

Please help us understand the diversity of experiences by sharing any further information on your financial situation here.

Without work, there is an accumulation of debt which affects the rest of the qualities of life such as having a place to sleep and food to eat.

With not having to commute to San Jose (from Santa Cruz) I was able to pick up more hours at my job. Also, my colleagues with children were less productive, so I was more needed at work. Why are the fees for the fall semester not reduced?

A veteran student on GI Bill; spouse in secure employment in the tech industry. No financial concerns at present or going forward.

Unemployment money is coming in.

Unemployment issue and the ability to afford rent and food is harder.

Tuition fees too expensive and

There was no safe commute for grocery shopping, which led to stock foods & a reduction in the consumption of food. Financially, I was so weak in this semester, as my on-campus job rescinded due to Covid-19.

There was more work as the other College students went home but now hours are getting cut hard due mostly to riots.

There is no job insight and grades have fallen like a leaf from an autumn tree. Very worried and stressed about the current situation.

The situation is tough as my loan disbursement is now challenging and due to less on-campus opportunities financial situations have been affected.

The pandemic affects my family restaurant which makes my financial support no longer stable. The opportunities for an on-campus part-time have decreased. Also, the educational loan burden is also getting increased as the companies are not paying enough salaries. Layoffs are happening. No financial stability which is creating a lot of stress.

Thankfully, my husband still has kept his job and is making the same income while our expenses and such have stayed the same.

Starting in January, news of COVID 19 was already distracting. Seeing news updates, people's reactions around the world, and then finally seeing the effects at home. It was a bit difficult to focus on work and school.

Spouse lost the job, but unemployment benefits were temporarily boosted resulting in us making more income monthly than before

Soon I will be working to maintain financial stability in my household in case of any inconvenience with the COVID-19 virus in the future.

Since I'm not driving a much I'm not paying for as much gas as I used to.

Since I wanted to focus on my studies, I'm dependent on my parents for my expenses. They're in a position where their jobs weren't greatly affected by the virus, so the income remained the same.

Since I am going out less, I haven't been spending as much

School tuition has increased, so paying for school is on my mind. Along with helping my family pay for rent & utility bills as well. As a 4th year student, I can't apply for Cal-Grant anymore and have to rely only on FAFSA, so I don't know if it would be enough.

Reduced tuition fees for international students.

Professors not cooperating with the situation

Post 9/11 GI Bill

Overall, less motivated and more social anxiety.

One parent is still working remotely but the other parent is currently unemployed due to the lockdown.

Now that I was at home, I had access to healthier food and better tasting than what was offered at the School's Dining commons. Since I ended my on-campus housing after moving back home my expenses changed because I am at home.

Not much has changed financially, barring the refunding of my dorm expenses, since I have moved back home.

Not much has changed besides the decrease in income, but it is slowly making back up.

Not driving as much saves gas money and much more, trips to the store were limited and everyone stocked up on things I need for special diets so it was challenging for a while to find a lot of food (and toilet paper).

Not able to get an intern or co-op position with employers freezing the hiring process.

My wife works. I do not. She receives about 80 percent of what she did. It is still enough for our bills.

My parents are taking care of me financially and they don't live in the USA with me. Since COVID 19 is a global thing, their businesses are affected by the pandemic Like the business in any country right now. Therefore, they are doing the best they can to provide me with money, but it is not easy. Unlike here in the USA, my parent, living back home, did not receive any compensation from the government so we can only imagine how hard the situation has been for them.

My meals while at school are paid for by scholarships and financial aid. When I moved back home, I had to pay for most of my own meals. This increased my expenses by a lot. I also had to travel a lot by car, which increased the need for a car since I'm not in a big city.

My life is virtually the same financially although I did receive a state university grant that I didn't expect which was a huge blessing.

My girlfriend got laid off, so now I am feeding two people.

My financial situation is the same.

My father is a high risk to COVID, so I decided not to go home after the spring semester ended. I am paying rent, car insurance, phone bills, groceries, you name it, all while trying to save up money for higher living expenses in the fall.

My experience after starting school in Fall 2019 has been moderate due to the COVID-19 situation and slow response from the decision-making body, I am facing a lot of issues in studying, looking for an internship, and facing economic hardship with a lot of international students like me. As there are no flights to our home country, we have to stay in the bay area paying almost the same rent as before having no source of income. While there has been a lot of help from the government and school to the people in-state and out-state us citizens, I feel international students are left alone, given that international students pay almost 2 to 3 times the fees that in-state students pay we are getting sub-standard education with almost zero

opportunities to further our knowledge by applying it to some use. I appreciate help from SJSU Spartan food-pantry, their support has been remarkable to the fellow student body which has mostly been neglected by other peers.

My employer has reduced my workload while still paying full wages. Very nice!

My appetite has gone down to the quarantine lifestyle.

Moved home so no longer paying for an apartment or food. Efc contribution is 0 so I received max cares act aid

A lot of students are losing out on jobs and money and it is ridiculous the school wants to charge full tuition next semester for fully online classes. The CSU system was found to be adding fees without student consent and had billions stored away in a recent state audit that along with our current student homeless issue is an actual mockery of what our school should stand for. President Papazian went on record to news outlets to state that SJSU would assist but a year later it turned out far fewer than many kids received any shelter. SJSU is not as progressive as it leads itself to believe and XXX is just a grandstander.

The loss of internship placed me at a disadvantage, such that my income decreased. I had to be more aware of my daily expenses and had to reduce a lot of membership such as gym and amazon. My diet also decreased such that I only ate twice a day.

Lost my job and could not pay bills at my own home. Moved back in with my parents.

Lost my financial aid a while back because Prof. Long Lu of the AE department didn't believe that shingles were a good excuse to take an incomplete and failed me despite my medical documentation. Not really relevant to now but I've been homeless ever since and fuck him for that. Sorry.

Lost an internship opportunity.

Living with my parents made me spent less.

Living at home rids me of rent, I never received financial aid, increased student loans because no job, and stress has strayed me away from eating as much as I should in a day.

Living at home I don't have to worry about most expenses anymore

Living at home has reduced some of the financial burdens.

Living alone, I have a hard time keeping a consistent eating schedule. I don't have anyone to remind me to eat, and I'll often forget to or don't feel motivated to. Rather, I will lay in bed all day if I have no other responsibilities. This could be due to depressive episodes, or just the inconvenience and anxiety that comes with leaving the house.

live with my parents

Less work equals less pay; it's as simple as that! As in the R&D laboratory, customer projects were all halted when the SIP order took effect. Some customers, so desperate to continue development, have gone to the courts and petitioned to have their products declared "essential" in order to force our hands to get staff back into the labs to continue. Less work coupled with high job uncertainty only leads to an increased sense of financial stress and anxiety.

Less money means less food.

I've been able to work from home. Same pay and decrease in expenses due to staying home.

It's not been easy and having to pay full price for online classes (especially as an international student) has not been helping

It's extremely hard. I prefer in-class training and due to COVID, our living expenses have become way too much to handle. Undergoing financial crises.

It's almost the same.

It would help to know my financial aid because the school hasn't bothered to put the amount I was awarded! Also, MY REFUND should go to me, not back to school! It doesn't help that the amount they are giving me I owe keep on changing every week!

Initially, the job was on hold (just like everyone else) then was let go. My girlfriend cut in pay and hours.

I'm pretty sure I'll get the same amount of financial aid from FAFSA, but my expenses have decreased since I no longer have to pay for rent in San Jose. At the same time, my income has also decreased because my job is currently not offering any hours for employees due to COVID-19. Plus, I can't really handle a job at the moment because I'm currently in the middle of taking a five-unit Chemistry course and flight lessons.

I'm fortunate to be able to keep working but not everyone in my life is so fortunate. I've been diverting some of my income to family members, but my travel and food expenses have gone down so that's not too bad if a change.

I'm an international student and now I have graduated. I cannot work in the US due to visa restrictions until I get a full-time job related to my majors. Moreover, every other day I get rejected by the companies telling me that they need only Green Card or Citizens or they don't sponsor an F1 visa(international student).

I'm an international student and I came here because of the quality of teaching and this online teaching is not that quality. So, I think the tuition fee should be less than the trailing semester as there is no in-class study for us, instead, we would have study back there in our home country and studied online class instead of studying here.

Also, international students were not granted financial aid from the university as there were criteria that you should be a national student to qualify for this aid. I don't understand why there should be such criteria as along with them, we international students have also suffered from this Covid-19 pandemic. I request, that we, international students, should also get financial aid from the university.

If the classes are online, then why are we supposed to pay the same fee? We lost out part-time on-campus jobs and we need to pay rent in the bay area which is super high and not getting the experience that we are expecting sitting in front of the laptop and looking online videos. Why not the fee structure is adjusted accordingly?

I'm employed by the school, yet I can earn more if I get unemployment. seems unfair.

I'm back in my family home, so there's no financial struggle for me.

I'm a May 2020 graduate who is struggling to find a job. I have been looking for Jobs for the past year and I was able to land two job offers until I was notified last month that they were retracted due to budget cuts in the company and also, my loans are coming due soon. The amount of stress can't be expressed, I hope I don't end up getting cancer or any other disease over the sheer pressure and the stress.

I'm a commuter so it definitely helps that I didn't have to pay \$20 every week for gas, but it does hurt that most of our household lost our income.

I worked two part-time jobs, retail, and engineering aide. Shortly after the Shelter-In-Place orders, I was furloughed from my retail position, cutting my income almost in half. I was still allowed to work as an essential worker in the engineering aide position but feared the work environment as it is a crowded office setting and I am staying with multiple people in the age risk category for COVID-19. While most positions were authorized to work from home, my position was not.

I work in infrastructure and I'm an essential worker, so nothing changed so far.

I was to start an on-campus job which now I may not get an opportunity since the SSA offices are closed.

I was supposed to have a summer internship at a large company that has been a goal for me since I was a kid that was canceled due to Covid-19

I was no longer living in an apartment in San Jose, had lost my job due to the pandemic, landowner insisted us paying the full month's rent when I was receiving no income or unemployment benefits.

I was living off the military GI Bill allowance when I was a student, now that I am graduated, my income stopped, and I am still waiting whether I would be qualified from the EDD UI Insurance I was furloughed from my on-campus job leaving me with no income and have pay rent to stay at the place.

I was enrolled in 12 units start of the semester. I had to switch my classes around which totaled me to 11 units. I had to get a loan and pay \$1900 or something because I was off 1 unit!!!! That is not fair... it doesn't look accurate because I get about \$3000 for financial aid for 12 units so why did 1-unit cost more than half of that?

I was able to find a full-time job at the end of last semester, and we've had to get all of our groceries via drop off instead of taking a risk by going to the store. Otherwise, everything else is the same.

I usually get an internship in the summer to help pay for my expenses and school expenses.

I thought I would be able to cover my expenses for Fall 2020 because of my internship (CPT). But it got canceled and again I have to wait for my parents to arrange funds for me for the next semester. I am thinking to go to my home country taking a break and come back again when in-person classes start.

I spent less on outings and gas.

I simply moved back in with my parents from the dorms. Saved money, and I don't have to be alone at least.

I signed up for FAFSA a year ago and I think they're using this situation as an excuse to delay aid. I graduate next year.

I request you to keep fall classes online because due to the virus we can't freely come to university to attend classes. We will have the fear.

I quit my job on 3/24 in order to focus on my Master's project and class. My income went away but I had enough in savings and from my parents that I was not financially impacted.

I prepared early before the shelter-in-place order happened. Every other day, I went grocery shopping in the morning when I thought fewer people will be around the grocery store. I had to get many canned food and water in advance in order to prepare for any situation happening in the future. I bought food in big load, stacked much, and had to portion-ize everything to keep

the diet and budget for the whole academic period and more. I see many people without driving cars. It must be tougher than my situation.

I now have the luxury of being able to live with my parents. XXX is generally a safer place to be than San Jose.

I need financial aid since I am an international student

I moved back in with my parents so even though I still have to pay rent on my apartment until my lease is up, they pay for food and things most of the time so overall my expenses have actually decreased. It just hurts that it's harder to find work now. Luckily, I had money saved up. I moved back in with my parents due to initially not being able to afford rent due to losing hours. I lost my job, so I moved out of my apartment in San Jose. I'm now living at my parents' house and actively looking for a job in the area.

I live with my parents, so I don't have to worry much about the place to sleep and have food. I work even during the shelter-in-place order, and my wage temporarily increased. Of course, I still have my student loan that will steadily increase until I pay it off.

I live in a very privileged household. We have stable sources of income, even in these times.

I live and do everything at my home anyway, so my living and economic situation is completely the same. I have no debt and my expenses are low as is because I live in the Bay Area. My expenses got even lower when I didn't have to buy food every day.

I haven't lost my job or had my hours cut but I worry about what will happen in the fall. I might have my hours cut then; it will just depend.

I have worked hard for my financial security over the years and prepared myself for such emergencies. Growing up in the lower middle class made me realize that financial emergencies can show up at any moment.

I have the privilege of not working, so coming home, everything was still being paid for just like it was when I was on campus.

I have not been affected by the pandemic.

I have no job. But I'm staying at home now and was lucky to be able to terminate my housing contract in San Jose. The current tuition prices are not helping either with the current situation.

I have a household to live in and food since I live with my parents.

I had worked on campus, but I was planning on accepting a second job to obtain more hours. When the shelter-in-place was placed, the job was now unavailable and closed down. I had relied on my job for food, and paying usual expenses (car, phone, etc.). I had found other ways of earning money, but they are not as sufficient.

I had to return to my resident country since I was living alone with my kid. I had to pay rent and other bills even though I am not staying there. I had to terminate my lease and had to leave everything there in the US.

I had to apply for a second job due to the reduction of hours in my main job. Therefore, I am looking for other jobs that will offer me a full-time position to be able to survive here in the bay area.

I had my job cut.

I had lost my job after the winter season. I was not making any money and I did not file for unemployment. This had made it difficult for me to save money for my next semester. I was hoping to have finished all my classes this semester to start my grad program but that has now been pushed back another semester.

I had an Instructional Student Assistant job (on-campus SJSU) in the spring, 2020. Currently, I do not have any income in the summer. I hope to continue the same on-campus job in Fall 2020.

I feel lucky to be in a situation where my family can provide a safe place to live and also be able to provide food for me. However, I find myself eating more than usual due to the fact that there isn't anything else to do. Also due to COVID-19, I haven't been able to go to the gym and my lack of physical activity has also affected me.

I am not sure how my financial aid for the upcoming semester will be but as of now, I have filed it back in October (for school year 20'-21'). I work off-campus in San Jose, but because I had to return (spring break) back to my hometown, I have not since returned and have not earned any income except for the cares act.

I am no longer able to work on campus and my application for unemployment insurance from the state is still pending. I will have to move out of my apartment near SJSU in the next month and I do not have any solid plans on where I can go or where I will be employed. The money that I have left will not sustain me if I do not find something soon.

I am fortunate to have parents that pay for my college expenses and that do not have to worry about being in debt.

I am currently without a place to live and have been fortunate enough to have a friend who has been letting me stay with him. Now that the semester is over, I have no place to live. I lost my job and have been applying to places like crazy. I'm doing a 10-hour-a-week job on the side and received \$600 from the CARES act, which has allowed me to secure a storage unit for my belongings. I genuinely have no idea what I'm going to do. For me, online classes are a blessing, as I can hopefully live somewhere somewhat more affordable, and don't risk getting sick from COVID and accruing medical bills that I cannot afford.

I am able to work remotely but it is a bit more difficult to get food since there are fewer and they got a bit more expensive.

The government did give aids on living expenses. But there's no make up for international students. The tuition fee of international is twice or triple than the natives. we cannot even use any facilities or having in-person courses. But SJSU didn't compensate for deficiency during the COVID 19.

Good

Funding has decreased due to the economic instability in jobs COVID has caused. I can still eat but I find myself worrying about rent and bills every other day.

Five people in the house: myself, mom & dad, two younger sisters. I was laid off from work in early 2019, as is why I enrolled in SJSU. My dad was laid off two months after me and still have not been able to find work. (It's not like as the year progressed in 2019, things got better by any means.) My mom works as a medical assistant but is barely making a little over minimum wage. It's not like she's a nurse or something, she's a front-desk receptionist, essentially. So yes - it's been incredibly hard going from a household with three people earning a salary, to one person in the course of two months. I enrolled in SJSU hoping my dad would find a job in the meantime, but frankly, he's old and perhaps is beyond his window of employability.

Financially, I saved more money. I am lucky my work paid during the time they were closed. My overall expenses decreased. The stores did not have much food but have since caught up with demand.

Financial stimulation has largely been unaffected by COVID-19.

Family income is from a family-owned small business, zero-very little business due to shelter in place closure, and COVID-19. Personally, lost my position at my place of work for the foreseeable future. Currently threatened by the landlord with eviction with no understanding on their part about not being able to pay rent properly, but others have it the same or much worse.

Expenses such as gas costs, eating out, cell-phone data plan were reduced.

The amount of financial assistance that came in was surprising and really helpful. The first month was hard as business was slow and also the paranoia of going out and getting exposed. Then came the stimulus package, money from SJSU, and unemployment. This has been the most economically prosperous time in my life as I've never received this amount of financial help. Unemployment alone pays more than I've ever made working, even when I was working full-time making \$17 an hour plus overtime. This has allowed me to pay off some debt, including 4 credit cards, which is a major weight off my shoulders. I'm also able to take care of rent, other bills, and put some savings aside.

I am a bit concerned about what will happen when the additional \$600 a month of unemployment runs out in July. I've been applying to jobs with no luck, but worst-case scenario, I'll have to take a lower-paying job or even go back to DoorDash / Amazon deliveries.

Expenses decreased since I wasn't doing things on the weekend. I also didn't have spent a dime on gas since March 12th. I still work full time and did not receive a raise. I was able to pay down some debt and ate more (access to food increased by being home).

Expenses decreased due to no parking fees and no commute costs (gas, other car-related and commute costs such as tolls)

Ever since the shelter-in-place started, I have not been able to buy sufficient food to last for a long time and obey the shelter-in-place.

Essential infrastructure position supporting health care and water quality analysis. Work-life has changed some. Online education is difficult, and my residence is not conducive to academic productivity. I miss the library.

Due to the situation, I move to another state which caused me to spear money on an unused apartment, flight to the other state at the start of COVID-19, and a round trip flight to San Jose and back to the other state in order to place my things in storage.

Due to the loss of on-campus jobs and the inability to ask for money from the home country my situation is tight. Allowing me to just spend on the basic needs and nothing else.

Due to loss of income, I began searching for full-time employment for the summer/fall and enroll in summer classes to receive Veterans Education benefits to support my family.

Due to living with someone who is older than 65 years, I have to decrease the number of times I go out to get groceries and go shopping for items. I limit it to once a week or once every two weeks as necessary to decrease the risk of infection. This makes it so that I go hungry a little bit if I underestimate how much I was going to eat that week, or if I want to make sure that the other individual has enough food instead. I don't order food to decrease the risk of contamination.

Due to COVID-19, the buying of groceries has increased in amounts, so there is financial distress sometimes.

Due to COVID-19, I used to get vegetables and some things from the SJSU pantry. Now, keeping in mind the safety issues not using the SJSU pantry so increased expenses. No work opportunity so debt for school fees.

Due to COVID-19 pandemic, most International Students did not get help from any sources. Even their home countries did not support any. My family business also had affected, and I had to lean on the Spartan Food Pantry to have food for every week.

Did not lose my job so stayed the same

Covid19 takes my life day by day that our family gets worse the things we are. We have some hard time to survey in these situations.

COVID-19 brought a 30% pay cut from my fulltime workplace but I was able to keep my position without having to file for unemployment. I am still about to care for myself with the pay cut.

College is expensive and students understand this going into any school they choose. Although in return for their money they expect a good education and gaining the college experience. Both of these were taken away because of COVID 19 but the cost remains the same. I have also had to pay for more meals for myself. My meal plan went out the window without any response about a refund for the unused swipes and dining dollars, so I have lost out on thousands of dollars

Can't work

Businesses are shuttered or closed, shops are closed, I can't even get a haircut. Many people are out of work and spending is being cut by everyone that will slow the economy for a long time.

Being home, I have been eating more and just sitting in front of a screen all day long.

Before the government stimulus check and unemployment checks, it was very hard in mid-March to early April to have enough to eat or travel due to financial constraints.

Before COVID-19, I was living on campus and had just paid off my tuition and housing. During the start around March, the dorm administrator made an announcement that if we wanted to leave the dorm and get a refund we could. So, I talked it over with my family and we decided the best idea was to move out and back to Southern California. I ended up getting the promised amount from where I was before.

Barely anything has changed. COVID hasn't had a huge effect on me due to EDD availability.

As mentioned previously, I was able to get food from housing and was able to still be safe and study in my room

Approved for EBT

After moving out, I still wasn't sure where I would most of the time, my things were spread out and for food, I ended up ordering food to go more often because everything became temporary. A pro relating to my financial situation and also commuting would be taking public transportation to/from home and campus. There is no need to pay fares to travel to campus. Additionally, it saves time to wait for the train and/or bus, which can be used to focus more on school assignments, etc.

A lot of my extra expenses that have increased were due to having to stockpile on necessities so that I would not have to go out and expose myself to the potential risk of getting COVID-19.

A huge impact on the career as internship options reduced drastically.
Fear of job hunt.