Pass the Mic: Student Voices behind the Data

November 2026

featuring student voices, results from the NACS Student Panel, and MORE

NACS National Association of College Stores

Shaping the Future of Collegiate Retailing

Introducing the students!



THE BALANCING ACT

COLLEGE IS AN INVESTMENT. PAYING FOR IT IS A CHALLENGE.

THE COSTS ADD UP

- TUITION & FEES
- COURSE MATERIALS
- HOUSING
- FOOD
- TRANSPORTATION
- OTHER DAILY LIFE EXPENSES



WHEN BUDGETS FALL SHORT, TRADEOFFS ARE MADE

- LESS TIME FOR STUDYING
- SKIPPING SOCIAL ACTIVITIES
- EATING OUT LESS / HEALTHY FOOD TRADEOFFS
- DELAYING PURCHASES
- PUTTING OFF HEALTH CARE

EVERY DOLLAR COUNTS.

Step into a student's shoes

$2,200/month to live on from a mix of financial aid, part-time work, and family support

A "moderate" budget student would spend about $3,200/month

Students have many bills to pay

Food	78%
Entertainment	68%
Course materials	62%
Gas	60%
Tuition/fees	57%
Rent/mortgage	44%
Insurance	38%
Medical bills	36%

$1.8 TRILLION
IN STUDENT LOAN DEBT

$1.8 trillion equals 1,800 billion.
If you stacked $100 bills, it would reach farther than the height of the Empire State Building.

$1.8 TRILLION = 1,800 BILLION

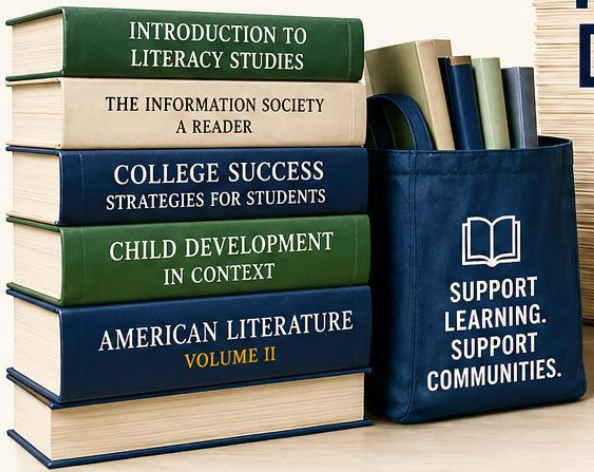
1.8 TRILLION DOLLARS IN STUDENT LOAN DEBT

1.4 TRILLION DOLLARS

1.0 TRILLION DOLLARS

0.6 TRILLION DOLLARS

0.2 TRILLION DOLLARS



THAT'S TALLER THAN THE EMPIRE STATE BUILDING (1,454 FEET)

18,000 STACKS
OF 100 MILLION DOLLARS EACH
Each stack is about as tall as a hardcover textbook.

Students worry over debt

- Of students with loans, 31% said they were **extremely concerned** about their ability to pay off student loan debt and 21% were **very concerned**
- More concern among first generation students and racial/ethnic minorities

What does ‘affordable’ mean for course materials?

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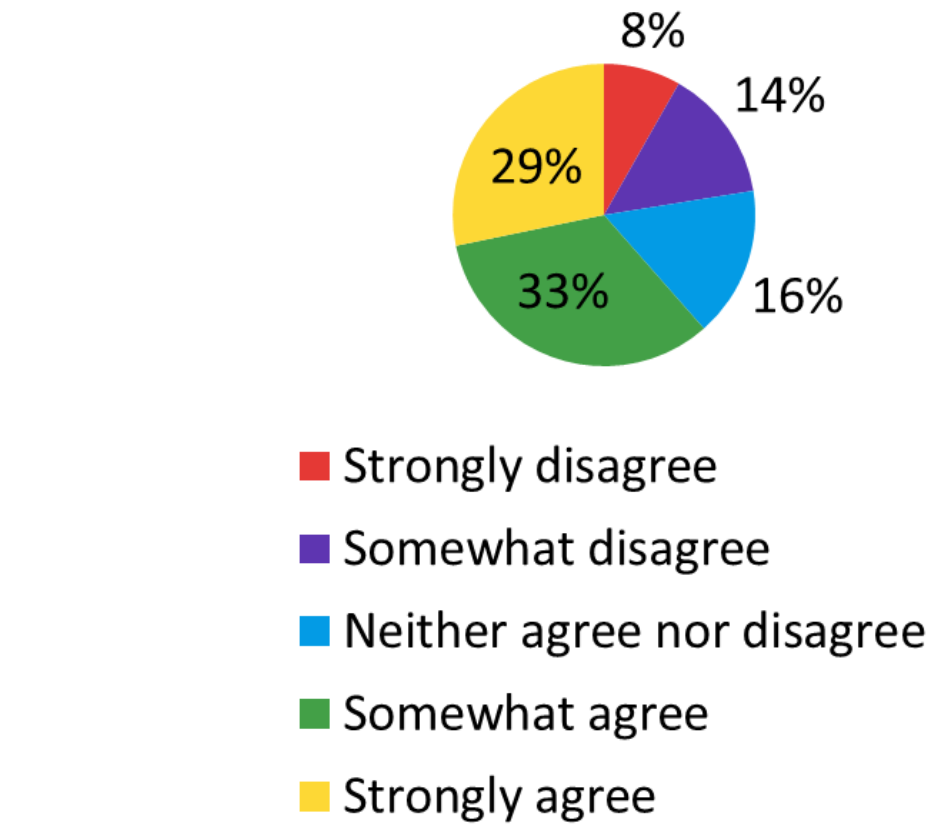
- More than half of students said a book would need to be **$25 or less** to be “low cost”
- On average, students felt **$66 was the *maximum* reasonable cost** for a textbook. Median was $50.

44% said they paid ***more*** for course materials than what they felt was reasonable last term

We asked students if they believed they would be able to afford all their college expenses for fall 2026

67% said probably or definitely yes
17% said probably or definitely not
16% weren’t sure

I have enough resources to cover the cost of my course materials



Students experience budget shortfalls

1. Not able to find a job to fit hours, pay needs, or skills (25%)
2. Did not have enough money for food (18%)
3. Received a bill I could not pay (17%)
4. Late on a bill because I could not afford it (16%)
5. Couldn’t afford to travel home on a school break (12%)

and use varied resources for balance

- Asked parents for money (38%)
- Food bank (22%)
- Applied for a new credit card (14%)
- Borrowed textbooks from a friend (13%)
- **School emergency fund/grant (7%)**
- Homeless shelter (1%)

We asked our students…

How do textbook costs impact student decisions?

NOT having materials has a cost

- 9% had trouble completing homework
- 11% unable to participate in an activity/discussion
- 12% believed it hurt their grade
- 17% couldn’t complete required reading
- 22% said it was hard to study for exams

The unseen toll

31% of students said not having their course materials increased their **stress or anxiety**


HELP!

Students consider dropping out because of

Finances	66%
Mental or emotional health	61%
Struggling academically	34%
Other responsibilities	32%
Work related	26%
To pursue other interests	15%
Location related	15%
Part of academic plan/ program	10%
Physical health	9%
Dislike or trouble with online-only courses	8%

We asked our students…

What makes a textbook worth the cost?

Students say the top benefits of a college degree are

1. Higher earnings potential (79%)
2. Personal growth (69%)
3. Networking (65%)
4. Critical thinking (63%)
5. Job stability (61%)

Most students say cost is worth it

- 21% said definitely
- 44% said probably
- 21% said it might or might not
- 11% said probably not
- 3% said definitely not

We can do more to make course materials “worth the cost”

Discussion/Challenge

How do we increase the *value* of course materials for students?

Final takeaways from our students



Thank You!

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