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# Financial and Educational Hardships Experienced by BSW and MSW Students During Their Programs of Study

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## ABSTRACT

This study explored financial challenges among students in pursuit of a social work degree. A total of 357 students (74% response rate) enrolled in either a BSW or MSW program responded to an anonymous survey. Findings revealed that about one third of participants reported a lack of awareness about the cost of the degree and received less financial aid support than they expected. Financial and educational hardships were common. The majority (76%) of participants had accumulated student loan debt, and levels of debt were much higher compared to a study published a decade earlier. Exploratory bivariate analyses revealed that student variables were associated with perceptions about debt, as well as experiences of financial and educational hardships. Implications for social work programs are discussed.

## Disclosure statement

No potential conflict of interest was reported by the authors.

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## Notes

<sup>1</sup> A copy of the survey is available by contacting the first author.

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## Additional information

### Notes on contributors

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