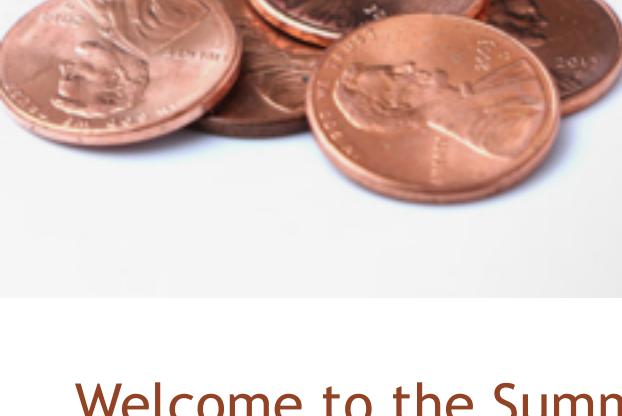




## FAB Gab Newsletter

Summer 2018



Welcome to the Summer 2018 edition of FAB Gab.

In this edition of FAB Gab we'll take a look at food insecurity, a very real challenge for more than 1/3 of today's college students. We will look at some ways colleges and universities are addressing food insecurity on their campuses, and provide some helpful tips for stretching your food budget. We'll also take a look at student loan debt statistics for 2018.

## Food Insecurity Among College Students

With the cost of college inflating by nearly 200 percent in the last 30 years, many baby boomers and even some Gen Xers have little understanding of the challenges faced by today's students. The notion that "I was able to get by, so you should be able to as well" is simply misinformed. There is no comparison between the opportunities available to previous generations and those afforded to today's students.

According to an **April 2018 study** conducted by the Wisconsin HOPE Lab in collaboration with Temple University, which polled 43,000 students at schools across the country, more than 1/3 of U.S. College students have trouble accessing or affording nutritious food. More disturbing is that half of Pell Grant recipients, students from lower socio-economic backgrounds and students whose parents aren't U.S. citizens were even less likely to regularly eat healthy meals.

The study found that 36 percent of students surveyed at four-year colleges and 42 percent of community college students were food insecure. Students who are struggling with hunger are not spoiled millennials. They are young people working toward something better.

Naysayers point out that many students gain weight in college, or that a growing number of Americans are obese, but that doesn't mean that people who are overweight aren't also malnourished. **An article** by the Food Research & Action Center explains that people who skip meals to stretch their food budgets often gain weight because of their unbalanced diets. It also notes that people from lower socio-economic backgrounds are disproportionately exposed to fast food, sugary drinks, and other foods that contribute to obesity. In a nutshell, when you're working long hours for little pay or struggling to get by as a college student, it's easier and cheaper to eat pre-made food, or foods that are high in calories but low in necessary nutrients.

Along with the obvious threats to students' health and well-being that come from not having enough to eat, food insecurity also presents a major obstacle for students trying to succeed in the classroom.

Although most universities offer meal plans, not all students can afford them. And campus dining facilities are usually closed during spring, summer, and winter breaks, meaning that students don't have access to affordable, high-quality food year-round. Students reported that they avoided buying textbooks, missed class, and even dropped courses because of their inability to access and afford food.

The level of academic effort is the same regardless of whether or not students are dealing with food insecurity. If a student is hungry, they're going to have a difficult time concentrating on what's going on in class. This indirectly affects how they perform academically. For example, 81percent of students surveyed said their hunger led them to not perform as well academically as they could.

Universities are accepting **more low-income** and first-generation students than ever, even as tuitions climb steadily. If students are to secure access to healthy, affordable food year-round, then schools are going to have to find a way to make that possible, whether by increasing financial aid, establishing campus food pantries, or maybe even just offering students guidance on which federal assistance programs for which they might be eligible.

If your institution is interested in participating in a 2018 survey of basic needs, contact Christine Baker-Smith at [christine.baker-smith@temple.edu](mailto:christine.baker-smith@temple.edu) or (215) 204-1822.

## Stuff That's Fab

Want to Start a Campus Food Pantry? Here's How:

[http://studentgovresources.org/wp-content/uploads/2015/10/SGRC\\_Campus\\_Food\\_Pantry\\_Toolkit.pdf](http://studentgovresources.org/wp-content/uploads/2015/10/SGRC_Campus_Food_Pantry_Toolkit.pdf)

Battling Student Hunger

[http://studentgovresources.org/wp-content/uploads/2015/10/SGRC\\_Campus\\_Food\\_Pantry\\_Toolkit.pdf](http://studentgovresources.org/wp-content/uploads/2015/10/SGRC_Campus_Food_Pantry_Toolkit.pdf)

Hungry to Learn: Food Insecurity Spreads on Campus

<https://thebestschools.org/magazine/hungry-to-learn-food-insecurity-spreads-on-campus/>

It's Hard to Study If You're Hungry

<https://www.nytimes.com/2018/01/14/opinion/hunger-college-food-insecurity.html>

8 Things that Happen to Your Body If You Skip Breakfast

<https://www.rd.com/health/wellness/skipping-breakfast/>

Budget Friendly Meals for the First Time College Student

<https://www.carriesexperimentalkitchen.com/budget-friendly-meals-college-student/>

Top Ramen Hacks

<https://www.tastemade.com/recipes/ramen>

FREE Cookbook Download: "Cheap Eats: How To Eat Well On A Food Stamp Budget"

In English <https://books.leannebrown.com/good-and-cheap.pdf>

In Spanish <https://books.leannebrown.com/bueno-y-barato.pdf>

Student Loans:

A Look at Student Loan Debt Statistics for 2018

<http://studentloanhero.com/student-loan-debt-statistics/>

Direct Loan Repayment Calculator

<https://studentloans.gov/myDirectLoan/mobile/repayment/repaymentEstimator.action>

Videos:

Sara Goldrick-Rabb "Campus Matters, paying the price"

<https://www.youtube.com/watch?v=kEFSzK1D09A&feature=youtu.be>

Sara Goldrick-Rabb on the Daily Show with Trevor Noah

<http://www.cc.com/video-clips/uurxys/the-daily-show-with-trevor-noah-exclusive---sara-goldrick-rab-extended-interview>

8 Money-Saving Food Hacks You Need to Try

<https://www.youtube.com/watch?v=plvgJoss10>

## Clever Ways to Eat Healthy on a Tight Budget



**Healthy food can be expensive.**

Therefore, it can be difficult to eat well when you're on a tight budget.

### Plan Your Meals

When it comes to saving money at the grocery store, planning is essential. Use one day each week to plan your meals for the upcoming week. Then, make a grocery list of what you need.



### Stick To Your Grocery List

It's very easy to get sidetracked at the grocery store, which can lead to unintended, expensive purchases.

### Cook at Home

Cooking at home is much cheaper than eating out. Make it a habit to cook at home, rather than eating out at the last minute.




### Don't Shop When You're Hungry

If you go to the grocery store hungry, you are more likely to stray from your grocery list and buy something on impulse.



### Buy Whole Foods

Some foods are way cheaper in less processed form. For example, a block of cheese is cheaper than shredded cheese and canned beans are cheaper than refried ones.

 **positive healthwellness**

<https://authoritynutrition.com/9-ways-to-eat-healthy-on-a-budget/>

<https://www.positivehealthwellness.com/infographics/clever-ways-eat-healthy-tight-budget-infographic/>

## FAB Bits

Did you know that Outreach and Financial Literacy hosts free weekly webinars? It's true! These are turnkey presentations delivered in a "Train the Trainer" format, usually lasting about 30 minutes. Once completed, we share the presentation with you, including all speakers' notes.

**Stretching Your Financial Aid Refund**

10 a.m. PST August 3, 2018

How many times have you heard the lament "My refund won't last me thru to next term"? It's not uncommon for students to be new to budgeting, especially if they are budgeting income that is lower than usual. In this webinar, we will discuss practical counseling, budgeting tips and how to approach difficult conversations about money without appearing judgmental or confrontational.

**Simple Budgeting**

10 a.m. PST August 31, 2018

We know budgeting skills are vital to our financial health. There are hundreds of presentations on the importance and benefits of budgeting; yet, practical, easy-to-follow instructions are hard to find. This webinar will guide you step by step on how to create a realistic, manageable budget.

Check out more of our upcoming topics and register at [www.ecmc.org/schools/training.html](http://www.ecmc.org/schools/training.html).

**The Show Must Go On**

10 a.m. PST September 14, 2018

Fear of public speaking is a common fear. Over time, people try to protect themselves by trying to "get through" it—they read, they neglect the audience and they focus mostly on resisting their fear. The result is more anxiety, not less. Join us as we show you eight simple tips that will not only boost your confidence, but earn you a five-star rating on those dreaded presentation evaluations.

We also share important money management tips on social media. To stay up to date, Like our **Facebook** page and follow us on **Twitter**.

### Looking Ahead

What would you like to hear about this fall? If you have article suggestions, feedback or other ideas, we want to hear from you! Email us at [financialliteracy@ecmc.org](mailto:financialliteracy@ecmc.org)!