

Financial Characteristics of On and Off Campus

Students

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Abstract: This study focuses on the financial stress among students living on- and off-campus. We interviewed first-year students living in a variety of situations, some of whom held jobs while going to school and others who did not. Once we had finished with our interviews, we worked to analyze our notes and draw any conclusions based on any correlations found in our interviewee's responses.

Research Question: Are there financial differences between on and off campus first year students?

We researched:

Financial differences between students living on and off campus

Amount of financial stress faced by students

- Effects of financial stress on academic stress

The amount of first year students that work

Any correlations between amount of stress and employed vs. unemployed students

Important because:

- Can modify university policies if needed
- Brings awareness to common obstacles faced by first year students
- Adapts to the needs of the students

Methods:

- Interviews
 - The interviews were done in a conversation style format with 2 note takers and 2 interviewers. An interview question guideline was created to be used to guide the flow of our interviews.
 - Chico State students in their first year.
 - The data was analyzed to find if there were any differences with on and off campus students
- Auto-ethnography
 - Researchers are all first-year students at Chico State
 - Reflected on same issues we asked of our interviewees

Results:

- 8 out of 10 interviewees stated that they experience financial stress at least a portion of the time
- Of those who are financially stressed, most also confirmed that their financial stress affects their performance at school

- Results showed that there was little correlation between housing and financial stress
- For the most part, both on-campus students and off-campus students felt the same way
- Participants who did not feel financially stressed stated that their academic career was not affected and did not suffer from stress aside from worrying about coursework

Recommendations

- First Year Jobs
 - It will help alleviate financial stress for first year students since they will have an income
- On-Campus living
 - Ensures that student's basic needs are met

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