in the filing of bankruptcies in 2008, it is more important than ever to analyze and evaluate the financial management skills of young Americans because their personal financial decisions will have an impact on the economy for many years to come. In 2006, college- and university-enrolled students, between the ages of 18 and 24, made up 39.7% of the U.S. population, according to the Census Bureau's American Community Survey. By understanding the financial management skills and habits of today's college students, financial-related organizations can promote products and services that appeal to and help this group make better financial management decisions. Banks and other financial institutions play an important role in personal financial decision-making. By presenting products and services specifically aimed at college students, these organizations can tap into this large market segment.

The growing usage rate of debit cards issued by banking institutions has had a dramatic impact on the methods used by individual customers to manage personal finances. Today's internet-savvy college students are inclined to use convenient online financial management products and services more so than the in-house products and services upon which their parents rely. In addition, the message of credit card responsibility appears to be reaching the target college market, especially concerning credit card utilization.

Movement toward a cashless society is progressing each year. This shift may be of concern for financial institutions since cash seems to have a more tangible sense of value than plastic. Although college students have a plethora of financial management information available to them, the financial product and service industry as well as schools should consider the long-term effects of inadequately educating students. Institutions of higher learning have a duty to provide financial counseling to students and assess the need for additional financial management courses and requirements.

LITERATURE REVIEW

Almost 40% of the U.S. population ages 18 to 24 are enrolled in higher education programs. Many financial institutions, such as banks and credit unions, are offering products and services to address the needs and wants of college students. For instance, Wachovia Corporation is offering a free student checking account geared toward "time-crunched and budget-conscious students." The account offers flexible savings options, a student card that provides credit and cash card options, free online banking with BillPay, overdraft protection, and a covered card, which allows a student to avoid a one-time overdraft fee, overdraft transfer fee, or insufficient funds fee (Wachovia Corporation, 2008). U.S. Bank has entered into partnerships with many colleges and universities to offer student-focused services and goods, such as provision of on- or near-campus offices. U.S. Bank also offers a student identification/ATM card, linked to a U.S. Bank account, permitting students and employees to use a single card as both a school ID card and ATM card (U.S. Bank, 2002).

Bank-issued debit cards have become very popular, especially among time-deprived college students. Visa Corporation reports that debit card purchases make up half of its total transactions. According to Visa Corporation, there are several reasons for the astronomical growth in debit card usage, including time efficiency, convenience and security over cash. Furthermore, storeowners prefer debit cards rather than credit cards due to less credit risk evasion and greater cost reduction (Der Hovanesian, 2003). Reddy (2007) reports a substantial rise in consumer debit card usage to 25.3 billion transactions per year, totaling $1 trillion versus credit card usage of 21.7 billion transactions per year, totaling $2.1 trillion.

While debit card utilization is on the rise, paper checks and cash usage is declining. The issuance of paper checks has decreased by 6.4% annually since 2003 (Reddy, 2007). The increased popularity of debit cards over traditional checks has led to college students paying monthly expenses, such as rent, utility bills, and medical expenses with debit cards in lieu of checks. According to a 2003 study of financial and payment organizations conducted by the Federal Reserve Bank of Cleveland, the number of electronic payments have increased in the United States from equaling check payments in 2003 to representing over two-thirds of America's 93.3 billion non-cash transactions, totaling $75.8 trillion (Der Hovanesian, 2003). Another report by the Federal Reserve Bank of Cleveland states that cash is losing appeal with consumers possibly due to the risk associated with theft. The prediction is that cash's popularity will continue to fall as electronic payments offer even greater expediency and value to consumers (Bauer & Littman, 2007).

Technology has had a tremendous impact on all industries. Virtually every American, particularly college students spend a great deal of time in front of a computer. Therefore, it is not surprising that most students conduct personal business online. One study found that 86% of respondents from ten colleges and universities have performed online banking transactions (Jones, 2002). Anderson (2006) reports that electronic banking has made it convenient for students to accomplish banking functions, such as verifying balances, transferring funds, paying bills and making deposits and withdrawals at anytime. Over one-half of Citibank's checking account consumers report using the firm's online services, according to Anderson, who also found in a 2005 financial knowledge survey that 86% of sample banks focus on the entire population of students. Anderson believes that today's consumers no longer need a traditional relationship with banks. Anderson also concludes that current students are impressed by banks offering services such as one-time overdraft forgiveness (Anderson, 2006).

Credit card usage by college students seems to be decreasing as evidenced by a 7% decline of outstanding balances from 2000 to 2001 (Austin and Phillips, 2001). However, the reduction in credit card usage by college students may be partly attributable to legislation in several states restricting student solicitation by credit card companies on campus. Companies have an obligation to offer financial management education to students regarding credit card utilization rate, quantity of credit cards held, and payment information (Austin & Phillips, 2001).

For many, entering college or a university is a life-evolving transition from childhood into adulthood. According to Howe (2001), college is often the first taste of freedom a young adult has, making it is easy for students to become financially overextended. Howe divides college expenses into three types: tuition and college charges, housing and school meals and miscellaneous costs. Of the three types, miscellaneous costs are the most difficult to control because they are the most challenging to approximate and include a wide array of items (Howe, 2001). In addition, Preston, states that most university students in the United States graduate with an average student loan payback of $19,000, a 58% rise from a decade ago (Preston, 2008). Increased efforts to educate college students about the true cost of debt could reduce the misuse of credit.

Financial institutions have an obligation to prepare students for the world of finance. Williams (2006) reports that in 2006, only eight states had a personal finance course requirement for college students, and only 50% of high school students completed an economics class that taught basic concepts of financial management. Faculty, administrative executives, and school board members of all universities, colleges and high schools must realize the importance of teaching good financial management practices to current students because their financial management conduct will affect future economic conditions for everyone.

There is a wealth of financial-related information readily available for college students. Nexity Bank offers internet banking advantages and tips to students and parents on its web site. One such tip is that students obtain an online checking account with parent accessibility, which would allow parents to periodically check and deposit money into the account. The firm advises students and parents to request overdraft protection, to select a bank that permits electronic bill pay in order to take advantage of time- and money-savings, and to choose a bank with several ATM locations for quick cash needs and one that refunds ATM fees (Nexity Bank, 2000). Suggestions to students and parents include taking measures such as investing in a credit union rather than a banking institution, indulging only after depositing into a savings account, storing receipts, and learning and applying investment skills. Other recommendations to students include joining university-sponsored activities rather than off-campus activities, avoiding road trips or attending group-only events, and beginning an entrepreneurial venture while in college (J. D. Roth, 2006).

OBJECTIVES

The primary objective of this study was to determine the personal financial management habits and skills of college students. There were several secondary research objectives regarding students' choices of banking institution, as well as debit card, automatic bill pay, automatic withdrawal and credit card usage. In addition, the study sought to discover college students' patterns concerning checking and savings accounts, bill payments, checking credit scores and use of a monthly budget. Finally, study objectives included determining the primary source of financial management knowledge and deriving a subjective rating of personal financial management skills.

METHODOLOGY

This research study began on January 22, 2008 and concluded on March 12, 2008. A twenty-three question questionnaire relating to personal financial management practices and opinions of college students was developed, pre-tested twice, and changed to ensure validity of questions and responses. The questionnaire also included a section for demographic information. Students completed questionnaires during the first two weeks of February 2008. The research study used the non-probability convenience sampling method. See Table 1 for demographic information.

The sample population consisted of 300 students and was representative of the southeast Louisiana university's student demographics including: 47.65% of students are between the ages of eighteen and twenty, 63% of students are female, 84% of students are single, most students report household income of $20,000 or less annually. Representation of students from individual colleges within the university was representative of college enrollment with the exception of the College of Business, which had representation double that of enrollment.

Table 1: Demographics

Age	Percentage	Gender	Percentage
18-20	47.65%	Male	36.79
21-23	34.56%	Female	63.21
24-29	11.07%	**Marital Status**	
30-39	3.69%	Single	83.62
40+	3.02%	Married or Living with a Significant Other	16.38
Annual Household Income		**College**	
No Income	7.33%	Arts, Humanities, and Social Sciences	15.65%
≤ $10,000	42%	Business	26.87%
$10,001-$20,000	22%	Education and Human Development	16.33%
$20,001-$30,000	10.67%	Nursing and Health Sciences	15.65%
$30,001-$40,000	3%	Science and Technology	11.56%
> $40,000	4.33%	General Studies	8.5%
No Response	10.67%	Graduate School	5.44%

Demographics of the student respondents including age, gender, relationship status, annual household income, and college within the university. All demographics were representative of the study university's population with the exception of high participation from within the College of Business.

Survey participants selected the top three reasons for choosing their present banking institution. Students also reported the frequency of bank-issued debit card usage, the rate and mode of validating checking account balance, and the occurrence of checking account reconciliation. Respondents reported monthly issuance of paper checks, use of automatic bill pay and direct withdrawal systems, bill paying habits, and credit card usage. Surveyed students also reported individual learning sources of financial management skills, presence or absence of a written monthly budget, frequency of obtaining credit ratings, and subjective opinions of their personal financial management skills.

The data was encoded and analyzed using SPSS analysis software. Comparisons were made between findings obtained from this study and those of five similar studies: the 2000 TERI/IHEP, Student Monitor, and Nellie Mae studies reported by the United States General Accounting Office in 2001, a 2006 University of Minnesota finance study, and a 2006 Louisiana State University/University of Georgia financial literacy study.

FINDINGS

According to results from this research study, college students' top three reasons for choosing a banking institution are: free checking services at 62.75%, number and location of branches and automated teller machines at 49.33%, and use of the same bank as parents at 48.66%. The least important reason for bank selection, according to this survey, was credit union membership. Of 300 respondents, 290 students reported that becoming a member of a credit union was not a deciding factor in choosing a banking institution. When survey participants chose the "Other" option, the most common reasons stated for choosing a banking institution included requirements or banks not offering accounts to non-resident students. Listed in Table 2 is the statistical data regarding the main reason students choose their current banking institution (see Table 2).

Study results concerning amount of monthly savings showed little relation to income. Of the nearly one-third of the sample population who responded to how much they save each month, 30.56% reported saving no money. In comparison, the University of Minnesota financial literacy study of 532 college students revealed that 73% of those surveyed reported depositing to a savings account regularly (Adams, 2006). It was found in the Southeastern Louisiana University study that more than 50% of students who do save, reported saving more than $100 each month and the remaining percentage reported saving between $20 and $100 each month. One cross-tabulation shows statistical data regarding college students who do save in relation to department of enrollment: College of Business, 53.49%; College of Science and Technology, 60%; General Studies, 52.95%; and Graduate School, 70%. Organizations that offer financial services and products should consider additional savings promotions to reach the 31% who are not currently saving and to increase the monetary savings amount of those who already do so.

Table 2: Reasons for Choosing Current Banking Institutions

Reason	Percentage	Reason	Percentage
Free Checking	62.75%	Gift for Opening Account	13.76%
Bank and/or ATM Locations	49.33%	Availability of Deposited Funds	9.4%
Bank Parents Use	48.66%	Researched Several Banks and Felt This Bank Could Best Serve All of My Needs	8.05%
Parents Set-Up Account for Me at This Bank	29.87%	Other	6.38%
Recommendation of Friends or Family (other than parents)	21.48%	Employer Offered Direct Deposit of Pay Through This Bank Only	5.03%
Services Offered	15.10%	Through Employment or Other Relationship, Became Eligible for Credit Union Membership	3.36%

Table shows respondents top three reasons why they choose their current banking institution. Results revealed that the most common reasons for choosing individual institutions were not related to the institution's ability to serve their financial management needs.

Financial advisors recommend budgeting and consistent account reconciliation, however 35% of surveyed students admit to having no written monthly budget and not reconciling their checking account balance. Adams (2006) found in her study that 41% of college students have a monthly budget to guide them in financial management decisions, and graduate students are more likely to adhere to a budgeting plan than are undergraduate students. Interestingly, Adams found that 37% of respondents admitted to exceeding their set budgets (2006). Less than 9% of students in the Southeastern Louisiana University study who have a budget do not reconcile their bank statement, while 17.5% of those with a budget reconcile their account once monthly. Twenty-nine out of 300 respondents never reconcile or obtain checkbook balance from their bank's web site. In the Adams study, 78% of those surveyed verified account balances online; in contrast, 76% of participants in this study reported using the bank web site to confirm account balances (Adams, 2006). Almost 45% of those who use their debit cards more than once a week never reconcile their checking account balance. Sixty-four of 300 respondents write between one and five checks monthly, but do not reconcile their checking account.

Regarding debit card usage, 74.6% of survey respondents use debit cards more than once weekly, 34.5% use the cards 2 to 6 times per week, 14.7% use debit cards once a day, and 25.4% use them more than once daily. Of debit card users, 43% never reconcile their checking account, while 42.75% balance their checking account a minimum of once a month. Students who use their debit cards more than once weekly are less likely to check account balances by website, phone, ATM, or in-branch than those who use their debit cards less than once weekly. Of those who use their debit cards more than once per week, 31.39% issue no paper checks each month and 60.5% issue one to five checks each month. Of respondents reporting debit card usage of less than once a week, 22% reported writing no checks each month and 61% reported writing one to five checks each month.

A surprising finding was that 34.6% of respondents do not own a credit card. The majority of those surveyed across all age groups and all colleges possess no more than one credit card. Only 30% of students 22 years of age and 36% of students 21 years of age have two or more credit cards. Nursing

students comprise the largest group of cardholders at 69%. Two outlier respondents reported having six or more credit cards. Almost 51% of credit card holders in this study reported never checking their credit score, but there appears to be a positive correlation between the number of credit cards held and frequency of checking credit score among those who do check their credit scores. According to two studies reported by the United States General Accounting Office, over 60% of college students are credit card holders, and 50% of respondents obtain a credit card during their first year in college. These studies report that only 6% to 13% of college students hold four or more credit cards, while 67% hold only one card
(2001). The same resource cites a 2001 Nellie Mae study of 256 undergraduate private loan applicants, which found that 78% of respondents were cardholders, and while the mean cards per student was three, 32% held four or more credit cards (United States General Accounting Office, 2001).

The payment of bills on time or early is an important part of financial management, and according to findings, 71% of respondents in this study pay bills on time and do not use credit cards to pay other bills. In fact, 35% of surveyed credit card holders reported paying bills before they are due. Only 9% of respondents pay one or more of their bills late each month; 55% of these claimed an annual income of less than $20,000. The use of automatic bill pay and automatic withdrawal systems do not appear to have a significant effect on the percentage of students paying bills on time. Of those surveyed, 73.5% do not use automatic bill pay, 72% do not use direct account withdrawal to pay bills, while 11% reported using both services.

Cude, et al (2006) found that students are not likely to write NSF checks and usually pay bills in a timely manner, but are less apt to save, budget and balance checking accounts. The Cude study also showed that the family effect on financial management skills is significant; students learn primarily by example, and students appreciate college-disseminated information about financial matters (2006).

MAJOR FINDINGS

An investigation of the cross-tabulation concerning students' learning source of financial management skills and success was conducted to determine whether a correlation exists. In the Cude, et al (2006), 70% of respondents reported both mother and father as the most important factors affecting financial management conduct. A large percent of surveyed students in the Cude, et.al study reported learning financial management skills from a parent or other relative, whereas a smaller percentile learned finance skills from a friend, significant other, teacher, self and church (2006).

Similarly, students reported parents as the most common means of acquiring financial management skills in this study by 65%, while 23% of students reported learning the skills on their own. Of students who learn from parents: 28% reported saving no money on a monthly basis, 63% possess one or more credit cards, 72% never check credit score, and 75% have no written budget (Table 3). On a positive note, the same group reported bill payment on time or early by 88% and reconciliation of checking account at least once monthly by 43%. Among self-learned students, 33% do not save monthly, 45% do not check credit score, 80% do not have a budget, 75% have one or more credit cards, whereas 90% pay bills on time or early and are almost as likely to never reconcile their checking account as they are to reconcile it once or more monthly.

Survey participants were asked to rate their personal financial management performance. Forty percent of respondents rated their financial management performance as "well," and 54% responded with a rating of "okay". Among those who rated their performance as "well" or "okay," it was found that 31.15% have two or more credit cards and 20.79% use credit cards to pay one or more bills monthly. Furthermore, 28.51% do not save monthly; 33.62% save $100 or less each month; 61.07% never check credit score; and 41.97% do not reconcile checking accounts (Table 3)

Table 3: Study Findings

Variable	Learned Financial Management Habits from Parents	Felt They Managed Their Personal Finances Well or Okay
Number of Credit Cards		
0	36.09%	34.06%
1	36.69%	34.78%
2	17.75%	19.20%
3	7.10%	7.61%
4	1.18%	1.81%
5	0.59%	1.81%
6 or More	0.59%	0.72%
Average Savings Each Month		
0	26.28%	28.51%
≤ $100	38.36%	33.62%
$101-$250	15.75%	17.87%
$251-$500	9.59%	13.19%
$501-$750	2.05%	2.55%
$751-$1,000	3.42%	2.98%
≥ $1,000	2.74%	2.13%
Number of Bills Paid Each Month Using a Credit Card (not debit card)		
0	82.46%	79.21%
1	11.11%	10.04%
2-3	4.68%	6.81%
4 or More	1.75%	3.94%
Frequency of Checking Credit Report / Credit Score		
Never	72.09%	61.07%
Less Once a Year	12.79%	17.86%
Once a Year	15.12%	21.07%
Frequency of Balancing (Reconciling) Checkbook / Checking Account		
Never	41.52%	41.97%
Once a Year	1.75%	1.46%
A Few Times a Year	5.85%	6.20%
Every Two Months	7.60%	6.93%
Every Month	29.24%	26.64%
More Than Once a Month	14.04%	16.79%
Presence of a Written Monthly Budget		
Yes	25.15%	27.24%
No	74.85%	72.76%

Major findings regarding financial management habits based upon parents as source of financial management skills and respondents' perceptions of their individual financial management.

DISCUSSION AND RECOMMENDATIONS

Results of this study indicate that college students have inadequate personal financial skills. While many feel they are managing their finances well or okay and appear to be aware of the risks associated with credit card usage, the documented practices of many students suggest otherwise. Failing to reconcile accounts, payment of bills with credit cards and neglecting to construct a budget shows that students are remiss, not considering the problems this behavior could cause in the future.

Students are often choosing banking institutions without carefully considering how the institution could best serve their individual financial management needs. The allure of free checking, convenience of branch locations, or using the bank their parents use has replaced sound financial reasoning. This, combined with failure to reconcile checking accounts, minimal use of resources to check account balances, and refusal of automatic bill paying systems, suggests that while students have greater accessibility to information through their banking institutions, they are less likely than previous generations to use it to manage their finances.

Today's students are more likely to perform transactions with debit cards rather than traditional paper checks and the countless credit cards held by past students; however, some students still rely on credit cards to pay bills that they unable to pay on time with checks. In addition, most students are not budgeting and not checking credit scores as often as they should. Students seem to lack a full understanding of how this misconduct could adversely affect their long-term financial success.

One interesting finding of this study is that the way in which the people of past generations manage finances strongly influences the way people of future generations behave. As a result, a new generation of students will be entering the 'real-world' with less than optimal financial management skills and a false sense of how well they are performing financially. Consistent saving, reconciling accounts, monitoring account balances, developing a written monthly budget, and routine checking of credit scores are all financial management practices that students should consider important and should be applying before entrance into a college or university. Unfortunately, most college students surveyed in this study who feel they are managing their finances well or okay are not performing these functions. Furthermore, many of these study participants have two or more credit cards and use credit cards to pay monthly bills. It is apparent that students who learn financial management skills from their parents or through life experience are not practicing them in a sensible way on their own and need formal education and guidance regarding these important financial management concepts.

CONCLUSION

This study had some limitations; the main limitation is that it occurred at one university during one week of the spring 2008 semester. In addition, it would have been preferable to use the probability random sampling method rather than the non-probability convenience sampling method. There were comparisons made between findings of this study and five similar studies, but this study was limited to college students attending one regional university located in the southern United States. However, the purpose of this study is to provide a deeper understanding of the financial management habits of young Americans and to encourage other related studies.

In summary, this study suggests a lack of proper education regarding strong personal financial management skills. Without greater effort to educate students before college entry and reinforcement of financial management skills during college, society may have to deal with a generation of Americans who will financially overextend themselves, resulting in further bankruptcies and mortgage foreclosures. Results from this study suggest that parents are not fulfilling the duty of properly teaching their children these essential skills, perhaps because of parents' inability to correctly manage their own personal finances or because personal finance discussions do not occur in some households.

Educators should emphasize to students the importance of developing good financial management skills. In today's high school classrooms, students should be learning basic financial management skills. Additionally, all colleges and universities should require students to complete basic personal financial management courses before graduation. A basic understanding of credit, investing, budgeting and development of long-term financial goals will prepare students and help them to live without the stress of debt and financial instability suffered by so many.

All companies within the financial industry should improve methods of relaying customer information regarding the financial management practices necessary to achieve financial stability. Web-based information, courses, pamphlets, or assistance lines are good communication channels for financial firms to use in providing consumers with useful financial management tools, before they default. This, in turn, will build customer loyalty. Financial institutions must realize that failure to educate their customers will result in long-term organizational losses similar to those associated with the current home mortgage crisis.

APPENDIX

Appendix 1: Student Financial Management Survey

**** Please check the box next to your choice of answer for each question or fill in the blank.****

1. Please check the top 3 reasons why you chose your banking institution:
- □ The bank offered free checking.
- □ The bank offered a free gift for opening an account.
- □ It is the bank my parent(s) use.
- □ My parent(s) set-up an account for me at this bank.
- □ Based on the recommendation of friends and family (other than parents).
- □ I researched several banks and felt that this particular institution could best serve all of my needs.
- □ My employer offered direct deposit of my pay through this bank only.
- □ Through employment or other relationship, I could become a member of a credit union.
- □ Bank and/or ATM locations.
- □ Availability of deposited funds.
- □ Services offered.
- □ Other ____

2. How often do you use the debit card issued by your bank? (Instead of cash, check, or credit card)

□ Never □ Less than once a week □ Once a week
□ 2-6 times a week □ Once a day □ More than once a day

3. How many times a month do you obtain your checking account balance using the bank's website? _____

4. How many times a month do you obtain your checking account balance using an ATM? _______

5. How many times a month do you obtain your checking account balance using the bank's phone system? _______

6. How many times a month do you obtain your checking account balance through the bank's lobby or drive-thru?
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7. How often do you balance (reconcile) your checkbook/checking account?

□ Never □ Once a year □ A few times a year
□ Every two months □ Every month □ More than once a month

□ 0 □ 1-5 □ 6-10 □ 11 or more **8. How many paper checks do you use each month?**

9. Do you use an automatic bill paying system offered by your bank through their website?

□ Yes □ No

10. Do you use direct withdrawal by a business from your checking account to pay any of your bills?
(Arranged through the business, not your bank.)
□ Yes □ No

11. When paying your bills:
- □ I usually pay more than one bill per month late.
- □ I usually pay one bill per month late.
- □ I usually pay my bills on time.
- □ I usually pay my bills before they are due.

12. How often do you use a credit card (not attached to your checking account) to pay a bill?
□ Never □ About one bill each month
□ 2-3 bills each month □ 4 or more bills each month

13. How many credit card accounts do you currently have?
(With or without an available balance.)
□ 0 □ 1 □ 2 □ 3 □ 4 □ 5 □ 6 or more

14. Where (or from whom) did you learn your financial management skills?
Please check the 1 that provided the most guidance that you in your day-to-day financial management.

- □ Parents
- □ Other family or friends
- □ High school course
- □ College course
- □ Presentation by a financial institution
- □ Church or other faith based organization
- □ Celebrity financial advisor (Suze Orman, Dave Ramsey, etc)
- □ I've figured it out on my own.
- □ Other ____

15. Do you have a written monthly budget?
□ Yes □ No

16. How often do you check your credit report or credit score?
□ Never □ Less than once a year □ Once a year

17. I feel that I manage my personal finances:
□ Well □ Okay □ Poorly

18. What is your average monthly income?
Your own personal income.
Joint income if married or living with significant other.
Include money given or loaned to you by the government, financial aid, parents, etc.
$____________

19. Which of the following best describes your relationship status?
□ Single □ Married or living with significant other

20. How much money do you save each month?
$____________

21. What College are you in?

- □ The College of Arts, Humanities and Social Sciences
- □ The College of Business
- □ The College of Education and Human Development
- □ The College of Nursing and Health Sciences
- □ The College of Science and Technology
- □ The Division of General Studies
- □ The Graduate School

22. What is your age? ________

23. Gender: □ Male □ Female

** When you have completed the survey, please return it to the student who gave it to you.**

Thank you for your time.

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