

Campus & Environmental Influences

- Expensive food cost
- housing cost
- textbook fees

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- ubers to grocery stores
- limited transportation access

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- Peer influence to spend money on name brands and events

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Financial Education & Awareness

- Limited awareness of financial resources available on campus

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- Little to no basic money management
- not understanding how credit works

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- Not knowing how to budget or prioritize

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Lifestyle Choices

- Impulsive spending on food, clothes, or entertainment

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- Not tracking daily expenses that add up over time

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- Buying convenience items instead of cheaper alternative

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Income & Financial Resources

- Not having a steady source of income
- Little to no financial aid

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- Relying too heavily on loans, grants, and scholarships

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- Difficulty finding flexible jobs that fit their schedule

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- Not applying for scholarships, loans, grants and/or work-study programs that could reduce cost

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Emotional & Behavioral Factors

- Stress or anxiety about money leading to avoidance

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- Lack of motivation to manage finances responsibly

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- Using spending as therapy or a coping mechanism

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- Feeling overwhelmed by financial responsibilities

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Not using Tools

- Forgetting to pay bills or fees

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- Not checking bank accounts frequently

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- No habit of setting saving goals or financial reminders

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- Not using budgeting apps or spreadsheets

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