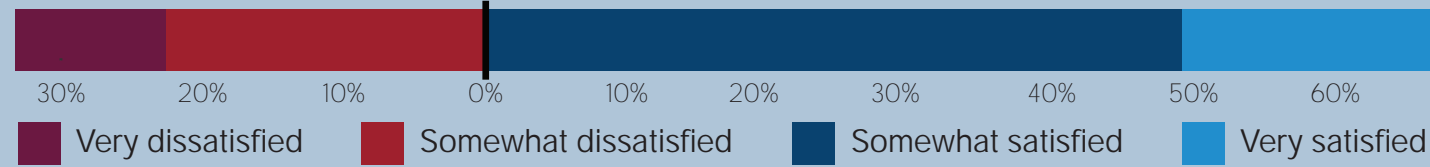


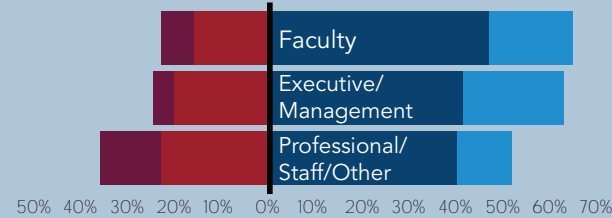
Financial Wellness in Higher Ed

Insights from the 2019 Higher Education Financial Wellness Survey

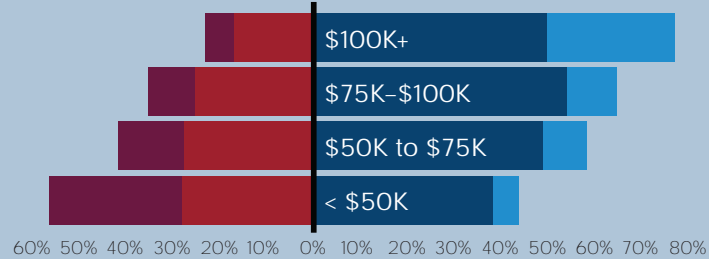
33% of higher ed employees are unsatisfied with their finances²



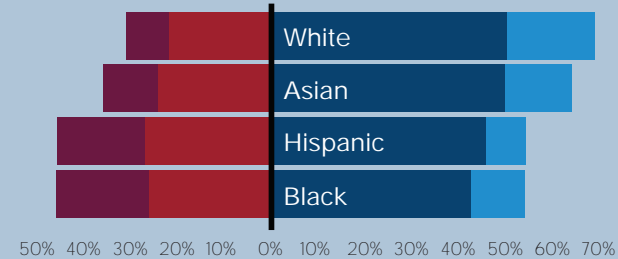
Overall Satisfaction by Position



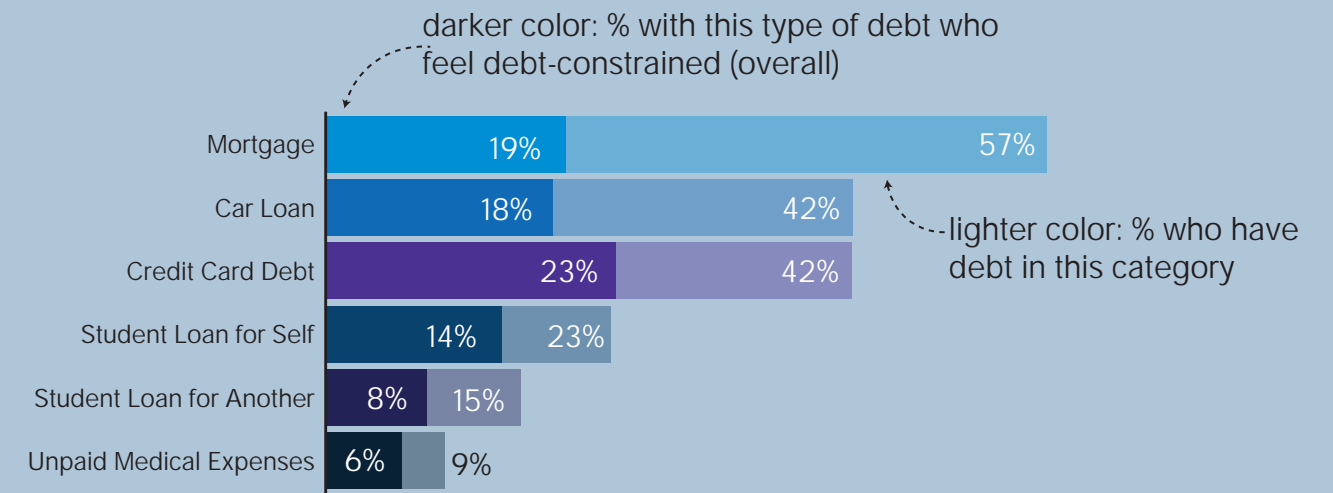
Overall Satisfaction by Income Level



Overall Satisfaction by Ethnicity



80% reported at least one type of debt



Financial Wellness Practices

85% track spending at least sometimes

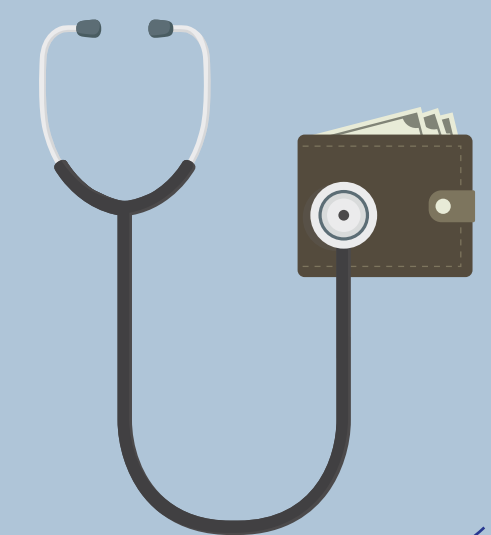
60% have a budget

58% are saving to build an emergency fund

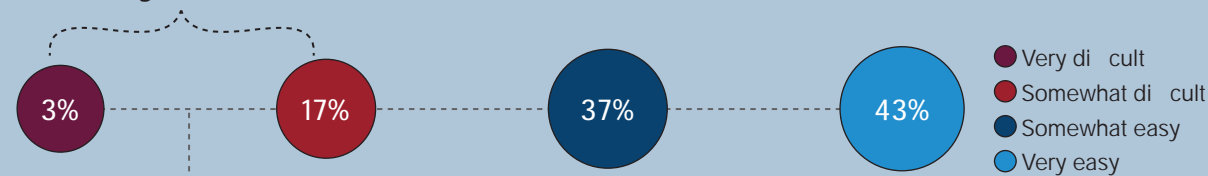
44% have evaluated their financial situation and when they can afford to retire

42% have received retirement planning advice in the past three years

30% have participated in a financial education class or program at some point



20% say it is difficult to make ends meet each month



Difficulty making ends meet varies by ethnicity

