



# **Analyzing Feasible Solutions For USF Student Expenses**

## Feasibility Report

## Informative Abstract

This feasibility report aims to address the escalating tuition and fees at the University of South Florida Tampa campus, which poses a significant challenge for students pursuing higher education. This issue leads to increased financial burden and limits access to education, as evidenced by extensive research that shows high costs act as substantial barriers for many students. The “[Undergraduate Tuition Rates](#)” show various high fees, such as tuition itself, which is \$211.19 per credit hour. Easily equaling to \$633.57 for just one class. Furthermore, our research from one of our surveys shows that only a small percentage of only [17.5% of](#) respondents felt comfortable with their monthly financial management. This conveys that many students lack awareness of the actionable steps that can be taken to mitigate the expenses associated with their education.

To examine this issue, we implemented a comprehensive research methodology analyzing current tuition trends, financial aid availability, and students' economic challenges. Our surveys explored students' financial literacy levels regarding potential strategies to lower their education expenses, revealing a significant information deficit.

Our target audience, Bull2Bull Financial Education Group, aims to bridge this knowledge gap. [Bull2Bull](#) is an informative group designed to empower students with practical and effective measures to reduce and manage the financial burden of education. To ensure the efficiency of our proposal, we conducted targeted audience research to identify the concerns and preferences of the student demographic.

In this report, we evaluate three alternative approaches through which Bull2Bull can disseminate information and support students in their quest to lower education costs. These solutions include implementing a more prominent social media presence, financial campaigns, and regular written/digital communication. Each solution undergoes a rigorous feasibility analysis, considering cost, convenience, and customer experience. Our goal is to leverage the influence and reach of Bull2Bull's target audience to disseminate this crucial information effectively.

This feasibility report underscores the criticality of the issue of high tuition costs and proposes a proactive and impactful solution by furnishing students with the means to reduce their expenditures. By leveraging Bull2Bull Financial Education group as a conduit, we aim to empower students with knowledge that will enable them to make informed decisions about managing their educational costs. The report presents a compelling argument for addressing this issue and positions Bull2Bull as a vital initiative to drive positive change in the affordability of higher education.

## Introduction

The University of South Florida is currently facing financial challenges that are impeding students' access to quality education. The educational institution imposes various [fees](#), including tuition and other associated costs, resulting in multiple financial disparities. This situation affects the affordability of education and influences the quality of learning and the university's reputation. Furthermore, many students are unaware of how to reduce expenses, exacerbating the situation.

Higher education costs are increasing rapidly, making it difficult for students to pursue their academic goals. In "[Why College Is Getting Expensive?](#)" Nicole Goodkind talks about the cost of college education in the United States as it continues to surge, with the average tuition rising 4% annually. Factors contributing to this surge include

- the high cost of employing teachers
- competition for wealthy families driving up expenses
- declining state subsidies for public education and
- increased spending on administrative services and luxuries

This financial burden poses immediate challenges and has long-term implications for students' economic well-being. Our research from the [USF Student Financial Literacy Survey](#) will show that students are often unaware of practical steps they can take to reduce these financial pressures.

The consequences of this lack of awareness are severe. Students may make uninformed decisions about loans, fail to optimize available financial aid or overlook potential strategies for cost reduction. This could increase student debt, financial stress and potentially compromise academic performance. Addressing financial challenges faced by students is critical for various reasons. Firstly, finding effective solutions directly impacts students' access to quality education. High costs could deter potential students from pursuing higher education, limiting opportunities for academic advancement and personal growth. Moreover, financial constraints can undermine the over-quality of the learning experience, potentially affecting retention rates and the university's reputation.

Secondly, implementing solutions is essential for mitigating the long-term financial consequences for students. Excessive student debt and financial stress hinder immediate post-graduation plans and impact graduates' economic well-being for years to come. Effective solutions can break this cycle by empowering students to make informed financial decisions, ensuring that the benefits of education extend beyond the academic years. Lastly, promoting financial literacy and providing support services increases the likelihood of financial success among students. Implementing specific solutions to these financial challenges is integral to fostering an inclusive, accessible, and high-quality educational environment at USF. It contributes to the well-being and success of individual students and enhances the overall reputation and impact of the university in the academic landscape.

## Background and Context

The cost of attendance for students has been on an uptrend over the past decade due to inflation of the economic state, though it is important to understand which fees students are paying. On top of credit hour fees, there are a huge sum of extra payment fees that go into a student's cost of attendance for a semester. Examples of some of these extra payment fees are athletic fees, lab fees, distance learning fees, facility and equipment fees, and other hidden payments that many students gaze over ([University of South Florida, 2023](#)). Moreover, these are just tuition and university fees, as students spend money on food, school materials, bills, gas and other needs and necessities.

In November 2023, we conducted multiple surveys to understand the USF student population better. The first survey, "[USF Student Financial Management Survey](#)," had 40 respondents to help us better understand USF Students' finance allocations. General quantitative data was collected to aid us in comprehending other finances a student may also have during their enrollment at USF. Furthermore, to better understand other extra expenses students may spend while at USF, general questions regarding their financial expenses of food, school materials, gas and mobile cellular bill were asked in this survey.

A second survey was sent out to the general USF student population about financial literacy, budgeting and their knowledge of the Bull2Bull financial advisory group. In the "[USF Student Financial Literacy Survey](#)," 22 USF students responded to the survey to allow us to observe and understand their financial literacy, budgeting comfort, and familiarity of the Bull2Bull group. The survey asked students questions about their budgeting, their comfort with financial literacy, and their familiarity with the Bull2Bull group.

In regards to both surveys, the data was collected by circulating the surveys via social media and mobile communication mediums such as Instagram, Snapchat, and GroupMe. Word of mouth was also used to obtain responses, though most students engaged through links through these social media mediums.

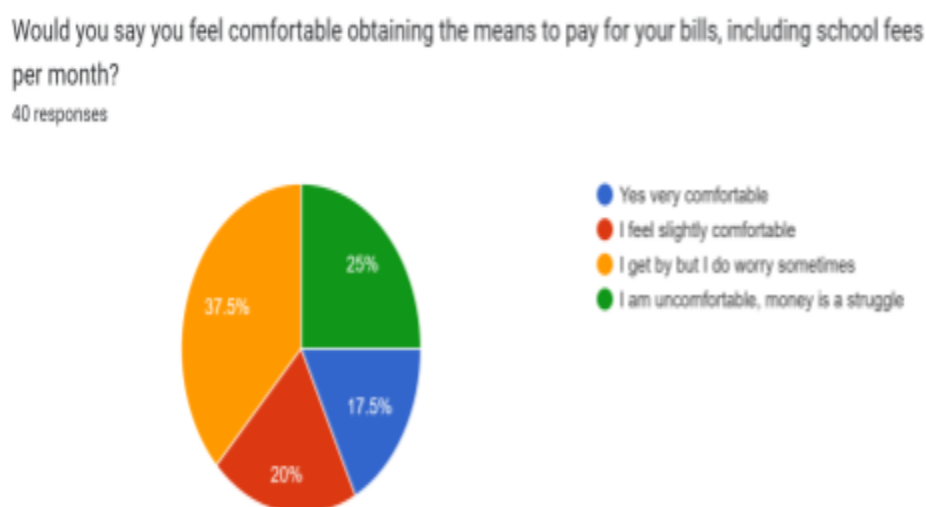
### USF Student Financial Management Survey

The survey results indicate that a considerable proportion of students' monthly expenses is devoted to non-tuition-related items, such as food, school materials, cell phone bills, and automobile gas. Furthermore, out of the 40 students who participated in the survey, 65% spend between \$100 and \$250 monthly on food, including takeout, groceries, delivery services, and restaurants. Moreover, only a small percentage of respondents - 12.5% - spend less than \$100, whereas 10% of students spend more than \$400 on food monthly. The survey also revealed that students' monthly expenses on school materials are comparatively lower, with 62.5% of

respondents spending less than \$100, 22.5% spending \$100 to \$250, and only 10% spending \$251 to \$400.

Regarding cell phone bills, the survey found that 72.5% of respondents' families pay for the bill, while 27.5% pay for it themselves. Regarding automobile gas, 75% of students pay for it themselves, 20% do not, and 5% do not own a car. The survey revealed that students' expenses, which are not directly related to their tuition fees, are alarmingly high. These expenses include housing, food, textbooks, transportation, and other miscellaneous costs associated with student life. These non-tuition-related expenses can put a significant financial strain on students, potentially impeding their academic success if not appropriately addressed.

As shown in Figure 1, only 17.5% of students feel comfortable with their monthly financial management. These results indicate a growing financial management problem and a need for more financial literacy among the USF student population. It is imperative to educate students on effective financial planning and budgeting to ensure their economic well-being in the long run.

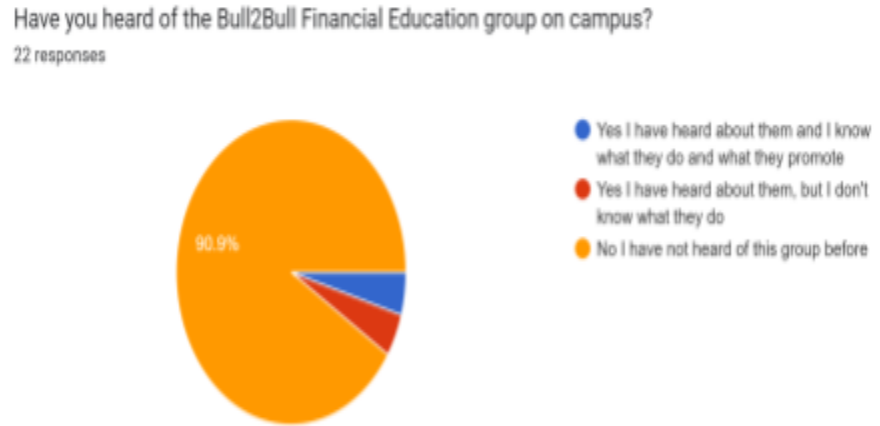


**Figure 1: Comfort of finances and fees of University of South Florida Students.** Pie chart illustrating the comfort levels of 40 Undergraduate Male and Female University of South Florida students of their financial situations in relation to their means to pay bills, university fees and incurring expenses. Data was collected from the USF Student Financial Management Survey conducted by the research team, Fall 2023.

### USF Student Financial Literacy Survey

This survey aimed to assess the familiarity of the Bull2Bull Financial Education group among the student population and evaluate the level of financial literacy among USF students.

Figure 2 illustrates that out of the total 22 respondents, 90.9% have never heard of the Bull2Bull group. Among the 9% who recognized the group, only half (4.5%) understood the group's objectives and principles. These findings indicate a need to increase the awareness and recognition of the Bull2Bull group among the student population.



**Figure 2: Familiarity of the Bull2Bull Financial Education group.** Pie chart illustrating the familiarity levels of 22 USF enrolled respondents in relation to their recognition of the Bull2Bull Financial Education group. Data was collected from the USF Student Financial Literacy Survey conducted by the research team, Fall 2023.

Additionally, the survey assessed the level of financial literacy among the respondents. They were asked to rate their familiarity with budgeting and saving money on a scale of 1-5, with one being very unfamiliar and five being very familiar. The results showed that 59% of the students rated themselves as either unfamiliar (31.8%), somewhat unfamiliar (13.6%), or somewhat familiar (13.6%) with budgeting and saving money. Only 41% of the students rated themselves as familiar. Then, only 22.7% were familiar, and 18.2% were very familiar with these financial concepts.

Furthermore, students were asked to rate their comfort level with financial literacy on a scale from very comfortable to very uncomfortable. The results showed that 40.9% of the students felt either very or slightly comfortable with financial literacy.

Considering the high cost of tuition fees and other expenses, it is concerning that many USF students lack basic financial literacy skills. The results suggest a need for greater awareness and education on financial literacy, particularly among students. The Bull2Bull Financial Education Group, a resource available on campus, can play a crucial role in addressing this financial literacy problem. The findings of this study highlight the importance of promoting financial literacy among students and the need for Bull2Bull to provide the necessary resources to help students acquire these skills.

## **Evaluation Decision Criteria**

Decision criteria are the predefined standards used to assess the viability of proposed solutions or projects within a feasibility report. They enable stakeholders to evaluate factors such as cost, content, and customer experience, facilitating a comprehensive analysis of the proposed solutions. By defining decision criteria, a feasibility report ensures that all relevant aspects are considered, helping decision-makers make informed choices that align with the solution's goal.

### **Cost**

Cost is a kind of financial measurement representing the amount of money needed for projects, services, materials, and other economic endeavors. For instance, it is an essential tool for most companies because it is directly correlated with budgeting and decision-making. Keeping this in mind, cost provides valuable insight for our report as it evaluates a financial aspect across all areas.

### **Customer Experience**

Customer experience is a decision criteria solely based on what an individual ventures. This criteria is very important because it keeps the customers consistently engaged, or in other words, it's what keeps the customers coming back. Equally, it can also cause the customers to stray if they have a bad experience. Customer experience is something that is readily mentioned throughout our report because it is an essential part of our solutions. If the students from USF do not have a good experience or relationship with Bull2Bull, it would discourage them from obtaining the readily available financial literacy provided.

### **Convenience**

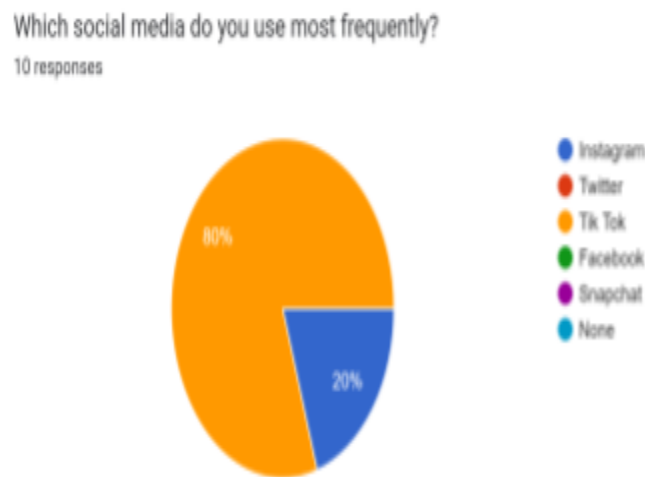
The decision criteria convenience involves the ease of application and implementation of a solution and/or product being presented. Furthermore, convenience is concerned with how little difficulty a solution may be to implement into a company's or group's current project. Convenience is an extremely important aspect for determining the feasibility of the proposed solutions, so it is used and mentioned extensively throughout the report to ensure the consideration of this specific criteria. If the solutions are not convenient to deliver, then the audience will avoid considering implementation.

## Solution One

### A Boost In Social Media Presence

After conducting thorough research, including the “[USF Student Communication Preference Survey](#)” and analysis of similar university initiatives, it has been determined that adopting a more active social media presence for Bull2Bull is advisable. This is particularly crucial considering the communication preferences of USF students, who are highly engaged with multiple platforms. Hence, expanding Bull2Bull's reach by adding social media platforms like TikTok, Facebook, and Twitter can help leverage diverse social media channels and engage the student population.

Based on the data presented in Figure 3, it is evident that TikTok and Instagram are the most prevalent and widely used social media platforms among the student demographic at USF. This data underscores the importance of Bull2Bull in establishing a robust presence on these platforms to reach a broader audience and enhance engagement.



*Figure 3: Most Frequent Social Media Application amongst the general USF student population. Pie chart illustrating the most frequent application of social media the general USF student population uses. Data was collected from the USF Student Communication Preference Survey conducted by the research team, Fall 2023.*

### Customer Experience Associated with Social Media

One of the critical features of having a higher social media presence is to enhance customer experience. By augmenting the social media presence of Bull2Bull, there is a greater chance of increasing overall engagement. This benefits the Bull2Bull representative in reaching a wider audience and helps the student population by bringing financial advisory services to their attention. For example, The University of Central Florida's financial literacy program called “[Centsible Knights](#)” was ranked as one of the top 50 programs of its kind in 2020. In her article, Nataly Ariza from [The NSM TODAY](#) emphasizes the importance of promoting this program to



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all students, especially those who may not be aware of it. Despite some students being unaware of the program's existence, Centsible Knights has seen [increased student attendance](#), with over 7,000 unique web visits during the 2021-2022 school year. Virtual events via Instagram, Twitter, and Facebook have been introduced to increase participation, resulting in over 2,000 students registering for online tutorials on Grad Ready, a free website offering interactive financial education sources. This shows that the convenience of accessing information via popular social media platforms contributes to a positive customer experience.

### **Cost Associated with Social Media**

The cost associated with this solution is relatively low. Social media platforms are free to use, and while there is an option to run ads for increased reach, it is not a mandatory expense. Exploring advertising options could be beneficial but is not essential for the success of this solution. According to a recent [study](#), a significant proportion of companies allocate a budget ranging from \$0.00 to \$6.00 per 1000 impressions on Instagram. The finding suggests that multiple organizations employ a cost-efficient marketing strategy to reach a larger audience at a lower cost. This is a testament to the platform's ability to provide a cost-effective advertising solution, making it an excellent option for Bull2Bull. Additionally, running a successful social media requires a lot of time and commitment, and the group would benefit from having a social media manager.

### **Convenience Associated with Social Media**

Moreover, the successful implementation of Solution One hinges on the essential element of convenience, which plays a significant role in the solution's overall feasibility. The process of creating and managing accounts on various social media applications is straightforward and requires minimal effort, particularly when supported by representatives who possess extensive knowledge and are proficient in social media management. Their expertise can prove invaluable in ensuring that the social media strategy is executed seamlessly. Additionally, appointing a volunteer to handle the social media tasks would be a viable alternative, enabling the team to focus on other core activities while still achieving the desired results.

The University recognizes the pivotal role social media channels play in effective departmental communication. [The Office of University Communications and Marketing](#) home directory underscores the value of social media platforms and their capacity to facilitate conversations, share information, and create content, thereby delivering benefits such as personal communication, knowledge expansion, professional networking, and brand elevation. As part of its digital outreach strategy, the department manages seven official social media accounts, including Facebook, X (formally Twitter), Instagram, and LinkedIn. The guidance emphasizes the need for effective platform selection for targeted audience engagement. Bull2Bull could

benefit from using platforms like TikTok, Instagram, and Twitter. TikTok and Instagram have larger user bases, while Twitter's emphasis on language (about financial literacy and the group) would be beneficial.

### **Concluding Statement**

Considering all three decision criteria - customer experience, cost, and convenience, solution one emerges as a feasible and practical approach. The low-cost nature of social media platforms and the convenience of engagement make it an attractive option. The potential for improved customer experience positions the solutions as a viable strategy to enhance the visibility and impact of Bull2Bull's financial advisory services on the USF campus.

## **Solution 2**

### **An Increase in Financial Campaigning**

A plausible solution that Bull2Bull could implement to work towards solutions for lowering student tuition and fees would be to increase financial campaigning on campus. These campaigns would be events where Financial education is provided on campus through the use of posters and fliers to handout, along with individuals who could answer questions students may have about financials.

From the [“USF Student Financial Literacy Survey”](#) many students indicated that they feel slightly uncomfortable when it comes to knowledge regarding financials. This majority also stated that they feel there are not sufficient resources to gain financial education on campus, however, as seen in Figure 2 above, almost all participants in the survey have never heard of the Bull2Bull financial education group. With this information, it is best advised that the financial campaigning should be carried out at the beginning of each semester along with financial awareness week, as these are key times students may be struggling with finances or seeking out resources to gain knowledge in these topics. To make more of an impact, Bull2Bull could also campaign one time midway through the semester to increase consistency and further outreach. To determine the feasibility of this possible solution, cost, convenience, and customer experience must be considered.

### **Customer Experience Associated with Financial Campaigns**

Customer experience is a feature that has to be considered when implementing this solution. This criteria is a factor that relies on the overall satisfaction of the intended audience. After doing more extensive research, [U.S. News](#) has found that many students may face consequences post-college due to a lack of knowledge in financial literacy and education. Without this critical

information, many students end up going into severe debt along with student loan default. According to [Federal Student Aid](#), student loan default occurs when you consistently do not pay your bills. This can ruin credit, job, and housing opportunities for the future. The implementation of Financial campaigning on campus can help with this issue. It can show the Bull2Bull financial group that these campaigns could increase outreach by spreading financial education throughout campus, which can thus help prevent the consequences above from occurring in the future. By doing this an impact can be made on the student population as well who will increase financial knowledge. With this, they will also witness an increase in financial resources available on campus. It's also beneficial to this group because they are acting as the "customer," and this shows what is being done to tackle issues that were pinpointed from the ["USF Student Financial Literacy Survey,"](#) along with the understanding and acknowledgment of the increasing tuition and fees at USF.

### **Cost Associated with Financial Campaigns**

Moreover, when decisions are being made, cost is a key part of whether or not the decision/solution is viable or not. Implementing more Financial campaigning on campus will require the discussion of budgeting and costs to ensure the means are there to carry out the solution. After doing extensive research on the [USF website](#), it was determined that the cost for this would not be too high. Bull2Bull will have to obtain supplies to create ethical and meaningful deliverables to spread financial education to the student population. This will come at a cost, however most materials that would be necessary are quite low as computers are free to use in the library, and you can print many papers per day for free. The rest of the supplies could be bought to create a poster board however, again, these are usually cost-friendly. Poster boards themselves typically range in price from 50 cents to about 4 dollars, a four-pack of glue sticks usually ranges from 4 dollars to 6 dollars, and scissors are usually around the pricepoint of about 6-10 dollars. This shows that not much budgeting would be needed to carry this out. As stated previously, the campaigns would be occurring on campus, and since this is a student-led group, most areas are free to reserve. USF provides a lot of materials for free, like tables, chairs, etc., so this idea is cost-efficient. Some funds will be necessary for certain things, and in case of emergencies, however, this overall is a plausible factor that supports the solution of an increase in Bull2Bull financial campaigning.

### **Convenience Associated with Financial Campaigns**

To enhance the success of this solution, the decision factor convenience must also be taken into account. Creating materials to provide education regarding finances and managing money may take a little time to produce which could be a con for this solution. However, once the materials are made, they can be reused from time to time. The creation of the materials will require a small amount of effort since the individuals creating them should already be extremely knowledgeable

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about the information being presented. The delivery of the materials through the use of Financial campaigns also plays a factor in the consideration of convenience. The delivery process requires minimal effort and would only be a couple of hours out of an individual's days. For example, if the campaign took place during the Wednesday Bull Market. The [USF Bull Market page](#) indicates that this event occurs from 9:00 am-2:00 pm, this is in total five hours, which could be split between a variety of Bull2Bull members, so not one person has to give up a portion of the day. This could pose an issue, however, if there are conflicting class schedules. The setup and breakdown of materials would not be difficult due to the materials already being made and ready to go. By preparing and completing a lot in advance for preparation, the implementation of the financial campaigning should move smoothly.

### **Concluding Statement**

With all three decision criteria in mind, which take into account budget/cost, convenience, and overall customer experience, it is determined that this solution emerges as a feasible approach in working toward the awareness of the problem regarding student tuition and fees. The low cost it would take to produce the materials necessary for campaigning, along with the convenience of carrying out these campaigns, increases the customer experience by providing adequate outreach to spread Financial education to the impacted audience, otherwise known as the USF student population.

## **Solution 3**

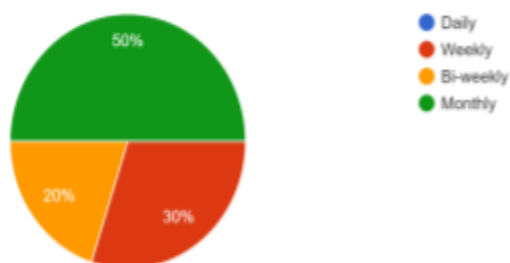
### **Implementing Regular Written/Digital Communication**

Based on collected data from the USF communication preferences surveys and feedback form, as well as additional research, a plausible third solution would include regular written/digital communication from Bull2Bull. This could be achieved by introducing a newsletter, a “Text us” service, as well as an additional form of readily available communication services to USF students. The communication would primarily include financial advice, education, and resources for USF students to help better manage their costs. With the introduction of these highly accessible communication methods, students will be able to stay aware and regaled when it comes to managing their finances throughout their college careers.

Based on the data presented in Figure 4, it is apparent that the majority of students prefer receiving newsletters, texts, and emails monthly rather than daily. This finding is essential to Bull2Bull, suggesting that students wish to avoid being inundated with excessive communication. The

How frequently would you prefer to obtain information from Bull2Bull Financial Education via newsletters, texts, and emails?

10 responses



**Figure 4: Preference of Frequency for information in Newsletters, Texts and Email from Bull2Bull Financial Education.** Pie chart illustrating the general USF student populations preference of certain frequencies pertaining to the newsletters, texts and emails they will be receiving from the Bull2Bull Financial Education Group. Data was collected from the USF Student Communication Preference Survey conducted by the research team, Fall 2023.

insights derived from this data can help Bull2Bull tailor their communication strategy to better align with the preferences of its audience. This information can assist in ensuring that the communication strategy is optimally configured, leading to effective communication and engagement with the audience. If Bull2Bull implements an interactive digital communication system, it could allow students to customize the frequency at which they receive specific digital communications.

The assessment for this solution is based on the following primary assessment factors: customer experience, convenience, and financial implications.

### Customer Experience with Written/Digital Communications

The first important aspect of customer experience is essentially the student's overall satisfaction with the newsletter, text, and email. In the survey, 20% said they would rather receive information via text, 50% said they prefer email and 30% said they would prefer social media. Students want easily readable and enjoyable digital communication. Karen Sharma's article, [“Why are Email newsletters important for branding?”](#) discusses the different benefits of newsletters and why they are essential for any business. Throughout the article, Sharma mentions how email newsletters serve as an effective means to promote and advertise services within a brand. Incorporating visually engaging content and relevant information during campaigns can generate interest among readers. One strategy that can be employed is highlighting key announcements and feature articles that provide essential information about Financial Literacy and other Bull2Bull information.

### **Cost Associated with Written/Digital Communications**

The cost would likely be exceedingly minimal. This is due to the emailing service being free through the USF email system, where the monthly updates and information would be delivered. The resources that are used to create and write the deliverable, like Google Docs and Sheets, also do not have any cost. The resources used to create and write the deliverable, such as Google Docs and Sheets, are also free of any cost.

This solution's cost would be the time commitment for writing and sending out the material. As well as the commitment to frequency of delivery (monthly), which was indicated as a preference by the impacted population, as highlighted in Figure 4. This time frame could potentially be a con, depending on one's time commitment. It is essential that this information is sent out consistently to keep consumers engaged.

### **Convenience Associated with Written/Digital Communications**

The third pivotal aspect is convenience for the Bull2Bull financial group. Incorporating more written and digital communication would be a convenient solution, given the many tools available that can assist in forming the deliverables like docs, excel, etc. A lot of these platforms come with outlines that act as guides for the creation of digital or paper deliverables.

Also, user-friendliness must be emphasized here as a feature in relation to convenience. There is a certain obligation for these resources to be efficiently created and easy to comprehend in order to achieve the goal of maximum user experience after delivery. It is important to consider that user-friendliness applies to Bull2Bull as they will be the ones creating and delivering the materials whether it be through email, text, or social media. According to "[The Culture of Digital Scholarship in Academic Libraries](#)," digital communication in college education programs is becoming increasingly common. The evidence above indicates that the delivery of supplemental written and digital materials to the impacted population poses a convenient solution for Bull2Bull.

### **Concluding Statement**

Incorporating written/digital communications aligns with the preferences of Bull2Bull's target audience. This practice enhances customer service by delivering a range of valuable financial insights. Various communication channels cater to students' preferences and ensure optimal convenience. Although consistency requires a significant time commitment and may incur

associated costs, the benefits, such as improved student engagement and financial literacy, are anticipated to outweigh the negatives. Bull2Bull is well-positioned to expand its financial education offerings and enhance its services through effective resource management and content planning.

## **Call to Action**

This report's initiative to propose solutions to the representatives of Bull2Bull is feasible on multiple levels. Feasibility is defined as the ability to carry out a task practically and efficiently, and the solutions presented by the team meet all the criteria for feasibility. Solution One, which proposes an increase in social media presence, is feasible due to its low cost and the ability to engage with customers on any device. By taking action and promoting an increased social media presence, the Bull2Bull group can gain more recognition and help students who require financial assistance and advice. This mutually beneficial relationship between the supplier (Bull2Bull group) and the consumer (the University of South Tampa students) is paramount. Solution Two, which entails more financial campaigning during critical times, is feasible due to the ease of producing campaign materials and the positive customer experience that the audience will enjoy. This form of outreach and slight change from Bull2Bull benefits the group and supports the impacted audience a lot more.

Given that many students struggle with finances and feel that limited resources are available, the importance of more campaigning is significant. This solution signifies an effort to provide regular financial education, thus implementing more resources for the impacted population acknowledging elevated tuition and fees at USF. Solution Three, which involves implementing regular written or digital communication, is feasible because it is easily digestible for USF students and costs less. This solution is essential as it implicates direct communication between Bull2Bull and its consumers.

## **What's Next?**

In order to effectively manage their current expenses, students must possess an in-depth understanding of the various tuition and fees associated with their academic pursuits. Furthermore, it is imperative that students possess the requisite knowledge and skills to manage their finances in a responsible and informed manner, thereby improving their financial literacy. Bull2Bull Financial Education group offers a comprehensive suite of resources and guidance to give students the tools to manage their finances and effectively make informed decisions.

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