

2025

# How America Succeeds After College

Sallie Mae's national study  
of college graduates

Conducted by Ipsos

**sallie**<sup>SM</sup>



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Our mission to power confidence as students begin their unique journeys is our north star and a reminder to be champions for students and families.

We create products and experiences that support students when they need it most. We provide innovative products, tools, and resources to help students and families make confident decisions about their higher education journey.

As the market leader for private student lending, we provide financing to help students and families responsibly pay for higher education, and we also help families make informed decisions about saving and planning for college. We're committed to helping all students understand their options, borrow responsibly, and set themselves up for success now and in the future.

We're here for the small moments and big milestones from day one through graduation.

We want every student to have the knowledge, confidence, and motivation to make the most of their unique journey.

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Ready for college? With our free Scout<sup>SM</sup> College Search by Sallie, it's easy to explore schools based on location, majors, extracurriculars, and more so you can choose a school that has everything you're looking for.

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Get study help, mental health tips, financial hacks, and more on [Instagram](#), [Facebook](#), [YouTube](#), [LinkedIn](#), and [X](#).



\*Loan amount cannot exceed the cost of attendance less financial aid received, as certified by the school. Miscellaneous personal expenses (such as a laptop) may be included in the cost of attendance for students enrolled at least half-time.

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# About this study

*How America Succeeds After College 2025* shines the spotlight on young adults who graduated from college with an undergraduate degree within the past 5 years, between 2019 and 2024. All study participants are representatives of Generation Z. Throughout the report, we will refer to this group as ‘recent grads.’

The report helps define the meaning of success at this stage. It examines many aspects of college graduates’ lives—from their first job search to career prospects, from creating a budget to financial goals, and from their current living situation to mental health. This provides an updated view of recent grads in America and identifies success factors and barriers faced by this group.

Moreover, *How America Succeeds After College* builds an understanding of actions taken along the higher education journey that are associated with success after graduation. The research considers how the decisions students and their families make before and during school affect grads’ perception of their lives after school. To develop a holistic picture, we evaluate behavioral and attitudinal factors around college planning and decision-making, education finances, and the in-college experience.

Sallie Mae has again partnered with Ipsos, a global independent insights and analytics company, to conduct this study.

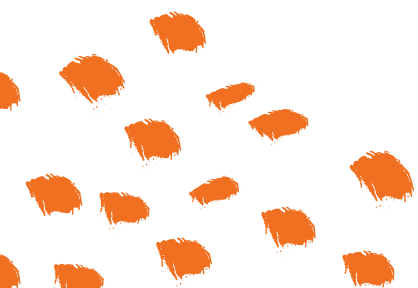
Specifically, the report explores six key areas:

- **College experience:** Beliefs and attitudes of recent graduates regarding the overall value of their college experience, including the aspects and resources that shaped it.

- **Post-graduation success:** Recent graduates’ beliefs about success and how they define success after graduation.
- **Career:** The career paths and employment outcomes of recent graduates, including how college resources and post-college support played a role in their journeys.
- **Finances:** The financial goals, habits, and attitudes of recent graduates, as well as their financial progress after graduation.
- **Planning for college:** The considerations, strategies, and preparations made by students and parents before college enrollment.
- **Future outlook:** Recent graduates’ attitudes and aspirations for their future.

*How America Succeeds After College 2025* reflects the results of an online survey, conducted in English, with 1,045 young adults, ages 20 to 26, who graduated from a 2- or 4- year college or university within 60 months of the data collection period.

The research was conducted between December 13, 2024 and January 9, 2025.





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Key insights:

# College experience

## Nine in 10 recent graduates had a positive college experience

Looking back, 90% of recent college grads rate their college experience positively: 26% said it was excellent, 39% said it was very good, and 25% said it was good. Just 8% said their college experience was fair and 2% poor. Men and women, young adults across races and ethnicities, and grads across current household income groups rate their college experience similarly.

For many recent graduates, the most valuable parts of their college experience include the intangible benefits of higher education:

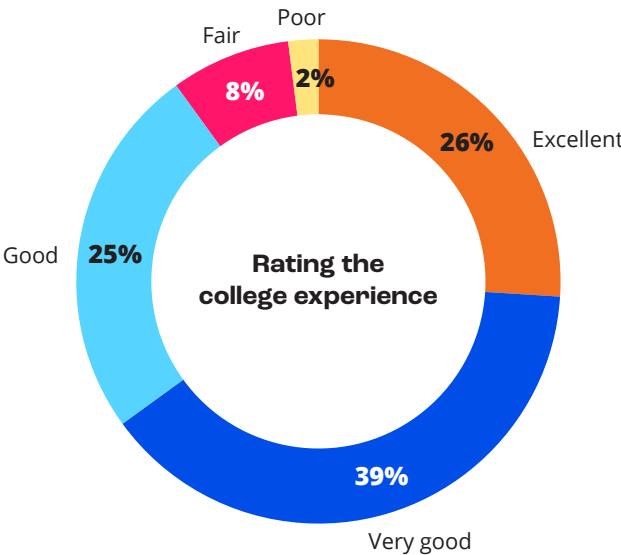
- 45% Becoming more independent (e.g., setting their own schedule and priorities)
- 40% Developing critical thinking and problem-solving skills
- 31% Exploring personal interests and growth opportunities
- 21% Broadening of perspective

Others highlight the practical aspects of the college experience as most valuable:

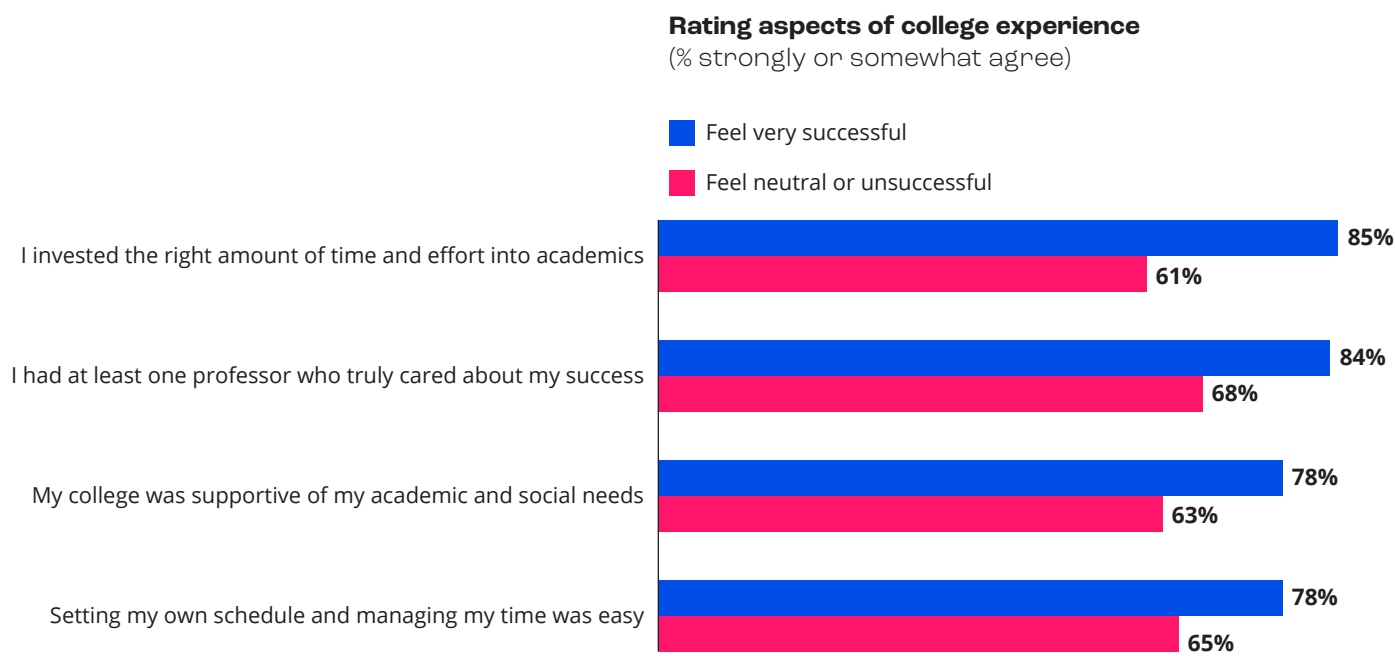
- 42% Academic learning and coursework
- 29% Building personal and professional relationships
- 25% Gaining work or internship experience
- 21% Experiencing campus life (e.g., events, traditions, socializing)
- 13% Participating in extracurricular activities or clubs

Grads who feel very successful are significantly more likely to have had a positive college experience (98% rated their experience in school as excellent, very good, or good) than grads who feel neutral or unsuccessful (83%).

This is evident in how these grads described their time in college. Compared to those who feel neutral or unsuccessful, grads who feel very successful were more likely to agree they had invested the right amount of time and effort into academics, that they had at least one professor who truly cared about their success, and that they had an easier time managing their schedule.







## Seven in 10 agree their education was worth the cost

Seventy percent of recent grads agreed their higher education was worth the cost. Fifteen percent neither agreed nor disagreed, 10% somewhat disagreed, and 5% strongly disagreed with this statement.

This figure is consistent with data from *How America Pays for College 2024*, where 71% of currently enrolled undergraduate families indicated the value of their education is appropriate or even a bargain compared to the price.<sup>1</sup>

Male and female grads, first-gen grads and grads from college educated households, as well as grads who have or have not borrowed, are all equally likely to agree their college education was worth the cost.

Notably, 84% of grads who feel very successful and 53% of grads who feel neutral or unsuccessful agree education was worth the cost.

<sup>1</sup> How America Pays for College 2024;  
[https://www.salliemae.com/content/dam/slm/writtencontent/Research/HAP\\_2024.pdf](https://www.salliemae.com/content/dam/slm/writtencontent/Research/HAP_2024.pdf)



## Two-thirds of recent grads wish they took full advantage of the college experience



**35%**

of recent grads regret not spending enough time socializing or building relationships in college

With the benefit of hindsight, the recent grads in our research study were asked to reflect upon their college experience and consider what, if anything, they would change if they could do it over again. The largest category of regrets is not taking full advantage of the college experience and resources (64%).

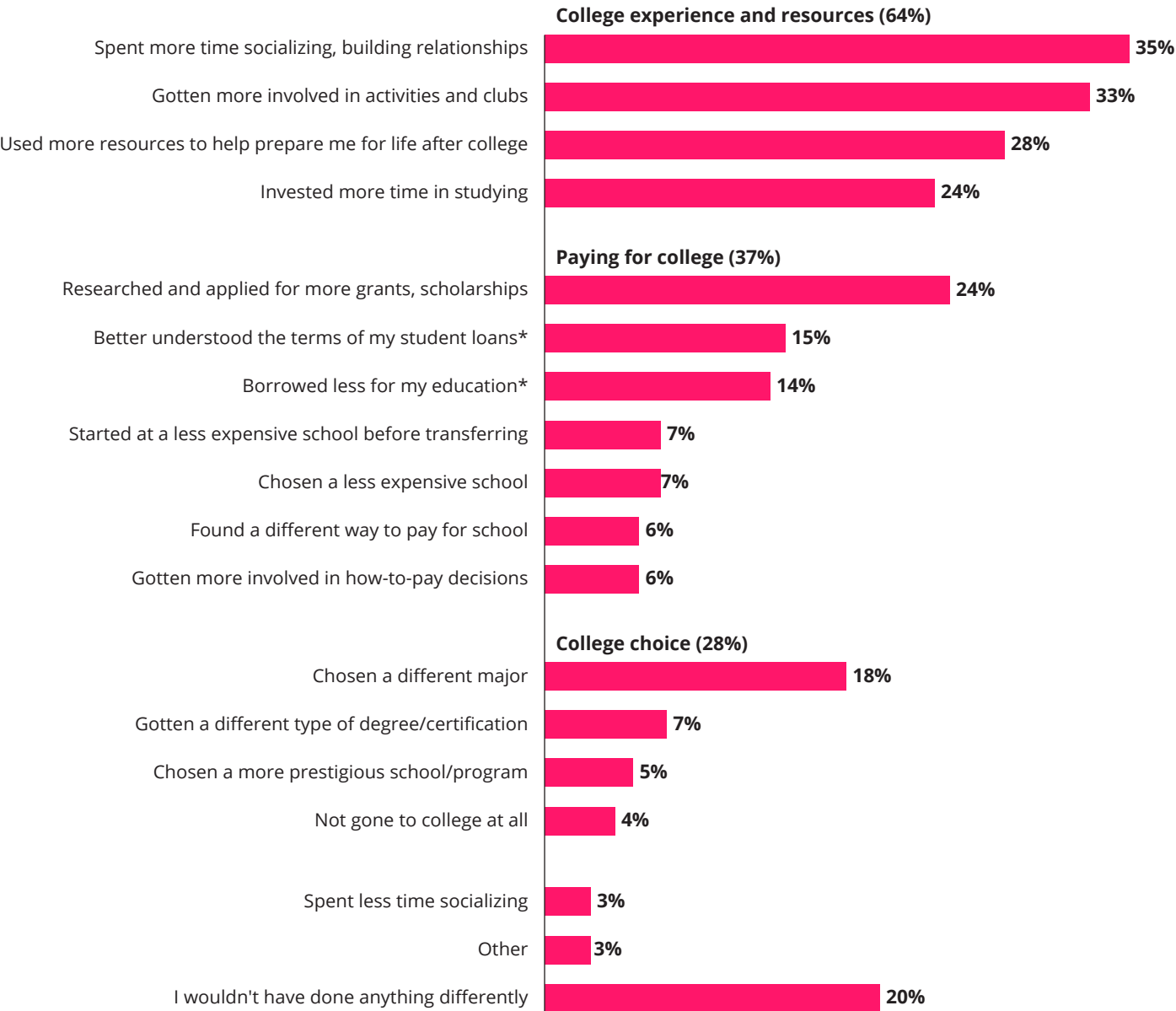
The two most common regrets are not spending enough time socializing or building relationships (mentioned by 35% of recent grads) and wishing to have gotten more involved in activities and clubs on campus (33%).

Thirty-seven percent of graduates reported regrets about how they financed their undergraduate education. The most common regret, cited by 24%, is not researching and applying for more grants and scholarships.

Twenty-eight percent of grads wish they could change some of the choices they made about their education. More specifically, 18% wish they had chosen a different major.



**What grads wish they did in college**  
(May select all that apply)



\*Based on recent grads who borrowed to pay for college





**Key insights:****Success****Majority of recent grads rate aspects of their lives positively**

Eighty-four percent of recent grads have a positive outlook on their lives overall. More specifically, 16% say they're excellent, 30% say they're very good, and 38% say their lives in general are good. Thirteen percent rate their lives as fair and 3% as poor.

Grads give their highest rating to their relationships with parents or family (88% rate this positively), with 63% saying they're excellent or very good.

Grads who left school 3–5 years ago rate some aspects of their lives better than grads who left school within the past 2 years, suggesting that the age-old phrase “things get better!” rings true for many. The most notable examples are:

- **Relationship with family:** 91% of grads who left school 3–5 years ago rate this as excellent, very good, or good vs 84% of grads who left school 0–2 years ago
- **Mental health:** 74% of grads who left school 3–5 years ago rate this positively vs 64% of grads who left school 0–2 years ago
- **Romantic relationships:** 65% of grads who left school 3–5 years ago rate this positively vs 51% of grads who left school 0–2 years ago

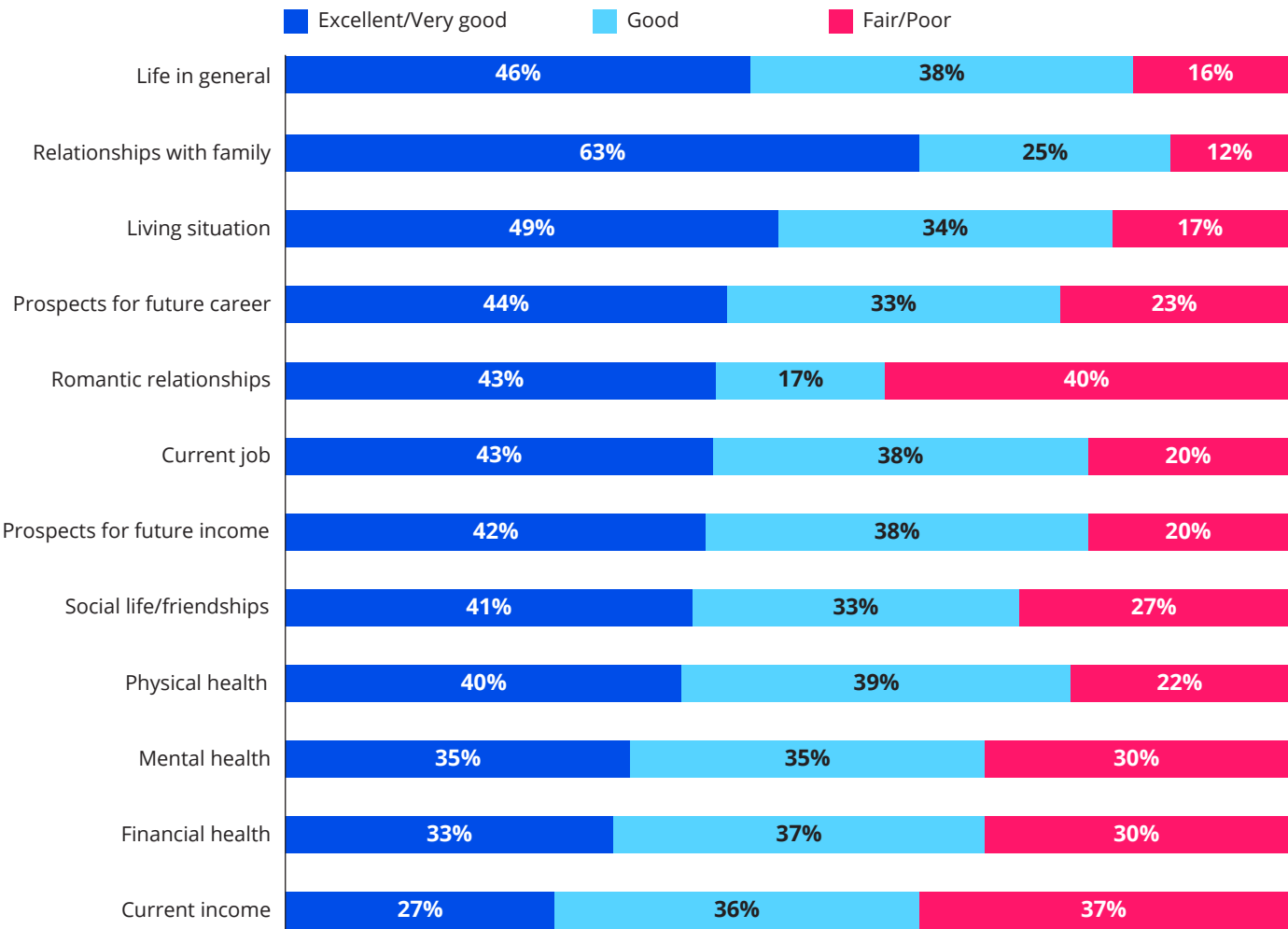
**88%**

of recent grads rate their relationships with parents or family positively





Rating different aspects of life



# Financial health and mental health are key components of success for recent grads

Forty-six percent of recent college graduates associate success with financial health. Grads across segments (time since graduation, gender, race, income) gave financial health the top spot.

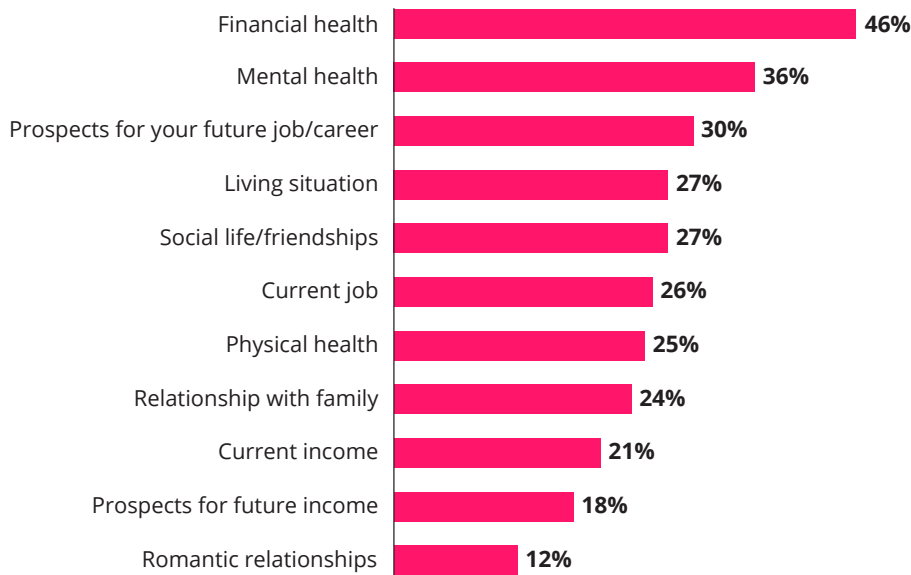
It’s not surprising that young college graduates are most likely to associate success with financial health. Financial stability, which means earning enough to cover the bills and feel in control of one’s finances, is a common—perhaps near-universal—desire.

What perhaps is more surprising is that mental health plays a paramount role in success—it was the second most-selected response. It is part of the definition of success for 36% of recent college graduates. This finding underlines the importance of mental well-being among members of Generation Z and beyond.

Secondary success factors, selected by one-fifth to one-third of recent grads, are: career prospects (30%), living situation (27%), social life and friendships (27%), current job (26%), physical health (25%), relationships with family (24%), and current income (21%). Fewer grads associate success with their income prospects (18%) or romantic relationships (12%).

In a related open-ended question, recent grads expressed similar sentiments by highlighting the critical importance of financial stability, wanting to enjoy and feel fulfilled by what they do to earn money, and work-life balance.

**Aspects of life most associated with success**  
(May select up to 3)



**Q: How do you define success in the first few years of college?**



Making enough money to have some left over at the end of the month.



Financially stable and happy with life.



Working a job which offers the opportunity to be doing something meaningful and be reasonably well compensated for that work.



Maintaining a healthy work-life balance.



A stable job that uses your education and gives you time to pursue your interests outside of work.



Success means 'Putting your degree into action.'



Being happy with what I am doing and at peace emotionally, mentally, and spiritually.

**Grads who  
feel successful:**

**79%**

**of grads  
employed in their  
field of study**

**75%**

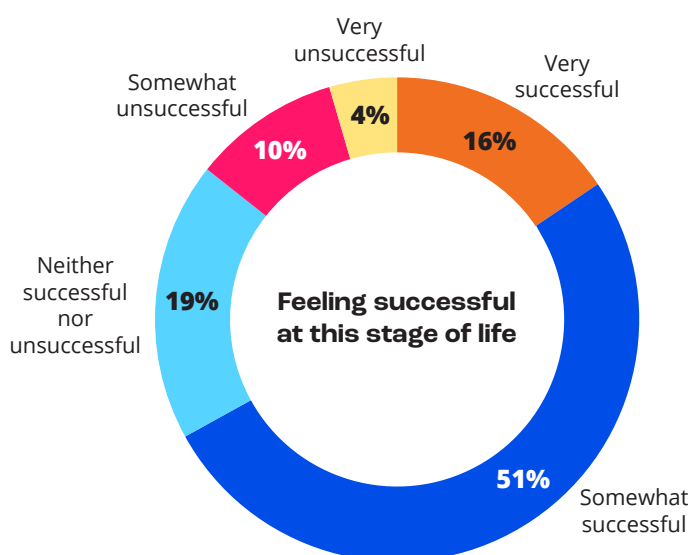
**of grads had a plan  
to pay for college**

## Two-thirds of recent grads feel successful at this stage of life

Based on their own definition of success, two-thirds of recent college graduates (67%) report feeling successful at this stage of life. Just 14% feel unsuccessful.

Grads who left college within the past two years feel similarly successful as those who graduated 3–5 years ago (64% vs 68%, respectively). There are also no statistical differences in success by gender, race, or ethnicity. That said, there are significant differences in the level of success when it comes to:

- **Employment in field of study:** 79% of graduates who are currently employed in a field related to their studies feel successful vs 44% of grads whose jobs aren't related to what they studied in college
- **Household income growing up:** 78% of grads who self-reported growing up in high-middle or high-income households feel successful vs 49% of grads from low-income households
- **Plan to pay for college:** 75% of grads whose family developed a plan to pay for all years of college before they enrolled report feeling successful vs 54% of non-planners
- **Current household income:** 73% of recent grads whose household income is \$100,000 or higher feel successful vs 61% of grads with HHI of \$50,000 to less than \$100,000, and 56% of grads with HHI of less than \$50,000



## A mentor and a growth mindset drive success more than household income growing up

Some of the attributes and actions taken by recent grads and their families before they enrolled in college, their approach to the college experience, and steps since graduation have a significant positive impact on how successful grads feel today, while others have a correlational relationship.

**In our analysis, the factors below—among dozens captured by *How America Succeeds After College*—have a positive causal relationship with success after graduation:**

- Having a mentor who can coach me through work and personal situations
- Learning from my mistakes, rather than feeling guilty about them
- Household income growing up
- Owning a home
- Before college, investing in my skills or talents to increase the likelihood of winning scholarships
- Starting college with at least a general idea of my future career
- Building a strong professional presence online
- Having a solid support team when times are tough (e.g., family, friends, therapist)

**On the flip side, the following behaviors have a negative impact of success after graduation:**

- Living with parents
- Before college, not having discussed any college planning topics with family





Mental health & self-care

Seventy percent of recent college graduates rate their mental health positively: 12% rate it excellent, 22% very good, and 36% good. Twenty four percent rate it as fair, and 6% as poor. Grads who left school 3–5 years ago give their mental health a higher rating than grads who left school more recently (74% rated it positively vs 64%, respectively).

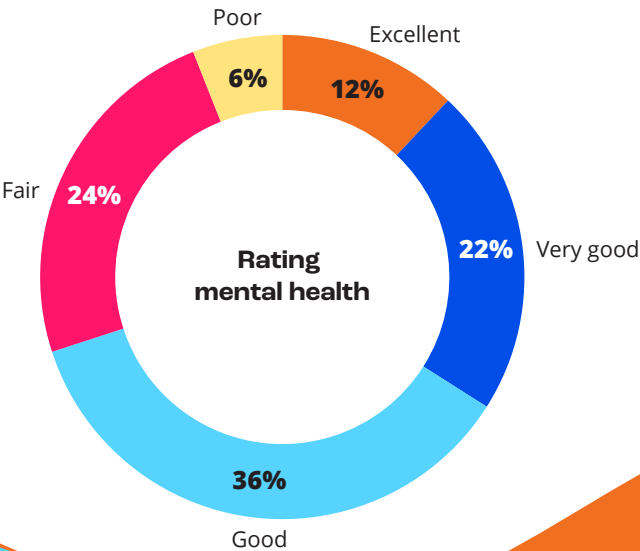
There is a significant relationship between success and mental health: 95% of grads who feel very successful rate their mental health positively compared to just 44% of grads who feel neutral or unsuccessful.

These differences were also present while recent grads were still in college. Overall, 55% of recent grads said they were able to prioritize their mental health if needed while at school; 71% among those who feel very successful and 42% among grads who feel neutral or unsuccessful.

These findings are consistent with themes uncovered in the *How America Completes College 2024* report. Challenges with mental health are among the top reasons young adults consider leaving college and among the top reasons non-completers dropped out.<sup>2</sup>

For 40% of grads, improving their mental health is a priority. This is particularly true for grads who rate their life as fair or poor (60%), grads who grew up in low-income households (55%), those who rate their financial health as fair or poor (51%), and those who feel neutral or unsuccessful (47%).

Nearly all grads engage in self-care activities, with the most common being watching TV or movies (64%) and spending time with friends or family (60%). Men and women relax and recharge in slightly different ways, with the most notable difference in playing video games, reported by 71% of male grads and 27% of female grads.



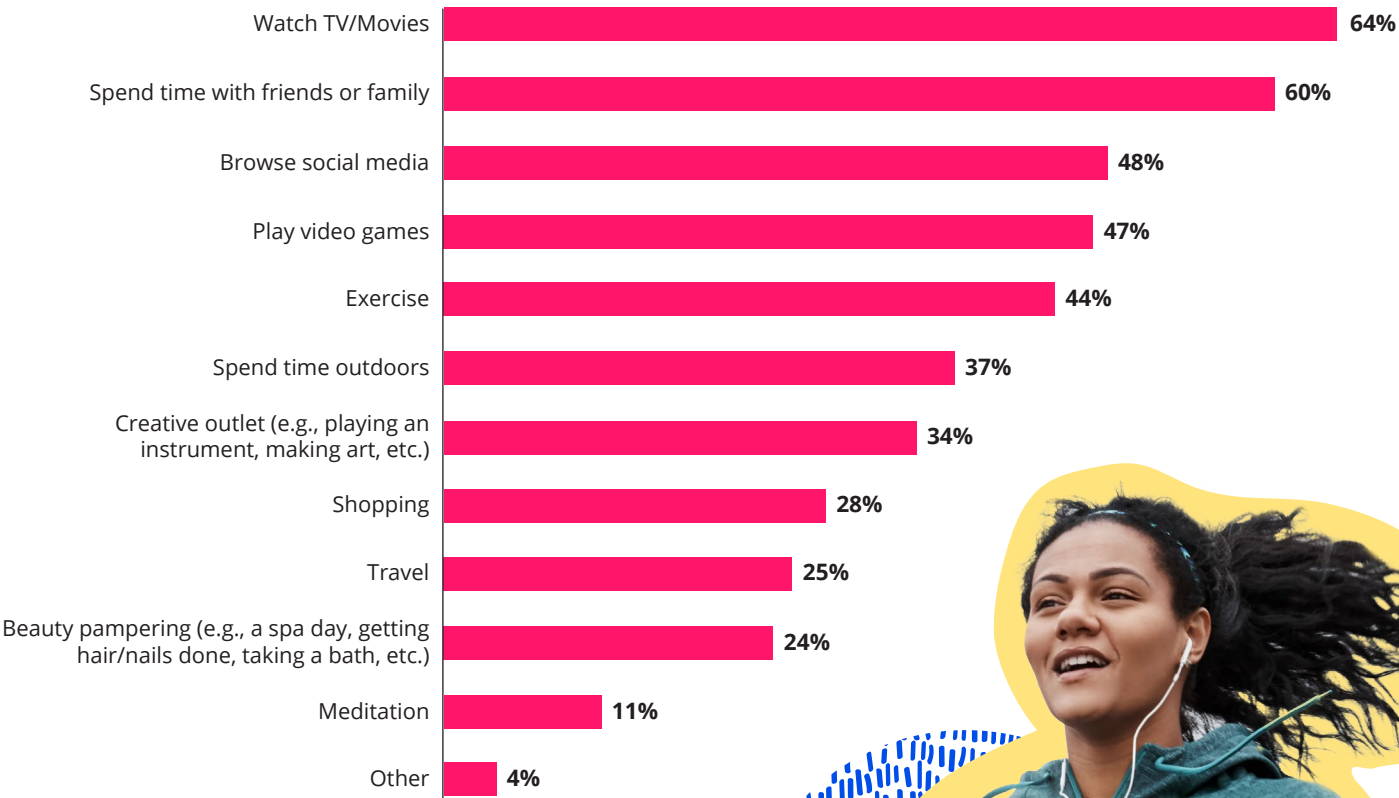
95% of grads who feel very successful rate their mental health positively

vs

44% of grads who feel neutral or unsuccessful

<sup>2</sup> How America Completes College 2024; [https://www.salliemae.com/content/dam/slm/writtencontent/Research/Completion\\_Research\\_Study.pdf](https://www.salliemae.com/content/dam/slm/writtencontent/Research/Completion_Research_Study.pdf)

What you do for self-care  
(May select all that apply)



Recent grads who feel very successful are more likely than those who feel neutral or unsuccessful to engage in these activities to help them relax and recharge:

- **Exercising:** 54% among very successful grads vs 37% of grads who feel neutral or unsuccessful
- **Spending time with family or friends:** 64% among very successful grads vs 49% of grads who feel neutral or unsuccessful
- **Spending time outdoors:** 45% among very successful grads vs 27% of grads who feel neutral or unsuccessful
- **Traveling:** 31% among very successful grads vs 17% of grads who feel neutral or unsuccessful



**Key insights:**

# Career

## Seventy-four percent of recent grads are employed in their field of study

Career opportunities and higher earnings are the primary reasons high school students want to pursue higher education.<sup>3</sup> The majority of undergraduate students agree that a college degree will create opportunities that wouldn't be available otherwise.<sup>4</sup>

These aspirations are realized for a vast majority of recent grads: 94% have held at least one job since graduating and 82% were employed at the time of research. Seventy-four percent of employed grads work in a field related to their studies, and a larger portion—80%—rate their current job as excellent or very good.

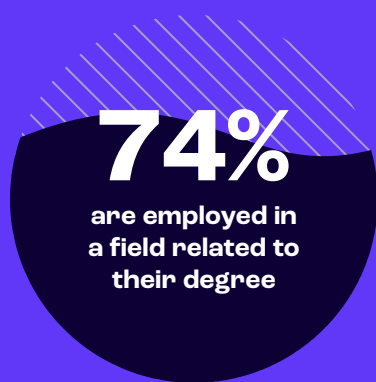
Significantly, 90% of recent grads who feel very successful report working in a field related to their studies compared to 53% of grads who feel neutral or unsuccessful.

Seventy-three percent of recent grads who are employed also agree that education contributes to their work success. This is especially true for grads who feel very successful (87% agree), those who are employed in a field related to their studies (82% agree), and grads who rate their current job positively (83% agree).

### Among recent grads:

A dark blue circular graphic with a white border and diagonal white lines. The text '82%' is large and white, with 'are employed' in smaller white text below it.

**82%**  
are employed

A dark blue circular graphic with a white border and diagonal white lines. The text '74%' is large and white, with 'are employed in a field related to their degree' in smaller white text below it.

**74%**  
are employed in  
a field related to  
their degree

A dark blue circular graphic with a white border and diagonal white lines. The text '73%' is large and white, with 'agree that education contributes to their work success' in smaller white text below it.

**73%**  
agree that education  
contributes to their  
work success

<sup>3</sup> College Confidence: What America knows about paying for college 2022;  
<https://www.salliemae.com/content/dam/slm/writtencontent/Research/ConfidenceResearchStudy.pdf>

<sup>4</sup> How America Pays for College 2024;  
[https://www.salliemae.com/content/dam/slm/writtencontent/Research/HAP\\_2024.pdf](https://www.salliemae.com/content/dam/slm/writtencontent/Research/HAP_2024.pdf)

## Grads who utilized college career resources were more likely to land a job in their field

Students who took advantage of career-related resources at their colleges and universities had an easier transition into the workforce. In all, 37% of recent graduates utilized their school's resources, 50% chose not to, 4% said their colleges did not offer these resources, and 9% were unsure.

Eighty-two percent of grads who relied on these resources secured a first job in their field compared to 67% of grads who chose not to use career services and 54% of grads who didn't know whether their school offered them.

While the outcomes for many recent graduates are very positive, the road to get there may not have been as smooth as they wished. Just 46% said their first job search after earning a degree was very or somewhat easy, 21% said it was neither easy nor difficult, and 33% said it was difficult.

The level of ease or difficulty of the first job search was similar among grads who utilized college career resources and those who did not. It stands to reason that using these services helps a student stay focused on finding employment in their field, rather than getting discouraged in the face of a difficult job search and opting for an opportunity unrelated to their studies.



82%

of grads who relied on  
career resources  
secured first job in  
their field of study



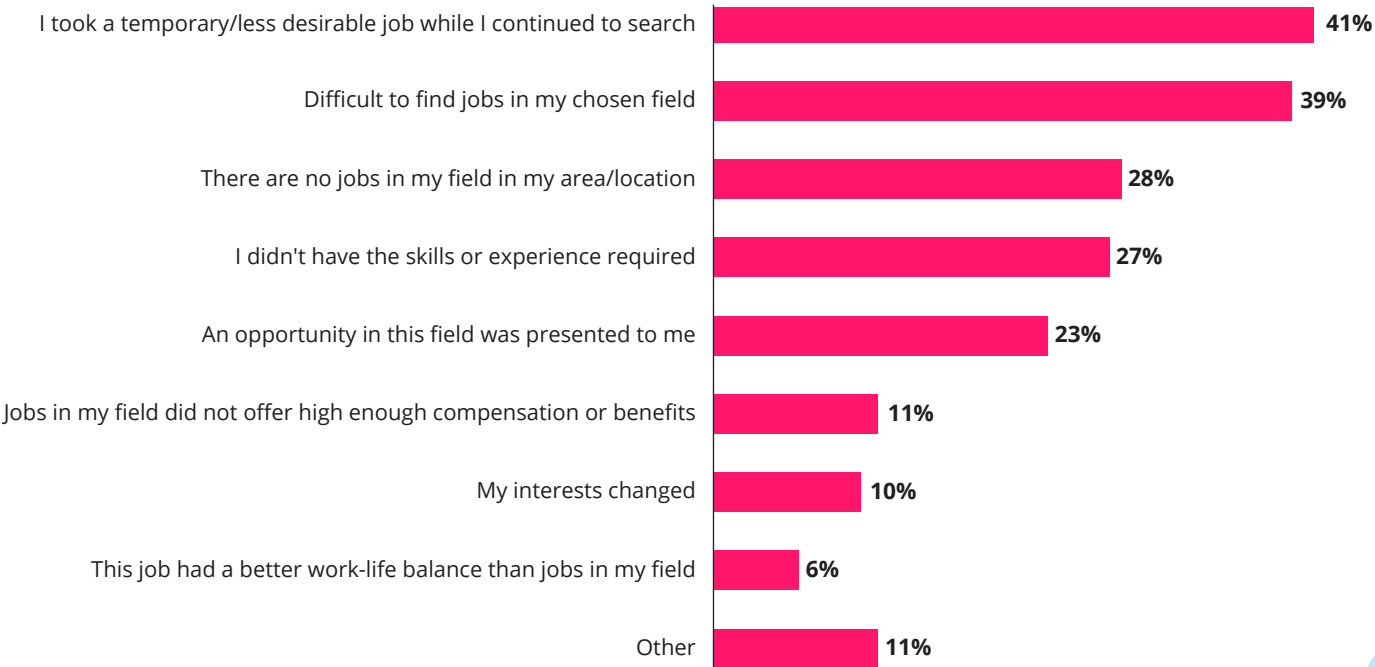
# Necessity pushed some recent grads into non-degree related fields

Twenty-six percent of recent grads who have been employed reported their first job out of college was in a field that wasn't related to their degree. For 90% of these young adults, this move was out of practical necessity.

The most common reasons for taking a job not related to one's field of study include taking a temporary, less desirable job while continuing the search (41%) and having difficulty finding jobs in their chosen field (39%). Just 10% of recent grads indicated they took a job in an unrelated field because their interests changed.

Nearly half (47%) of recent grads have held more than one job since earning their undergraduate degrees. Notably, this group of grads reported similar levels of in-field employment as grads who have held only one job since graduation—71% of them related to their college degree.

Reasons first job was not in the field of study  
(May select all that apply)



## Grads who had an internship while in school are more likely to be employed in their field of study

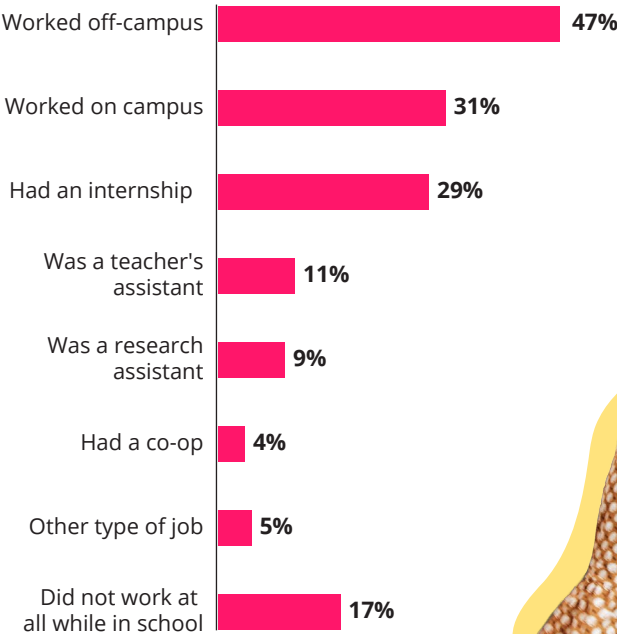
Overall, 83% of recent grads worked in some capacity during their college career. Nearly half (47%) held an off-campus job, 31% worked on campus, 29% had an internship, 11% were a teacher’s assistant, 9% were a research assistant, 4% worked at a co-op, and 5% had another type of job while pursuing their undergraduate degree.

There are some differences in the types of jobs a student may have held based on their household income growing up. This is particularly evident when considering internships: 39% of recent grads who grew up in high-middle- or high-income households report having an internship compared to about one-quarter among recent grads who grew up in all other households.

Grads who had an internship while in college are more likely to be employed in their field of study after graduation, 77% vs 69%, respectively. Moreover, grads who feel very successful today were more likely to have had an internship while in school than grads who feel neutral or unsuccessful, 34% vs 19%.

Nineteen percent of all recent grads who have held a job since graduation wish they had gotten an internship in their desired field while in school. Twice as many grads who feel neutral or unsuccessful (28%) say this compared to just 15% of grads who feel very successful. Additionally, 55% of recent grads who feel neutral or unsuccessful indicated that having help finding internships would have been very useful when they were in school.

Job types while in school



## Successful grads are actively building their careers

When asked about their career, 52% of recent grads agree they have a clear vision of their professional path. However, the level of agreement is vastly different between grads who feel very successful (77%) and those who do not (32%), confirming one's professional prospects as an integral part of success for another generation of graduates.

In addition to having a clear vision for their career, grads who feel very successful are significantly more likely than other grads to be strategic and purposeful about professional development and growth. They are more likely to take steps to realize the goals they have set than grads who feel less successful:

- 67% of grads who feel very successful are actively pursuing professional development vs 39% of grads who feel neutral or unsuccessful
- 63% of grads who feel very successful take steps to build a professional network vs 27% of grads who feel neutral or unsuccessful

- 62% of grads who feel very successful have a mentor who can coach them through work and personal situations vs 25% of grads who feel neutral or unsuccessful
- 50% of grads who feel very successful are building a professional presence online vs 18% of grads who feel neutral or unsuccessful

Grads who feel less successful express less confidence in themselves in professional settings, with 53% sharing they don't feel as competent as others think they are. Just 26% of very successful grads feel the same.



# 45%

of recent grads  
would like to gain more  
specialized skills or  
certifications over the  
next 3-5 years



Pursuing a graduate degree

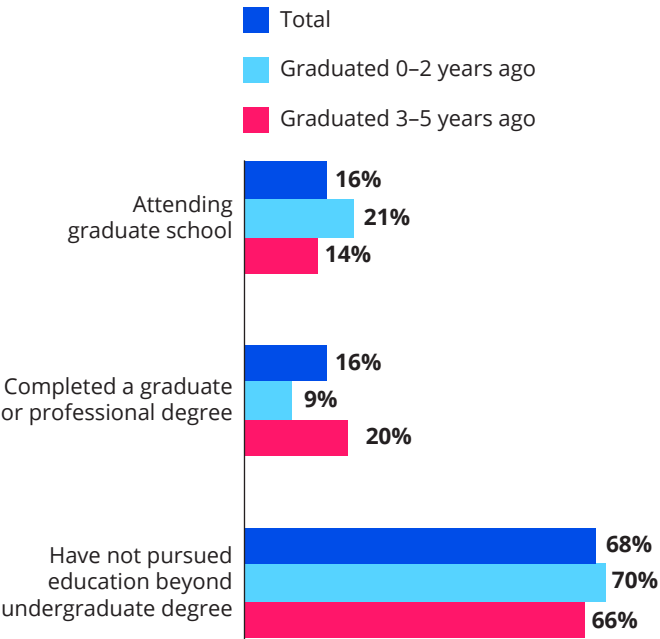
About one-third of young adults who have earned an undergraduate degree in the past 5 years have decided to continue their education to graduate school. Sixteen percent of recent grads are currently attending graduate school, and another 16% have completed a graduate or professional degree already.

The majority of those who have earned another degree went to grad school right after finishing their undergraduate work (68%). The main reasons for continuing education are related to one’s career:

- 33% To accelerate career opportunities
- 28% It’s a requirement to enter the chosen career
- 21% It’s a requirement for advancing in the chosen career

Recent grads who feel very successful are twice as likely as grads who feel neutral or unsuccessful to have pursued or earned a graduate degree, 47% and 23% respectively.

Graduate degree attainment



68%

of grads who have earned a graduate degree started immediately after completing their undergraduate work



When it comes  
to budgeting:

**48%**

created a budget  
and followed it as  
best as they could

**63%**

feel confident  
about managing  
their finances

**57%**

feel like they are still  
figuring out how to  
manage money

## Key insights:

# Finances

## Nearly half of recent grads follow a budget

Financial health is an integral component of recent grads' definition of success. However, while nearly all grads are focused on earning money, fewer effectively prioritize managing the money they earn.

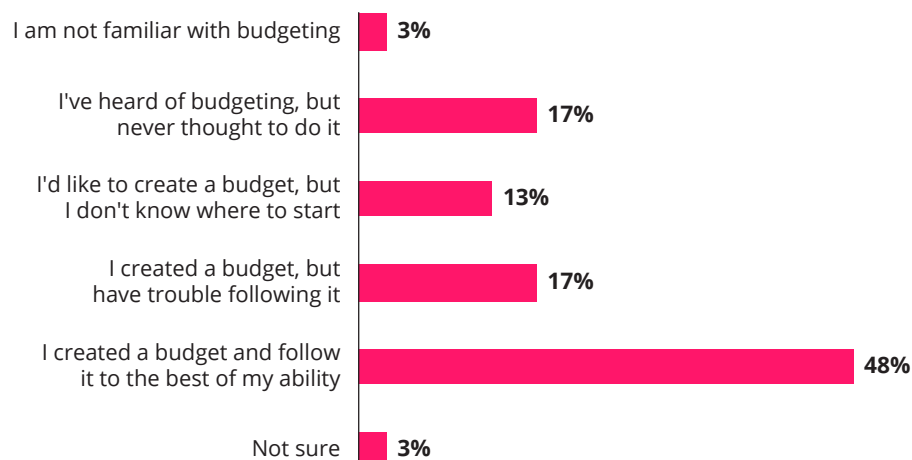
Specifically, 48% of recent grads created a budget and follow it to the best of their ability, 17% created a budget but have trouble following it, 13% would like to create a budget but don't know where to start, 17% have heard of budgeting but never thought to do it, 3% aren't familiar with budgeting at all, and 3% aren't sure.

Grads who feel very successful are more likely to follow a budget than those who feel neutral or unsuccessful, 59% and 37%, respectively. Similarly, grads who rate their financial health as excellent or very good are more likely to budget (60%) than those who rate it fair or poor (36%).

While 63% of recent grads agree they feel confident managing their finances, a similar portion—57%—feel like they are still trying to figure out how to manage their money, suggesting a level of self-awareness and openness to learning—qualities often associated with members of Generation Z.

Grads who feel very successful are nearly twice as likely as those who feel less successful to say they are confident managing their finances, 81% and 45%, respectively.

### Approach to budgeting



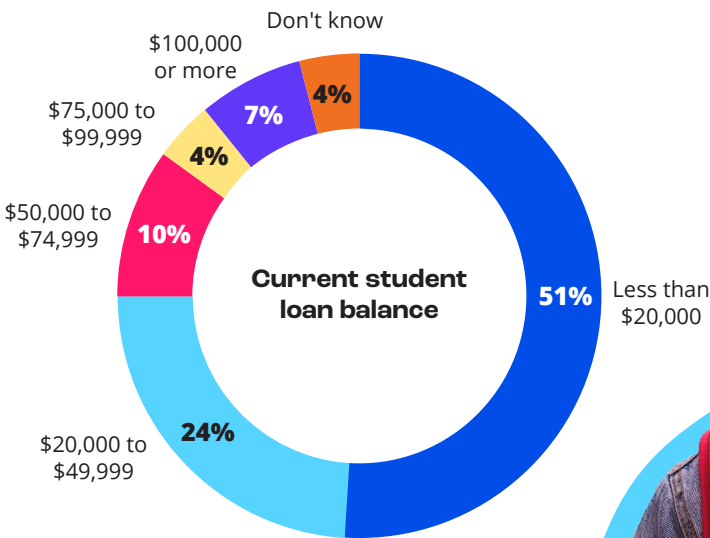
# Within 5 years of graduation, 75% of borrowers owe less than \$50,000, and most feel confident about repaying

Nearly half of recent grads (47%) borrowed to help pay for their undergraduate degree. At the time of participating in this study, 51% reported owing less than \$20,000 in student loans, 24% owed between \$20,000 and \$49,999, 14% owed between \$50,000 and \$99,999, and 7% owed more than \$100,000; 4% couldn't estimate how much they owed. There are no significant differences in outstanding loan balances between grads who feel successful and those who do not.

The majority of borrowers, 75%, feel confident in their ability to pay back these student loans successfully. A similar portion, 73%, have a plan for how they will manage payments. Moreover, 46% of grads who borrowed report they don't really think about their student loans.

While recent grads value loans as a means of accessing their undergraduate education, reducing or eliminating debt is a financial goal for 59% of this group, making it the most frequently mentioned financial goal for grads who borrowed.

Earlier, we discussed that 70% of all recent grads agreed their education was worth the cost. This is also true of 69% of grads who borrowed to help pay for school. Further, 74% percent of grads who used student loans say they would have rather borrowed than not gone to college.



**74%**  
of recent grads who used student loans said they would have rather borrowed than not gone to college





## Recent grads are focused on building savings over the next 3–5 years

The vast majority of recent grads, 94%, are pursuing at least one near-term financial goal. For many, financial goals are centered around building savings.

### The most common goals include:

- 47%** Saving for retirement
- 44%** Saving for a major purchase
- 37%** Building an emergency fund

### Other financial goals mentioned include:

- 38%** Reducing or eliminating debt, including student loans or credit cards
- 34%** Buying a home or real estate investment
- 32%** Starting or growing an investment portfolio
- 29%** Improving their credit score
- 28%** Increasing their income through a side job or business
- 22%** Building generational wealth for their family

**27%**

of very successful  
grads already  
own a home

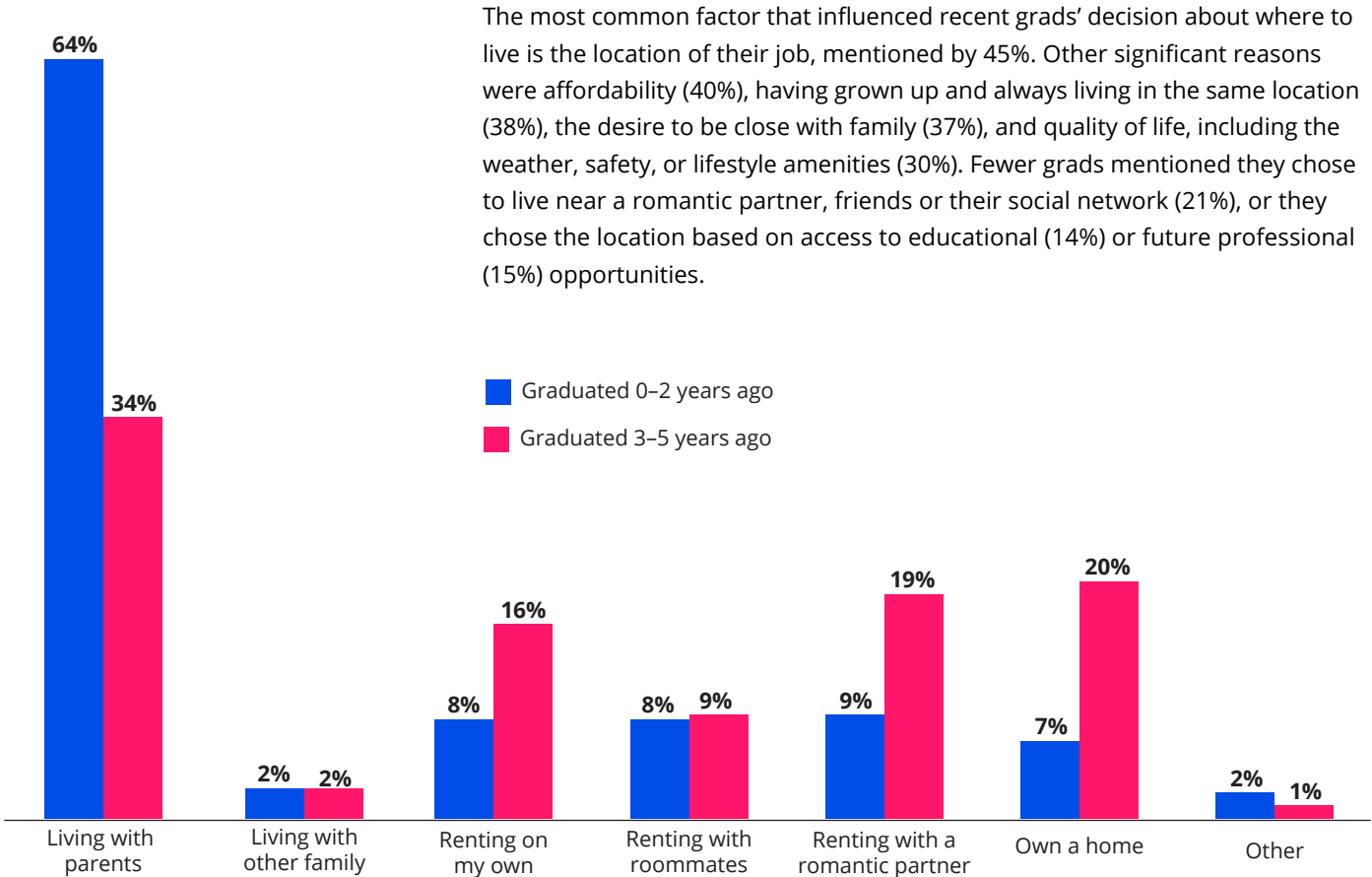
## Grads are more likely to move out of their family homes 3–5 years after graduation

Two-thirds of grads who left school within the past 2 years report living with parents (64%) or other family members (2%). The rest fall into these categories: 8% are renting on their own, 8% are renting with roommates, 9% are renting with a romantic partner, 7% already own a home, and 2% have other living arrangements.

The living situation for grads who left school 3–5 years ago is much different, as grads move out of their family homes and start living more independently. Just 35% report living with parents or family, 20% own a home, 19% are renting with a romantic partner, 16% are renting on their own, 9% are renting with roommates, and 1% have other living arrangements.



Living arrangements



Reasons for living at home after graduation

Overall, 47% of young adults who graduated college within the past 5 years are living with parents or relatives. While 58% of these grads indicate they cannot afford their own place, many others choose this living arrangement for other reasons:

- 66%

prefer to save money
- 36%

are not ready to move out  
(45% of male grads who live at home chose this reason vs 28% of female grads)
- 33%

like living with their family
- 24%

want to stay close to their family
- 13%

shared that it is expected within their culture and/or family's values
- 12%

are in school
- 8%

are taking care of a family member
- 4%

are in between homes

**Key insights:**

# Planning for college

## Successful grads were more likely to plan for college

Across our research studies<sup>5</sup>, planning—that is, taking proactive steps to plan for both college admissions and education financing—has been shown to be associated with positive outcomes for students and families, with benefits ranging from confidence in the decisions made to increased likelihood of completing their program.

Findings in this research validate the importance of planning and connect actions that students and families take to get ready for higher education with success after college.

Eighty-eight percent of grads who feel very successful discussed the college application and selection process with their family compared with 71% of grads who don't feel successful. Moreover, 64% of very successful grads agreed their family created a plan for paying for all years of college before enrolling while just 40% of grads who feel neutral or unsuccessful said the same.

**88%**

of very successful  
grads discussed the  
college admissions  
process with  
their family

**64%**

of very successful  
grads had a plan to pay  
for all years of school  
before starting

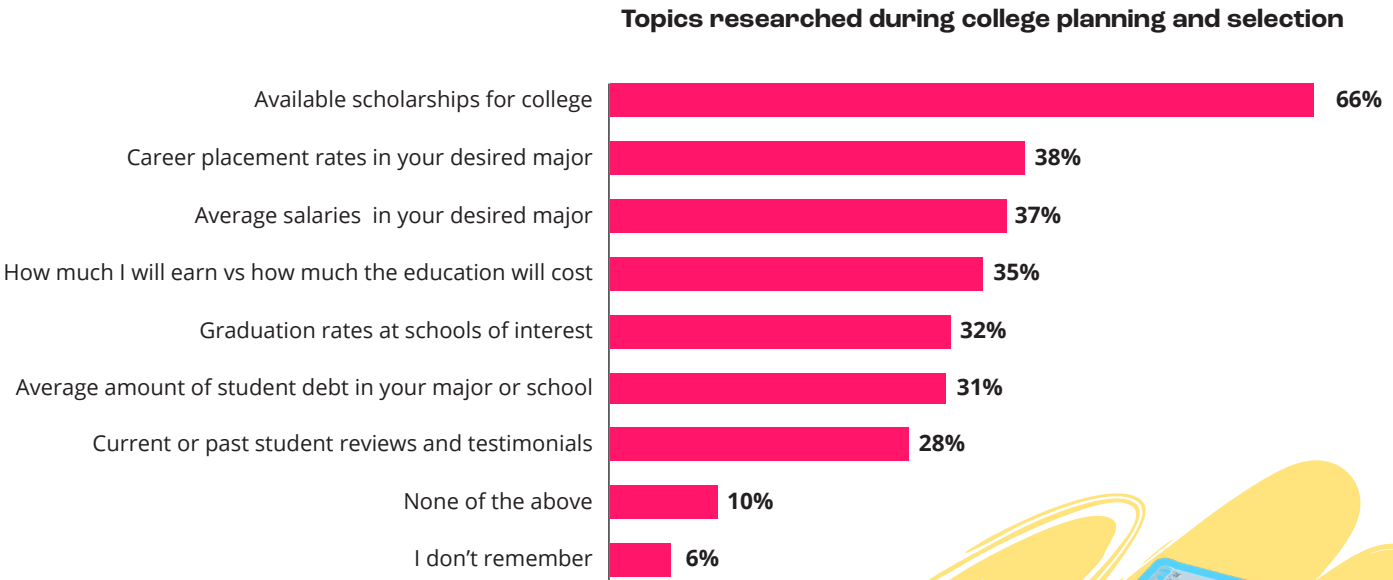
<sup>5</sup> Sallie Mae's Leading Research;  
<https://www.salliemae.com/about/leading-research/>

# Fewer than 4 in 10 families considered outcomes during their college search

For many, the cost of college is the most influential factor behind school decisions. In fact, 8 in 10 undergraduate students and parents eliminated a school from consideration based on cost alone at some point between deciding which schools to research and which to attend.<sup>6</sup> Furthermore, more than 4 in 10 recent grads indicated they chose their college because it was affordable (47%) or because of the scholarships or aid they received (43%).

Equally important to considering the cost of an education is evaluating its potential outcomes. Some of the questions families can ask are: what percent of students in this major find jobs after graduation? What is the expected starting salary? What is the earning potential for a particular career? Surprisingly, fewer than 4 in 10 of recent grads researched these topics during the college planning and selection stages. For example, 38% researched career

placement rates in their desired major, 37% researched salaries in their area of interest, 32% researched graduation rates, and 31% researched average debt levels for graduates in their field. Moreover, just 35% considered how much money they will earn after graduation vs how much their education will cost. Notably, recent grads who feel very successful were more likely to research some of these topics than grads who feel neutral or unsuccessful.



<sup>6</sup> How America Pays for College 2024; [https://www.salliemae.com/content/dam/slm/writtencontent/Research/HAP\\_2024.pdf](https://www.salliemae.com/content/dam/slm/writtencontent/Research/HAP_2024.pdf)

## Feeling successful is associated with career clarity at the start of college



74%

of recent grads started college with an idea of their future career

The findings of *How America Completes College 2022* showed that having a career goal in mind, no matter how broad, at the commencement of undergraduate education is associated with a higher likelihood of graduating.<sup>7</sup> More and more, higher education is not a goal in itself, but a steppingstone to a career.

Our research in *How America Succeeds After College* confirms the importance of having a career goal before starting school. Overall, 74% of recent grads started college with at least a general idea of their future career. However, grads who feel very successful today were significantly more likely than grads who feel neutral or unsuccessful to have a career goal in mind, 80% and 63%, respectively.

Regardless of how successful grads feel today, most—72%—said they selected their college major based on personal interest or passion for the subject; an additional 59% relied on skills or strengths in the subject area. Fewer grads factored outcomes when selecting their major: 37% considered career prospects or job market demand, and 28% considered the expected salary in the field.



<sup>7</sup> How America Completes College 2022; [https://www.salliemae.com/content/dam/slm/writtencontent/Research/Completion\\_Research\\_Study.pdf](https://www.salliemae.com/content/dam/slm/writtencontent/Research/Completion_Research_Study.pdf)

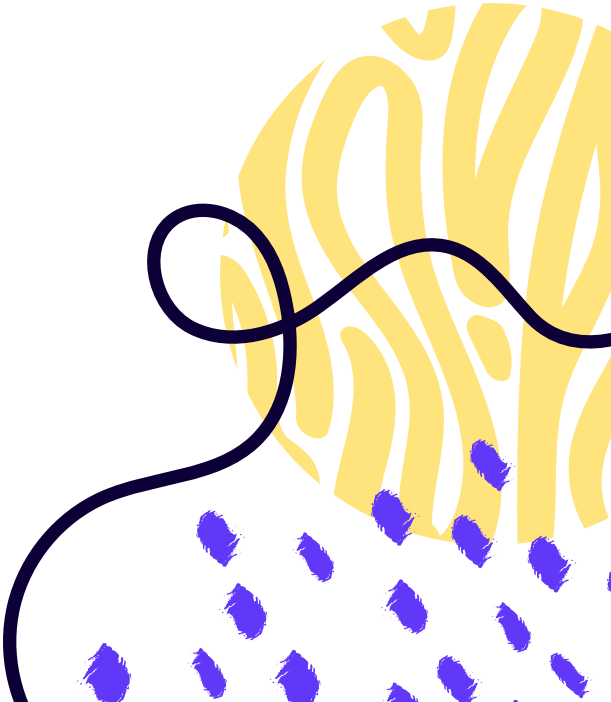
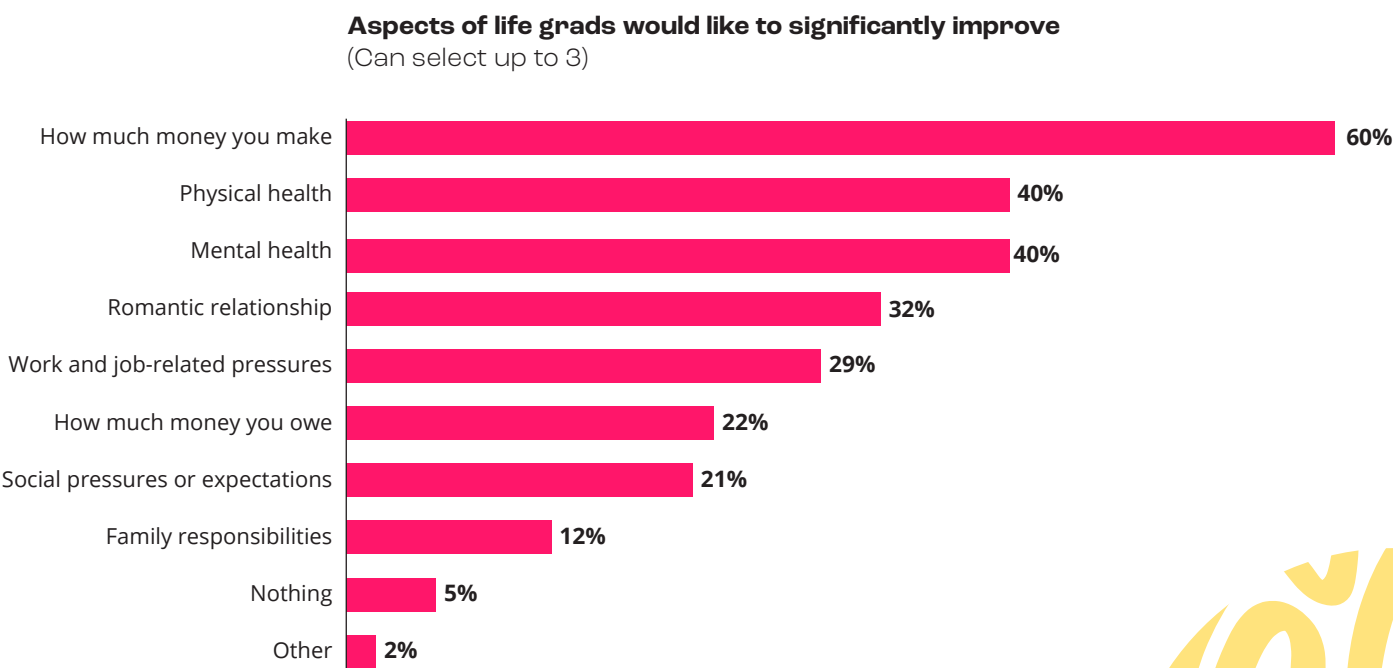


Key insights:

# Future outlook

## Grads want to improve earnings, health, and romantic relationships

When asked to identify three areas of life they would most like to improve, recent graduates’ responses closely reflect their current priorities. Earning more money topped the list with 60% of recent grads selecting it as a key focus. Physical health (40%) and mental health (40%) tied for second place, and romantic relationships (32%) ranked third.



## Recent grads express optimism about the future

In addition to feeling positive about where they are today, most recent grads are also optimistic about the future: 72% believe that their life will get better in the next 5 years, 25% believe it will stay about the same, and just 3% say it will get worse.

Grads who already feel very successful express the highest level of optimism about the future—82% believe life will get better compared to 66% of recent grads who feel unsuccessful.

Recent grads express the most optimism about the financial aspects of life improving in the next 5 years. They likely understand and appreciate the natural progression of one's career, with earnings growing as one gains experience. More specifically,

**84%** believe their income will improve over the next 5 years

**78%** believe their financial health will improve

**74%** believe their prospects for future income will improve

**73%** believe their job will improve

**72%** believe their prospects for a future career will improve

Fewer grads, although still more than half, express optimism about personal aspects of their lives improving:

**60%** believe their romantic relationships will improve

**52%** believe their mental health will improve

**52%** believe their physical health will improve



# Conclusion

Our research to date<sup>8</sup> has focused on understanding behaviors and attitudes students and parents exhibit as they plan, pay, and work to succeed in college. This new research study—*How America Succeeds After College*—explores the next step in the higher education journey. It evaluates how actions taken before college enrollment and while attending college impact recent graduates' perception of success after graduation.

Overall, most young adults who graduated college within the past 5 years are doing well. Nearly 9 in 10 recent grads have a positive outlook on their lives, and the majority believe that things will only improve in the next 3–5 years. A vast majority—90%—reflect positively on their college experience, and 73% believe their education contributes to their professional success.

The three factors recent grads most associate with post-college success are financial stability, mental health, and career prospects. In other words, young adults are focused not only on building financial and professional foundations, but also on achieving a sense of well-being, fulfillment, and balance.

With this in mind, our research uncovered significant behavioral and attitudinal differences between recent graduates who feel very successful and those who feel neutral or unsuccessful. While not all the identified attributes show a direct causal relationship with post-college success, they offer valuable insights. Students and families may consider applying these key behaviors to confidently navigate and succeed in their higher education journey.

**Before enrolling:** Taking active steps to plan and prepare for college is associated with a higher likelihood of graduating and feeling successful in the years following graduation. While planning may look different for every family, our research highlights several key elements that consistently contribute to better outcomes.

**1. Discuss goals and expectations:** Open dialogue between the student and the parent or another invested adult about post-high school education plans is a critical first step. Discussing goals, expectations, and what it will take to reach them helps ensure that everyone is on the same page. This shared understanding builds a sense of commitment and collaboration as the family works toward a common objective.

**2. Prioritize finances early:** Many families focus heavily on getting into college, but fewer take a proactive approach to planning how to pay for all years of higher education. A strong financial plan includes:

- Researching financial aid eligibility and process
- Identifying family resources available to help cover college costs
- Developing a strategy for maximizing free money, such as scholarships and grants
- Identifying how much is necessary and reasonable to borrow

These planning steps help create a realistic budget, which can guide decisions about which colleges are financially feasible to consider.

<sup>8</sup> Sallie Mae's Leading Research; <https://www.salliemae.com/about/leading-research/>

**3. Consider outcomes:** Only a minority of students and families take outcomes into account when planning for college. Key data points—such as graduation rates, career placement rates, starting salaries in specific majors, and career earnings trajectory—should be researched and compared across institutions and programs. Factoring in these outcomes can lead to more informed decisions for families.

**4. Explore careers:** Starting college with at least a general idea of a career path is linked to success both during and after school. Families and high schools can support this by helping students reflect on their strengths, skills, talents, and interests, and connecting those traits to potential career opportunities. This exploration can help students choose a college and a major that align with their future goals.

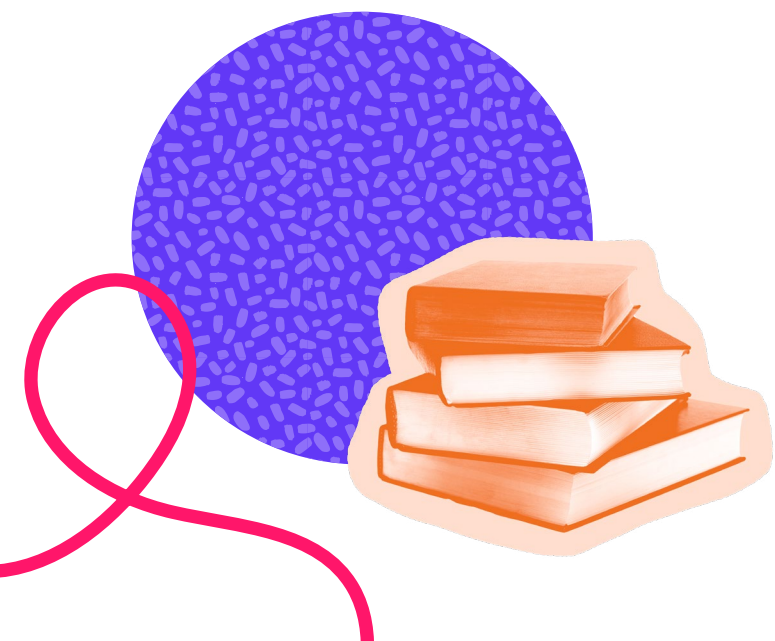
**While enrolled:** Successful grads report significantly higher levels of engagement with everything their college education and experience had to offer. Investing time into academics is essential, and there are several additional important aspects of the college experience to consider.

**1. Engage academically and personally:** Many recent college grads regret not fully embracing the college experience. Getting involved is essential for personal growth, career development, and overall well-being. Exploring activities can help students discover new interests, build skills, and gain valuable experience beyond the classroom. Equally important, forming relationships with peers, professors, and mentors builds a strong support system that can lead to lifelong friendships and career opportunities.

**2. Use college career resources:** Utilizing college career resources is a meaningful step in preparing for life after graduation. Our research suggests that students who take advantage of the available help with resume building, interview preparation, and job search strategies are more likely to secure employment in a field related to their studies. Recent grads who are utilizing their degrees at work are more likely to feel very successful and reflect on their jobs more positively than those who are employed in unrelated fields.

**3. Land an internship:** Recent grads who had an internship while in school were more likely to land a job in their field of study after graduation. Internships allow students to apply classroom knowledge in real-world settings, develop professional skills necessary for after-college success, and—even more importantly—gain insight into their chosen field. Moreover, it helps students strengthen their resumes, build connections, and set themselves apart in a competitive job market.

Every student starts their higher education journey with the highest hopes for success. While everyone's path is different, there are solid steps that families looking ahead to college should consider to maximize their student's success after graduation. From early planning and financial preparation to career exploration and campus engagement, these actions can lay a strong foundation for long-term fulfillment. By being intentional and proactive throughout the college journey, students are better positioned to thrive—not only during their time on campus, but well into their personal and professional lives.





# Data Tables

Q. How successful do you feel?

TABLE 1. Feeling successful

	N size	Very successful	Somewhat successful	Neither successful nor unsuccessful	Somewhat unsuccessful	Not at all successful
Total	1045	15%	51%	19%	10%	5%
Time out of school						
0 to 2 years	393	14%	50%	22%	8%	6%
3 to 5 years	652	16%	52%	17%	11%	4%
Gender						
Men	449	17%	52%	17%	8%	6%
Women	574	14%	52%	20%	11%	3%
First in family						
First generation	138	14%	43%	23%	13%	7%
Not first generation	887	16%	53%	18%	9%	4%
Household income growing up						
Low income	74	7%	42%	21%	18%	12%
Low-middle income	227	7%	54%	23%	12%	4%
Middle income	431	15%	49%	21%	10%	5%
High-middle or high income	303	25%	53%	12%	6%	4%
Undergraduate borrowing						
Borrowed	492	15%	46%	22%	13%	4%
Did not borrow	553	16%	56%	16%	7%	5%

Base: Young adults

Q. Which of these aspects of life are most associated with your definition of success? Select up to 3.

TABLE 2. Aspects of life most associated with success

	N size	Mental health	Physical health	Financial health	Current job	Current income	Prospects for your future job/career	Prospects for future income	Social life/friendships	Relationship with family	Living situation	Romantic relationships
Total	1045	36%	25%	46%	26%	21%	30%	17%	27%	24%	27%	12%
Time out of school												
0 to 2 years	393	36%	30%	47%	20%	17%	35%	21%	27%	23%	25%	11%
3 to 5 years	652	36%	22%	45%	29%	23%	27%	15%	27%	24%	29%	13%
Gender												
Men	449	31%	24%	50%	27%	19%	27%	18%	26%	24%	29%	14%
Women	574	39%	26%	42%	25%	22%	32%	18%	26%	24%	26%	11%
First in family												
First generation	138	38%	27%	60%	21%	25%	23%	15%	19%	25%	24%	12%
Not first generation	887	36%	25%	44%	26%	20%	31%	18%	28%	24%	28%	13%
Household income growing up												
Low income	74	46%	36%	60%	26%	17%	21%	8%	20%	17%	30%	8%
Low-middle income	227	38%	22%	48%	22%	19%	30%	16%	23%	27%	27%	12%
Middle income	431	34%	24%	48%	25%	24%	31%	18%	26%	21%	31%	10%
High-middle or high income	303	34%	27%	39%	29%	19%	30%	18%	32%	27%	22%	17%
Feeling successful												
Very successful	162	27%	26%	30%	35%	13%	30%	21%	35%	37%	26%	12%
Somewhat successful	534	36%	27%	48%	27%	20%	29%	15%	28%	25%	23%	12%
Neutral/Not successful	346	40%	22%	49%	20%	25%	32%	19%	22%	16%	35%	13%
Undergraduate borrowing												
Borrowed	492	39%	26%	50%	23%	20%	27%	16%	28%	23%	29%	10%
Did not borrow	553	33%	25%	42%	29%	21%	32%	18%	26%	24%	26%	14%

Base: Young adults

Q. How would you rate your...

TABLE 3. Rating aspects of life

	N size	Excellent	Very good	Good	Fair	Poor
Life in general	1045	16%	30%	38%	13%	3%
Mental health	1045	12%	22%	35%	24%	6%
Physical health	1045	13%	27%	39%	17%	4%
Financial health	1045	12%	21%	37%	21%	9%
Current job	1045	13%	30%	37%	16%	4%
Current income	1045	10%	17%	36%	28%	9%
Prospects for your future job/career	1045	15%	29%	33%	17%	6%
Prospects for future income	1045	14%	28%	38%	14%	6%
Social life/friendships	1045	13%	28%	33%	18%	8%
Relationship with family	1045	28%	36%	25%	9%	2%
Living situation	1045	18%	31%	33%	15%	3%
Romantic relationships	1045	22%	21%	17%	12%	28%

Base: Young adults

**TABLE 4. Rating aspects of life (% excellent & very good)**

	N size	Life in general	Mental health	Physical health	Financial health	Current job	Current income	Prospects for your future job/career	Prospects for future income	Social life/friendships	Relationship with family	Living situation	Romantic relationships
<b>Total</b>	<b>1045</b>	<b>46%</b>	<b>34%</b>	<b>40%</b>	<b>33%</b>	<b>42%</b>	<b>27%</b>	<b>44%</b>	<b>42%</b>	<b>41%</b>	<b>63%</b>	<b>49%</b>	<b>43%</b>
<b>Time out of school</b>													
0 to 2 years	393	45%	29%	36%	29%	35%	22%	41%	37%	39%	55%	49%	29%
3 to 5 years	652	48%	38%	42%	35%	46%	29%	46%	44%	41%	69%	49%	51%
<b>Gender</b>													
Men	449	47%	41%	45%	39%	43%	32%	44%	48%	39%	67%	47%	37%
Women	574	47%	30%	36%	29%	43%	24%	44%	38%	43%	61%	51%	48%
<b>First in family</b>													
First generation	138	41%	29%	31%	22%	44%	21%	41%	37%	39%	54%	41%	45%
Not first generation	887	47%	36%	41%	35%	42%	27%	44%	42%	41%	65%	51%	42%
<b>Household income growing up</b>													
Low income	74	26%	24%	14%	8%	24%	6%	19%	22%	31%	39%	20%	52%
Low-middle income	227	33%	29%	29%	21%	34%	19%	34%	29%	33%	62%	38%	46%
Middle income	431	46%	33%	37%	31%	39%	25%	41%	41%	39%	63%	51%	35%
High-middle or high income	303	61%	43%	57%	50%	57%	38%	60%	57%	51%	71%	63%	50%
<b>Feeling successful</b>													
Very successful	162	93%	81%	82%	76%	82%	74%	84%	83%	78%	88%	89%	68%
Somewhat successful	534	53%	35%	39%	35%	43%	26%	50%	48%	42%	69%	53%	44%
Neutral/Not successful	346	14%	11%	20%	8%	20%	2%	15%	12%	21%	43%	25%	29%
<b>Undergraduate borrowing</b>													
Borrowed	492	39%	31%	32%	27%	40%	25%	44%	40%	39%	58%	45%	43%
Did not borrow	553	53%	37%	46%	38%	45%	28%	44%	43%	42%	68%	53%	43%

Base: Young adults



**Q. Thinking about the next 5 years, do you think each of these aspects of your life will generally improve, stay the same, or get worse?**

**TABLE 5. Outlook on the next 5 years**

	N size	Will improve	Will stay about the same	Will get worse
Life in general	1045	72%	25%	3%
Mental health	1045	52%	45%	3%
Physical health	1045	52%	45%	3%
Financial health	1045	78%	19%	3%
Current job	1045	72%	26%	2%
Current income	1045	84%	14%	2%
Prospects for your future job/career	1045	72%	26%	2%
Prospects for future income	1045	74%	24%	2%
Social life/friendships	1045	48%	49%	3%
Relationship with family	1045	35%	62%	3%
Living situation	1045	65%	31%	4%
Romantic relationships	1045	60%	38%	2%

Base: Young adults

**TABLE 6. Outlook on the next 5 years (% will improve)**

	N size	Life in general	Mental health	Physical health	Financial health	Current job	Current income	Prospects for your future job/career	Prospects for future income	Social life/friendships	Relationship with family	Living situation	Romantic relationships
<b>Total</b>	<b>1045</b>	<b>72%</b>	<b>52%</b>	<b>52%</b>	<b>78%</b>	<b>72%</b>	<b>84%</b>	<b>72%</b>	<b>74%</b>	<b>48%</b>	<b>35%</b>	<b>65%</b>	<b>60%</b>
<b>Time out of school</b>													
0 to 2 years	393	76%	54%	53%	81%	79%	88%	82%	80%	50%	37%	67%	59%
3 to 5 years	652	70%	51%	51%	76%	69%	81%	66%	70%	47%	34%	64%	61%
<b>Gender</b>													
Men	449	73%	51%	50%	78%	73%	84%	74%	74%	49%	37%	65%	58%
Women	574	72%	52%	53%	78%	72%	83%	71%	74%	47%	35%	65%	62%
<b>First in family</b>													
First generation	138	73%	53%	60%	82%	74%	84%	71%	75%	48%	47%	64%	63%
Not first generation	887	72%	52%	51%	77%	72%	84%	72%	74%	48%	33%	64%	59%
<b>Household income growing up</b>													
Low income	74	53%	40%	44%	66%	62%	69%	59%	59%	44%	32%	64%	49%
Low-middle income	227	72%	50%	53%	73%	68%	81%	65%	76%	49%	31%	64%	57%
Middle income	431	74%	56%	52%	77%	75%	81%	73%	72%	49%	38%	65%	61%
High-middle or high income	303	74%	50%	52%	85%	74%	92%	78%	78%	47%	35%	65%	63%
<b>Feeling successful</b>													
Very successful	162	82%	56%	63%	88%	77%	89%	81%	81%	58%	51%	73%	60%
Somewhat successful	534	73%	51%	49%	80%	71%	87%	73%	76%	52%	35%	67%	63%
Neutral/Not successful	346	66%	52%	51%	70%	72%	75%	66%	67%	38%	27%	58%	56%
<b>Undergraduate borrowing</b>													
Borrowed	492	71%	52%	56%	78%	72%	81%	69%	72%	50%	35%	64%	59%
Did not borrow	553	74%	51%	48%	78%	73%	86%	74%	75%	47%	35%	65%	61%

Base: Young adults

**Q. To what extent do you agree or disagree with these statements about the time before you enrolled in college?**

**TABLE 7. Actions before enrolling in college**

	N size	Strongly agree	Somewhat agree	Neither agree nor disagree	Somewhat disagree	Strongly disagree
I felt supported by family to attend college	1045	77%	15%	5%	2%	1%
I was fully committed to the college path before enrolling	1045	68%	19%	5%	5%	3%
My family and I discussed the college application process and college selection	1045	53%	25%	9%	7%	6%
I started college right after high school	1045	85%	6%	2%	3%	4%
I started college with at least a general idea of my future career	1045	41%	33%	7%	13%	6%

Base: Young adults

**TABLE 8. Actions before enrolling in college (% strongly & somewhat agree)**

	N size	I felt supported by family to attend college	I was fully committed to the college path before enrolling	My family and I discussed the college application process and college selection	I started college right after high school	I started college with at least a general idea of my future career
<b>Total</b>	<b>1045</b>	<b>92%</b>	<b>87%</b>	<b>78%</b>	<b>91%</b>	<b>74%</b>
<b>Time out of school</b>						
0 to 2 years	393	89%	85%	77%	90%	79%
3 to 5 years	652	94%	88%	78%	91%	72%
<b>Gender</b>						
Men	449	92%	85%	81%	89%	73%
Women	574	93%	88%	75%	92%	76%
<b>First in family</b>						
First generation	138	88%	86%	63%	93%	76%
Not first generation	887	93%	87%	81%	90%	74%
<b>Household income growing up</b>						
Low income	74	83%	83%	62%	82%	72%
Low-middle income	227	94%	85%	67%	90%	76%
Middle income	431	91%	84%	79%	91%	70%
High-middle or high income	303	95%	93%	89%	93%	80%
<b>Feeling successful</b>						
Very successful	162	93%	89%	88%	85%	80%
Somewhat successful	534	94%	89%	79%	92%	80%
Neutral/Not successful	346	89%	83%	71%	90%	63%
<b>Undergraduate borrowing</b>						
Borrowed	492	91%	88%	76%	91%	73%
Did not borrow	553	93%	86%	78%	89%	75%

Base: Young adults

**Q. Which of the following topics, if any, did you or your family research during the college planning and selection stages? Check all that apply.**

- a. Graduation rates at schools of interest
- b. Available scholarships for college
- c. Average salaries of graduates in your desired major
- d. Career placement rates of graduates in your desired major
- e. How much I will earn in my desired major vs how much the education will cost (return on investment)
- f. Average amount of student debt of graduates in your desired major or school
- g. Current or past student reviews and testimonials
- h. None of the above
- i. I don't remember

**TABLE 9. Topics discussed with family during college planning**

	N size	Graduation rates at schools of interest	Available scholarships for college	Average salaries in your desired major	Career placement rates in your desired major	Education return on investment	Average student debt in your desired major or school	Current or past student reviews and testimonials	None of the above	I don't remember
<b>Total</b>	<b>1045</b>	<b>31%</b>	<b>66%</b>	<b>37%</b>	<b>38%</b>	<b>35%</b>	<b>31%</b>	<b>28%</b>	<b>10%</b>	<b>6%</b>
<b>Time out of school</b>										
0 to 2 years	393	36%	63%	35%	35%	38%	34%	27%	10%	7%
3 to 5 years	652	29%	68%	38%	40%	33%	29%	28%	10%	5%
<b>Gender</b>										
Men	449	29%	60%	40%	40%	41%	30%	26%	13%	7%
Women	574	33%	71%	34%	37%	29%	31%	29%	8%	4%
<b>First in family</b>										
First generation	138	31%	68%	34%	35%	34%	33%	24%	10%	4%
Not first generation	887	32%	66%	38%	39%	35%	31%	29%	10%	5%
<b>Household income growing up</b>										
Low income	74	29%	72%	40%	31%	32%	48%	29%	7%	10%
Low-middle income	227	27%	68%	35%	41%	31%	29%	20%	13%	4%
Middle income	431	31%	71%	37%	37%	33%	33%	23%	7%	7%
High-middle or high income	303	37%	56%	37%	39%	40%	25%	40%	13%	4%
<b>Feeling successful</b>										
Very successful	162	43%	62%	44%	43%	38%	30%	32%	7%	3%
Somewhat successful	534	32%	71%	37%	38%	34%	30%	30%	8%	5%
Neutral/Not successful	346	26%	61%	34%	37%	34%	33%	22%	15%	8%
<b>Undergraduate borrowing</b>										
Borrowed	492	34%	70%	36%	39%	34%	41%	29%	10%	6%
Did not borrow	553	29%	63%	38%	38%	35%	22%	27%	10%	5%

Base: Young adults

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**Q. Why did you select the school where you earned your undergraduate degree? Check all that apply.**

**TABLE 10. Reasons for school selection**

	N size	Far away from home	Near home	Parents went to the same college/university	Friends go to/went to the same college/university	Recruited for my sport	Small school	Large school	Prestige	In-state school	For specific academic program/degree	It offers online or hybrid classes	School is affordable/price of the program	Scholarships/aid I received	The social life	Other
<b>Total</b>	<b>1045</b>	<b>9%</b>	<b>41%</b>	<b>9%</b>	<b>22%</b>	<b>5%</b>	<b>18%</b>	<b>12%</b>	<b>20%</b>	<b>47%</b>	<b>38%</b>	<b>13%</b>	<b>47%</b>	<b>43%</b>	<b>16%</b>	<b>4%</b>
<b>Time out of school</b>																
0 to 2 years	393	6%	44%	10%	22%	6%	16%	13%	20%	48%	39%	18%	51%	40%	12%	5%
3 to 5 years	652	10%	39%	9%	21%	4%	19%	11%	20%	47%	37%	10%	45%	44%	18%	3%
<b>Gender</b>																
Men	449	7%	42%	9%	21%	4%	17%	11%	24%	46%	39%	15%	46%	38%	15%	2%
Women	574	9%	42%	10%	23%	6%	19%	12%	17%	48%	36%	11%	49%	47%	17%	3%
<b>First in family</b>																
First generation	138	7%	46%	0%	15%	3%	15%	4%	18%	54%	27%	15%	56%	53%	12%	2%
Not first generation	887	9%	41%	11%	23%	5%	18%	13%	21%	46%	40%	13%	46%	41%	16%	4%
<b>Household income growing up</b>																
Low income	74	7%	44%	5%	15%	1%	17%	9%	11%	48%	33%	11%	65%	58%	5%	8%
Low-middle income	227	10%	43%	5%	23%	1%	15%	10%	16%	50%	39%	15%	47%	48%	13%	2%
Middle income	431	7%	43%	9%	25%	5%	15%	12%	14%	50%	36%	16%	53%	44%	15%	5%
High-middle or high income	303	11%	36%	14%	18%	8%	23%	14%	34%	41%	40%	8%	35%	33%	22%	2%
<b>Feeling successful</b>																
Very successful	162	6%	37%	9%	23%	8%	17%	12%	20%	41%	43%	11%	31%	35%	20%	6%
Somewhat successful	534	9%	40%	9%	22%	6%	21%	13%	21%	45%	39%	11%	49%	43%	17%	3%
Neutral/ Not successful	346	10%	45%	10%	20%	2%	13%	10%	19%	54%	34%	16%	52%	45%	11%	4%
<b>Undergraduate borrowing</b>																
Borrowed	492	9%	37%	10%	23%	4%	17%	15%	21%	49%	41%	14%	44%	42%	17%	5%
Did not borrow	553	8%	45%	8%	21%	5%	18%	9%	19%	46%	35%	12%	50%	43%	15%	3%

Base: Young adults

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Q. How would you describe your and your family's level of involvement in decisions about how to pay for college?

TABLE 11. Student and family involvement in decisions about paying for college

	N size	Very involved	Somewhat involved	Not very involved	Not at all involved
My involvement	1045	49%	29%	12%	10%
My parents'/guardians' involvement	1045	55%	23%	11%	11%

Base: Young adults

TABLE 12. Student and family involvement in decisions about paying for college (% very & somewhat involved)

	N size	Student's involvement	Parents' involvement
Total	1045	78%	78%
Time out of school			
0 to 2 years	393	78%	78%
3 to 5 years	652	78%	79%
Gender			
Men	449	77%	80%
Women	574	80%	77%
First in family			
First generation	138	83%	70%
Not first generation	887	77%	80%
Household income growing up			
Low income	74	93%	50%
Low-middle income	227	89%	71%
Middle income	431	81%	78%
High-middle or high income	303	63%	92%
Feeling successful			
Very successful	162	72%	81%
Somewhat successful	534	78%	81%
Neutral/Not successful	346	81%	74%
Undergraduate borrowing			
Borrowed	492	86%	75%
Did not borrow	553	71%	82%

Base: Young adults

Q. Do you agree or disagree with the following statement?  
“Before I enrolled, my family and I created a plan for paying for all years of college.”

TABLE 13. Planning to pay for college

	N size	Strongly agree	Somewhat agree	Neither agree nor disagree	Somewhat disagree	Strongly disagree
Total	1045	26%	27%	16%	12%	19%
Time out of school						
0 to 2 years	393	27%	25%	17%	12%	18%
3 to 5 years	652	25%	27%	15%	12%	20%
Gender						
Men	449	28%	26%	18%	12%	16%
Women	574	24%	28%	15%	12%	21%
First in family						
First generation	138	18%	16%	17%	17%	32%
Not first generation	887	27%	29%	15%	11%	17%
Household income growing up						
Low income	74	7%	20%	19%	14%	41%
Low-middle income	227	19%	16%	18%	17%	30%
Middle income	431	22%	31%	17%	13%	17%
High-middle or high income	303	41%	30%	12%	8%	9%
Feeling successful						
Very successful	162	35%	29%	16%	11%	9%
Somewhat successful	534	27%	30%	15%	9%	19%
Neutral/Not successful	346	20%	20%	17%	18%	25%
Undergraduate borrowing						
Borrowed	492	16%	29%	14%	17%	24%
Did not borrow	553	35%	24%	17%	7%	16%

Base: Young adults

Q. What did you or your family include in your plan for how to pay for all years of college? Check all that apply.

- a. Determined the amount parents will contribute

b. Determined the amount I would need to contribute (from savings, borrowing, etc.)

c. Set a maximum amount the family would be willing to borrow

d. Limited the schools from which I could choose due to cost

e. Created a budget for amounts we might use from savings, scholarships, financial aid, and/or loans

f. Explored education loan providers to learn about available options

g. Invested in my skills or talents to increase the likelihood of winning scholarships
- h. Enrolled in Advanced Placement courses or dual community college to earn college credits

i. Researched and applied for scholarships

j. The student worked to put money away for college

k. Saved money specifically for college

l. Consulted a financial planner

m. Researched financial aid eligibility guidelines

n. Researched employment rates for graduates at the schools we're interested in

o. Other

TABLE 14. What was included in the plan to pay for college

	N size	Determined amount parents will contribute	Determined amount student would need to contribute	Set max amount family willing to borrow	Limited schools due to cost	Created budget from savings, scholarships, financial aid, and/or loans	Explored education loan providers	Invested in skills to increase likelihood of scholarships	Enrolled in AP courses or dual credits	Researched and applied for scholarships	Student worked to put away money for college	Saved money specifically for college	Consulted a financial planner	Researched financial aid eligibility	Researched employment rates	Other
Total	545	46%	26%	4%	24%	24%	15%	21%	41%	57%	23%	58%	10%	41%	10%	3%
Time out of school																
0 to 2 years	205	41%	24%	5%	26%	24%	15%	28%	37%	58%	27%	54%	11%	41%	14%	2%
3 to 5 years	340	48%	26%	4%	23%	24%	16%	17%	43%	57%	21%	61%	9%	42%	8%	3%
Gender																
Men	242	44%	26%	4%	24%	23%	12%	20%	39%	45%	20%	59%	11%	39%	13%	1%
Women	296	48%	26%	4%	23%	24%	18%	23%	42%	67%	26%	58%	9%	43%	8%	4%
Feeling successful																
Very successful	103	40%	25%	4%	17%	26%	18%	27%	33%	54%	27%	63%	11%	31%	8%	2%
Somewhat successful	305	52%	28%	5%	23%	27%	16%	26%	48%	59%	23%	60%	11%	42%	10%	2%
Neutral/ Not successful	137	37%	20%	4%	31%	16%	13%	7%	32%	57%	21%	52%	6%	46%	13%	5%
Undergraduate borrowing																
Borrowed	220	49%	36%	9%	28%	30%	33%	19%	38%	60%	30%	52%	10%	52%	13%	0%
Did not borrow	325	43%	18%	2%	21%	20%	4%	23%	43%	56%	19%	63%	9%	34%	9%	4%

Base: Had a plan to pay for all years of school before enrolling

Q. Did you and your family discuss any of the following topics before you enrolled in college? Check all that apply.

TABLE 15. College financing topics discussed before enrolling

	N size	How much college was going to cost	Who would pay for college	How our family would pay for college	Available college savings	The need to apply for scholarships	Applying for federal financial aid (FAFSA®)	Borrowing for education (student or parent loans)	Whether to work while in school	Paying back education loans	None of these	I don't remember
Total	1045	53%	46%	34%	30%	55%	64%	31%	45%	21%	7%	3%
Time out of school												
0 to 2 years	393	53%	44%	36%	28%	57%	64%	26%	47%	24%	7%	4%
3 to 5 years	652	53%	47%	34%	31%	53%	65%	34%	44%	20%	6%	2%
Gender												
Men	449	52%	44%	35%	30%	52%	53%	26%	42%	19%	9%	3%
Women	574	54%	47%	34%	29%	56%	73%	33%	47%	22%	5%	3%
First in family												
First generation	138	49%	41%	33%	22%	51%	65%	35%	45%	25%	9%	2%
Not first generation	887	54%	47%	35%	31%	55%	65%	31%	45%	21%	6%	3%
Household income growing up												
Low income	74	45%	30%	24%	23%	59%	77%	29%	55%	27%	7%	3%
Low-middle income	227	50%	38%	30%	25%	62%	74%	38%	49%	22%	6%	2%
Middle income	431	53%	48%	37%	34%	58%	65%	31%	51%	23%	5%	4%
High-middle or high income	303	59%	54%	37%	30%	44%	54%	26%	32%	17%	8%	1%
Feeling successful												
Very successful	162	54%	53%	35%	36%	47%	55%	30%	46%	24%	8%	1%
Somewhat successful	534	56%	46%	38%	30%	57%	67%	31%	46%	21%	6%	3%
Neutral/Not successful	346	49%	43%	28%	27%	55%	66%	32%	44%	20%	7%	3%
Undergraduate borrowing												
Borrowed	492	52%	46%	34%	30%	59%	75%	57%	53%	39%	4%	2%
Did not borrow	553	54%	46%	35%	30%	51%	55%	8%	39%	5%	8%	3%

Base: Young adults



**Q. Which of the following best describes your or your family's approach to the FAFSA®  
(Free Application for Federal Student Aid) while you were working toward your undergraduate degree?**

**TABLE 16. Approach to FAFSA®**

	N size	We submitted the FAFSA® for every year I was enrolled	We submitted the FAFSA® for some of the years I was enrolled	We did not submit the FAFSA® at all	I'm not sure
<b>Total</b>	<b>1045</b>	<b>70%</b>	<b>14%</b>	<b>12%</b>	<b>4%</b>
<b>Time out of school</b>					
0 to 2 years	393	74%	11%	12%	3%
3 to 5 years	652	68%	16%	12%	4%
<b>Gender</b>					
Men	449	64%	15%	17%	3%
Women	574	74%	13%	8%	5%
<b>First in family</b>					
First generation	138	90%	6%	2%	3%
Not first generation	887	67%	16%	14%	4%
<b>Household income growing up</b>					
Low income	74	92%	3%	3%	1%
Low-middle income	227	86%	7%	4%	3%
Middle income	431	71%	16%	10%	4%
High-middle or high income	303	52%	20%	23%	4%
<b>Feeling successful</b>					
Very successful	162	61%	13%	26%	0%
Somewhat successful	534	71%	15%	9%	4%
Neutral/Not successful	346	73%	13%	9%	4%
<b>Undergraduate borrowing</b>					
Borrowed	492	84%	9%	4%	2%
Did not borrow	553	57%	19%	19%	5%

Base: Young adults

Q. Which of the following funding sources did you/your family use to cover the cost of your undergraduate degree?  
Please think about how you paid for all years of your undergraduate education. Check all that apply.

TABLE 17. Funding sources used to pay for college

	N size	Parents' income	Student's income	Parents' savings	College savings funds	Student's savings	Work-study	Money from relatives	Pell Grant	Other grants	Scholarships	Federal student loans	Private student loans	Parent PLUS loans	Home equity line	Credit cards	Other types of loans	Another source of funding
Total	1045	40%	30%	32%	21%	24%	16%	9%	30%	16%	57%	38%	12%	8%	1%	7%	1%	6%
Time out of school																		
0 to 2 years	393	42%	33%	27%	24%	25%	17%	7%	32%	16%	59%	38%	11%	8%	1%	9%	2%	5%
3 to 5 years	652	40%	28%	35%	19%	22%	15%	11%	29%	15%	56%	37%	13%	8%	1%	7%	1%	6%
Gender																		
Men	449	42%	31%	33%	21%	24%	14%	10%	27%	13%	53%	33%	10%	8%	2%	5%	1%	9%
Women	574	39%	29%	30%	21%	23%	18%	10%	32%	18%	60%	40%	12%	7%	1%	9%	1%	4%
First in family																		
First generation	138	35%	39%	15%	8%	27%	20%	8%	59%	23%	66%	48%	12%	15%	1%	15%	—	1%
Not first generation	887	41%	29%	35%	23%	23%	15%	10%	25%	14%	56%	36%	12%	7%	1%	6%	1%	6%
Household income growing up																		
Low income	74	21%	45%	4%	5%	31%	20%	13%	69%	30%	65%	49%	16%	7%	—	10%	3%	5%
Low-middle income	227	36%	33%	23%	7%	23%	23%	8%	47%	25%	61%	49%	14%	11%	0%	7%	0%	6%
Middle income	431	39%	35%	28%	19%	27%	14%	12%	31%	14%	60%	39%	13%	9%	2%	9%	2%	8%
High-middle or high income	303	51%	18%	52%	37%	17%	12%	7%	7%	7%	48%	24%	9%	4%	1%	5%	1%	2%
Feeling successful																		
Very successful	162	38%	24%	40%	30%	21%	9%	8%	25%	9%	44%	39%	6%	5%	0%	6%	2%	4%
Somewhat successful	534	44%	28%	32%	20%	26%	18%	10%	27%	16%	59%	35%	11%	7%	1%	6%	0%	7%
Neutral/Not successful	346	36%	36%	28%	19%	21%	15%	9%	38%	18%	60%	41%	17%	10%	1%	10%	3%	5%
Undergraduate borrowing																		
Borrowed	492	41%	38%	26%	14%	27%	20%	12%	37%	18%	60%	79%	26%	17%	2%	16%	3%	3%
Did not borrow	553	40%	23%	37%	38%	20%	12%	7%	24%	14%	54%	—	—	—	—	—	—	8%

Base: Young adults

Q. You mentioned that you used student loans to help pay for your undergraduate degree. To what extent do you agree or disagree with the following statements?

TABLE 18. Approach to student loans

	N size	Strongly agree	Somewhat agree	Neither agree nor disagree	Somewhat disagree	Strongly disagree
I took on more student debt because I expected some or all of it to be forgiven	427	8%	15%	19%	20%	38%
I would have rather borrowed than not gone to college	427	45%	29%	16%	6%	4%

Base: Used student loans to help pay for college

TABLE 19. Approach to student loans (% strongly & somewhat agree)

	N size	I took on more student debt because I expected some or all of it to be forgiven	I would have rather borrowed than not gone to college
Total	427	23%	73%
Time out of school			
0 to 2 years	159	26%	75%
3 to 5 years	267	22%	73%
Gender			
Men	165	25%	70%
Women	246	22%	75%
First in family			
First generation	71	14%	60%
Not first generation	355	25%	76%
Feeling successful			
Very successful	65	28%	79%
Somewhat successful	202	27%	76%
Neutral/Not successful	159	17%	68%

Base: Used student loans to help pay for college

Q. How would you rate your college experience at the school where you earned your undergraduate degree?

TABLE 20. Rating your college experience

	N size	Excellent	Very good	Good	Fair	Poor
Total	1045	26%	39%	25%	8%	2%
Time out of school						
0 to 2 years	393	24%	39%	25%	10%	2%
3 to 5 years	652	27%	38%	26%	7%	2%
Gender						
Men	449	25%	38%	25%	8%	3%
Women	574	27%	39%	25%	8%	1%
First in family						
First generation	138	27%	34%	30%	8%	0%
Not first generation	887	26%	39%	25%	8%	2%
Household income growing up						
Low income	74	16%	38%	35%	8%	2%
Low-middle income	227	21%	36%	33%	9%	2%
Middle income	431	24%	40%	25%	10%	1%
High-middle or high income	303	35%	39%	19%	5%	3%
Feeling successful						
Very successful	162	51%	38%	9%	2%	0%
Somewhat successful	534	25%	42%	25%	6%	2%
Neutral/Not successful	346	15%	33%	35%	14%	3%
Undergraduate borrowing						
Borrowed	492	28%	37%	25%	10%	1%
Did not borrow	553	24%	40%	26%	7%	3%

Base: Young adults

**Q. What factors influenced your decision to select your college major? Check all that apply.**

**TABLE 21. Reasons for selecting your college major**

	N size	Personal interest or passion for the subject	Career prospects or job market demand	Family or parental influence	Recommendations from teachers or counselors	Expected salary in the field	Skills or strengths in the subject area	Peer influence or advice	Availability of scholarships or financial aid	Flexibility or ease of completing the degree	Other
<b>Total</b>	<b>1045</b>	<b>72%</b>	<b>37%</b>	<b>21%</b>	<b>18%</b>	<b>28%</b>	<b>59%</b>	<b>13%</b>	<b>15%</b>	<b>20%</b>	<b>2%</b>
<b>Time out of school</b>											
0 to 2 years	393	72%	42%	19%	17%	36%	58%	9%	12%	24%	2%
3 to 5 years	652	72%	35%	22%	19%	24%	60%	14%	16%	17%	2%
<b>Gender</b>											
Men	449	65%	45%	19%	16%	37%	58%	16%	16%	20%	1%
Women	574	76%	33%	22%	19%	22%	60%	10%	13%	20%	3%
<b>First in family</b>											
First generation	138	59%	40%	15%	19%	23%	48%	11%	19%	20%	1%
Not first generation	887	74%	38%	22%	18%	30%	61%	13%	14%	20%	3%
<b>Household income growing up</b>											
Low income	74	68%	30%	11%	12%	16%	57%	15%	18%	32%	1%
Low-middle income	227	69%	33%	22%	17%	26%	56%	9%	18%	20%	1%
Middle income	431	73%	44%	19%	19%	32%	58%	12%	13%	18%	4%
High-middle or high income	303	73%	34%	27%	18%	29%	63%	16%	14%	19%	1%
<b>Feeling successful</b>											
Very successful	162	67%	41%	23%	22%	36%	62%	17%	14%	15%	1%
Somewhat successful	534	74%	39%	20%	18%	29%	59%	13%	17%	20%	1%
Neutral/Not successful	346	71%	33%	21%	15%	24%	57%	10%	12%	23%	3%
<b>Undergraduate borrowing</b>											
Borrowed	492	74%	39%	22%	18%	31%	63%	12%	17%	21%	2%
Did not borrow	553	70%	36%	20%	18%	27%	56%	13%	13%	19%	2%

Base: Young adults



Q. Thinking about your time in college, to what extent do you agree or disagree with these statements?

TABLE 22. Approach to time in college

	N size	Strongly agree	Somewhat agree	Neither agree nor disagree	Somewhat disagree	Strongly disagree
I invested the right amount of time and effort into academics	1045	37%	36%	11%	14%	3%
Setting my own schedule and managing my time was easy	1045	29%	42%	12%	13%	5%
It was easy to meet new people or make new friends	1045	25%	37%	16%	14%	8%
My college was supportive of my academic and social needs	1045	29%	43%	20%	7%	2%
I had at least one professor who truly cared about my success	1045	51%	27%	11%	5%	5%
I was able to prioritize my mental health when needed	1045	20%	35%	21%	18%	7%
My education was worth the cost	1045	40%	30%	15%	10%	5%

Base: Young adults

**TABLE 23. Approach to time in college (% strongly & somewhat agree)**

	N size	I invested the right amount of time and effort into academics	Setting my own schedule and managing my time was easy	It was easy to meet new people or make new friends	My college was supportive of my academic and social needs	I had at least one professor who truly cared about my success	I was able to prioritize my health when needed	My education was worth the cost
<b>Total</b>	<b>1045</b>	<b>73%</b>	<b>71%</b>	<b>61%</b>	<b>72%</b>	<b>78%</b>	<b>55%</b>	<b>70%</b>
<b>Time out of school</b>								
0 to 2 years	393	72%	70%	56%	73%	82%	54%	75%
3 to 5 years	652	74%	71%	64%	71%	76%	55%	67%
<b>Gender</b>								
Men	449	70%	68%	59%	70%	76%	54%	66%
Women	574	76%	72%	63%	73%	79%	54%	73%
<b>First in family</b>								
First generation	138	77%	67%	56%	71%	71%	53%	66%
Not first generation	887	73%	72%	62%	72%	79%	55%	71%
<b>Household income growing up</b>								
Low income	74	68%	65%	42%	68%	77%	52%	60%
Low-middle income	227	69%	64%	56%	72%	75%	46%	63%
Middle income	431	71%	73%	65%	69%	78%	55%	70%
High-middle or high income	303	80%	74%	64%	77%	81%	60%	78%
<b>Feeling successful</b>								
Very successful	162	85%	78%	77%	78%	84%	71%	84%
Somewhat successful	534	78%	72%	69%	76%	83%	58%	77%
Neutral/Not successful	346	61%	65%	42%	63%	68%	42%	53%
<b>Undergraduate borrowing</b>								
Borrowed	492	68%	69%	62%	72%	81%	51%	69%
Did not borrow	553	79%	72%	60%	71%	76%	58%	71%

Base: Young adults

**Q. What kind of jobs, if any, did you have while working toward your undergraduate degree? Check all that apply.**

**TABLE 24. Working while in college**

	N size	On-campus job	Off-campus job	Internship	Co-op/ Cooperative education	Teacher's assistant	Research assistant	Other	None of the above
<b>Total</b>	<b>1045</b>	<b>31%</b>	<b>47%</b>	<b>29%</b>	<b>4%</b>	<b>11%</b>	<b>9%</b>	<b>5%</b>	<b>17%</b>
<b>Time out of school</b>									
0 to 2 years	393	31%	46%	32%	2%	10%	7%	6%	16%
3 to 5 years	652	31%	47%	27%	4%	11%	10%	4%	17%
<b>Gender</b>									
Men	449	23%	41%	31%	5%	11%	7%	3%	23%
Women	574	37%	52%	27%	2%	10%	10%	6%	13%
<b>First in family</b>									
First generation	138	38%	50%	27%	1%	8%	11%	7%	14%
Not first generation	887	31%	47%	29%	4%	11%	9%	4%	17%
<b>Household income growing up</b>									
Low income	74	34%	49%	25%	10%	5%	6%	3%	23%
Low-middle income	227	33%	49%	28%	6%	10%	8%	5%	17%
Middle income	431	32%	53%	24%	2%	11%	10%	5%	16%
High-middle or high income	303	28%	37%	39%	3%	12%	11%	5%	17%
<b>Feeling successful</b>									
Very successful	162	30%	40%	34%	2%	15%	12%	7%	14%
Somewhat successful	534	33%	47%	34%	5%	13%	10%	4%	14%
Neutral/Not successful	346	29%	51%	19%	1%	5%	7%	4%	22%
<b>Undergraduate borrowing</b>									
Borrowed	492	37%	53%	30%	5%	10%	10%	4%	13%
Did not borrow	553	26%	41%	28%	2%	11%	8%	5%	20%

Base: Young adults

Q. What do you consider the most valuable part of your college experience? Select up to 3.

TABLE 25. Most valuable part of your college experience

	N size	Academic learning and coursework	Developing critical thinking and problem-solving skills	Building personal and professional relationships	Broadening my perspective	Participating in extracurricular activities or clubs	Gaining work or internship experience	Exploring personal interests and growth opportunities	Becoming more independent	Experiencing campus life (e.g., events, traditions, socializing)	Other	None of the above
Total	1045	42%	40%	29%	21%	13%	25%	31%	45%	21%	1%	3%
Time out of school												
0 to 2 years	393	40%	38%	28%	15%	11%	29%	36%	46%	16%	1%	3%
3 to 5 years	652	43%	41%	29%	25%	14%	22%	28%	44%	25%	1%	3%
Gender												
Men	449	39%	42%	32%	20%	14%	22%	29%	42%	17%	1%	2%
Women	574	43%	39%	28%	21%	11%	26%	31%	48%	25%	0%	3%
First in family												
First generation	138	36%	38%	28%	24%	12%	31%	25%	47%	29%	1%	2%
Not first generation	887	42%	41%	29%	21%	13%	24%	32%	45%	20%	1%	3%
Household income growing up												
Low income	74	42%	33%	31%	33%	5%	15%	40%	55%	14%	3%	4%
Low-middle income	227	42%	41%	26%	26%	13%	29%	24%	41%	23%	1%	2%
Middle income	431	38%	39%	29%	18%	12%	25%	32%	47%	24%	0%	3%
High-middle or high income	303	47%	42%	30%	20%	14%	24%	33%	43%	19%	0%	2%
Feeling successful												
Very successful	162	46%	49%	36%	15%	16%	29%	27%	42%	17%	0%	1%
Somewhat successful	534	40%	40%	32%	18%	15%	28%	34%	44%	21%	0%	1%
Neutral/Not successful	346	41%	35%	22%	29%	8%	19%	27%	48%	24%	1%	6%
Undergraduate borrowing												
Borrowed	492	41%	40%	33%	23%	12%	25%	30%	47%	24%	0%	3%
Did not borrow	553	42%	40%	25%	19%	13%	25%	32%	44%	19%	1%	3%

Base: Young adults

**Q. Reflecting on all aspects of your college experience, if you could go back in time, what, if anything, would you change? Check all that apply.**

- a. I wouldn't have done anything differently

b. Chosen a different major

c. Chosen a less expensive school

d. Chosen a more prestigious school/program

e. Gotten a different type of degree/certification (e.g. an Associate degree vs a Bachelor's)

f. Started at a less expensive school before transferring to my final school

g. Found a different way to pay for school

h. Researched and applied for more grants and scholarships

i. Gotten more involved in making decisions about how to pay for school
- j. Borrowed less for my education

k. Better understood the terms of my student loans

l. Used more resources to help prepare me for life after college

m. Gotten more involved in activities and clubs

n. Invested more time in studying

o. Spent less time socializing

p. Spent more time socializing and building relationships

q. Other

r. Not gone to college at all

TABLE 26. What you would change about your college experience

	N size	Nothing	Chosen a different major	Chosen a less expensive school	Chosen a more prestigious school	Gotten a different type of degree	Started at a less expensive school before transferring	Found a different way to pay	Applied for more scholarships	Gotten more involved in how to pay	Borrowed less*	Better understood the terms of loans*	Used more resources to help prepare for life after college	Gotten more involved in studying	Invested more time in activities	Spent less time socializing	Spent more time building relationships	Other	Not gone to college at all
Total	1045	20%	18%	7%	5%	7%	7%	6%	24%	6%	14%	15%	28%	33%	24%	3%	35%	3%	4%
Time out of school																			
0 to 2 years	393	19%	17%	5%	4%	4%	5%	8%	24%	7%	15%	15%	32%	38%	28%	4%	37%	3%	4%
3 to 5 years	652	21%	19%	7%	6%	9%	8%	5%	25%	5%	13%	14%	26%	30%	21%	2%	34%	3%	4%
Gender																			
Men	449	23%	17%	7%	6%	6%	6%	3%	17%	4%	9%	13%	26%	31%	24%	4%	36%	3%	3%
Women	574	19%	20%	6%	6%	7%	7%	7%	29%	6%	16%	15%	29%	33%	23%	2%	34%	3%	5%
First in family																			
First generation	138	14%	25%	10%	7%	16%	5%	9%	34%	3%	13%	10%	35%	29%	19%	2%	35%	4%	5%
Not first generation	887	22%	17%	6%	5%	6%	7%	5%	23%	6%	14%	16%	27%	34%	24%	3%	36%	3%	4%



TABLE 26. What would you change about your college experience (continued)

	N size	Nothing	Chosen a different major	Chosen a less expensive school	Chosen a more prestigious school	Gotten a different type of degree	Started at a less expensive school before transferring	Found a different way to pay	Applied for more scholarships	Gotten more involved in how to pay	Borrowed less*	Better understood the terms of loans*	Used more resources to help prepare for life after college	Gotten more involved in studying	Invested more time in socializing	Spent less time in studying	Spent more time building relationships	Other	Not gone to college at all
Household income growing up																			
Low income	74	10%	27%	10%	11%	18%	7%	7%	37%	8%	18%	16%	36%	38%	13%	1%	42%	3%	12%
Low-middle income	227	19%	21%	8%	6%	6%	11%	9%	31%	7%	13%	16%	26%	35%	25%	3%	30%	3%	4%
Middle income	431	18%	19%	6%	5%	9%	6%	7%	25%	7%	18%	14%	31%	35%	27%	3%	38%	2%	6%
High-middle or high income	303	27%	14%	5%	3%	4%	6%	1%	15%	2%	4%	14%	23%	28%	20%	3%	34%	3%	1%
Feeling successful																			
Very successful	162	34%	9%	3%	3%	6%	2%	7%	23%	6%	4%	11%	18%	25%	21%	5%	32%	1%	2%
Somewhat successful	534	22%	15%	5%	6%	6%	7%	5%	19%	6%	16%	14%	23%	27%	23%	3%	31%	3%	2%
Neutral/Not successful	346	11%	28%	10%	6%	10%	10%	7%	33%	6%	15%	17%	39%	45%	26%	2%	43%	3%	9%
Undergraduate borrowing																			
Borrowed	492	14%	19%	11%	5%	7%	11%	10%	34%	9%	14%	15%	28%	38%	26%	4%	38%	3%	5%
Did not borrow	553	26%	18%	3%	5%	7%	4%	2%	16%	3%	—	—	28%	29%	22%	2%	33%	3%	3%

Base: Young adults  
\* Base: Borrowed to pay for college

Q. If you could significantly improve up to 3 aspects of your life today, which of the below would you choose?  
Choose up to 3.

TABLE 27. Aspects of life you'd like to significantly improve

	N size	How much money you make	How much money you owe	Family responsibilities	Romantic relationship	Mental health	Physical health	Work and job-related pressures	Social pressures or expectations	Other	Nothing
Total	1045	59%	22%	12%	32%	40%	40%	28%	21%	2%	5%
Time out of school											
0 to 2 years	393	61%	22%	13%	33%	42%	44%	24%	19%	3%	5%
3 to 5 years	652	59%	22%	12%	32%	38%	38%	31%	22%	1%	5%
Gender											
Men	449	62%	18%	14%	37%	37%	36%	28%	21%	1%	7%
Women	574	58%	24%	10%	29%	41%	43%	29%	21%	2%	5%
First in family											
First generation	138	69%	35%	19%	32%	39%	39%	20%	26%	2%	3%
Not first generation	887	58%	20%	11%	33%	40%	40%	30%	20%	2%	5%
Household income growing up											
Low income	74	64%	26%	20%	22%	55%	40%	23%	24%	5%	1%
Low-middle income	227	66%	29%	15%	27%	38%	41%	27%	16%	1%	6%
Middle income	431	59%	24%	13%	34%	40%	39%	28%	25%	2%	5%
High-middle or high income	303	54%	14%	8%	36%	37%	39%	31%	18%	1%	7%
Feeling successful											
Very successful	162	37%	17%	14%	22%	22%	35%	18%	18%	3%	19%
Somewhat successful	534	61%	20%	11%	36%	40%	41%	28%	21%	1%	4%
Neutral/Not successful	346	68%	29%	13%	32%	47%	40%	34%	22%	3%	1%
Undergraduate borrowing											
Borrowed	492	62%	36%	11%	30%	42%	40%	27%	19%	3%	4%
Did not borrow	553	57%	10%	13%	34%	37%	40%	30%	22%	1%	7%

Base: Young adults

**Q. What, if anything, do you do to relax or for 'self-care'?**

**TABLE 28. What you do to relax or for self-care**

	N size	Exercise	Spend time with friends or family	Creative outlet	Travel	Meditation	Spend time outdoors	Beauty pampering	Play video games	Watch TV/movies	Browse social media	Shopping	Other	Nothing
<b>Total</b>	<b>1045</b>	<b>44%</b>	<b>60%</b>	<b>34%</b>	<b>25%</b>	<b>11%</b>	<b>37%</b>	<b>24%</b>	<b>47%</b>	<b>63%</b>	<b>48%</b>	<b>28%</b>	<b>4%</b>	<b>2%</b>
<b>Time out of school</b>														
0 to 2 years	393	39%	59%	36%	22%	11%	33%	22%	50%	64%	50%	29%	4%	2%
3 to 5 years	652	46%	61%	33%	26%	12%	40%	25%	45%	63%	47%	27%	4%	2%
<b>Gender</b>														
Men	449	49%	54%	23%	24%	13%	38%	3%	71%	59%	43%	17%	2%	2%
Women	574	40%	66%	41%	26%	10%	36%	40%	27%	66%	52%	38%	5%	1%
<b>First in family</b>														
First generation	138	39%	58%	28%	26%	8%	31%	36%	37%	61%	48%	48%	4%	1%
Not first generation	887	45%	61%	35%	25%	12%	38%	22%	48%	64%	48%	25%	4%	2%
<b>Household income growing up</b>														
Low income	74	31%	56%	35%	17%	5%	30%	34%	53%	61%	51%	37%	11%	0%
Low-middle income	227	39%	64%	35%	27%	7%	41%	27%	49%	63%	51%	32%	3%	0%
Middle income	431	42%	57%	36%	21%	15%	35%	23%	48%	67%	44%	27%	4%	2%
High-middle or high income	303	54%	63%	32%	30%	12%	39%	19%	44%	59%	51%	24%	3%	2%
<b>Feeling successful</b>														
Very successful	162	54%	64%	37%	31%	13%	45%	20%	38%	52%	52%	35%	4%	2%
Somewhat successful	534	45%	67%	29%	27%	11%	42%	26%	46%	69%	46%	28%	4%	2%
Neutral/Not successful	346	37%	49%	40%	17%	11%	27%	21%	52%	61%	49%	24%	4%	2%
<b>Undergraduate borrowing</b>														
Borrowed	492	41%	60%	39%	23%	13%	39%	27%	47%	66%	52%	33%	4%	1%
Did not borrow	553	46%	61%	30%	26%	10%	35%	21%	47%	61%	45%	23%	3%	2%

Base: Young adults

Q. How many jobs have you held since earning your undergraduate degree?

TABLE 29. Number of jobs since earning your degree

	N size	Zero	One	Two	Three	Four	Five or more
Total	1045	6%	47%	30%	12%	4%	2%
Time out of school							
0 to 2 years	393	12%	59%	23%	5%	1%	0%
3 to 5 years	652	3%	40%	34%	16%	5%	2%
Gender							
Men	449	10%	52%	26%	9%	2%	1%
Women	574	2%	44%	33%	14%	5%	2%
First in family							
First generation	138	3%	43%	35%	11%	6%	2%
Not first generation	887	6%	48%	30%	12%	3%	2%
Household income growing up							
Low income	74	11%	41%	22%	15%	8%	3%
Low-middle income	227	7%	43%	33%	12%	4%	3%
Middle income	431	6%	45%	30%	14%	4%	1%
High-middle or high income	303	5%	54%	30%	8%	2%	1%
Feeling successful							
Very successful	162	4%	62%	22%	7%	3%	1%
Somewhat successful	534	2%	49%	32%	12%	4%	1%
Neutral/Not successful	346	13%	37%	31%	13%	4%	2%
Undergraduate borrowing							
Borrowed	492	6%	41%	33%	13%	5%	2%
Did not borrow	553	6%	53%	27%	11%	3%	1%

Base: Young adults

**Q. Overall, how would you describe the search for your first job after earning your undergraduate degree?**

**TABLE 30. First job search**

	N size	Very easy	Somewhat easy	Neither easy nor difficult	Somewhat difficult	Very difficult
<b>Total</b>	<b>977</b>	<b>22%</b>	<b>24%</b>	<b>21%</b>	<b>19%</b>	<b>14%</b>
<b>Time out of school</b>						
0 to 2 years	347	22%	23%	24%	16%	16%
3 to 5 years	630	23%	25%	20%	20%	13%
<b>Gender</b>						
Men	402	25%	24%	19%	14%	17%
Women	557	20%	24%	22%	22%	12%
<b>First in family</b>						
First generation	133	24%	32%	20%	13%	12%
Not first generation	834	22%	23%	21%	19%	15%
<b>Household income growing up</b>						
Low income	66	25%	19%	17%	10%	29%
Low-middle income	212	25%	21%	22%	21%	10%
Middle income	404	20%	24%	22%	21%	14%
High-middle or high income	289	22%	28%	20%	16%	15%
<b>Feeling successful</b>						
Very successful	155	33%	25%	17%	17%	9%
Somewhat successful	518	23%	26%	23%	20%	8%
Neutral/Not successful	301	17%	20%	19%	17%	28%
<b>Undergraduate borrowing</b>						
Borrowed	461	21%	25%	18%	23%	13%
Did not borrow	515	23%	23%	24%	14%	16%

Base: Has held a job since earning their degree

**Q. What challenges did you face in your first job search? Please select all that apply.**

**TABLE 31. Challenges with the first job search**

	N size	Difficult to find jobs in my chosen field	I was not getting contacted to interview for jobs	I didn't know where to find jobs	There were no jobs in my area/location	There was too much competition for too few jobs	I didn't have the skills or experience required	Other	None—haven't encountered any difficulties	N/A—I haven't searched for a job yet
<b>Total</b>	<b>1045</b>	<b>27%</b>	<b>33%</b>	<b>17%</b>	<b>17%</b>	<b>27%</b>	<b>32%</b>	<b>7%</b>	<b>27%</b>	<b>4%</b>
<b>Time out of school</b>										
0 to 2 years	393	28%	35%	16%	17%	30%	32%	5%	28%	6%
3 to 5 years	652	26%	31%	18%	17%	26%	31%	8%	26%	3%
<b>Gender</b>										
Men	449	25%	33%	16%	17%	31%	32%	5%	26%	6%
Women	574	26%	32%	18%	16%	24%	31%	8%	27%	3%
<b>First in family</b>										
First generation	138	20%	22%	24%	18%	19%	29%	7%	29%	5%
Not first generation	887	28%	34%	16%	16%	28%	32%	7%	26%	4%
<b>Household income growing up</b>										
Low income	74	41%	35%	26%	39%	24%	37%	5%	17%	4%
Low-middle income	227	25%	28%	16%	14%	27%	27%	9%	29%	5%
Middle income	431	27%	34%	19%	18%	25%	32%	6%	28%	4%
High-middle or high income	303	23%	33%	14%	12%	32%	34%	6%	25%	4%
<b>Feeling successful</b>										
Very successful	162	10%	19%	8%	17%	22%	20%	10%	39%	3%
Somewhat successful	534	22%	33%	17%	12%	25%	30%	7%	29%	3%
Neutral/Not successful	346	41%	38%	23%	24%	33%	41%	5%	18%	6%
<b>Undergraduate borrowing</b>										
Borrowed	492	29%	33%	18%	19%	28%	32%	7%	25%	3%
Did not borrow	553	25%	32%	17%	15%	27%	31%	6%	28%	6%

Base: Young adults



Q. Was that first job after earning your undergraduate degree in your field of study?

TABLE 32. First job in your field of study

	N size	Yes	It's adjacent to it	No
Total	977	51%	20%	29%
Time out of school				
0 to 2 years	347	47%	22%	30%
3 to 5 years	630	53%	19%	28%
Gender				
Men	402	52%	22%	26%
Women	557	50%	20%	31%
First in family				
First generation	133	50%	21%	30%
Not first generation	834	51%	20%	29%
Household income growing up				
Low income	66	24%	23%	54%
Low-middle income	212	49%	20%	32%
Middle income	404	49%	21%	30%
High-middle or high income	289	60%	19%	21%
Feeling successful				
Very successful	155	73%	14%	14%
Somewhat successful	518	55%	24%	21%
Neutral/Not successful	301	31%	19%	51%
Undergraduate borrowing				
Borrowed	461	48%	19%	33%
Did not borrow	515	53%	22%	26%

Base: Has held a job since earning their degree

Q. Why wasn't your first job after earning your undergraduate degree in your field of study? Check up to 3.

TABLE 33. Reasons your first job was not in your field of study

	N size	Difficult to find jobs in my chosen field	There are no jobs in my field in my area/location	I didn't have the skills or experience required	I took a temporary/less desirable job while I continued to search	My interests changed	Jobs in my field did not offer high enough compensation or benefits	This job had a better work-life balance than jobs in my field	An opportunity in this field was presented to me	Other
Total	282	39%	28%	27%	41%	10%	11%	6%	23%	11%
Time out of school										
0 to 2 years	106	42%	18%	31%	44%	10%	8%	5%	19%	15%
3 to 5 years	177	37%	33%	24%	39%	10%	13%	6%	25%	9%
Gender										
Men	104	45%	33%	36%	45%	7%	11%	6%	20%	8%
Women	170	36%	21%	22%	37%	12%	10%	5%	25%	13%
Undergraduate borrowing										
Borrowed	149	40%	28%	23%	41%	11%	15%	6%	21%	14%
Did not borrow	134	38%	27%	31%	40%	9%	7%	5%	25%	8%

Base: First job after college was not in field of study

**Q. Did you utilize any career-related or job search resources provided by your college to secure your first job after earning your undergraduate degree?**

**TABLE 34. Using my college's career-related resources**

	N size	Yes	No	My college didn't offer any career-related resources	Not sure if my college offered any career-related resources
<b>Total</b>	<b>977</b>	<b>38%</b>	<b>50%</b>	<b>4%</b>	<b>9%</b>
<b>Time out of school</b>					
0 to 2 years	347	35%	51%	4%	10%
3 to 5 years	630	39%	50%	4%	8%
<b>Gender</b>					
Men	402	42%	45%	4%	9%
Women	557	34%	54%	3%	9%
<b>First in family</b>					
First generation	133	42%	48%	4%	7%
Not first generation	834	37%	50%	4%	9%
<b>Household income growing up</b>					
Low income	66	33%	46%	13%	8%
Low-middle income	212	35%	53%	5%	8%
Middle income	404	38%	47%	3%	12%
High-middle or high income	289	40%	53%	2%	5%
<b>Feeling successful</b>					
Very successful	155	44%	48%	3%	5%
Somewhat successful	518	42%	46%	3%	8%
Neutral/Not successful	301	26%	58%	5%	12%
<b>Undergraduate borrowing</b>					
Borrowed	461	44%	46%	3%	8%
Did not borrow	515	32%	54%	5%	10%

Base: Has held a job since earning their degree

Q. Thinking back to the search for your first professional job, what, if anything, do you wish you had done differently? Check all that apply.

- a. Got an internship in my desired field

b. Tailored my resume to each position I applied to

c. Made better use of on-campus career services

d. Did informational interviews to learn more about the field, role, or company

e. Practiced and prepared for the interviews

f. Had more realistic expectations about compensation

g. Researched the company culture and values more thoroughly
- h. Asked better questions about the role

i. Asked better questions about career progression and growth

j. Negotiated salary or benefits

k. Networked or found a referral

l. Focused more on developing soft skills (e.g., communication, time management)

m. Other

n. None of the above

TABLE 35. Things I wish I had done differently during my first job search

	N size	Got an internship	Tailored my resume	Made better use of on-campus services	Did info interviews to learn more	Prepared for the interviews	Had more realistic expectations about comp	Researched culture more	Asked better questions about the role	Asked better questions about growth	Negotiated salary or benefits	Networked	Focused more on developing soft skills	Other	None of the above
Total	977	19%	13%	20%	13%	14%	14%	11%	14%	16%	20%	25%	12%	1%	26%
Time out of school															
0 to 2 years	347	23%	14%	22%	14%	14%	16%	10%	16%	16%	21%	27%	9%	1%	24%
3 to 5 years	630	18%	13%	18%	12%	14%	14%	12%	13%	16%	20%	23%	13%	1%	27%
Gender															
Men	402	22%	14%	24%	15%	14%	16%	11%	14%	16%	20%	30%	15%	1%	22%
Women	557	18%	13%	17%	11%	15%	12%	11%	13%	16%	20%	19%	10%	1%	29%
First in family															
First generation	133	19%	15%	15%	5%	12%	15%	18%	11%	21%	18%	20%	9%	0%	33%
Not first generation	834	20%	13%	20%	14%	15%	15%	10%	14%	16%	21%	26%	12%	1%	24%
Household income growing up															
Low income	66	23%	20%	13%	11%	12%	16%	8%	12%	25%	28%	24%	13%	2%	27%
Low-middle income	212	17%	13%	16%	10%	13%	15%	8%	10%	14%	26%	18%	12%	1%	29%
Middle income	404	22%	14%	23%	15%	14%	16%	13%	16%	21%	19%	27%	12%	2%	25%
High-middle or high income	289	17%	12%	19%	13%	17%	12%	13%	14%	9%	16%	27%	10%	0%	24%

TABLE 35. Things I wish I had done differently during my first job search (continued)

	N size	Got an internship	Tailored my resume	Made better use of on-campus services	Did info interviews to learn more	Prepared for the interviews	Had more realistic expectations about comp	Researched culture more about the role	Asked better questions about growth	Negotiated salary or benefits	Networked	Focused more on developing soft skills	Other	None of the above	
Feeling successful															
Very successful	155	15%	12%	12%	17%	20%	11%	12%	16%	20%	15%	19%	12%	0%	27%
Somewhat successful	518	16%	12%	17%	11%	10%	12%	12%	13%	15%	24%	21%	8%	1%	28%
Neutral/Not successful	301	28%	17%	27%	14%	17%	20%	10%	14%	17%	17%	33%	17%	1%	22%
Undergraduate borrowing															
Borrowed	461	23%	16%	21%	16%	14%	18%	13%	13%	17%	19%	25%	12%	1%	22%
Did not borrow	515	16%	11%	18%	10%	15%	11%	10%	15%	16%	21%	25%	11%	1%	30%

Base: Has held a job since earning their degree

Q. Now, let’s talk about your current job. Is your current job in your field of study?

TABLE 36. Current job in my field of study

	N size	Yes	It's adjacent to it	No
Total	442	47%	24%	29%
Time out of school				
0 to 2 years	107	49%	20%	32%
3 to 5 years	334	47%	25%	28%
Gender				
Men	163	48%	24%	28%
Women	271	48%	23%	29%
First in family				
First generation	69	38%	33%	30%
Not first generation	369	49%	22%	29%
Undergraduate borrowing				
Borrowed	229	45%	24%	31%
Did not borrow	212	49%	23%	27%

Base: Employed and had more than 1 job since finishing college

Q. Which of the following did you do when applying for your current or most recent job?

TABLE 37. Actions taken when applying for the most recent job

	N size	Researched starting salaries for the role	Researched earning potential in this field	Researched the company on Glassdoor or other review sites	Networked within the company or sought out a referral	Researched company culture and values	Considered cost of living for where the position is based	Negotiated the salary or benefits	None of the above
Total	977	41%	28%	30%	23%	27%	24%	20%	27%
Time out of school									
0 to 2 years	347	44%	30%	24%	23%	26%	19%	14%	26%
3 to 5 years	630	39%	28%	32%	23%	28%	26%	23%	27%
Gender									
Men	402	47%	31%	31%	24%	25%	21%	16%	27%
Women	557	37%	26%	28%	21%	29%	25%	22%	27%
First in family									
First generation	133	46%	31%	29%	15%	30%	17%	18%	30%
Not first generation	834	40%	28%	30%	24%	27%	25%	20%	27%
Household income growing up									
Low income	66	56%	33%	40%	25%	46%	26%	25%	17%
Low-middle income	212	34%	25%	27%	26%	27%	26%	18%	28%
Middle income	404	40%	27%	27%	22%	24%	21%	16%	31%
High-middle or high income	289	43%	31%	33%	21%	26%	26%	24%	24%
Feeling successful									
Very successful	155	43%	37%	33%	33%	31%	29%	22%	19%
Somewhat successful	518	43%	28%	29%	23%	27%	24%	20%	27%
Neutral/Not successful	301	35%	23%	29%	18%	25%	21%	17%	31%
Undergraduate borrowing									
Borrowed	461	39%	25%	30%	21%	31%	25%	20%	25%
Did not borrow	515	43%	31%	29%	24%	24%	23%	19%	29%

Base: Has held a job since finishing college



Q. To what extent do you agree or disagree with these statements?

TABLE 38. Approach to professional development

	N size	Strongly agree	Somewhat agree	Neither agree nor disagree	Somewhat disagree	Strongly disagree
I take steps to build and maintain a professional network in and outside of work	1045	16%	30%	24%	21%	9%
I have a mentor who can coach me through work and personal situations	1045	17%	26%	23%	16%	18%
I am actively pursuing professional development opportunities in my field	1045	23%	30%	23%	14%	9%
I am building a strong professional online presence (e.g., LinkedIn)	1045	10%	21%	21%	24%	25%
In professional settings, I often feel I'm not as competent or intelligent as others think that I am	1045	13%	31%	24%	21%	11%
I struggled with the transition from school life to professional life	1045	14%	26%	20%	24%	16%
My education contributes to my work success*	860	35%	38%	15%	8%	5%
I have a clear vision for my career path	1045	20%	32%	20%	18%	11%

Base: Young adults  
Base: \* Currently employed

**TABLE 39. Approach to professional development (% strongly & somewhat agree)**

	N size	I take steps to build and maintain a professional network in and outside of work	I have a mentor who can coach me through work and personal situations	I am actively pursuing professional development opportunities in my field	I am building a strong professional online presence (e.g., LinkedIn)	In professional settings, I often feel I'm not as competent or intelligent as others think that I am	I struggled with the transition from school life to professional life	My education contributes to my work success*	I have a clear vision for my career path
<b>Total</b>	<b>1045</b>	<b>46%</b>	<b>43%</b>	<b>54%</b>	<b>30%</b>	<b>43%</b>	<b>39%</b>	<b>73%</b>	<b>52%</b>
<b>Time out of school</b>									
0 to 2 years	393	46%	40%	57%	32%	42%	38%	74%	52%
3 to 5 years	652	46%	45%	51%	29%	44%	40%	72%	52%
<b>Gender</b>									
Men	449	47%	43%	49%	30%	41%	37%	70%	51%
Women	574	45%	44%	56%	31%	44%	41%	76%	53%
<b>First in family</b>									
First generation	138	46%	37%	56%	29%	51%	38%	69%	57%
Not first generation	887	46%	45%	53%	31%	42%	39%	74%	52%
<b>Household income growing up</b>									
Low income	74	48%	21%	57%	23%	48%	56%	77%	45%
Low-middle income	227	44%	32%	59%	25%	45%	41%	66%	54%
Middle income	431	45%	43%	53%	34%	47%	38%	70%	47%
High-middle or high income	303	47%	58%	49%	31%	37%	37%	80%	59%
<b>Feeling successful</b>									
Very successful	162	63%	62%	67%	50%	26%	27%	87%	77%
Somewhat successful	534	53%	50%	59%	32%	43%	36%	80%	57%
Neutral/Not successful	346	27%	25%	39%	18%	53%	50%	51%	32%
<b>Undergraduate borrowing</b>									
Borrowed	492	46%	40%	54%	30%	49%	41%	73%	52%
Did not borrow	553	45%	46%	53%	31%	39%	38%	73%	52%

Base: Young adults

Base: \* Currently employed

**Q. Aside from your main place of employment, do you have any additional sources of income or a ‘side gig?’**

**TABLE 40. Side gig**

	N	Yes	No
<b>Total</b>	<b>1045</b>	<b>23%</b>	<b>77%</b>
<b>Time out of school</b>			
0 to 2 years	393	20%	80%
3 to 5 years	652	24%	76%
<b>Gender</b>			
Men	449	21%	79%
Women	574	23%	77%
<b>First in family</b>			
First generation	138	30%	70%
Not first generation	887	22%	79%
<b>Household income growing up</b>			
Low income	74	20%	80%
Low-middle income	227	24%	76%
Middle income	431	22%	78%
High-middle or high income	303	23%	77%
<b>Feeling successful</b>			
Very successful	162	23%	77%
Somewhat successful	534	24%	76%
Neutral/Not successful	346	20%	80%
<b>Undergraduate borrowing</b>			
Borrowed	404	23%	77%
Did not borrow	457	22%	78%

Base: Currently employed

**Q. What are your main career goals for the next 3–5 years? Please check all that apply.**

**TABLE 41. Career goals for the next 3–5 years**

	N size	None—I don't have any career goals right now	Advancing in my current job or role	Changing careers or industries	Starting my own business or becoming self-employed	Achieving a leadership or management position	Gaining more specialized skills or certifications	Increasing my income or financial stability	Improving work-life balance	Exploring remote or flexible work opportunities	Other
<b>Total</b>	<b>1045</b>	<b>7%</b>	<b>44%</b>	<b>19%</b>	<b>14%</b>	<b>17%</b>	<b>44%</b>	<b>71%</b>	<b>33%</b>	<b>21%</b>	<b>4%</b>
<b>Time out of school</b>											
0 to 2 years	393	6%	42%	17%	14%	15%	45%	73%	33%	18%	6%
3 to 5 years	652	7%	45%	21%	14%	19%	44%	70%	33%	23%	4%
<b>Gender</b>											
Men	449	6%	46%	24%	14%	16%	44%	74%	28%	21%	3%
Women	574	7%	43%	16%	13%	18%	45%	68%	36%	21%	5%
<b>First in family</b>											
First generation	138	4%	46%	20%	23%	13%	44%	77%	38%	27%	3%
Not first generation	887	7%	44%	19%	13%	18%	45%	70%	32%	21%	5%
<b>Household income growing up</b>											
Low income	74	10%	42%	20%	11%	22%	49%	74%	42%	35%	8%
Low-middle income	227	7%	45%	18%	11%	18%	46%	73%	37%	24%	4%
Middle income	431	8%	38%	22%	19%	15%	40%	73%	33%	21%	6%
High-middle or high income	303	4%	52%	16%	11%	20%	48%	65%	27%	17%	2%
<b>Feeling successful</b>											
Very successful	162	7%	59%	9%	15%	25%	39%	60%	28%	10%	6%
Somewhat successful	534	6%	50%	16%	14%	19%	46%	71%	34%	19%	4%
Neutral/Not successful	346	8%	28%	29%	14%	11%	44%	73%	34%	30%	4%
<b>Undergraduate borrowing</b>											
Borrowed	492	6%	45%	21%	14%	19%	48%	73%	36%	23%	6%
Did not borrow	553	7%	44%	18%	14%	16%	42%	68%	30%	20%	4%

Base: Young adults

## Q. How did you primarily learn about managing money or personal finance?

TABLE 42. Source of financial knowledge

	N size	From my parents or family	Through school or formal education	From friends or peers	Self-taught (e.g., online resources, books, trial and error)	From financial professionals	From social media or online influences	Other
<b>Total</b>	<b>1045</b>	<b>51%</b>	<b>7%</b>	<b>3%</b>	<b>31%</b>	<b>3%</b>	<b>4%</b>	<b>1%</b>
<b>Time out of school</b>								
0 to 2 years	393	54%	7%	3%	30%	2%	3%	1%
3 to 5 years	652	50%	7%	4%	32%	3%	5%	1%
<b>Gender</b>								
Men	449	47%	8%	3%	35%	3%	4%	1%
Women	574	54%	6%	4%	28%	2%	5%	1%
<b>First in family</b>								
First generation	138	40%	7%	6%	41%	2%	5%	0%
Not first generation	887	53%	7%	3%	30%	3%	4%	1%
<b>Household income growing up</b>								
Low income	74	30%	10%	0%	53%	1%	6%	0%
Low-middle income	227	44%	10%	4%	35%	1%	3%	2%
Middle income	431	50%	6%	2%	34%	4%	3%	0%
High-middle or high income	303	64%	5%	5%	18%	2%	6%	0%
<b>Feeling successful</b>								
Very successful	162	56%	4%	4%	28%	6%	2%	0%
Somewhat successful	534	51%	7%	4%	31%	2%	5%	1%
Neutral/Not successful	346	50%	8%	3%	33%	2%	4%	1%
<b>Undergraduate borrowing</b>								
Borrowed	492	45%	8%	4%	33%	3%	7%	0%
Did not borrow	553	57%	6%	3%	29%	2%	2%	1%

Base: Young adults

## Q. Which of the following statements describes your approach to budgeting?

TABLE 43. Budgeting

	N size	I am not familiar with budgeting	I've heard of budgeting, but never thought to do it	I'd like to create a budget, but I don't know where to start	I created a budget, but have trouble following it	I created a budget and follow it to the best of my ability	Other
<b>Total</b>	<b>1045</b>	<b>3%</b>	<b>17%</b>	<b>13%</b>	<b>17%</b>	<b>48%</b>	<b>3%</b>
<b>Time out of school</b>							
0 to 2 years	393	2%	19%	16%	15%	47%	2%
3 to 5 years	652	3%	16%	11%	19%	48%	3%
<b>Gender</b>							
Men	449	2%	21%	11%	12%	50%	4%
Women	574	3%	15%	13%	22%	46%	2%
<b>First in family</b>							
First generation	138	3%	21%	11%	16%	47%	2%
Not first generation	887	2%	17%	13%	18%	48%	3%
<b>Household income growing up</b>							
Low income	74	2%	18%	11%	11%	56%	1%
Low-middle income	227	4%	18%	14%	17%	46%	2%
Middle income	431	2%	15%	14%	20%	45%	4%
High-middle or high income	303	2%	19%	12%	15%	50%	2%
<b>Feeling successful</b>							
Very successful	162	1%	13%	11%	14%	59%	2%
Somewhat successful	534	2%	17%	10%	18%	51%	2%
Neutral/Not successful	346	4%	19%	18%	18%	37%	4%
<b>Undergraduate borrowing</b>							
Borrowed	492	2%	13%	16%	20%	48%	2%
Did not borrow	553	3%	21%	10%	15%	47%	3%

Base: Young adults



**Q. To what extent do you agree or disagree with these statements about your approach to finances?****TABLE 44. Approach to finances**

	N size	Strongly agree	Somewhat agree	Neither agree nor disagree	Somewhat disagree	Strongly disagree
I learned the basics of money management before leaving college	1045	30%	36%	15%	12%	7%
I feel like I'm still trying to figure out how to manage my money	1045	20%	38%	16%	18%	9%
I feel confident managing my finances	1045	25%	38%	20%	12%	5%
I took my budget into account when making decisions about what job to take, where to live, etc.*	666	32%	35%	19%	9%	4%
I have made sacrifices or different choices to stick to the budget I developed*	666	26%	37%	23%	11%	3%
I regularly revisit my budget/ financial plans to ensure they are up to date*	666	28%	35%	19%	12%	6%
I regularly check my FICO® score and research ways to improve the score, if needed	1045	25%	29%	18%	13%	15%
I started learning about investing for the future to take advantage of compound interest	1045	30%	27%	19%	12%	12%
I use financial management apps to track my spending and saving habits	1045	13%	17%	17%	19%	34%
I started saving for an emergency fund to cover unexpected expenses	1045	36%	32%	12%	11%	9%
I already enrolled in my employers 401(k) or other retirement savings plan	1045	48%	12%	14%	8%	19%

Base: Young adults

\* Base: Created a budget

**TABLE 45. Approach to finances (% strongly & somewhat agree)**

	N size	Learned money basics before leaving college	I'm still trying to figure out money	Feel confident with finances	Took my budget into account*	Made sacrifices to stick to budget*	Regularly update my budget	Check my FICO® score and ways to improve	Learning about investing	Use financial apps	Started saving for an emergency	Enrolled in 401(k)
<b>Total</b>	<b>1045</b>	<b>65%</b>	<b>57%</b>	<b>63%</b>	<b>67%</b>	<b>63%</b>	<b>63%</b>	<b>54%</b>	<b>57%</b>	<b>30%</b>	<b>68%</b>	<b>60%</b>
<b>Time out of school</b>												
0 to 2 years	393	66%	60%	59%	64%	56%	54%	50%	53%	27%	62%	48%
3 to 5 years	652	65%	56%	66%	69%	67%	68%	57%	60%	31%	72%	68%
<b>Gender</b>												
Men	449	71%	46%	72%	64%	61%	67%	60%	69%	32%	71%	61%
Women	574	62%	65%	58%	69%	65%	60%	50%	49%	29%	66%	61%
<b>First in family</b>												
First generation	138	71%	58%	62%	74%	73%	61%	58%	51%	26%	67%	56%
Not first generation	887	65%	57%	64%	66%	62%	63%	54%	58%	30%	69%	61%
<b>Household income growing up</b>												
Low income	74	57%	64%	55%	74%	82%	82%	56%	40%	24%	75%	56%
Low-middle income	227	65%	58%	57%	67%	68%	65%	54%	47%	22%	62%	56%
Middle income	431	63%	60%	62%	68%	63%	64%	53%	57%	33%	66%	55%
High-middle or high income	303	71%	52%	71%	65%	56%	55%	55%	68%	32%	74%	72%
<b>Feeling successful</b>												
Very successful	162	78%	46%	81%	71%	57%	69%	66%	77%	43%	78%	73%
Somewhat successful	534	69%	54%	70%	73%	67%	66%	57%	61%	32%	76%	70%
Neutral/Not successful	346	54%	68%	45%	54%	60%	53%	44%	40%	20%	52%	39%
<b>Undergraduate borrowing</b>												
Borrowed	492	64%	62%	61%	70%	67%	66%	57%	54%	32%	66%	60%
Did not borrow	553	67%	53%	65%	65%	59%	60%	51%	60%	28%	70%	60%

Base: Young adults

\* Base: Created a budget

**Q. What are your primary financial goals for the next 3–5 years? Please check all that apply.**

- |   |   |
|---|---|
| a. None—I don't have any financial goals right now              | g. Increase my income through a side job or business        |
| b. Build an emergency savings fund                              | h. Save for a major purchase (e.g., car, vacation, wedding) |
| c. Reduce or eliminate debt (e.g., student loans, credit cards) | i. Improve my credit score                                  |
| d. Buy a home or real estate investment                         | j. Build generational wealth for my family                  |
| e. Save for retirement  | k. Other  |
| f. Start or grow an investment portfolio                        |   |

**TABLE 46. Financial goals for the next 3–5 years**

	N size	None	Build an emergency fund	Reduce debt	Buy a home or R.E. investment	Save for retirement	Start or grow an investment portfolio	Increase income through a side job or business	Save for a major purchase	Improve my credit score	Build generational wealth	Other
<b>Total</b>	<b>1045</b>	<b>6%</b>	<b>37%</b>	<b>38%</b>	<b>34%</b>	<b>47%</b>	<b>32%</b>	<b>28%</b>	<b>44%</b>	<b>29%</b>	<b>22%</b>	<b>1%</b>
<b>Time out of school</b>												
0 to 2 years	393	6%	41%	35%	31%	43%	33%	31%	38%	33%	21%	2%
3 to 5 years	652	6%	34%	40%	36%	50%	31%	27%	47%	27%	22%	1%
<b>Gender</b>												
Men	449	7%	29%	33%	31%	48%	43%	24%	36%	26%	22%	1%
Women	574	5%	41%	40%	36%	46%	24%	31%	49%	30%	22%	1%
<b>First in family</b>												
First generation	138	3%	46%	48%	42%	45%	28%	37%	48%	35%	34%	2%
Not first generation	887	6%	35%	36%	32%	48%	33%	27%	44%	28%	20%	1%
<b>Household income growing up</b>												
Low income	74	7%	48%	52%	31%	33%	23%	29%	51%	40%	29%	2%
Low-middle income	227	4%	47%	43%	31%	51%	27%	30%	47%	35%	22%	1%
Middle income	431	7%	33%	40%	34%	41%	31%	32%	45%	31%	22%	1%
High-middle or high income	303	6%	33%	27%	38%	57%	39%	22%	38%	19%	20%	2%
<b>Feeling successful</b>												
Very successful	162	8%	28%	24%	32%	55%	39%	26%	36%	22%	29%	2%
Somewhat successful	534	3%	36%	35%	38%	51%	32%	26%	48%	29%	22%	1%
Neutral/Not successful	346	9%	43%	47%	29%	38%	28%	33%	41%	32%	19%	0%
<b>Undergraduate borrowing</b>												
Borrowed	492	5%	40%	59%	34%	45%	26%	31%	48%	36%	21%	1%
Did not borrow	553	7%	34%	19%	34%	49%	37%	26%	40%	23%	22%	1%

Base: Young adults

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Q. Earlier, you mentioned that you used student loans to help pay for your undergraduate degree. Which of the following best describes how you are balancing repaying your student loans?

TABLE 47. Making student loan payments

	N size	I don't have student loan payments due at this time	I regularly pay more than the required minimum payment without any issues	I regularly pay the required minimum payment without any issues	It is sometimes difficult to make payments but overall, I am managing	I am falling behind on my payments	Someone else is making payments on my behalf
Total	438	40%	21%	22%	6%	6%	4%
Time out of school							
0 to 2 years	163	38%	24%	22%	4%	7%	5%
3 to 5 years	275	42%	20%	22%	8%	6%	3%
Gender							
Men	171	36%	22%	29%	7%	5%	1%
Women	252	42%	22%	17%	5%	7%	6%
First in family							
First generation	73	43%	32%	11%	5%	4%	6%
Not first generation	364	40%	19%	24%	7%	6%	4%
Feeling successful							
Very successful	68	45%	21%	19%	9%	0%	5%
Somewhat successful	207	41%	26%	21%	4%	3%	4%
Neutral/Not successful	163	38%	15%	24%	8%	12%	3%

Base: Used student loans

Q. To what extent do you agree or disagree with the following statements?

TABLE 48. Student loan repayment approach

	N size	Strongly agree	Somewhat agree	Neither agree nor disagree	Somewhat disagree	Strongly disagree
I feel like I'm making progress paying off my student loans*	261	33%	25%	13%	15%	14%
I have a plan for how I will repay my student loans	438	42%	30%	10%	10%	7%
I know exactly how much I need to pay each month on all of my student loans	438	45%	24%	13%	7%	12%
I don't really think about my student loans	438	28%	18%	15%	21%	18%
I am confident I'll be able to pay back my student loans	438	50%	24%	13%	9%	4%

Base: Used student loans

\* Base: Making payments on student loans

TABLE 49. Student loan repayment approach (% strongly & somewhat agree)

	N size	I have a plan for how I will repay my student loans	I know exactly how much I need to pay each month on all of my student loans	I don't really think about my student loans	I am confident I'll be able to pay back my student loans
Total	438	73%	68%	46%	74%
Time out of school					
0 to 2 years	163	70%	67%	39%	69%
3 to 5 years	275	74%	70%	50%	77%
Gender					
Men	171	77%	75%	48%	79%
Women	252	71%	65%	46%	74%
First in family					
First generation	73	74%	71%	39%	82%
Not first generation	364	73%	68%	48%	73%
Feeling successful					
Very successful	68	81%	79%	46%	79%
Somewhat successful	207	78%	68%	47%	80%
Neutral/Not successful	163	64%	64%	45%	65%

Base: Used student loans

**Q. What is the current balance of your student loans? If you have more than one loan, please estimate the total amount across sources. If you don't know the exact amount, please provide your best estimate.**

**TABLE 50. Current student loan balance**

	N size	Less than \$1,000	\$1,000 to less than \$5,000	\$5,000 to less than \$10,000	\$10,000 to less than \$20,000	\$20,000 to less than \$50,000	\$50,000 to less than \$100,000	\$100,000 to less than \$150,000	\$150,000 or more	I don't know
Total	438	15%	7%	13%	17%	24%	14%	5%	2%	3%
Time out of school										
0 to 2 years	163	7%	7%	12%	21%	30%	15%	1%	1%	6%
3 to 5 years	275	19%	6%	13%	15%	21%	14%	8%	2%	2%
Gender										
Men	171	13%	5%	20%	12%	22%	17%	9%	1%	1%
Women	252	16%	8%	8%	20%	25%	12%	3%	2%	6%
First in family										
First generation	73	19%	13%	7%	11%	20%	20%	2%	5%	2%
Not first generation	364	14%	5%	14%	18%	25%	13%	6%	1%	4%
Feeling successful										
Very successful	68	18%	7%	15%	15%	24%	12%	3%	4%	1%
Somewhat successful	207	18%	5%	12%	16%	25%	15%	5%	2%	2%
Neutral/Not successful	163	9%	8%	12%	20%	23%	14%	6%	1%	7%

Base: Used student loans

**Q. Does your employer offer student loan repayment benefits to help employees pay back their student loans?**

**TABLE 51. Employer benefits for student loan repayment**

	N size	Yes	No	Not sure
Total	356	19%	56%	26%
Time out of school				
0 to 2 years	121	20%	56%	24%
3 to 5 years	235	18%	56%	27%
Gender				
Men	136	21%	58%	21%
Women	209	17%	54%	30%

Base: Used student loans and employed



Q. What is your current education status?

TABLE 52. Current education status

	N size	Graduated from a 2- or 4-year college	Attending graduate school	Completed a graduate or professional degree
Total	1045	68%	17%	16%
Time out of school				
0 to 2 years	393	70%	21%	9%
3 to 5 years	652	66%	14%	20%
Gender				
Men	449	68%	18%	14%
Women	574	68%	15%	16%
First in family				
First generation	138	76%	15%	9%
Not first generation	887	66%	17%	17%
Household income growing up				
Low income	74	76%	11%	13%
Low-middle income	227	67%	16%	17%
Middle income	431	70%	16%	14%
High-middle or high income	303	62%	20%	18%
Feeling successful				
Very successful	162	53%	22%	26%
Somewhat successful	534	66%	19%	15%
Neutral/Not successful	346	78%	11%	11%
Undergraduate borrowing				
Borrowed	492	67%	20%	14%
Did not borrow	553	69%	14%	17%

Base: Young adults

Q. Did you start graduate school directly after earning your undergraduate degree?

- a. Yes, I started graduate school right after earning my undergraduate degree

b. No, I took some time to myself before starting graduate school
- c. No, I searched for a job and decided to go to graduate school when I couldn't find one

d. No, I entered the workforce first then decided to go back to earn a graduate degree

TABLE 53. Timing of graduate school

	Total
	100
Started right after undergraduate degree	68%
Started after taking some time to myself	17%
Started after I searched for a job and couldn't find one	1%
Started after entering the workforce	14%

Base: Attending graduate school or have earned a graduate degree or higher

Q. What is the primary reason you chose to enroll in graduate school?

TABLE 54. Primary reason for pursuing a graduate degree

	Total
	100
Advanced degree is required for entry into my chosen career	28%
Advanced degree is required for advancement in my chosen career	21%
Advanced degree will accelerate my career opportunities	33%
I have decided to change careers	6%
Additional knowledge to stay current or competitive in my field	5%
I am attending for the intellectual and social benefits, not for my career	5%
Some other reason	2%

Base: Attending graduate school or have earned a graduate degree or higher

**Q. Thinking about the time before college graduation and the first few years after, how helpful would each of these services and resources be to someone like you?**

**TABLE 55. Resources**

	N size	Very helpful	Somewhat helpful	Not at all helpful
Resume building/review	1045	49%	43%	8%
Interview prep	1045	48%	43%	9%
Help finding internships	1045	48%	35%	17%
Networking advice/training	1045	47%	43%	10%
Networking opportunities	1045	50%	43%	7%
Career/job fairs	1045	42%	43%	15%
Career counseling	1045	41%	46%	13%
Financial basics and budgeting education	1045	49%	40%	11%
Financial planning services or education	1045	47%	42%	10%
Help finding your first apartment or home	1045	37%	40%	23%
Moving or relocation services	1045	29%	40%	31%
Mental health services	1045	50%	37%	13%
Physical health resources (e.g., gym access, fitness, nutrition)	1045	50%	41%	9%
Grad school planning	1045	31%	42%	27%
Tax preparation services	1045	46%	38%	16%

Base: Young adults

**TABLE 56. Resources (% very helpful)**

	N size	Resume building/review	Interview prep	Help finding internships	Networking advice/training	Networking opportunities	Career fairs	Career counseling	Financial basics	Financial planning	Help finding your first home	Moving services	Mental health services	Physical health services	Grad school resources	Tax preparation services
<b>Total</b>	<b>1045</b>	<b>49%</b>	<b>48%</b>	<b>48%</b>	<b>47%</b>	<b>49%</b>	<b>42%</b>	<b>41%</b>	<b>49%</b>	<b>47%</b>	<b>37%</b>	<b>29%</b>	<b>50%</b>	<b>50%</b>	<b>31%</b>	<b>46%</b>
<b>Time out of school</b>																
0 to 2 years	<b>393</b>	52%	52%	53%	51%	55%	52%	44%	49%	47%	40%	30%	51%	50%	35%	48%
3 to 5 years	<b>652</b>	47%	45%	44%	44%	46%	46%	39%	49%	47%	35%	28%	49%	49%	28%	45%
<b>Gender</b>																
Men	<b>449</b>	46%	47%	49%	48%	48%	44%	41%	44%	42%	35%	26%	40%	47%	25%	38%
Women	<b>574</b>	49%	49%	47%	45%	50%	40%	40%	52%	52%	38%	30%	57%	51%	35%	53%
<b>First in family</b>																
First generation	<b>138</b>	51%	49%	49%	46%	49%	42%	48%	51%	56%	42%	28%	48%	53%	39%	50%
Not first generation	<b>887</b>	49%	48%	48%	47%	49%	42%	40%	49%	46%	36%	29%	51%	49%	30%	46%
<b>Household income growing up</b>																
Low income	<b>74</b>	44%	43%	40%	39%	43%	38%	37%	53%	49%	47%	26%	53%	54%	26%	45%
Low-middle income	<b>227</b>	53%	50%	50%	47%	55%	46%	43%	52%	52%	43%	32%	55%	48%	31%	48%
Middle income	<b>431</b>	50%	48%	48%	49%	51%	42%	45%	51%	46%	36%	31%	49%	51%	33%	47%
High-middle or high income	<b>303</b>	45%	46%	48%	45%	45%	40%	35%	42%	45%	33%	24%	47%	49%	28%	43%
<b>Feeling successful</b>																
Very successful	<b>162</b>	43%	43%	40%	41%	38%	37%	32%	50%	48%	28%	28%	41%	60%	28%	43%
Somewhat successful	<b>534</b>	48%	48%	46%	46%	51%	40%	39%	49%	48%	36%	29%	46%	46%	31%	49%
Neutral/Not successful	<b>346</b>	53%	49%	55%	51%	52%	47%	50%	48%	45%	44%	29%	60%	50%	32%	43%
<b>Undergraduate borrowing</b>																
Borrowed	<b>492</b>	50%	48%	49%	49%	52%	43%	42%	52%	51%	39%	29%	53%	49%	33%	45%
Did not borrow	<b>553</b>	47%	47%	46%	45%	47%	41%	41%	45%	44%	35%	28%	47%	50%	28%	47%

Base: Young adults

Q. To what extent do you agree or disagree with these statements about your general approach to life?

TABLE 57. General approach to life

	N size	Strongly agree	Somewhat agree	Neither agree nor disagree	Somewhat disagree	Strongly disagree
I generally learn from my mistakes, rather than feel guilty about them	1045	26%	44%	18%	9%	3%
Regardless of my job, I always have goals that I'm pursuing	1045	39%	40%	13%	5%	3%
I have a solid support team when times get tough (e.g., close family members, friends, therapist)	1045	48%	33%	9%	6%	3%

Base: Young adults

**TABLE 58. General approach to life (% strongly & somewhat agree)**

	N size	I generally learn from my mistakes, rather than feel guilty about them	Regardless of my job, I always have goals that I'm pursuing	I have a solid support team when times get tough (e.g., close family members, friends, therapist)
<b>Total</b>	<b>1045</b>	<b>70%</b>	<b>79%</b>	<b>81%</b>
<b>Time out of school</b>				
0 to 2 years	393	70%	81%	81%
3 to 5 years	652	69%	78%	81%
<b>Gender</b>				
Men	449	73%	78%	80%
Women	574	67%	80%	81%
<b>First in family</b>				
First generation	138	70%	74%	78%
Not first generation	887	71%	81%	82%
<b>Household income growing up</b>				
Low income	74	76%	75%	76%
Low-middle income	227	72%	78%	85%
Middle income	431	65%	77%	78%
High-middle or high income	303	75%	85%	86%
<b>Feeling successful</b>				
Very successful	162	86%	93%	91%
Somewhat successful	534	73%	81%	85%
Neutral/Not successful	346	57%	70%	70%
<b>Undergraduate borrowing</b>				
Borrowed	492	68%	78%	81%
Did not borrow	553	71%	80%	81%

Base: Young adults



## Q. What is your current living situation?

TABLE 59. Living situation

	N size	Living with parents	Living with other family	Renting on my own	Renting with roommates	Renting with romantic partner	Own a home	Other
<b>Total</b>	<b>1045</b>	<b>45%</b>	<b>2%</b>	<b>13%</b>	<b>9%</b>	<b>15%</b>	<b>15%</b>	<b>1%</b>
<b>Time out of school</b>								
0 to 2 years	393	64%	2%	8%	8%	9%	7%	2%
3 to 5 years	652	34%	2%	16%	9%	19%	20%	1%
<b>Gender</b>								
Men	449	48%	2%	14%	8%	12%	16%	1%
Women	574	43%	3%	13%	8%	17%	15%	1%
<b>First in family</b>								
First generation	138	48%	2%	20%	5%	12%	12%	1%
Not first generation	887	44%	2%	12%	9%	16%	15%	1%
<b>Household income growing up</b>								
Low income	74	44%	4%	10%	5%	20%	15%	3%
Low-middle income	227	44%	2%	11%	7%	19%	18%	0%
Middle income	431	49%	1%	14%	10%	10%	15%	2%
High-middle or high income	303	41%	3%	15%	9%	18%	13%	1%
<b>Feeling successful</b>								
Very successful	162	22%	2%	19%	9%	19%	27%	3%
Somewhat successful	534	42%	2%	14%	9%	16%	15%	1%
Neutral/Not successful	346	61%	2%	9%	7%	12%	8%	1%
<b>Undergraduate borrowing</b>								
Borrowed	492	41%	3%	15%	9%	17%	14%	2%
Did not borrow	553	49%	2%	11%	8%	13%	15%	1%

Base: Young adults

Q. What are the main reasons for your current living situation? Please select all that apply.

- a. I cannot afford my own place

b. I prefer to save money

c. I want to stay close to my family

d. I am taking care of my family member(s)

e. I am not ready to move out
- f. I am in between homes

g. I am still in school

h. It is expected within my culture and/or family's values

i. I like living with my family

j. Other

TABLE 60. Reasons for living with family

	N size	Can't afford my own place	Prefer to save	Want to stay close to family	Taking care of my family member(s)	Not ready to move out	In between homes	Still in school	It is expected within my culture	Like living with family	Other
Total	491	58%	66%	24%	8%	36%	4%	12%	13%	32%	3%
Time out of school											
0 to 2 years	259	58%	63%	21%	7%	39%	4%	16%	15%	26%	2%
3 to 5 years	232	59%	70%	27%	9%	33%	4%	8%	10%	39%	4%
Gender											
Men	221	61%	68%	28%	11%	45%	3%	10%	13%	32%	2%
Women	262	55%	64%	21%	5%	28%	3%	14%	13%	33%	3%
First in family											
First generation	70	59%	72%	20%	7%	24%	0%	10%	18%	35%	2%
Not first generation	412	58%	65%	25%	8%	38%	5%	13%	12%	32%	3%
Undergraduate borrowing											
Borrowed	215	72%	64%	17%	6%	27%	6%	14%	11%	29%	3%
Did not borrow	277	48%	68%	30%	10%	42%	2%	10%	14%	35%	2%

Base: Young adults who are living with parents or other family

Q. Which of the following factors played a role in your decision about where to live geographically?  
Check all that apply.

- a. To be close to family

b. To be far away from family

c. To pursue educational opportunities (past or future)

d. My job is here

e. To be where there are more job prospects in my field
- f. To be near a romantic partner, friends, or my social network

g. Affordability or cost of living

h. Quality of life (e.g., weather, safety, lifestyle amenities)

i. I've always lived here

j. Other

TABLE 61. Factors in your decision about where to live

	N size	To be close to family	To be far away from family	To pursue educational opportunities	My job is here	More job prospects	To be near romantic partner, friends, or network	Cost of living	Quality of life	Always lived here	Other
Total	1045	36%	3%	14%	45%	15%	21%	39%	30%	37%	3%
Time out of school											
0 to 2 years	393	38%	2%	17%	38%	12%	20%	40%	23%	44%	3%
3 to 5 years	652	35%	4%	13%	48%	17%	22%	39%	34%	33%	3%
Gender											
Men	449	36%	2%	14%	49%	17%	18%	42%	34%	36%	1%
Women	574	37%	4%	14%	42%	13%	23%	37%	26%	38%	4%
First in family											
First generation	138	37%	1%	13%	35%	15%	14%	38%	23%	44%	2%
Not first generation	887	36%	3%	15%	47%	15%	23%	39%	31%	36%	3%
Household income growing up											
Low income	74	40%	5%	19%	33%	20%	19%	55%	32%	44%	2%
Low-middle income	227	37%	4%	16%	48%	13%	23%	42%	26%	40%	3%
Middle income	431	35%	2%	14%	42%	13%	15%	39%	28%	39%	4%
High-middle or high income	303	36%	3%	12%	49%	19%	30%	33%	35%	32%	3%
Feeling successful											
Very successful	162	31%	2%	20%	52%	16%	30%	35%	40%	29%	2%
Somewhat successful	534	37%	3%	13%	49%	17%	20%	41%	31%	33%	4%
Neutral/Not successful	346	37%	3%	14%	35%	12%	18%	39%	23%	47%	3%
Undergraduate borrowing											
Borrowed	492	31%	4%	18%	44%	14%	23%	41%	30%	35%	3%
Did not borrow	553	40%	2%	11%	45%	16%	19%	38%	30%	39%	3%

Base: Young adults

## Q. Which of the following best describes your current work status?

**TABLE 62. Employment status**

	N size	Employed full-time	Employed part-time	Self-employed	Not employed and searching for a job	Not employed and not searching for a job
<b>Total</b>	<b>1045</b>	<b>66%</b>	<b>15%</b>	<b>1%</b>	<b>11%</b>	<b>7%</b>
<b>Time out of school</b>						
0 to 2 years	393	54%	20%	2%	18%	8%
3 to 5 years	652	74%	12%	1%	7%	6%
<b>Gender</b>						
Men	449	70%	10%	2%	10%	8%
Women	574	65%	18%	1%	11%	6%
<b>First in family</b>						
First generation	138	67%	15%	2%	9%	8%
Not first generation	887	67%	15%	1%	11%	6%
<b>Household income growing up</b>						
Low income	74	60%	14%	2%	15%	9%
Low-middle income	227	66%	12%	1%	12%	8%
Middle income	431	64%	18%	2%	9%	8%
High-middle or high income	303	70%	13%	1%	12%	4%
<b>Feeling successful</b>						
Very successful	162	73%	10%	2%	3%	12%
Somewhat successful	534	75%	12%	2%	8%	4%
Neutral/Not successful	346	49%	22%	1%	20%	9%
<b>Undergraduate borrowing</b>						
Borrowed	492	67%	14%	1%	11%	7%
Did not borrow	553	65%	16%	2%	11%	6%

Base: Young adults

# Technical Notes

## Target Population

Ipsos conducted the How America Succeeds After College survey online in English between December 13, 2024 and January 9, 2025. Ipsos interviewed 1,045 U.S. adults who earned an undergraduate degree, associate, or bachelor's degree, between December 2019 and December 2024.

The survey was conducted using KnowledgePanel, an online probability-based panel that is representative of the adult US population (n=558), and an opt-in online panel (n=487). Our recruitment process for KnowledgePanel employs a scientifically developed addressed-based sampling methodology using the latest Delivery Sequence File of the USPS—a database with full coverage of all delivery points in the U.S. Households invited to join the panel are randomly selected from all available households in the U.S. Persons in the sampled households are invited to join and participate in the panel.

## Weighting & Calibration

Studies that need a large number of respondents, or those that focus on rare subpopulations, can require sample sizes that KnowledgePanel may not be able to provide. In such instances, a blended sample from both KnowledgePanel and nonprobability online panels can provide an effective alternative that raises the quality of the data. For such applications, our pioneering calibration methodology is used to correct for biases due to systematic under coverage associated with the nonprobability samples from online panels. As compared to samples that exclusively rely on nonprobability samples without any calibration, our calibrated weights enable the resulting blended sample to represent the target population more effectively and offer more robust inferential possibilities. This improved representativeness is not only to geodemographic distributions but also to an important set of attitudinal/behavioral measures that can cause opt-in samples to be different than probability-based samples.

The data were weighted to adjust for age by race/ethnicity, race/ethnicity, education by race/ethnicity, household income, county, and Hispanic origin. The demographic benchmarks came from the 2019 American Community Survey (ACS) from the US Census Bureau. Opt-in respondents also had set weight calibrations on how much TV they watch, internet usage, whether they use the internet to express political beliefs, and frequency of trying new products.

The weighting categories were as follows:

- Age (20–23, 24–25, 26–27) by Gender (Male, Female/Prefer to self-describe)
- Race/Ethnicity (Non-Hispanic White, Non-Hispanic African American, Non-Hispanic Asian/PI, Hispanic, Non-Hispanic All Else)
- Time Post College (Graduated 0–2 years ago, Graduated 3–5 years ago)
- Census Region (Northeast, Midwest, South, West)
- Educational Attainment (Some College or Associate Degree, Bachelor's Degree, Master's Degree or Above)

## Margin of Error

The margin of sampling error is plus or minus 4.29 percentage points at the 95% confidence level. The margin of sampling error takes into account the design effect, which was 2.00. The margin of sampling error is higher and varies for results based on other sub-samples.

In our reporting of the findings, percentage points are rounded off to the nearest whole number. As a result, percentages in a given table column may total slightly higher or lower than 100%. In questions that permit multiple responses, columns may total substantially more than 100%, depending on the number of different responses offered by each respondent.