



ONNSFA COVID-10 STUDENT IMPACT SURVEY

Executive Summary

In March 2020, Navajo students found themselves in the midst of a difficult situation as colleges and universities abruptly closed their campuses to address the COVID-19 pandemic. Classes were moved online and students no longer had access to campus resources including food, housing and tutoring services. Students returning home to the Navajo Nation were challenged to continue their studies with limited access to technology and often crowded living situations. The Navajo Nation's shelter-in-place order for all quarantine and isolation purposes to limit the spread of COVID-19 caused a significant change for all residents of the Navajo Nation and changed the learning environment for students of all ages. The Office of Navajo Nation Scholarship and Financial Assistance surveyed college students to better understand the challenges they are facing. The survey was administered online via Google Forms from Aug. 21, 2020 through Sept. 7, 2020. A link to the survey was placed on the ONNSFA's website and Facebook page.

The survey findings contain challenges students are experiencing. The findings provide a snapshot of what students are experiencing under today's COVID-19 pandemic. A total of 1,292 students responded to the survey. Ninety-nine percent or 1,279 of those responding reported they are enrolled members of the Navajo Nation. Another 13 reported they are Navajo but are not enrolled. Seventy nine percent or 1,026 respondents reported they were attending college when the COVID-19 pandemic hit. Twenty percent or 266 were not in college during the same time frame. Ninety six percent or 1,242 respondents reported they are currently attending college. Four percent or 50 reported they are not currently attending.

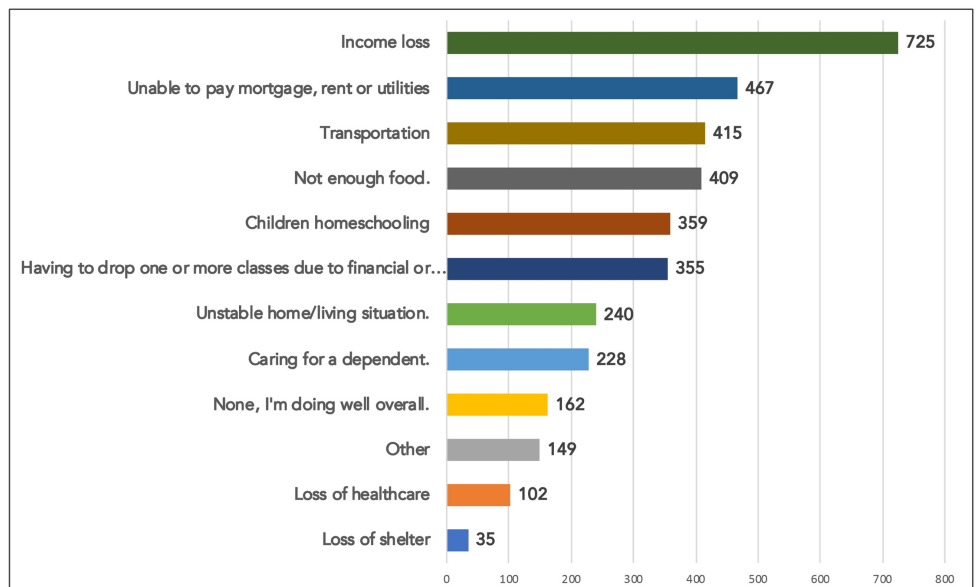
Survey Findings

Challenges Students are Currently Facing

More than 57 percent of respondents reported that the pandemic cost jobs and opportunities resulting in major income loss. Students reported losing work study jobs and internships.

A number of students reported their parents and/or spouses lost jobs also making it extremely difficult to make ends meet and avoid devastating downstream

Figure 1. Challenges students are facing.



effects including foreclosures and evictions. Thirty-six percent of respondents reported they were unable to pay mortgage, rent or utilities. Another 32% were challenged to meet transportation costs and reported they did not have enough food. Other challenges included: Children homeschooling (28%), having to drop one or more classes due to financial or other reasons (28%), unstable home/living situations (19%), caring for a dependent (18%), loss of healthcare (8%) and shelter (3%). Thirteen percent reported they were not experiencing any challenges as a result of the pandemic.

In their words: [Excerpts from student narratives.]

“Due to COVID-19, I lost my internship at NAU in Spring 2020 and had to move back to my parent’s house on the Navajo Nation. I could not afford my monthly rent near campus. The internship was my main source of income as I depended on it to help pay for tuition and books, also rent, food, and gas for my vehicle. Currently, I am still out of a job and struggling to make ends meet.”

“My work situation has changed and I’m struggling to understand how to file for unemployment and where to obtain the documents I need while also applying for jobs where the average qualification is associates or higher. I do not have a car and rely on public transportation which has been difficult because there are fewer buses available (less demand as city ridership has gone down).”

“My entire family caught the virus in April. I was half ways done with my third class for my master’s degree. The sickness took a toll on my health and mind. There was a time where I was so sick, literally falling asleep on my work, and felt like quitting but I did it. I passed the class with my first B and as a result, I lost my perfect 4.0 GPA. As I began the next class, I lost my grandma, uncle, and my eldest brother. It was so hard; my family literally had funerals for them just a week apart of each other.

The pain and grief of losing relatives greatly affected my mental health. I lost interest, focus, and motivation for school. Despite it all, I’m still hanging on and just finished my fifth class. Four more classes and I will have my MBA.”

“At the beginning of this pandemic, I thought we would be okay but as time went on we gained three more children in our home due to their living situation. I thought we could handle it but food began to become hard for us to get. How it broke my heart but I continued not giving up on my education, I wanted to quit so that I could find a way to provide for my family but we’re still hanging in there. Although I know there were food distribution sites for me it was hard to even get there and there were people who would not need it but ended up wasting perfectly fine food. The internet was insane, imagine trying to submit homework online when you have no internet service and have non-understanding instructors telling you that your assignments and reports are late. It was definitely frustrating.”

“Every semester I have an on-campus job at the North-Phoenix facility. Due to COVID, my job is unavailable. I am ineligible for unemployment because I only worked 19 hours a week and did not make enough to qualify. The job paid for

daycare, gas, food, and some of my utilities while I am in school. I do not qualify for food stamps, WIC, or any other state assistance because I am just outside the income for a family of five. No daycare or preschool means I have to try to do my course work of 18 credits and take care of my 3- almost 4-yr old. This puts undue stress on me and it shows in my classwork. I have gone from a straight-A student to a straight-B student.”

“My summer employment was canceled and I was unable to work from early May to the end of August. I was also taking summer classes to stay on track to graduate and a lot of the funding for the summer was unavailable due to COVID. The only way I was able to afford rent, utilities, and summer tuition was by working for DoorDash, but that has taken a toll on my car and so my transportation to and from work or school varies day by day.”

“Due to loss of income from primary breadwinner, my satellite internet has been disconnected and with that my printer is wireless, and with no internet, I cannot use it and struggle with keeping up with mortgage and vehicle payment.”

“The challenges for me is the initial loss of my full-time job (shut down due to pandemic, my 3 children losing their school and after school programs, loss of a sitter); resulting in me getting a part-time job to accommodate hours, drastically reducing my overall income and increasing my credit usage. I now do not have enough money to pay off past due balances on my student account, much less purchase my required textbooks for my fall classes. Wait times for student services at my Uni and

scholarship and financial resources have increased considerably, and many resources are near impossible to contact for timely resolution of issues.”

“My place of employment was closed for months during the pandemic and I had no income. I was told I did not qualify for unemployment due to being a full-time college student. But I have to work to support myself. Having to travel back and forth to the reservation and Phoenix to take care of my family members.”

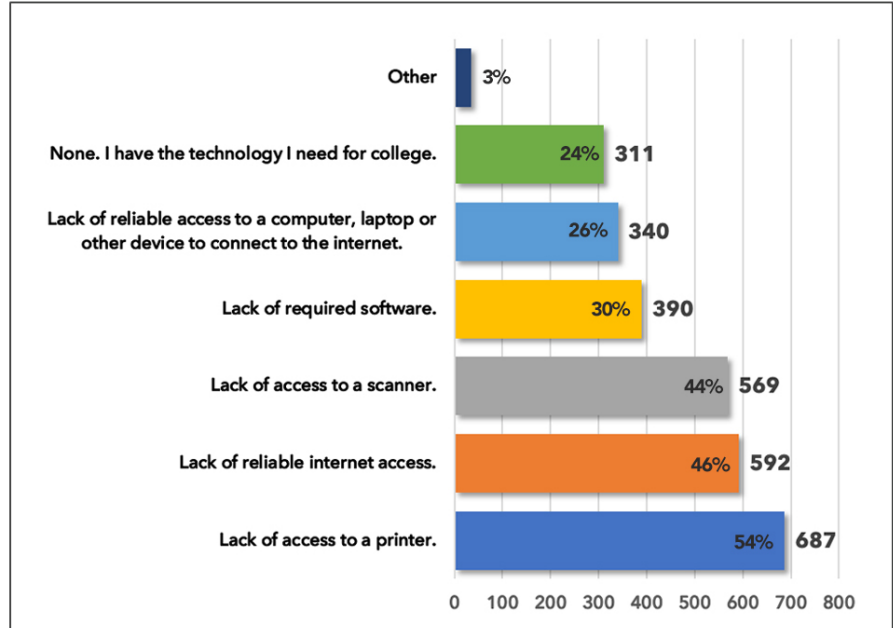
“My boyfriend, who supported me and the 2 kids, recently got let go and we are at a point where we are scared to lose our home for the kids. I have been looking for jobs also to help support and possibly taking a break if I get a job first. Also, child care is a major issue because at least one or both of us have to work to pay for rent, car, and bills.”

“Due to my family taking in other children because they lost their parents from COVID-19, there has been an increase in expenses for food and rent. Transportation has been limited due to an accident that my family was in. WiFi has been difficult because it is not able to support all 7/9 of us who are in school. Housing has been unstable for me because there is just not enough space for all 9 of us so I was renting but was unable to continue to support myself. Then my mother has not been able to work as much due to fear of exposing the children and my grandfather who has dementia to COVID-19. So monthly income has gone down and will most likely continue to be lower than what we are used to, especially to cover bills.

What technology challenges are you currently facing as a result of the COVID-19 pandemic? Number of Responses: 1,284.

Figure 2 displays the student response when they were asked, “What technology challenges are you currently facing as a result of the COVID-19 pandemic?” A total of 1,284 students responded. A majority of the respondents (54 percent) reported that a major challenge was lack of access to a printer. Approximately 46 percent reported that lack of reliable internet access was another challenge. Other challenges included lack of required software and lack of reliable access to a device to connect to the internet. Twenty-four percent of respondents reported they had the technology needed for college.

Figure 2. Technology Challenges Students Are Facing



In their words: [Excerpts from student narratives.]

“Lack of internet access because there is a lot of people going to school and working from home. Everyone on it at once slows down learning and production. Lack of a printer is an issue because as a student I need documents for classes and for the school they are hard to get with no printer.”

“... some don't have a high-quality phone to take the pictures and submit work. It's a struggle with submitting assignments on-time without running into internet problems or getting the assignment scanned. Need better internet service and it was tough printing when everything was closed. Lastly having the right laptop. A \$500.00 laptop won't keep up with the

multitasking needed when on Zoom meeting. Especially when you are working on technical excel graphs, and transferring that graph to Word, the computer starts glitching or freezing. Also, the right computer to keep up with reading the assignment instructions while typing in word, researching, and recording your audio or video assignments. Some assignments require to submit an audio or video. The right computer counts when going virtual. Anything above i5 Intel Core, range from \$900 - \$1,100. I hope this helps and thank you for listening.”

“Due to COVID-19, I have gone back home. This has been a challenge due to

the lack of internet access that I had. For me to take classes and have reliable internet, I began to look for a job. I would pay extra on my phone bill to use the hotspot that I had on my phone. Not having a printer or scanner is also a challenge that I faced when the pandemic started and is still a challenge. Taking classes and working to provide me with food, and the essentials I need. Another challenge I face is maintaining a work schedule that does not interfere with my classes."

"I had very good grades before the pandemic, the main thing that messed me up was the technology side. For my film class, I got a low grade because the campus was closed and I did not have a laptop."

"Technology has been a problem, the courses I am taking require CAD programs and other software items that are very hard to come by with an outdated computer. The technology I have has trouble running the basic functions of Microsoft Word and other applications that Microsoft produced. The computer I have does not even run Windows 10 such as the other computers today."

"Ever since this pandemic happened, everything was scattered and I barely had enough money to pay for housing in Colorado. All I had was a tablet to help me out with college since we went into a virtual meeting. But there is too much data that is kind of ruining my tablet because of the file I have for school. The rent has been high and I had to have a sublease to help support me and the house itself. Transportation has been hard as well with little money to pay for gas and to get back home from CO to NM."

Internet service is lacking where I live. I am a student within the reservation and I had no idea that the Navajo Nation would be on lockdown. Therefore, I had to remain within the Navajo Nation, while everything I needed for school was left in the dorms. I came home for the weekend but was told to stay home because of the pandemic. It was difficult because I didn't have a laptop nor did I have internet access.

Lack of fast internet led to missed class times on zoom & low grades on assignments. No money for food or gas to get food.

My child has started elementary school virtually, school runs from 8:30 am to 3:30 pm each day. Because she's in Kindergarten, she needs a lot of assistance in navigating through Zoom and the school's online platform, which clashes with my online class schedule. For that reason, I have to leave class early or join the class late some days. It's been a challenge in adjusting our schedules to make it so that we both attend class on-time each day. I also had to cut my work hours significantly to assist my child with virtual homeschooling. Overall, it's been a challenge, but we're finding unique ways to make it work. :)

Because I lost my place to live with relatives because I caught COVID-19. I am now homeless. I returned home and attend school via the internet but because my school is a vocational institute I have to return to in-school class. I am trying to find resources that are available to help me find a place to live, pay rent, and purchase food.

*** Other – What technology challenges are you currently facing as a result of the COVID-19 pandemic?** *Note: Responses of N/A or none were deleted.*

1. I had to buy a laptop for school along with the software. I have to stay somewhere else to get the internet and electricity to be able to take online classes.
2. I don't have enough money to buy my textbooks and access codes for online learning.
3. Microsoft Office for assignments
4. Lack of paper for the printer
5. I have what I need to get by for college
6. Lack of online books for my classes.
7. Lack of ability to reliably access books for school
8. Due to COVID-19, I am not able to attend class in person due to safety concerns for my health.
9. Lack of webcam as required for classes
10. I have internet, however, internet speeds have reduced drastically since COVID-19
11. Had to buy a laptop, printer, software, and speaker for online classes
12. I don't have a personal laptop or desktop. Using my work laptop
13. I have internet but it is very slow and unreliable.
14. Slow service at times.
15. Doesn't seem worth the risk to go to the university library or centers to print and scan documents.
16. Broadbands services slow for zoom lectures
17. Internet is expensive, ink is expensive
18. I need to purchase a laptop
19. Paying for printing
20. Needing to get a new laptop.
21. I had to move onto campus to gain internet access, increasing my chances to get COVID-19
22. I have a hard time paying for my internet every month and connection is SLOW!
23. Increase in monthly internet price
24. Only a certain amount of students are allowed in the library at a time. My phone hotspot is very slow.
25. Lack of money for a phone as I use that sometimes for internet access
26. Paying for books and supplies
27. Lack of space for learning and work
28. Ink cartridges for my printer and paper; shipping fees when I order items online to avoid going to the store, fear of catching the COVID-19 virus.
29. I have the technology I need but it is borrowed from my employment
30. I wish there was a nearby tower.
31. Slow internet, too expensive to get faster speed.
32. Borrowing laptop for now
33. We run out of data kind of quickly because my husband, my kindergartener, and myself are all online doing school work and meeting with our teachers/instructors through an online video chat for more than 4 hours a day.
34. Not enough money to buy college books.

What level of study are you currently pursuing?

Number of Responses: 1,292 responses.

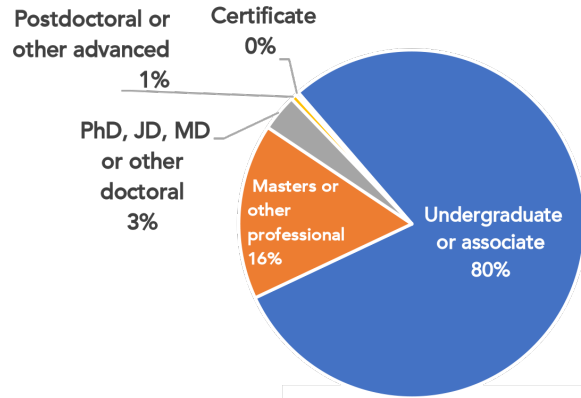


Figure 3. Level of study

Respondents' level of study is reflected in Figure 3. Eighty percent or 1,026 respondents reported they are currently pursuing an undergraduate or associate degree. Another 16 percent or 211 reported they are seeking a Master's or other professional degree. Three percent or 44 reported they are seeking a Ph.D., JD, MD or other doctoral degree. One percent or 7 are seeking a Postdoctoral or other advanced degree and less than one percent or four of the respondents are seeking a Certificate.

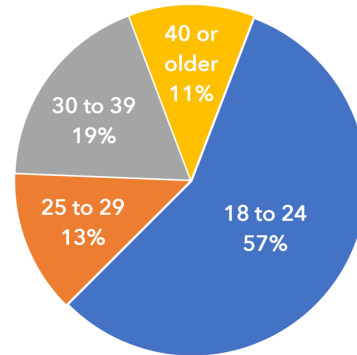
What is your current age?

Number of Responses: 1,288 responses.

A majority or 57 percent of respondents displayed in Figure 4 checked the 18 to 23 age group category. Another 13 percent checked the 25 to 29 age group category. Nineteen percent checked the 30 to 39 category and 11 percent checked the 40 or older category.

18 to 24	730	57%
25 to 29	169	13%
30 to 39	240	11%
40 or older	149	19%

Figure 4. Respondents' Current Age



Where is your school located?

Number of Responses: 1,278 responses.

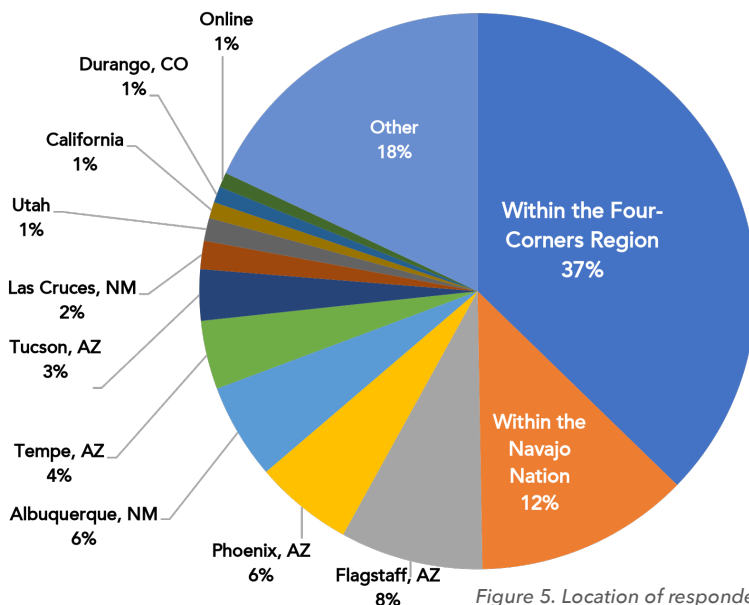


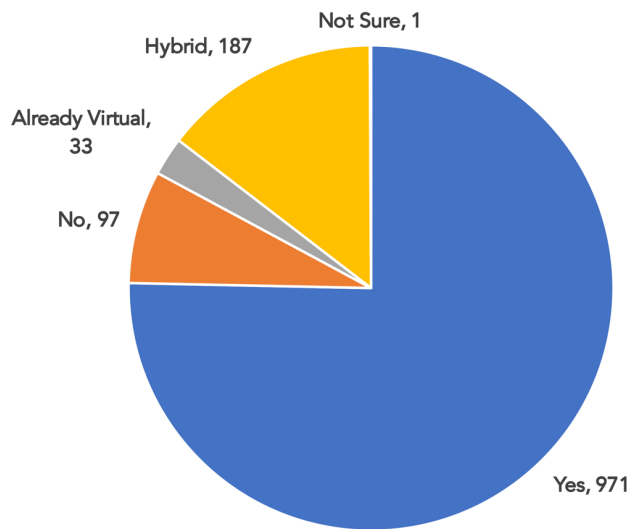
Figure 5. Location of respondents' schools.

Within the Four-Corners Region	476
Within the Navajo Nation	159
Flagstaff, AZ	106
Phoenix, AZ	73
Albuquerque, NM	71
Tempe, AZ	51
Tucson, AZ	38
Las Cruces, NM	21
Utah	17
California	12
Durango, CO	12
Online	11
Other	230

Has your institution moved to virtual instruction due to the COVID-19 crisis?

Number of Responses: 1,289 responses.

Figure 6. Has your Institution moved to virtual instruction?



A majority of respondents (971 or 75 percent) reported their school had moved to virtual instruction due to the pandemic. Fifteen percent or 187 respondents reported their schools had moved to hybrid classes. Eight percent or 97 respondents continued in-person classes. Three percent reported that their schools provided virtual instruction prior to the COVID-19 crisis.

Yes	971	75%
No	97	8%
Already Virtual	33	3%
Hybrid	187	15%
Not Sure	1	<1%

Where are you living or staying currently?

Number of Responses: 1,283 responses.

Approximately 519 or 41% of respondents reported they live off campus but in the same city or town as the school they attend. Another 387 or 30% reported they live off campus in a community within the Navajo Nation. A total of 208 or 16% of respondents live on their school's campus. Another 127 or 10% of respondents reported they live off campus. Thirty or 2% of respondents reported they live at home. One percent or 9 respondents reported they live on campus at either Diné College in Tsaile, Ariz., or Navajo Technical University in Crownpoint, NM.

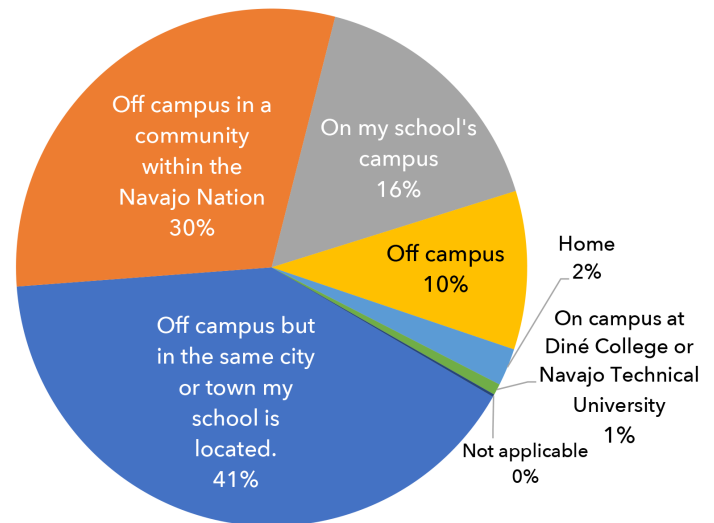


Figure 7. Respondents' current place of residence.

Off campus but in the same city or town my school is located.	519
Off campus in a community within the Navajo Nation	387
On my school's campus	208
Off campus	127
Home	30
On campus at Diné College or Navajo Technical University	9
Not applicable	2

What challenges are you currently facing as a result of the COVID-19 pandemic? *Number of Responses: 1,283*

Note: Responses of N/A or none were deleted.

1. Course switching to online last minute & having to adjust to new online courses.
2. I've been having anxiety and my motivation has decreased greatly, but school is important to me so I am continuing.
3. Less work hours.
4. Finding additional financial resources
5. Issues of paying for college because both parents are not working.
6. No broadband internet connection
7. delays in financial assistance and scholarships
8. Overall, getting by.
9. Mental health has taken a toll.
10. Lack of internet making it harder to do remote learning.
11. I'm ok, but a lot of these apply to my parents who are having these struggles and are trying their best to keep me in school.
12. Unable to communicate with Scholarship Offices and Delays of disbursement for Scholarships.
13. Just a lot of change It has been tough.
14. Getting and submitting documents for scholarships.
15. Everything is virtual, so it is a challenge to send important documents to financial aid and other scholarship programs. As well as unable to fill-out documents.
16. Lost my mother and boyfriend of 10 years to COVID in May 2020.
17. Caring also for elderly parents and family.
18. All children moved back home once dormitories closed as well.
19. Unable to fulfill financial expectations.
20. Physical ailments and anxiety are heightened.
21. Delays in funding because of closed offices.
22. tuition costs, rent/foods, costs, computer
23. WiFi payment
24. Virtual learning was not offered for needed courses so I canceled my classes and waiting for the spring semester.
25. Spouse will be laid off soon, so will become the primary provider.
26. Exhaustion from being an RN and still trying to further my career during this time.
27. Not enough money for school.
28. Was laid off from a secure job.
29. Domestic abuse
30. I have relatives staying with me because they have been financially impacted by COVID-19.
31. On top of school, I am helping home school my 10-year-old nephew Both parents are required to work.
32. Mental Health/ Depression.
33. internet capability the ISP is high in price but cheap connectivity.
34. Very poor internet connection.
35. Working while attending school.
36. Classes changing their credit hours.
37. Trying to go to school from home while also having a loud and busy home life.
38. payment for schooling
39. Extreme budgeting to make ends meet, often using credit cards.
40. Poor internet service.
41. Had to change my major go for a lower major until a cure so I have my family nearby.

What challenges are you currently facing as a result of the COVID-19 pandemic? *Continued*

42. Lack of PPE, soap, hand sanitizer, etc.
43. Just trying to learn on a platform that I'm not used to.
44. need textbooks and school supplies
45. No help from advisors.
46. Trying to pay off my courses.
47. My mom is a single parent and is currently paying tuition while I wait for the NN Scholarship.
48. If scholarship or aid is not offered, then I would drop all classes.
49. Couldn't work because they closed where I was working.
50. Having to find online services to continue school.
51. Change dissertation Research-no access to participants.
52. High book costs average \$200-\$300 per book Libraries are shut down until September I would use the reference copy until I had more funding to buy or rent a book I am unable to do that this semester because the library is closed.
53. lack of focus due to overcrowding at home.
54. incredible stress from switching over to online engineering classes abruptly during the spring semester.
55. No/limited access to WiFi.
56. Stress, the husband was ill, family deaths.
57. Needing faster internet speeds.
58. I had to choose a college closer to home with online classes for now.
59. Slow processing of school information and documents due to the limited people in office spaces.
60. Overall good however my wife has awkward work demands Her program is tasked with providing treatment for alcohol and substance abuse. Her program lost a massive amount of clients and is now expected to contact potential and present clients via phone and email kind of like a telemarketer.
61. My brother is also in college, and my parent has to help both of us financially.
62. Driving home on weekends to take care of my family Helping my family care for their kids when school is online.
63. PAYING OUT OF POCKET HEALTH EXPENSES BECAUSE I HAVE NOT REACHED MY \$3,500 HEALTH INS DEDUCTIBLE AND THESE SERVICES ARE NOT OFFERED THROUGH IHS.
64. The schedule is mixed up and loss of credits
65. Tuition assistance - I have two children in college
66. Internet bill went up.
67. Loss of health and dental insurance
68. Traveling between homes
69. NMHU Farmington Center is closed.
70. No job, unable to pay for school.
71. Unable to comply with College academic plan for the Fall semester.
72. Scholarships are coming in "late" because my school started earlier than usual so that we may be done with the Fall 2020 semester by the peak of the flu season.
73. Lack of scholarship opportunities, FAFSA grant reductions.
74. Reduction in financial ability to pay peripheral bills.
75. Online connectivity issues.
76. Mentally overwhelmed.
77. Navajo Nation being shut down and unable to process Financial aid but school courses and deadlines payments remain!!
78. Difficulties for overly price internet fees
79. No job/ no financial income.
80. Balancing work schedule, taking care of my child, and trying to complete schoolwork
81. Unable to pay for the internet at times
82. I face challenges in applying for scholarships. I transferred schools in the middle of the pandemic and was not

What challenges are you currently facing as a result of the COVID-19 pandemic? *Continued*

- sure if they would be doing classes or not. Scholarships require sending documents and I struggled to obtain access to one. Thank you for extending the deadline for the scholarship deadline!
- 83.** My parent's loss of income has caused them not to be able to give me a monthly stipend I use for gas and food for school.
- 84.** Not dropping a course but thinking how I'm going to pay for college.
- 85.** Having to drop one or more courses due to being overwhelmed by children being at home and taking on other responsibilities.
- 86.** Technical problem with New virtual learning, mental stress causing depression.
- 87.** higher education due, for example, upper-division courses are \$140 each and I need 23 courses.
- 88.** mental health
- 89.** Areas for studying were shut down so I had to find other resources.
- 90.** Could not do my practicum.
- 91.** I do not own a laptop or PC, I utilized the university's resources. When classes transferred to remote learning I had to borrow a PC after two weeks my school went remote. Rent, utilities, and food became a priority and then my education took a backseat. It is a stressful situation but learning to adapt as I go.
- 92.** Mental health, the degree had to be pushed to other quarters.
- 93.** I lost both of my parents from the COVID-19.
- 94.** Having to wait a long time to contact people about my financial aid, and finding ways to pay for college.
- 95.** No reliable internet service.
- 96.** Possible eviction from the landlord due to not pay on time and unable to keep up with disinfecting and cleaning our home. The landlord wants it spic-and-span. I tried filing a complaint with the City of Flagstaff but I have received no support.
- 97.** Care for my grandchildren
- 98.** More hours online and had to upgrade internet connection and hardware.
- 99.** Electronic needs such as a laptop or WiFi hotspot.
- 100.** Mental health strain, Emotional stress, Financial support for family members.
- 101.** Bad Internet Connection & too costly.
- 102.** Having to take an incomplete on a summer course due to unanticipated health issues.
- 103.** I didn't have the opportunity to fully prepare to take the ACT in high school. Our high school closed and I couldn't take the ACT in June Now, I'm trying to prepare with the help of a teacher under conditional circumstances. Prior to our high school closing, I had the opportunity to attend ACT study sessions four times a week at 1 1/2 hours at a time The ACT score will greatly impact my opportunity to earn a Chief Manuelito scholarship Even so, I'll do my best, where there is a will there's a way.
- 104.** Not enough funds for College.
- 105.** Making ends meet bc of the need for internet and laptop, paying more for food/HBA/cleaning supplies at the local grocery store.
- 106.** Resources
- 107.** Loss of jobs and hours available.
- 108.** Unable to pay for preschool due to COVID.
- 109.** Scholarship income is delayed and addresses many of the issues above.
- 110.** Health problems, internet
- 111.** not having enough to pay for textbooks

What challenges are you currently facing as a result of the COVID-19 pandemic? *Continued*

- 112.** Caring for an elderly parent.
- 113.** No money to buy college books.
- 114.** trying to pay for my door, fees, books for fall 2020 here at NAU
- 115.** Mental health impact from COVID-19 related isolation and relative-death related to COVID-19.
- 116.** Financial aid for my school is taking a long time to go through
- 117.** Some expenses that were needed to fulfill the courses in my class in order for the work to be done, programs were purchased in order to keep up with the lectures since the library closed its computer labs.
- 118.** Not enough dorm rooms available.
- 119.** Sheltering at home with a family of 8 - 2 school-age students/2 college students.
- 120.** Not having a library, in-class instruction, being able to work with others Anxiety, as it's different being cooped up and not being able to access what a campus offers from tutors, others to help, a better teaching method than online, and quiet places to study, computer labs with the correct programs and software, printers, scanners.
- 121.** Mental illnesses and stress of being online instead of in person.
- 122.** My Internship course was interrupted, which has left me with an Incomplete Grade.
- 123.** Having to buy/pay for WiFi at home.
- 124.** need to pay my remaining balance at Diné College.
- 125.** No internet, cannot pay a pending bill.
- 126.** Purchasing more masks, there is a coin shortage so washing my masks are difficult.
- 127.** I am unable to find a part-time job during this pandemic. I am in school but taking out too many loans. I don't know how I will continue past Sept.
- 128.** I have maxed out my credit card in order to pay for this semester because I have not received financial aid from the NN scholarship.
- 129.** Mother-in-law now needs assisted living care 24-7.
- 130.** Living situation brother passed who cared for the elderly mother now caring for her by driving 2 1/5 to check on her which takes time away from class assignments
- 131.** Reliable Internet.
- 132.** An increase in stress and mental health.
- 133.** Working to provide income while taking classes.
- 134.** Internet Instability.
- 135.** Some
- 136.** The loss of loved ones, time management with academia and Home life, maintaining my mental and physical health.
- 137.** Cannot return to college
- 138.** Not having a NN scholarship sent out on time. Still waiting.
- 139.** Need more fund to pay off my tuition
- 140.** On unemployment benefit
- 141.** Mental health issues
- 142.** Financial Budget is very limited.
- 143.** Do not have good internet service.
- 144.** Switching to remote only due to being high risk.
- 145.** Tuition is still high.
- 146.** Poor internet infrastructure on the Navajo Reservation, need to drive to a location with WiFi.
- 147.** Living paycheck to paycheck.
- 148.** Bad internet for zoom
- 149.** Income insecurity, but doing well so far.

What types of expenses do you anticipate over the remainder of the semester?

Number of Responses: 1,255 responses

Note: Responses of N/A or none were deleted.

Respondents were allowed to make multiple entries. Eighty-nine percent or 1,042 respondents reported that the internet would be an expense they anticipated for the next semester. Approximately 72% or 899 reported transportation expenses, another 67% or 836 respondents anticipated rent expenses. Thirteen percent or 165 respondents reported they anticipated childcare expenses. Eight percent listed other expenses (102) and food (95). A sampling of other expenses include: "All university fees (which are applied to services on-campus, which should no longer be applied to online mode) and Assistance to family bills;" and "Other technology and health safety/hygiene (hand sanitizer, face masks, cleaning supplies)."

Internet	1,123	Phone	12
Transportation	899	School fees	9
Rent	836	School supplies	9
Child Care	165	Health care	5
Other *	102	Room and board	5
Food	95	Bills	4
Tuition	54	Insurance	4
Utilities	50	Cell phone	3
Books	21	Bathroom necessities	2

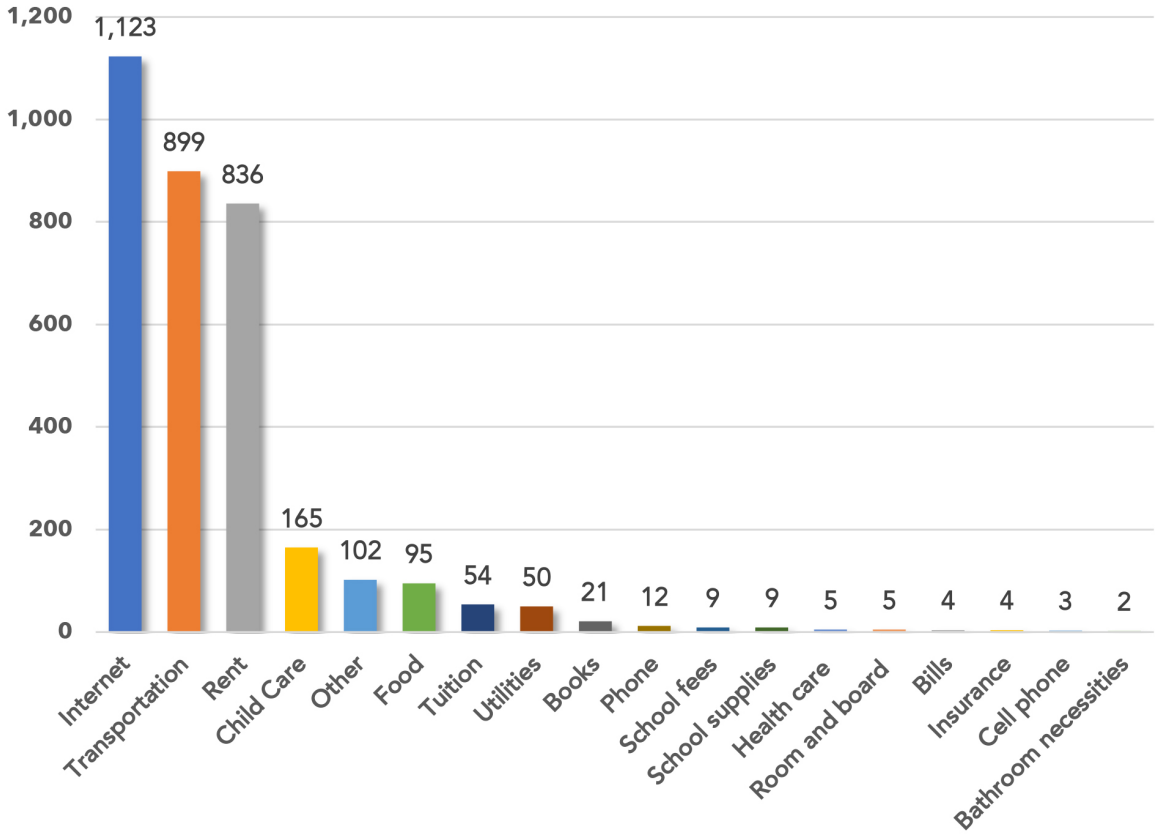


Figure 8. Types of expenses Anticipated for remainder of semester.

*** Other - What types of expenses do you anticipate over the remainder of the semester?**

1. Adequate shoes/clothes for winter
2. All university fees (which are applied to services on-campus, which should no longer be applied to online mode) and Assistance to family bills
3. As a grad student, we don't get much financial assistance
4. Auto insurance
5. Auto loans, home insurance, credit card payment.
6. Being homeless
7. Buying ppe
8. Car insurance, medical bills. emergency travel
9. Car insurance, other bills
10. Car payment and insurance
11. Classes
12. Cleaning supplies
13. College Debt
14. Computer access
15. Cost of printing, scanning, and to a site where this can be done since schools have closed.
16. Credit card payments, cell phone bill
17. Daily Living Expense
18. Day to day expenses.
19. Dormitory
20. Equipment cost
21. ers insurance
22. Essential Items
23. Essential items (hygiene, clothing, school supplies, ppe)
24. Everyday Essentials
25. Fees, and other school-related expenses
26. Financial aid
27. Financial Aid for school
28. The financial investment of technology for child and self.
29. Financials for college
30. Funds for a new laptop/iPad to connect and download req. Books
31. General living needs
32. HEALTH INSURANCE DEDUCTIBLE EXPENSES OUT OF POCKET
33. Help with bills
34. Housing
35. Housing and Meal Plan
36. Hygienic necessities
37. Hygiene products
38. I don't anticipate any additional expenses.
39. I have to catch a ride because my vehicle went out.
40. I will have to pay for part of my tuition on my own.
41. Insurance dues, protective personal equipment, and sanitizing essentials.
42. It was my last semester (summer) and I finished. I do have children (3) in college however who I have taken in as well due to the pandemic. They are struggling as students due to limited options in earning money for school.
43. Lack of Scholarships that the Navajo Nation Government did not approve with our Chapters and No answers from the Navajo Nation Scholarship Office.
44. Laptop, & credit card bills
45. Late fees
46. Laundry money
47. Living
48. Living expenses
49. Living with spouse and her child. Vehicle payments and grandchildren needing food, clothing, and cell phone/Wi-Fi services in the area where they live in northern California on the Paiute reservation. They are Diné and Paiute.

What types of expenses do you anticipate over the remainder of the semester? *Continued*

50. Loan payoffs
51. Loans
52. Meal plan
53. Mechanic payment
54. Medical expenses
55. Medical supplies for school, scrubs, etc...
56. Mental health counseling
57. Mortgage
58. Natural gas (Cooking and heating the home in winter.)
59. Necessary supplies
60. Necessities (food, hygiene, etc)
61. New fees that seem to appear on our student fees this semester. The fees went up like \$100.
62. Ongoing certification for work.
63. Only income loss.
64. Other essential living basics
65. Other software programs required later for the satisfaction of the assignments given
66. Other technology and health safety/hygiene (hand sanitizer, face masks, cleaning supplies)
67. Out of state fees for school
68. Pandemic left me unemployed
69. Paper supplies for printing, new computer, and scanner
70. Pay for College since I cannot work
71. Paying bills and finding work-study in a safe environment
72. Paying off classes that we're unable to be paid for during previous semesters.
73. Payment for school
74. Personal care items
75. Personal expenses
76. Personal expenses, entertainment, clothing
77. Printer ink, postage & mail, school supplies, desk, chair, Scandisks, earphones, lamp
78. Project supplies and software costs.
79. Purchase of a scanner, printer, hard drive, etc.
80. Purchases of laptops
81. Resources like a brand-new laptop to attend online classes.
82. Room, board, meal stipend, books, etc.
83. School housing and meal plans
84. School-related costs
85. School-related expenses
86. School. I have not paid off my classes for this semester and at the location, I'm staying at for now.
87. Security home cameras
88. Stationary for staying home.
89. Student loan bill, insurance (apt, car, health) bills,
90. Student loan, car insurance, phone bill, correct software
91. Student loans
92. Supplies
93. Supplies. lab fees
94. Tech bundle al of \$300/semester.
95. Tech support fees
96. The remainder of my outstanding college tuition.
97. These are what I anticipate when I return to school when it is safe.
98. Travel expenses
99. Truck expenses
100. Unexpected travels to family to help quarantine if my cur location gets exposed.
101. Vehicle payments
102. Water, essentials, college fees

How can the Navajo Nation help you?

Number of Responses: 1,286 responses.

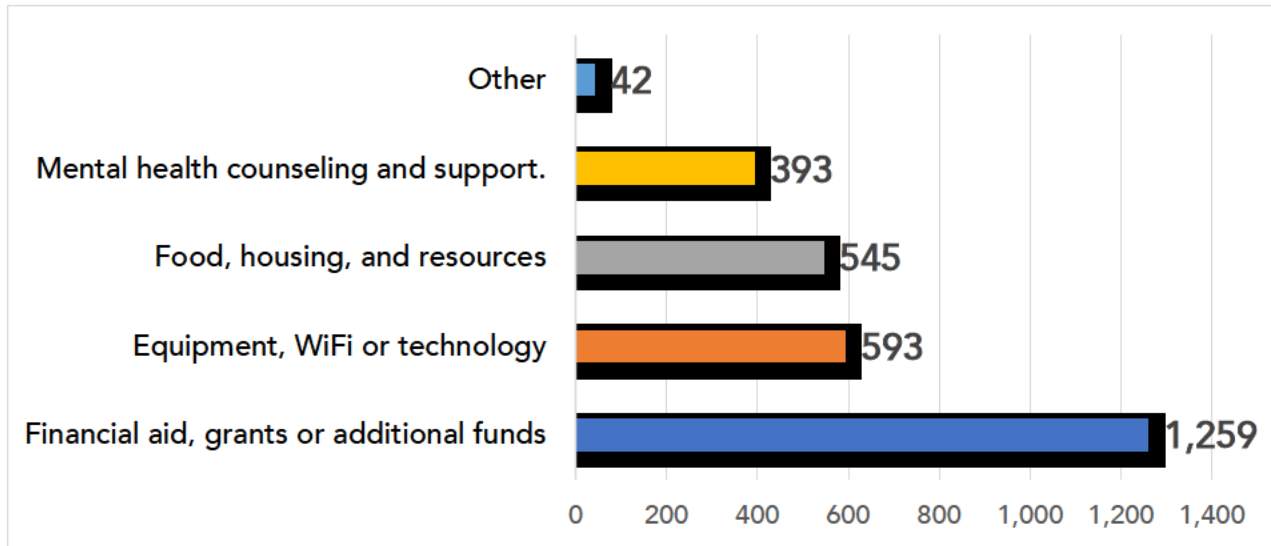


Figure 9. How the Navajo Nation can help.

Students were asked how the Navajo Nation could be of help as they continued their studies. Almost all respondents (98%) reported that the Navajo Nation could assist with financial aid, grants or additional funds, another

593 or 46% responded that assistance with equipment, WiFi, or technology, approximately 42% or 545 students listed food, housing and resources, approximately 31% or 393 students listed mental health counseling and support. Forty-two or 3 percent of respondents listed other.

Financial aid, grants or additional funds	1,259	98%
Equipment, WiFi or technology	593	46%
Food, housing, and resources	545	42%
Mental health counseling and support.	393	31%
Other	42	3%

* Other - How can the Navajo Nation help you?

1. Advocate for us students and young kids. Stop pushing us under the rug and not creating spaces for our voices.
2. Communicate with students consistently. Emails and voicemails make a difference.
3. Housing would be great!
4. Increase the broadband
5. Speedier awards and disbursements.
6. Housing is very important! Especially for students like me coming from an unstable home that affects my education.
7. Tuition costs
8. I would really appreciate more transparency about financial aid and also about how to support our families back home.
9. Face masks, hand sanitizer,
10. NEW DEPENDABLE LAPTOPS FOR ALL STUDENTS
11. Scanner for Home & Printer Ink
12. Keep the employees of ONNSFA working safely at home or in the office. We need them to help us. They are a good resource.
13. student loans

How can the Navajo Nation help you? *Continued*

14. A letter requesting for us to increase our budget.
15. anything helps
16. I'm Navajo but not enrolled. Financial aid would be nice but I'm probably n/a to Navajo Nation's funding for COVID-19.
17. LOBBYING FOR RECEIVERS OF IHS SERVICES TO ALSO BE ABLE TO HAVE A HEALTH SAVINGS ACCOUNT. THIS WOULD HELP ME FOR EYEGLASSES EXPENSES AND DEDUCTIBLE EXPENSES FOR THE HEALTH CARE THAT I DO RECEIVE THAT ARE NOT COVERED BY IHS SERVICES AND NOT PENALIZE ME BY NOT ALLOWING ME TO CONTRIBUTE AND RECEIVE CONTRIBUTIONS TO HEALTH SAVINGS ACCOUNT FROM ME AND MY EMPLOYER.
18. Anything would really help.
19. Child Care Services
20. help cover the whole cost of two classes for this semester.
21. Traditional types of counseling.
22. Award my scholarship.
23. Emergency direct grants for Navajo students across the country.
24. Support groups for all types of students, connect us so we know we're not alone, so we can help each other.
25. To process documents in a timely matter to pay for school! Tuition payments and deadlines remain unchanged. Online courses and schools are processed while the Navajo Nation shuts down.
26. Programs people don't have electricity and do not have to pay so much.
27. Virtual interview workshop/career fair.
28. If any or all these are offered, I would hope the Navajo Nation would make this process easy and not have us jump through hoops.
29. Traditional help, not sure how this is being done since we are in social distancing and no contact, etc.
30. Submit a Plan of Action for the next 3 months, 6 months, 1 year. This does not expect to leave soon and fully preparing for what our Nation will do is reassuring. Also build infrastructure for water, internet access, and electricity. Release a monthly check to tribal members mid-month to support families and to cut down on First of the Month shopping-crowds.
31. Off-Nation Navajo families need support too; moving back to Nation is not possible in some cases.
32. I speak for everyone, even those who can't admit that they need help. It seems like every day is a challenge at home & when you leave out the door away from your family.
33. Giving to those who have a two working home and can't qualify for low-income opportunities.
34. More Resources for those living outside of the Navajo Nation
35. It would be nice to put old tribal vehicles on sale to students to solve my transportation problems
36. Any funding to help during COVID.
37. Some kind of financial assistance to avoid an eviction. We are at least four to five thousand dollars behind in rent.
38. Scholarship Money
39. Services for out of state citizens.
40. Transportation/gas money
41. Research funding for Ph.D. dissertation
42. Provide or distribute the scholarships to us hard-working students
43. Provide rural addressing by talking to ADOT and allow signs to be posted at turnoffs

Please help us understand the range and diversity of experiences by sharing any further information on the challenges you face due to COVID-19. *Number of Responses: 623. Note: Responses of N/A or none were deleted.*

1. Interaction with classmates and more understanding of the educational career
2. Internet service at home. When going to WiFi hotspot locations, laptop life does not last and there is no place to charge. Hotspot locations are 30-60 minutes from home.
3. I am a Graduate Teaching Assistant and it is only a part-time job. However, I am teaching two classes and can only provide to my students by posting PowerPoints and Assignments weekly. I cannot record lectures, etc. as I am a student first before an employee and the university will not allow me on campus for my safety.
4. When the pandemic started I was away from home, so I had to stay away for over 6 months because I was concerned about my family's safety. I don't have electricity or reliable internet at home so I am currently staying where these are accessible.
5. My health, I have asthma
6. not know if the semester will change when my children start school
7. I am trying to work part-time and sometimes full time to just try to survive.
8. I have been limited to obtaining help for raising my 1-year-old, as my family who would've helped is living in a hotspot zone in Gallup and on the Navajo reservation. They tested positive for the virus, therefore leaving my daughter and me no choice but to stay in WA for our safety and well-being. I had also lost a job in Gallup because I am unable to relocate, I am currently looking for another one out here that is accessible online. Because I haven't been able to find work and save up enough, I can no longer afford daycare and have been taking care of my daughter at home.
9. Entering as a freshman and getting instructions in getting checked in & started.
10. Mental health resources.
11. Recovering from the COVID experience (asymptomatic for self, death of brother from COVID, and once hospitalized sister from COVID) has mental and emotional challenges, I feel overwhelming anxiety, PTSD while continuing to take classes and take care of the family.
12. I've chosen to pursue a community college education instead of attending CSU- Fort Collins as I had originally planned. My family's finances changed drastically due to C-19 and my expected family contribution of \$17,000 per year was no longer feasible. I've had to work odd jobs to cover rent, gas, and transportation costs to remain in the greater Denver area. Jobs are hard to come by since I am a first-year college student. I am hoping I receive the Navajo Nation scholarship to help cover the remaining portion of my tuition which is \$2,000.
13. Connectivity issues and lack of resources
14. I am stressed from being a one-income household before was a two-income home and I got sick in June and July; Pandemic stress overload and I had to

Further information about the range, diversity of challenges faced due to COVID-19. *Continued*

- drop my last Summer class and almost lost my financial aid. I had to recuperate and get back to a healthy state of mind.
- 15.** Although I am not facing any challenges or lack of access to online schooling, I am struggling mentally. Accommodations are not being met and the schools are continuing to charge us useless fees such as campus recreation fees- even though it is closed
 - 16.** Questions are delayed due to the high traffic of emails. Online resources are slow.
 - 17.** Financial hardship
 - 18.** Staying motivated & focused without my peers to keep me accountable. Frustrated professors who want to help but are struggling with childcare, poor internet, etc. some of my professors are elders at high risk for COVID.
 - 19.** Things are in a standstill in every aspect of my life and answers are provided with vagueness and uncertainties.
 - 20.** Communicating with Navajo Nation Offices during the shutdown.
 - 21.** I finally got accepted into my desired program at UNM and knowing I have exhausted my ONNSFA funding, I am hoping I still receive some type of scholarship to assist with tuition, bills, etc.,. COVID-19 has made my classes hybrid, with the consideration of doing clinicals on campus. Scholarships assist me in so many ways and I hope our call, as native students struggling, don't go unheard of, or maybe some type of agreement can be meant amongst the committee to continue scholarships for students.
 - 22.** I don't have enough money for school. It puts me in a tough situation to be able to finish school.
 - 23.** Personally, I have a tough time concentrating on my courses when I am not attending classes in-person. It wasn't easy requesting documents (i.e. HS transcript, etc.) for scholarships nonetheless I did my best. Overall I am just stressed but overall I'm doing good.
 - 24.** Homesick and miss family that lives on the Navajo Reservation.
 - 25.** Tutoring, library, printing, scanning, and face to face instruction.
 - 26.** Waiting for grants and funding to help support my bills
 - 27.** Having to spend more money on food because my siblings are now going to school from home and had to invest in getting WI-FI. Although you would think I'd have more money because of not driving to school but instead it's the same because when I need to find something I have to visit multiple stores and sometimes if I can't find it I would have to keep checking back.
 - 28.** My internet connection... the change in my online classes for not having books right then and there for school work that shipping is taking to long to get me my books for class
 - 29.** Can't work. No money
 - 30.** The lack of communication for scholarships.
 - 31.** Multiple family members use the internet making the speed slow.
 - 32.** Child care, homes available for graduate students. Jobs available with high pay, homes, degree accuracy in departments.
 - 33.** Having to complete the spring semester in the summer.
 - 34.** Using a hotspot on a cell phone gets used up quickly. Have to pay extra each

Further information about the range, diversity of challenges faced due to COVID-19. *Continued*

- month because I have gone over the data plan.
- 35.** I am having a hard time finding a job that will work with my schedule to bring in an income.
 - 36.** Losing family and friends to COVID-19. Mental health
 - 37.** No child care facilities and no reliable internet services where I live.
 - 38.** My laptop stop working and there is no place to get it fixed right away.
 - 39.** Offices to obtain important documents are closed making situations difficult.
 - 40.** The lack of internet access, worrying about not being eligible for scholarships, I take a school shuttle to and from school, and I don't know if it is safe. And most of all, the loss of income. I worked as a student employee at the college I attend, I lost that job the day we were told to go home. It has been hard trying to find another job since then. Pursuing higher education was the way for me to go.
 - 41.** Traveling to get home.
 - 42.** I reside in Family housing at our school so I have to maintain my education despite what is happening until I graduate. Starting next spring we are going to have to pay out of pocket expenses for college.
 - 43.** I just feel isolated from all the things I was used to doing, especially now that I have to adjust to living and working from one space. It's exhausting sometimes.
 - 44.** Trying to get the required document for scholarships on time due to office closures
 - 45.** Aside from missing my family back home on the reservation, fortunate to not experience any challenges, so far.
 - 46.** lack of access to water for livestock
 - 47.** Putting a hold on my education due to COVID 19.
 - 48.** After the pandemic hit, and classes switched to online classes, I felt sort of lost. Lost as in, lost connection with my professor because of being unmotivated, having the urge to procrastinate because work had to be due on a certain day. Overall, I would rather take classes face to face with my professor because of the many advantages that come with it.
 - 49.** My Ccollege campus is open, but under very strict guidelines and sometimes makes me wonder why I'm paying so much for a very limited experience and learning environment. My parents have struggled through the pandemic and have made it hard to pay for college.
 - 50.** I am submitting my documents to ONNSFA, but under their office closures, it makes it hard to receive our funding quicker. My files are not updated to reflect my current submissions for the required documents. Our funds help substantially for the topics mentioned in this survey.
 - 51.** Navigating the internet with a lack of reliable internet access despite being in city limits.
 - 52.** Loss and limitation of income
 - 53.** With the pandemic, I am one of the fortunate ones who is still working but this has placed me to be the breadwinner of my family since my husband has stopped working. So this has put a strain on my finances and providing everything for my family leaving me no extra money for my educational needs. I am not covered by Pell this semester because I have exhausted it. So now I am depending on ONNSFA to help me pay my tuition this

Further information about the range, diversity of challenges faced due to COVID-19. *Continued*

- Fall Semester and hopefully extra funding to purchase a reliable laptop and pay for my internet services.
- 54.** Inability to acquire desired practicum/internships due to limited availability of agencies accepting interns during this time of a pandemic.
 - 55.** The main challenge I have faced from COVID-19 is learning through a computer. I have dyslexia so I had to switch some of the ways in which I learn. Just as getting a google extension to read a text to me.
 - 56.** I am a single mother and it is simply hard trying to continue school without a job; I have applied to countless places with no luck. And now may have to rely on thousands of dollars of loans.
 - 57.** Mental Health
 - 58.** Living in the SE USA has been a challenge. The majority are not taking it seriously and it complicates things for others.
 - 59.** Most of the offices were closed so I couldn't get and submit the required documents on time for the scholarship deadline on June 25, 2020.
 - 60.** It's very difficult.
 - 61.** Help the students by making it easier to sign, fill out, and send important documents. For those who are unfamiliar and are unable to send documents.
 - 62.** My parents' home has internet, but 4 laptops are on at the same time, and it is slow. My mom is doing her work online and my siblings have online classes with Page High School. I will be having classes in the evening, but it will be slow too.
 - 63.** My parents work and my siblings all have online school and I am helping my parents out with the kids who have online classes and making sure everything is okay. School and making sure everyone is doing their best and getting their homework done is challenging.
 - 64.** Minority discrimination
 - 65.** I had to take an 8-week break from school because I lacked the funds for tuition. This may have messed up my financial aid documents and made it look like I am dropping out of the program.
 - 66.** Loss of relatives, mental health counseling
 - 67.** Layoff
 - 68.** The administrative leave with the NN employer was beneficial to allow me to focus on my course of studies. I was able to stay home and attend my online courses.
 - 69.** The mental health of caring for children, elderly parents, and also helping other family members. Along with being a full-time student and working full time.
 - 70.** After spring break my school switched to online learning where I ended up having to teach myself the second half of the classes I was enrolled in. I am a visual and auditory learner, losing the daily interactions from my professors to email the only contact was tough. I am proud to have had a successful semester with the unexpected challenges that occurred.
Coming into the fall semester, I have had trouble obtaining official documents needed from my school officials for scholarships. This week was the first week of school, while also being the first week that school faculty members were allowed to help us, students. Even with my hardest efforts, that rule has made it impossible for me to meet deadlines for other scholarships I wanted to apply for.

Further information about the range, diversity of challenges faced due to COVID-19. *Continued*

It's the end of the first week and I still have yet to receive all of my documents needed to renew scholarships, including the one I have with ONNSFA.

- 71.** With recent office closures due to the pandemic, it is hard to submit documents to ONNSFA and staff reply to an email is significantly longer and I feel I might lose my funding because of this.
- 72.** My family and I are doing ok.
- 73.** Due to the nationwide pandemic, I am unable to attend any major school-sanctioned events without breaking any precautionary rules therefore resulting in fines on top of fines. Me as a first-generation low-income student am unable to contribute to the excessive amount of financial expectations that are needed to fulfill my career in higher education.
- 74.** A higher degree of anxiety for a person living with anxiety.
- 75.** The only challenge I have faced was not a fast internet connection. I am fortunate enough to have access to a laptop, printer, and my school has been on top of things to help with any problems related to COVID 19.
- 76.** I'm unable to find a job in the current market
- 77.** Additional financial will be a big, help!
- 78.** I do not feel safe attending classes at this time because of the COVID-19. I want to attend classes online but not all or none of the classes I need are available online.
- 79.** No money for required books for school, gas, housing, and food. I haven't found any job outside of the Rez.
- 80.** Not having much reliable internet access is difficult to come by and have a strong WiFi signal.
- 81.** Having a laptop or technology to use for school.
- 82.** Putting myself at risk to get the education because I have a 4-year-old daughter who is considered high risk.
- 83.** Short/lack of funds to pay for graduate program tuition, fees, and other expense, as children also attend a private school on the reservation. Again, the spouse will be laid off soon and will become the primary provider for my family.
- 84.** Anxiety after losing a co-worker and relatives. I am a diabetic so I am scared at times. I also do not have running water at home and we still waiting for OEH, NECA, and NTUA to hook the water to our water line. Learning how to do school online is different than attending on campus.
- 85.** Learning how to do school online is different than attending on campus.
- 86.** It is a difficult time to be a nurse, student, and to assist with homeschooling, my children.
- 87.** Some courses in grad school require classroom interaction, like group therapy, role plays that didn't go well. Group therapy requires the therapist to hear, see, feel the body language, tone of voice, and the attitude or emotion of the client. It is hard to do this in a virtual setting.
- 88.** The experiences I face due to COVID-19 would be the lack of hours during my job before school because I did not make enough money there to finish paying for my student bill. Also finding jobs on campus to pay for my bill before I accept some student loans.

Further information about the range, diversity of challenges faced due to COVID-19. *Continued*

- 89.** My computer is old and slow so going online overworked my laptop and I don't have one now.
- 90.** I don't have time to be sitting at the computer for hours on end. Internet service on the reservation sucks. Having to do everything online for a scholarship make it harder when in-person is better and it gets done faster.
- 91.** I was laid off from a good job with benefits, so I decided to use what is left of my retirement funds to go back to school (after paying rent and other bills). I hope it pays off. I have an undergraduate degree but master's degrees are becoming the standard for good-paying jobs. It's hard to find any funding for prerequisites that are required for MS and BSA degrees so I'll do what I can to get there.
- 92.** Nothing too drastic so far; although my work is talking about laying off people that have me worried for me and my family.
- 93.** Internet service is lacking where I live. I am a student within the reservation and I had no idea that the Navajo Nation would be on lockdown. Therefore, I had to remain within the Navajo Nation, while everything I needed for school was left in the dorms. I came home for the weekend but was told to stay home because of the pandemic. It was difficult because I didn't have a laptop nor did I have internet access.
- 94.** Lack of fast internet led to missed class times on zoom & low grades on assignments. No money for food or gas to get food.
- 95.** A lot of college students, myself included, are facing problems w/ their mental wellbeing.
- 96.** Lack of sanitizing essentials
- 97.** My classes have all moved to virtual, which prevents me from accessing a lot of other assets of the curriculum such as patient interactions, ultrasound, and lab.
- 98.** Applying for scholarships because of the requirements you need to apply.
- 99.** I am having issues obtaining financial aid. My application with ONNSFA has not been processed and my other scholarship has had a difficult time contacting my university to verify and obtain certain documents to disburse my funds. Right now, money is very tight financially and it looks like I will have to either increase my student loan significantly to make tuition and rent.
- 100.** Currently, in my household, we only have one parent working and my other parent has an underlying health issue.
- 101.** During the COVID-19 crisis, I have experienced the inability to work in an office at my student job as well as not be able to access certain resources to help keep my academics on par with the Satisfactory Academic Progress standards.
- 102.** The transition of school to being online and not having that in-school experience.
- 103.** Changes in mental health
- 104.** Death of multiple family members/ Depression
- 105.** Due to the pandemic grades did go down and NNOSFA needs to not penalize students for that due to it being beyond our control and should allocate more funds as scholarships other than NN were lost due to the situation.
- 106.** Losing my job, trying to support a household of 2 on 1 single income - unemployment pay, worrying every day if someone I love will catch COVID, constant anxiety because of the number

Further information about the range, diversity of challenges faced due to COVID-19. *Continued*

- of cases on the Homeland has been devastating.
- 107.** Changes in the normal routine
- 108.** I am unable to find work to pay for the needs of my household. I am unable to attend University in person due to COVID-19, as well as attend the online courses available due to limited access to the internet. I now have to care for others in my household.
- 109.** I need financial assistance.
- 110.** Having to go to a top of the hill to find cell reception, to submit classwork, attend an online class session.
- 111.** I am a Nursing student so my time is precious. I was counting on my ONNSFA scholarship but I still have yet to receive anything. Dropping out is looking like a reality due to lack of funding
- 112.** classes are online and on confusing platforms and its not good reliable internet service here
- 113.** I need and requested a Tech bundle (rental) from Fort Lewis College for school.
- 114.** I and my sister were both enrolled in school full time, she was still working, and she has a one-year-old, so I was babysitting all the time because they closed down all the daycares. It was definitely harder to take care of another person while her mom was trying to make money to pay enough for rent, and other bills.
- 115.** Tutoring due to no laptop
- 116.** Challenges I'm facing are having to go to some classes on campus still and two of my classes changed their credit hours because they moved everything online. So I had 17 credit hours but it changed to 14 so it's holding me back.
- 117.** Right now, I am living off-campus but having internet access that is good for electrical engineering and computer graphics. It is hard to get a strong and fast internet to use so I can start my academic year right.
- 118.** I have to take public transportation to reach the campus. I find it terrifying to have so much contact with others every single day because there are still some classes I have to attend in-person.
- 119.** Since I'm asthmatic and also was diagnosed with diabetes, it's made it tougher for me because I'm more of a kinetic learner than an auditory or visual learner. It's going to be tougher for me just to read pretty much just everything or watch videos. I prefer in the classroom and hands-on. However, due to my high-risk conditions, I'm not taking any chances and would prefer to stay away from crowds.
- 120.** What I faced was moving everything online for the remainder of my spring term, it was a struggle because I had to adjust quickly online and the grading was all over the place so I wasn't too happy with how I ended the semester.
- 121.** I experienced a loss of income with a job that employs college students. As a result, losing a lot of tuition assistance from that job.
- 122.** The challenges for me is the initial loss of my full-time job (shut down due to pandemic, my 3 children losing their school and after school programs, loss of a sitter); resulting in me getting a part-time job to accommodate hours, drastically reducing my overall income and increasing my credit usage. I now do not have enough money to pay off past due balances on my student account, much less purchase my required

Further information about the range, diversity of challenges faced due to COVID-19. *Continued*

textbooks for my fall classes. Wait times for student services at my Uni and scholarship and financial resources have increased considerably, and many resources are near impossible to contact for timely resolution of issues.

- 123.** Right now, no one is home and our horses got rounded up by Navajo Nation so no internet at home and a crazy class schedule isn't working for me. And taking care of my parents they are up there in age and I don't want the. Getting sick, I already lost my náí and my dá'í to the virus.
- 124.** Workspace at home with multiple family members
- 125.** As a college graduate student who is single with no children, there is no reliable housing provided for young adults within the boundaries of the Navajo Nation. There needs to be housing provided for young adults. My household is very toxic with an alcoholic father and a mother who lives in a home with two families. Home is not safe nor is there room. The Navajo Nation must provide housing for those who wish to return home.
- 126.** I had to put attending college on hold due to a fear of contracting COVID 19 existing in my family members with pre-existing health concerns. Instead of reporting to a teacher on campus, I will be attempting my first year of college online.
- 127.** Laid off due to pandemic
- 128.** Delayed Navajo Nation services that prolonged help for financial assistance for higher education and at the Navajo Nation Election Office.
- 129.** The inability to care for grandparents due to risk of COVID
- 130.** I am a non-traditional college student in that I am older, work full-time, and am attending classes online. Due to COVID-19, my study hours were impacted when I was asked to work more and had to drop classes, causing a financial strain when I had to pay back funds.
- 131.** I am attending Fort Lewis College Graduate Program full time online and my bill is due September 8, 2020. I am counting on the Navajo Nation Scholarship to cover my funding however, I don't know who to contact because I know you are accepting applications up to November 2020. How can I contact someone to see if I can get my funding covered by September 8?
- 132.** I caught COVID and had to delay going on campus for one week. That has set me back and having to catch up
- 133.** lack of strong internet
- 134.** I have been fortunate enough to have a paying job during the pandemic but I do have a spouse that got hours cut during the beginning of the pandemic.
- 135.** Special needs dependents (Immuno-compromised) require more care during the COVID-19 pandemic.
- 136.** because I'm back at my school's campus I don't want to see my family in the meantime. I only say this because I still have two classes in person at the campus and it's scary because I don't know where the other students have been and if there is a possibility then I do not want to risk bringing it back to my family.
- 137.** Unable to come home due to online classes and my family doesn't have WiFi
- 138.** Wearing masks mostly everywhere and having a hard time hearing other people when they're talking, and have to be

Further information about the range, diversity of challenges faced due to COVID-19. *Continued*

- careful when you're going anywhere in the campus.
- 139.** Due to my family not near a college that offers my major of becoming a doctor I had to stay local and start with nursing. I was very disappointed. I needed to stay close to my peace of mind.
- 140.** Over the summer of 2020, I attempted to take classes online to determine if I could stay on the reservation for the fall semester. I only took two classes and it became a challenge to securely connect to my classes, it was at this point that I realized I had to go on-campus to gain better internet access to my courses. This is the only reason I decided to risk staying on-campus for my education and to keep my scholarships.
- 141.** Just a lot of financial issues! With having no job and no car, it has been hard to live on my own. Trying to pay for loans for tuition/fees and housing while trying to be in school is a tough challenge as well.
- 142.** Mental health. Stressed about school and livelihood. Balancing school, helping family, preparing needs for winter months. Lack of internet services, updated computers.
- 143.** Challenges of switching to online learning and lack of connection with instructors.
- 144.** I am a student that is living in off-campus housing due to safety concerns, however, I am worried about paying rent while in school. Due to not being able to have a steady job to pay for necessities.
- 145.** The main problem I have is getting a new laptop for school, my resources go to tuition so I am in trouble.
- 146.** I have soon to be debt because of school
- 147.** With financial aid offices on limited hours, it has become worrisome about upcoming classes. With low income and limited access to technology, I live on the reservation, taking "a break" has become an option.
- 148.** Financial help
- 149.** The global pandemic has impacted a lot of students. Not only the ones who live off-campus but also the ones who live on campus. At the moment the university is open and allows on-campus living but all but a few advise everyone to not come to class unless needed. Everything is online now. Financially this affects the student body. Paying for in-person classes but getting the online experience is not what we planned for but because of circumstance, we have to endure this dilemma. Emotionally and mentally this is straining to the student. Having to be quarantined when symptoms arise. That's why I decide to live off-campus and not on campus due to the possibility of contracting the said virus or even be kicked out of on-campus living.
- 150.** Parents jobs were lost and had COVID.
- 151.** Getting in contact with departments/administrators on the Navajo Nation.
- 152.** Having to self-quarantine the mental health of people I know have gone down and more people are experiencing depression.
- 153.** The need to have a home/apartment.
- 154.** Not knowing if I have enough financial aid.
- 155.** Just mentally mostly.
- 156.** Due to preexisting chronic health issues, staying home to do online learning, while COVID-19 has been on the rise in Coconino County where Northern

Further information about the range, diversity of challenges faced due to COVID-19. *Continued*

Arizona University is located was the best decision for me. There were not any guarantees that students would be safe on campus or given many accommodations, especially with health issues. Also, many NAU degree programs, staff, faculty, and support staff were let go of. The Navajo Minor degree program got dropped and that was my Minor. The course options are limited, teachers are loaded up with classes and it has been a huge adjustment since Spring semester 2020. Online materials and supplies are expensive and making a study area to be on video and in group meetings is an adjustment at home. My family has made many sacrifices for me to get what I need to start classes on Aug. 12th. I had to pay to get out of NAU Housing since the application was filed in the Spring semester. The relet fee was \$250. That was not waived due to COVID-19 or respiratory health issues. Some other students may have to pay rent despite staying home to be online learning. I am fortunate some student took over my apt.

- 157.** Being able to figure out how and when to pay for my courses.
- 158.** Can't concentrate because of the above, it is rather hard and now the monsoon season will soon be upon us and it will be more difficult; there was a tremendous hardship imposed on me; especially have to change over to online classes with little, slow or no access to the internet.
- 159.** I am comfortable with the range of multiple diversity that is at my current college.
- 160.** Trying to speak with someone about picking classes has been a challenge. After the first week, I'm still working with

financial aid and registration instead of focusing on classes.

- 161.** Trying to speak with someone about picking classes has been a challenge. After the first week, I'm still working with financial aid and registration instead of focusing on classes.
- 162.** Require in-class instruction due to learning problems, virtual was not helpful to my learning experience
- 163.** Lack of communications from the college staff
- 164.** Challenges of switching to online learning and lack of connection with instructors.
- 165.** Getting the help I need in-person with my professors.
- 166.** On the Navajo Reservation, I faced the daily curfews (M-F 8 pm-5 am) and weekend lockdowns (8 pm Friday - 5 am Monday). This is has made it difficult to travel to the nearest Walmart for groceries since I live in a "food desert" town. I also lost my job due to the pandemic, so I had to stretch my money.
- 167.** None at this time.
- 168.** None at time.
- 169.** no comments.
- 170.** Mental and physical health. No motivation to do anything. No, I am not lazy.
- 171.** mental health
- 172.** No other challenges other than technological challenges
- 173.** Within school wise, many classes can't be taken due to the university have in class for it so many of the courses aren't available virtually. My challenge is making sure that there are enough funds to cover my expenses of education so the expected graduation can happen.

Further information about the range, diversity of challenges faced due to COVID-19. *Continued*

- 174.** I'm a Full-Time Essential Employee & Full-Time Student.
- 175.** Child Care; Classes are In-Person Classes than online
- 176.** Limited interaction with internship
- 177.** My family income is one parent. I am still awaiting a scholarship and my mother has out aside other bills to pay out of pocket to cover my college fees.
- 178.** Cost of living and transportation
- 179.** Scholarship applications and forms are not fillable PDFs online. Sending documents via the mail is also difficult because of no printer and fax machine.
- 180.** moving in with roommates
- 181.** I am currently dealing with Financial Issues, which I cannot find a job to help pay for my school.
- 182.** The hardest thing with the crisis going on is moving to vital learning which most students have trouble with especially me.
- 183.** Unable to access gyms.
- 184.** Mainly loss of a job for myself and uncertainty with my parents' jobs who help me.
- 185.** I am a survivor of the virus. I was just finishing a class when I got sick. Although I was feeling terrible I hung on and finish the class. Earned my first B and my GPA dropped from a 4.0. I loss family members as I started my next class and this made me lose focus. I lost interest in school and had no motivation but I'm still hanging on.
- 186.** I cannot go to the University Library to study.
- 187.** There is a lack of communication with the students and professors at the university, as some of us students are very limited in communicating due to unstable internet and not having access to the materials I need for class due to late shipping times or unable to be delivered to my home location.
- 188.** I am having trouble taking care of my 2-year-old daughter. The child care facility is closed and doesn't know when they will reopen.
- 189.** I think schooling is 10x harder during the COVID-19. Since everything is online since everyone is online its harder to have reliable internet.
- 190.** My roommate had to leave unexpectedly so I and my other roommate were faced with the challenge of trying to find someone to quickly take over the rent. I usually work at the community rec center which I am unable to do because of COVID-19.
- 191.** Due to COVID-19, I have had challenges with my student bill, I'm unable to pay the remaining balances. Lack of fuel to commute to and from campus. Lack of food.
- 192.** bills
- 193.** I was unable to take the ACT due to COVID so I did not and can not qualify for the Chief Manuelito scholarship. Even though applications are due in November, by then I will be away from college and there is not a testing center near my campus on the East Coast.
- 194.** Changing my original research project.
- 195.** It has been very difficult for my family and I. Both my parents were unemployed for a couple of months. Also, I think as a community living in a rural environment it has been very difficult to receive access to the internet and even getting supplies. On the reservation we had a large impact from the pandemic, so protecting our

Further information about the range, diversity of challenges faced due to COVID-19. *Continued*

elderly and doing as much as we can to help has also affected our time.

- 196.** Delayed scholarships.
- 197.** It was just unexpected and rearranging things became overwhelming.
- 198.** I am a full-time employee and a full-time student. Soon, I will be a full-time teacher to my daughter at home. I am facing financial trouble with paying my school so any funding is greatly appreciated.
- 199.** Overcrowding, no reliable internet
- 200.** Although I'm an online student pursuing my BAS, the COVID pandemic has hit my spouse and I's wallet. I'm also in need of glasses but not able to purchase due to a lack of extra money.
- 201.** Now that a lot of the staff are working from home, it is hard to get a hold of people. Or the wait time to get a call back takes too long. Books are supposed to be apart of my tuition but I've had to pay out of pocket for some books and materials. I recently had to pay \$200 for software that was required by my instructor. That was when I was in quarantine and money was tight.
- 202.** Having to deal with the side effects of recovering from COVID-19
- 203.** Staying safe, decided that even though it is my senior year, I would need to take classes remotely to stay safe despite the challenge of doing it from the reservation.
- 204.** I'm an essential worker; I've been working overtime to pay for all the bills (electric, rent, internet, and gas) but I'm still struggling to pay for necessities. I've recently paid off past tuition and now able to transfer to a four-year university; although financial aid does help pay for most of the tuition I still need help paying for basic learning essentials like notebooks, pens, laptops, and other school materials.
- 205.** In April of 2020, I was asked to stay home for 16 days on coronavirus break out but I was not exposed or I did not test positive for the coronavirus. My nephew tested positive and was isolated for 40 to 50 days or until he tested negative again. At that time, I had to request my school to give me time to continue my classwork for I was unable to participate in the class instruction and do my online course. COVID-19 put a great deal of stress on my family and me. At some times, I was unable to leave my residence and provide for my family and with my income limited, I had to find other outside resources to provide and keep stability in my household. Also, my schooling became different and at times, I was unable to attend classes and submit my assignment. I had to request extra time to complete and submit my assignments. I lost a lot of sleep worrying, stressing and I almost gave up on my educational goals.
- 206.** During the Spring 2020 semester, I failed one course due to COVID-19 because I had a hard time getting access to reliable WiFi connections. I live on the Navajo Reservation and I usually went to coffee shops to do homework and attend my classes online but they were shut down mid-semester. The reservation was also placed on weekend lockdowns, and as a result, I had further trouble getting access to WiFi. Therefore I fell very behind in my classes and did not do as well as I usually do in school. Every semester I have been on the honor roll list, and this past spring semester I did not meet the minimum requirements for my Chief Manuelito scholarship. My scholarship for the 2020 Fall semester is

Further information about the range, diversity of challenges faced due to COVID-19. *Continued*

- still currently being reviewed and I do not know if I will receive any funds. I also lost my job due to COVID-19 and currently, I do not know how I will pay for my last semester.
- 207.** COVID-19 has disrupted everything.
- 208.** I am in a hard science Ph.D. program and the university has closed labs for a couple of months.
- 209.** Every student is challenged with different outcomes of this pandemic. I was challenged to stay home after living far from home for college. To face income loss after I left my job to come home.
- 210.** My occupation is a risk. If I were to test positive for the virus, I would be out of a job and my hours have been cut short as well.
- 211.** A struggle finding places that print.
- 212.** Separating Family & Medical issues
- 213.** Not being able to visit my family.
- 214.** Unable to attend in-class and have one-on-one time with instructors.
- 215.** Our landlord passed away and we have to move. My credit score is poor and it has been challenging. So far we had over three people in our family pass away from COVID-19. Two days ago, my grandfather passed away.
- 216.** Not having the face to face class sessions.
- 217.** It has been hard on my family, physically, emotionally, and financially.
- 218.** Not being able to go to the BIA office earlier for required documents that pertain to scholarships
- 219.** I have been online since I started school, but this has also changed how we are learning. It was more difficult to home school my children and for me to be in school.
- 220.** My summer employment was canceled and I was unable to work from early May to the end of August. I was also taking summer classes to stay on track to graduate and a lot of the funding for the summer was unavailable due to COVID. The only way I was able to afford rent, utilities, and summer tuition was by working for DoorDash, but that has taken a toll on my car and so my transportation to and from work or school varies day by day.
- 221.** Traveling to a location with a better internet connection is my biggest challenge.
- 222.** Childcare at home with school is pretty challenging. I'm more nervous as to when my child will start school again (virtual) how will my schedule change.
- 223.** My family is afraid for my safety.
- 224.** Staying home to avoid people for now.
- 225.** Due to limitations to engage with school material in person, it takes a toll on mental capacity and stability. The distance from home provides anxiety as well and not having such a diverse community, to begin within my school setting.
- 226.** Trouble in learning online
- 227.** I answered them all
- 228.** My job employment that was scheduled to begin sometime in May 2020 was postponed as the pandemic had further slowed the hiring process. Since then, I have only just begun working at the job I was supposed to be employed in May within the last two weeks.
- 229.** I had to figure out how to take classes entirely online that we're in person. It was tough to do online work when I had no WiFi.

Further information about the range, diversity of challenges faced due to COVID-19. *Continued*

- 230.** It is a struggle mentally on whether school will go well financially.
- 231.** Volunteer opportunities I was lined up for were postponed due to the virus. These experiences were integral to my admission to grad school.
- 232.** On the reservation, I noticed that the internet has gotten really slow due to K-12 schools attempting to utilize on-line schooling and because the internet is saturated by visitors from the valley. Even the Verizon cellular network is congested by out of town visitors.
- 233.** I had planned to attend classes virtually, but the slow and unreliable internet on the reservation forced me to move back onto campus.
- 234.** financial assistance
- 235.** Just missing out on experiences that I was hoping to have during my senior year of college.
- 236.** Sharing the internet with siblings who are also online for school. Trying to find a job to help support single parents.
- 237.** My mental health has taken a hit due to the pandemic, I managed it these past 3 years with the help of my friends, but now I am unable to meet with them.
- 238.** No financial aid
- 239.** The biggest challenge I am facing is the uncertainty of pursuing a professional degree. I am currently paying out of state tuition prices, and with no reduction in rates as we have moved entirely online, I wonder if this will be worth it all in the end. Will I be able to procure a job when I complete this degree?
- 240.** Family care outside of where I live. This requires frequent travel to grocery stores for them.
- 241.** Coping with COVID-19 in general.
- 242.** Some times book fee, and Ink for the printer.
- 243.** Teachers don't seem as engaged compared to an in-person class.
- 244.** Since the pandemic, it is hard for me (mother & full-time college student) to even look for a job. My kids are home with me now being homeschool and I'm taking on 6 classes.
- 245.** Also now there is no help for us traditional to get a ceremony done so that we can pray because it would be a risk.
- 246.** Lack of Mental health resources from School.
- 247.** Just staying home at all times, avoiding people, and not traveling only for food and supplies.
- 248.** My place of employment was closed for months during the pandemic and I had no income. I was told I did not qualify for unemployment due to being a full-time college student. But I have to work to support myself. Having to travel back and forth to the reservation and Phoenix to take care of my family members.
- 249.** With colleges moving online, my household is unable to travel and utilize college services, for the past two years two college students (including myself) would travel 86 miles one way to continue higher education. With SARS-COVID 2 we have become complacent, the 57-hour curfews, our communities' tight-fisted access to WiFi limits our family to successfully complete higher education. The unreliability of cell phone usage on the reservation has impacted online homeschooling and requires our college and school-age children to share unreliable hotspots. With no electricity, no water, no internet in our household experiences frustration. These are the

Further information about the range, diversity of challenges faced due to COVID-19. *Continued*

- small inequities, while the unjust segregation that the government inflicted, American Indians will continue to suffer and as a result, will negatively impact our future. Our community services are weak as a result COVID has impacted my community in unmeasurable ways.
- 250.** I was underemployed due to COVID and now I am still underemployed with a new employer. I make just enough to not qualify for unemployment. My family did not get the extra stimulus for me because I turned 18 last year. I did not qualify for a stimulus on my own either.
- 251.** Self-employed as a food vendor and unable to work due to COVID-19 on the Navajo reservation.
- 252.** My adult kid moved back into my home for support. Donated money to close families, who lost heads-of-household to COVID-19. Mental help for the grief of the loss of loved ones.
- 253.** Due to COVID-19, I've had to subject myself to moving home in an abusive environment. My mental health and academics have taken a toll as a result.
- 254.** My mental health has not been good since the start of COVID-19.
- 255.** Stay in my dormitory and leave only when needed supplies are needed.
- 256.** I had to cut back on my classes scheduled because of the loss of childcare.
- 257.** Lack of internet in comparison to other students
- 258.** Finding childcare that can go through virtual coursework with 1st-grade son.
- 259.** The Navajo Nation holding back necessary funds for scholarships, I am short of money to pay my tuition and because of that money is tight, not enough to buy groceries and pay rent.
- 260.** I am still required to show up to my classes at least once a week, but I feel like I am exposing my peers and teachers to the possibility of contracting COVID-19.
- 261.** Monetary household loss
- 262.** Lack of internet access, printer, mostly internet.
- 263.** Reliable internet service and transportation to library and resources in-between paychecks
- 264.** I need a laptop that I can connect to do online homework. I would rather do my homework at home instead of using my work internet. I don't have the resources to purchase my own laptop because my son also needs one for his online classes. We would require some sort of hotspot to connect. We also don't have a printer or scanner. I'm not sure why we would need a printer or a scanner just yet. My daughter is also my dependent and she has faced rent and car payment issues because her work was basically curtailed for a few months.
- 265.** No available jobs to apply. I have no money to provide for myself at my housing on campus.
- 266.** There are not many significant challenges, but more of a financial strain on top of the anxiety that COVID-19 has created, grants or scholarships lessen that anxiety and make my family and I worry less about rent, utilities, and tuition.
- 267.** I did have to find a new place to live because I was originally going to stay with extended family members. however, they did have positive Covid-19 cases

Further information about the range, diversity of challenges faced due to COVID-19. *Continued*

- within their household so I was forced to change my housing plan.
- 268.** Due to COVID-19, I lost my internship at NAU in Spring 2020 and had to move back to my parent's house on the Navajo Nation. I could not afford my monthly rent near campus. The internship was my main source of income as I depended on it to help pay for tuition and books, also rent, food, and gas for my vehicle. Currently, I am still out of a job and struggling to make ends meet.
- 269.** Single parent, this pandemic adds more stress to what we are already faced with. Finding a reliable person to help out with virtual, hybrid learning for kids while I am at work as a teacher where I see the struggles from other families as well. Promised waterlines haven't started construction and now that kids are home more than ever, we are faced with challenges that all affect my further education, and was contemplating returning to school. I was infected with COVID-19 at the end of my spring semester leaving my unable to complete the course, even though I had the strive to finish, getting sick at the wrong time left me with coming down to a 4.0 to an incomplete grade. This has left me to not qualify for a scholarship this fall and most of that is what I relied on to pay my courses. Our face-to-face meetings made it to where I was able to keep up with the class, now we are doing zoom sessions and most often don't have the strong connection to get through the entire hour two-hour classes. This becomes frustrating and as a single parent, I am trying to keep up with finances and to get great connection will be costly adding another to my already overflow of stress. With all this, my kids and I have fallen behind in school already and we try to support each other to get through it.
- 270.** Virtual/online schooling is difficult to manage and keep track of. Still trying to get organized and also staying motivated is hard to do.
- 271.** My boyfriend, who supported me and the 2 kids, recently got let go and we are at a point where we are scared to lose our home for the kids. I have been looking for jobs also to help support and possibly taking a break if I get a job first. Also, child care is a major issue because at least one or both of us have to work to pay for rent, car, and bills.
- 272.** I am recovering from COVID-19. It has been three months since getting COVID-19 and I am now losing my hair and feel fatigued all the time, even while working.
- 273.** Some challenges that I'm facing is tuition prices and even though we are not completely doing in-person classes we are charged full tuition
- 274.** The challenges I'm facing right now is trying to find a job to help pay for my rent and school.
- 275.** I was paying for my class out of pocket, but because my husband can't work right now, my income is only enough to cover our daily needs and bills. I do not have the extra funds to pay for my classes right now. I do not qualify for financial aid.
- 276.** Having to quit one of my jobs
- 277.** Driving to school every day, and having to have takeout every day. I don't have a meal plan nor a place to cook.
- 278.** Due to COVID-19, I lost my internship at NAU in Spring 2020 and had to move back to my parent's house on the Navajo Nation. I could not afford my monthly rent near campus. The internship was my main source of income as I depended on

Further information about the range, diversity of challenges faced due to COVID-19. *Continued*

- it to help pay for tuition and books, also rent, food, and gas for my vehicle. Currently, I am still out of a job and struggling to make ends meet.
- 279.** Losing a loved one and grief and worry, impatience with the new normal.
- 280.** I'm living on campus and my concern is about an outbreak at school. Precautions are in place, but all are not in the practice of the protocols.
- 281.** Nothing at all just focusing on staying healthy and passing school.
- 282.** Lack of available space appropriate for studying/concentrating at home due to a busy home life and family members, who are doing school from home. Challenge of having to take care of family members needing health care & treatments. Low mental & physical health towards having only online/Zoom interactions (exhaustion), as you work/meet & do assignments/readings all on the computer.
- 283.** For my science labs, I cannot attend because I have to put my family first. My classmates have similar concerns.
- 284.** Without a desk, it's harder to do work and stay engaged.
- 285.** Dealing with bad interconnection and zoom is exhausting, even the professors are missing portions of their classes and at times it is the students waiting for the professor to return.
- 286.** Being discriminated against due to being a Navajo, which some people think are carriers. The pandemic has not made being an Indigenous student any easier.
- 287.** The biggest challenge has been adjusting to the lack of routine that comes with doing school online and the discipline to stay on track without attending classes/meetings.
- 288.** Family and community understanding of online classes are just as important in-person classes.
- 289.** Financial problems.
- 290.** Tutoring for higher courses
- 291.** My experiences due to COVID-19 have made it very difficult to be successful in school. With everything happening, I have had to deal with school, family crises, and evolving challenges due to social distancing guidelines. These challenges have made it hard to be successful in school but also difficult to muster the mental strength to continue moving forward in school.
- 292.** Feeling scared to attend class and risk my health to get my education.
- 293.** Loss of employer educational scholarship, currently on a freeze.
- 294.** Yáát'éeéh! I'm a single mother to three teens, all with health considerations that range from mild to severe. We are all taking classes online at home. The biggest multitasking challenge I face during the week is helping my visually impaired daughter with multiple disabilities participate in her online classes while attending my online classes as well. It's been a challenge to focus on my studies with my children home since the pandemic started in March. I've also faced income loss from my workplace being closed, which has affected my ability to pay for things like rent, food, internet, and transportation. I am so thankful for scholarships like the Navajo Nation Scholarship because the extra financial support is greatly needed in times like these. Ahéehee!

Further information about the range, diversity of challenges faced due to COVID-19. *Continued*

- 295.** Inability to study at the library and inability to utilize campus tutoring resources. Increase of utility payments due to staying home more often. Being in an environment where my mental health has been compromised due to not being able to go home.
- 296.** No specific living due to COVID and will be taking clinical in the hospital. do not want to potentially expose to family.
- 297.** My husband was laid off from his job and I am working part-time. We are struggling financially. He is receiving unemployment but it is not as much as he used to bring home when he was employed.
- 298.** During a regular semester, I was able to go to the NMHU Farmington center and was able to print, scan, and use the computer with unlimited time.
- 299.** For me biggest fear I have the semester is balancing my school life and home life. Doing school from home can come with a lot of interruptions especially when living with a big family. It'll be difficult but I'm sure I'll manage.
- 300.** I have lost my income and now reaching negative in my bank account and I cannot afford rent or my car payment
- 301.** Being more unprepared compared to other more privileged students. An increased chance of catching and dying from the virus because of inadequate cleaning/nutrition based needs. Also living alone on campus without family.
- 302.** Loss of scholarships
- 303.** Internet access has gotten so slow since the pandemic hit. I can not afford a wireless service other than Choice Wireless but it still isn't good enough.
- 304.** Income
- 305.** I had a difficult time adjusting to online courses.
- 306.** ONNSFA has yet to reward me my Chief Manuelito scholarship. They have not replied to NAU's Financial Aid request for the Navajo Scholarship return, and they have not answered my calls as to why I have yet to receive my scholarship. I would appreciate it if they were professional and at least answered the phone during their scheduled hours of operation that included their changed hours due to COVID-19.
- 307.** I have had to homeschool my children while working. I do not have reliable childcare. I also do not have reliable internet and access to laptops and printers.
- 308.** Internet and home
- 309.** Need more financial aid to apply and a just of demand of this unprecedented time.
- 310.** Not enough food and electricity payments are getting to me
- 311.** No money to pay for college.
- 312.** Unable to send documents and other things that are done in person.
- 313.** Campus jobs are being halted such as the UNM's Libraries, so I am unable to work my work-study position and earn the funds for the school and other important bills.
- 314.** I am interning at Winslow Indian Health Care services working with contact tracing, I notice challenges for our COVID-19 patients on the Navajo Nation such as lack of water, food, and electricity. It has put a major impact on our people.
- 315.** Mainly paying for school
- 316.** Taken extended family members' lives.

Further information about the range, diversity of challenges faced due to COVID-19. *Continued*

- 317.** Lack of financial need for books
- 318.** Taking classes online with homework and also doing homeschooling and my child's homework.
- 319.** My college wants me to return to campus for the Fall semester and return home in November. I am unable to do that because of the multi-generational home I live in. I am also unable to commute to school because of a lack of resources like transportation and finance.
- 320.** I have opted out of taking a required lab since it has to be completed on campus. I have small children and don't want to risk getting them sick. It will set me back but I would rather be safe than sorry.
- 321.** Have more hotspots available on the reservation
- 322.** I had some family members who had lost their lives on my mother's side and father's side. My mother also works in the laboratory at Chinle Hospital, she worked overtime and I hardly saw her. Therefore I had to take on the responsibility of taking care of my two little brothers. My mom isolated herself after every shift. We kept a distance from each other and it did not feel like a family home.
- 323.** Stress
- 324.** Scholarships
- 325.** Being far from home and unable to get an ONNSFA scholarship because it requires an OFFICIAL transcript which I am unable to get from UNM because of a previous bill.
- 326.** Isolation, mental health, anxiety.
- 327.** Constantly worrying about my family's safety while they're home on the reservation and not having constant physical interaction with them.
- 328.** Emotionally frustrating, lack of support, little to no financial assistance for school
- 329.** The biggest struggles regard financial stability, my dad lost his job.
- 330.** Shutdowns of Navajo Nation and unable to process Financial aid for lack of documents needed from Navajo Nation offices.
- 331.** Financially, I do not have enough to cover part of the outstanding balances. With that saying, it has blocked me from purchasing my transcript. Now, how am I supposed to pay for my fees when my transcript purchase is blocked. Most scholarships require a transcript to evaluate to amount offered to the student.
- 332.** Losing student employment, lost research grants for school tuition.
- 333.** Being away from family & scared to bring back the virus if our school does close
- 334.** My child has started elementary school virtually, school runs from 8:30 am to 3:30 pm each day. Because she's in Kindergarten, she needs a lot of assistance in navigating through Zoom and the school's online platform, which clashes with my online class schedule. For that reason, I have to leave class early or join the class late some days. It's been a challenge in adjusting our schedules to make it so that we both attend class on-time each day. I also had to cut my work hours significantly to assist my child with virtual homeschooling. Overall, it's been a challenge, but we're finding unique ways to make it work. :)
- 335.** My institution is formatted in quarters and having the deadline due in November affects my financial aid and paying for my masters. Having difficulty finding a field placement.
- 336.** Wasn't able to attend college this semester due to tax error and wasn't able to fix it in time before classes started

Further information about the range, diversity of challenges faced due to COVID-19. *Continued*

- because of the pandemic, while, having issues with homing issues with rent.
- 337.** The financial department of my University was not proactive enough to accommodate returning students with the disbursement of funds to enter the semester financially secured.
- 338.** Mainly lack funds to cover the costs of a new laptop. I cannot leave my laptop unplugged or it will die very quickly. Internet speed is very slow, if 2 of my classes are synchronized online/in person it will be hard for funds for the commute.
- 339.** Just learning classes online and lack of in-person classes.
- 340.** It's more a physical toll - anxiety, lack of sleep, stress being an "essential employee" from being around people on top of everybody returning from many different places.
- 341.** Pandemic left me unemployed
- 342.** Not having the same resources to use that we're available before COVID hit
- 343.** I currently live in a residence that has no running water. Since the pandemic, it has been difficult to face not only academic challenges but challenges of not having water and risking going to town or to the nearest place to access water for my family.
- 344.** It's taken a toll on my mental health and well-being
- 345.** My school sent out an application to stay online for the semester and they aren't as organized about it. It has me stressed that I wasn't on my department list to be online, except for my lab if we need to be in-person. I'm putting the safety of my family first and still plan to do online.
- 346.** I miss the in-person contact with other students and the instructors
- 347.** If we traveled out of state during the Spring semester, spring break 2020, we were asked not to return to campus. Living in the four corner region, I had traveled, to get groceries, etc. So my on-campus job, I could no longer work at, my classes switched to remote learning, and my parents asked me to move back home for safety precautions. I had to pay off my apartment lease (they weren't being flexible), and moved back home. We don't have internet, and the internet service was weak where connected. I bummed off USU's internet when I could travel to their small-town center, and it was hard to keep up with work. Fall Semester 2020, all my classes ended up being remote learning or online classes, so I opted to not move back to campus to live on-campus housing, saving me over \$6,000, but I still have poor and unreliable internet access. My classes that connect via Zoom frequently drop, but there is still the worry to meet deadlines especially where timed tests need a constant or reliable connection to complete.
- 348.** Due to added expenses related to COVID 19, I do not have the finances to purchase a laptop needed for school. My mom, siblings, nieces, and other family are living in Coalmine Mesa AZ, and I send them money when I can to help them out.
- 349.** I have to take my daughter to work or miss hours at work because of no childcare. I have to be very frugal with my budget and striving to stock up on cleaning supplies. I am also a high-risk pregnancy.
- 350.** Trying to balance remote learning and getting through this pandemic is difficult. It takes a lot from your overall well-being especially if you are constantly on zoom

Further information about the range, diversity of challenges faced due to COVID-19. *Continued*

- meetings. Besides that, it's mostly financial like paying for rent, internet and also trying to apply for funding for school when all the offices are closed and it's a different point of contact like emails which take longer.
- 351.** Having to wait for financial aid due to extended deadlines and limited business hours.
- 352.** Our car had to be taken in to a mechanic and we lost a majority of our savings in paying for our car. I've been taking the local bus to and from work as is my fiancé. We both work in person and just had to move into another apartment with lower rent. So far that's not helping much with unplanned bills coming up.
- 353.** I faced challenges of applying for scholarships over the summer because I did not have a printer/scanner at the time to send documents. All places that had one would not allow us to use them due to COVID-19. Along with that, there was uncertainty about attending college due to the pandemic.
- 354.** Healthy lifestyle for virus prevention
- 355.** Lack of funding. NN Scholarship Office closed and the local Chapter depleted scholarship funds even before the start of the Spring semester.
- 356.** An overall decrease in mental well-being and motivation to continue.
- 357.** My job offer after the completed internship was rescinded
- 358.** Moving back to my hometown and not being able to attend in-person classes. It is my last semester so I will be having virtual graduation.
- 359.** Not having the same resources to use that we're available before COVID hit.
- 360.** I had been taking in-person classes up to this point, when ALL of the classes changed to virtual on-line classes, due to COVID-19. That's the challenge I have now, there is NO one-on-one with instructors or classroom discussions, no library, no one to ask questions.
- 361.** Mostly psychological due to the fact I'm concerned for our Navajo people.
- 362.** Slow school funds that take too long due to the pandemic and trying to get school supplies.
- 363.** Delay in some resources to pay for college
- 364.** Death in immediate & extended family due to COVID-19 during the Spring 2020 semester.
- 365.** Well, I don't have electricity at home and I live in a mountain range. The internet from my phone does not work because I'm blocked off the cellular towers. In this situation, I can't do anything else but move back on campus because of my lack of resources.
- 366.** Lack of internet access because there is a lot of people going to school and working from home. Everyone on it at once slows down learning and production. Lack of a printer is an issue because as a student I need documents for classes and for the school they are hard to get with no printer.
- 367.** The classes are virtual, not having that face to face contact with instructors. Also not having the upgraded technology to do assignments.
- 368.** Becoming a frontline worker and attending school is a challenge that I'm faced with at the moment. Sometimes the requests for being a front-line worker are outrageous and we feel neglected. It's also disheartening that we are faced with so much paperwork to (hopefully) get paid out for our services.

Further information about the range, diversity of challenges faced due to COVID-19. *Continued*

369. WIFI is just not great

370. Having to deal with people that choose to ignore basic precautions regarding COVID-19.

371. This past summer, this was my first time taking a course in the summer. I did apply to a few scholarships but wasn't sure if I was going to get any. I was worried about the deadline when all my tuition and fees have to pay by. I felt more safe and comfortable with my family back home. I tried to take my class at home. I had a lack of reliable internet access because there weren't enough gigabit or megabytes. I felt uncomfortable doing my schoolwork at home because I didn't have my own space, my own desk, and a lot of distractions. I went to a few places for the internet but every day the weather gets hotter and feeling uncomfortable sitting in the vehicle. It's nice to have internet access to different places but it sucks to not be inside the store where they have tables, chairs, and cooler air conditions due to COVID-19. Just know, the course I took was like a five weeks course compares to a whole semester course. I spend most of my time on my laptop all day and every day. My course had assignments where I have to complete it online where I needed the internet for it.

I dropped my class because I had a sibling and other family members who had the virus. I exposed myself to being around them and tried to take care of them. I have to quarantine at home and couldn't go back to the places where I get internet from. It was stressful for me and hard to decide that I have to drop the course. Afterward, I did seek help from a certified psychologist from my school that has been helping throughout

my entire college years. We discussed dropping the course, challenges I have overcome due to COVID-19, and other school-related.

372. Tuition raise

373. During COVID, I had to keep away from my elders. They all have underlying conditions and that was hard. Luckily, I was able to at least stay ahead in my classes and pass.

374. The prices of food and cleaning necessities have doubled the cost.

375. One of my roommates who helped with rent ended up joining the military because she couldn't find work when they shut down restaurants, bars, gyms, etc. Another roommate who also contributed toward rent left because his job had found work elsewhere in the state. Fearing my little brother wouldn't be able to receive an adequate education experience due to lack of resources back on the reservation, I had him move-in with me. I know for sure that he'll have access to the internet and other resources that the reservation lacks, however now I have to balance my education and supervision of him until things go back to normal. That's a brief glimpse of my experiences of some of the challenges I face during this pandemic.

376. Being a queer person of color it's difficult to find my community on campus that I can give and receive support. As well my family's circumstances financially & transportation wise adds to my daily stress & anxiety that come from school.

377. My 69-year old elderly mother moved in with me. She has diabetes and needs a weekly medication we have to travel back home for. My 20-year old daughter had to move out so my mom could move

Further information about the range, diversity of challenges faced due to COVID-19. *Continued*

- in. My daughter was able to go to school full-time because she didn't have to pay for rent, now she went down to 1 class and is working full-time to move out on her own. I don't have reliable internet and have to pay for a mobile hotspot which is very expensive. I had to ask my mom to use her credit card to pay for the internet because I can't afford it. She is on fixed income and lives on her retirement.
- 378.** My mental health is not doing well right now, home life is difficult right now due to so many of my siblings being home all at once.
- 379.** Being away from family in Arizona has been very hard, and being home alone a lot. I have not returned home since January due to school and then COVID-19. Unsure when it will be safe again.
- 380.** I'm not receiving a lot of financial support from my university and have been applying for grants and scholarships. Unfortunately, I can't receive Navajo Nation Scholarship for my Ph.D. in Justice Studies because I haven't completed my Master's degree; which will be done this semester.
- 381.** COVID-19 has dropped my C to an F in a class.
- 382.** Mental stability and trying to not overthink all the circumstances surrounding COVID-19. Emotionally finding balance and trying to focus on school and support my family.
- 383.** Mental health, not feeling okay, feeling anxious, frustration, sadness, exhaustion, unmotivated
- 384.** Due to no work has been a challenge. Having our children been homeschooled has been a very big challenge. Overall just trying to stay strong for our families
- 385.** I lost my job
- 386.** Having to drop an economics course due to being positive with COVID-19 on March 21st, while both parents were in the ICU on the ventilator and having to take care of 2 younger siblings while my parents were in the hospital for a month. Also lacking funding during the summer due to scholarships being pushed back because of the pandemic, resulting in pushing back my courses due to financial inability to pay for summer courses. Didn't want to take out \$9k in student loans.
- 387.** Need resources to pay for reliable internet access
- 388.** I'm doing okay so far.
- 389.** I cannot hang out with friends and I have to be more independent and do things on my own. It gets hard but it will get better over time. I have financial problems due to this pandemic.
- 390.** Delay in paperwork due to changes in the college's office.
- 391.** Having an in-class lecture to clarify homework, only relying on YouTube videos and written instructions.
- 392.** Family, food shopping, and that daily interaction have become a thoughtful process, you do not want to expose your family or yourself unnecessarily to the virus. That limited human interaction has socially affected my family, my granddaughter is a social person. Job layoffs and furloughs, then only to be laid off after the business you worked for closes down. Stressful and worrisome as family and friends contract the virus and battle their illness alone takes a toll on a family and friends. Any funds coming into the home goes straight to rent, food, and utilities.

Further information about the range, diversity of challenges faced due to COVID-19. *Continued*

- 393.** Having to apply to scholarships because ONSFA didn't provide me with a Scholarship.
- 394.** Mental Health - worrying about family back home in Navajo Nation
- 395.** Lack of resources such as internet access, computers, school supplies, food, housing, and transportation.
- 396.** Helping siblings with technology and school
- 397.** Trying to have good internet, there are times it doesn't want to run. Wondering if the Chapter would have access to WiFi to use. because it is closer. Now my laptop is not working, because it is so old. Hoping I get a new one when my financial aid goes through.
- 398.** The scholarship was affected by grades from the pandemic.
- 399.** Losing both my parents within 2 weeks.
- 400.** I am not really used to online instruction so I am having a harder time with classes right now.
- 401.** I was unable to go to school this semester due to the pandemic and losing my source of income
- 402.** My work situation has changed and I'm struggling to understand how to file for unemployment and where to obtain the documents I need while also applying for jobs where the average qualification is associates or higher. I do not have a car and rely on public transportation which has been difficult because there are fewer buses available (less demand as city ridership has gone down).
- 403.** Had to move back to the reservation where many lockdowns occurred and prevented me to get a summer job.
- 404.** Because I'm a high-risk patient my school will not allow me to take an in-person class or have a job on campus. This is setting me back an entire year in school.
- 405.** Wanting to get more work hours, but run the risk of interacting with a lot of people.
- 406.** My only challenge is communication with the college. This is understandable during the COVID-19.
- 407.** I had to move back home and take care of my na'í.
- 408.** In the Spring semester in the USU Blanding campus, I was scared to ask anyone help to give me a little ride for me to get groceries for my room. In the dorm, I stayed in, I was scared of my safety because I'm surrounded with people who I don't know and couldn't know where they could have been. When I run out of food, I have no choice but to starve myself at the weekends until the weekday I would finally eat from the cafeteria. In times I would cry randomly, I would think about my family safety back home because, in my family, they are very traditional, when they get sick, they used herbs to heal, but if they got COVID, and the medicine didn't help, what happens next. I would cry thinking about someone. I guess I was depressed thinking so about my family, I would try to do a little of my assignments, but my mind was all to my family safety.
- 409.** Mental health
- 410.** During this pandemic, all classes were switched to online and it made it very hard to understand/learn any of the concepts in any of my classes which resulted in my grades dropping last spring semester.
- 411.** It is just difficult to adjust to a different lifestyle that I was so used to before the

Further information about the range, diversity of challenges faced due to COVID-19. *Continued*

- pandemic. Now I am always worried about my family members who currently reside in the Navajo Nation. School is not the same as it used to be, living in the dorms can be risky as well and most of my classes were meant to be in person but now I need to get used to the online format.
- 412.** Limited hours at my work, can't get over 20 as of now.
- 413.** Being away from family and my home on the reservation.
- 414.** I have had COVID and feeling the effects of it daily.
- 415.** Just going from campus to Arizona is really hard money and availability wise.
- 416.** Too many hours spent on a laptop. Storage and reliability of current hardware.
- 417.** More finances have gone to food, utilities, cleaning supplies.
- 418.** Traveling an hour away to get reliable WiFi and having to stay there all day in the heat.
- 419.** It makes income more difficult.
- 420.** The options I selected previously have been the main challenges I face.
- 421.** Some challenges I face is the constant worry for my grandparents and making sure they are taken care of and supplied with essentials.
- 422.** It has been difficult in trying to decide if I would like to return home and to continue my education at home. With the lack of reliable access to the internet on the reservation and at my home. The fear of exposing my loved ones to the virus if I do decide to return home without taking the necessary precautions and quarantine period. I ultimately decided to stay in California and have faced numerous difficulties and challenges.
- 423.** I can learn more with in-person learning, but since I have pre-existing health conditions, I have to take some courses that are available online.
- 424.** When the pandemic struck, it was challenging to stay working in a high-risk correctional facility with the uncertainty of the virus and its effects. Also, it was challenging to switch from in-person classes to online without any guidance. The list goes on and on but at least we are a healing nation.
- 425.** Even though I am in an online program. The services we had suffered due to the professors having to turn all their other classes online. There was a lack of support from faculty and very little patience with me as a Native student who lost family members to COVID-19.
- 426.** Bills
- 427.** I am also a full-time employee, I am the only employed worker in the household, I have a son also attending the same university, my youngest son (8th grade) will be in hybrid learning. As of today, I am finding it difficult to go back to work. My job as a paraprofessional puts me at risk, our elementary will be back in full learning mode starting the 14th of September.
- 428.** The lack of funding from transitioning to from home, internet services, and software.
- 429.** Having to lose out on in-person learning
- 430.** The majority is financial.
- 431.** As a transfer student, I commute to school and my transportation is unpredictable because the car starts to have issues. I requested to due to my courses online, but I was told I couldn't so now I have in-person classes. It's scary because we've had positive cases within

Further information about the range, diversity of challenges faced due to COVID-19. *Continued*

the first week of school. I don't have a meal plan so I pack my lunch, but I have nowhere to eat on campus. It's difficult to find a place to zoom for one of my classes on campus. I'm so stressed with my classes and the lack of social distancing practiced by other students.

- 432.** I was attending college out of state when the pandemic spread and closed the schools, I had to relocate and find transportation to bring my belongings from college to my new location. Also, the transition online caused many technical issues and my financial situation became difficult due to fees related to moving and seeking extra help to pass my classes.
- 433.** I acknowledge I am doing okay physically and financially as an individual but as a community knows it is incredibly brutal for my family and home community. The Nation's political climate is very straining too with funding withheld and donations underutilized to the People directly. The educational support is also mixed with limited access by location and time frame. There does not seem to be a plan for the winter months with COVID either. I am scared for the People and those recovered with lingering health effects.
- 434.** My children no longer go to the daycare due to COVID and my oldest is homeschooling. We need 2 computers but limited to one tablet that is not compatible. Due to my children being home now it costs more each month for groceries and household items. I do have to go to work 2 days out of the week in the office. So that has me asking my father to help babysit. He drives 2 hours just to help me and I pay for his gas and meals.

- 435.** Where I go to school people are not following the face mask policy. It's a scary thing to go back to school with an issue like that because you never know who has the virus.
- 436.** It caused me depression, anxiety, stress but I am learning to become Dependable.
- 437.** Needing help with food and gas money to get to work to pay for school
- 438.** Classes have more workload demands on the students. There used to be a format of 2 or 3-week lectures then exams. But now quizzes are mandatory after every lecture, with a bigger quiz every week (labeled assignment), on top of 4 exams for fall bio chem for example. Pre-recorded lectures run beyond actual class time.
- 439.** Complications with the school as an example having trouble with a link, Blackboard, or being told to come to the school but the lack of transportation and wanting to keep you and your family safe so you have to try and fix it from home via email or phone call.
- 440.** Struggling full-time student - the pandemic pushed my graduation date another year which put a financial burden on me since I used all my Pell grant funding. Struggling part-time worker - hours of operation at work were cut and we were split into teams, and I'd be lucky if I reached 30 hours a week.
- 441.** Had to look for another to help me pay for school and bills.
- 442.** I think it's just scholarships that are being a hassle. This was one scholarship I could depend on but now nothing is looking good. I know I will get through it but it is a struggle.

Further information about the range, diversity of challenges faced due to COVID-19. *Continued*

- 443.** With the lockdown and COVID-19, I tried to pursue my career as an educator in the art field and do travel by hitchhiking from town to town. I'm always careful about situations that might come up.
- 444.** Mental health
- 445.** Where I go to school people are not following the face mask policy. It's a scary thing to go back to school with an issue like that because you never know who has the virus.
- 446.** I worry about my college expenses and that I will not be able to receive all the scholarship benefits, that I had received in the past, to complete my final year.
- 447.** Money had been very tight and had to borrow money. I go to the local grocery store and pay more for items that I would usually get while in Gallup. I am having to pay for the internet to be able to take online classes. I am borrowing a laptop for my classes and my daughter is borrowing a laptop from school. Got behind and had to drop a summer class. My nephew, his family, and in-laws who were living with him all tested positive for COVID-10. My nephew and his father-in-law both passed on from COVID-19. I was living closest (~50mi) and was either calling or driving to check on or deliver food to the children while he, his wife, and father-in-law were in the hospital. I had to do the job of a social worker and am still dealing with the emotional impact it has had on the 5 children (ages 6-16).
Have had to deal with my daughter staying at home alone. Has been hard for her not to be able to see or spend time with her friends or family. I am always worried about going to work and getting exposed to COVID and bring it home. The only time we have an outlet and not worry too much is when we go back to the ranch on the weekends.
- 448.** COVID-19 has brought a lot of hardships, my partner lost his job due to exposure and now we do not have enough money to send him back. I also could not attend Diné college any more due to them not having any more online classes, I am a new mother and so I did not want to expose my son to the virus, so I had to transfer to a more expensive school that offers online courses.
- 449.** I'm doing a consortium since I pay for my schooling and I am trying to stay away from debt.
- 450.** I am still expected to complete field experiences and classroom observations. Even though there are no students.
- 451.** Lack of internet access
- 452.** Mental health
- 453.** Longer wait times for appointments, phone calls
- 454.** I had no scholarships this semester which made it challenging.
- 455.** The stress and not able to work to save for school.
- 456.** I have unreliable child care support and limited online resources
- 457.** I have to travel to the nearest WiFi (HotSpot) area to complete and submit my homework.
- 458.** Having to quit my job to stay home and care for my child. My mental health.
- 459.** The ability to work and help support my educations and day to day life.
- 460.** With COVID-19, it has been a bit hard. I have chosen to stay in my college dorm as it is safer for me to stay here. Because back home I have family members who are at risk and I sent want to put them at any more risk. That's why I choose to stay

Further information about the range, diversity of challenges faced due to COVID-19. *Continued*

- here on campus. As well the online classes have been a bit difficult as you kind of teach yourself. And as far as scholarships, I wasn't able to obtain all my scholarships this year due to COVID-19. But we will all get through this.
- 461.** Need help to pay for the WiFi bill for online school until December.
- 462.** The other challenges I have faced are being able to afford my college expenses as well as managing the time spent on college to the time spent on the farm helping my father.
- 463.** Financial offices from school are hard to reach with the school closures.
- 464.** Not being able to have the support I use to and cut back at my job. With my children homeschool its been hard to choose to work, take school on, and be homeschooling them.
- 465.** Some issues that I faced were a shortage of funds and being unable to see my family. It was hard for me.
- 466.** getting an education
- 467.** Not being able to afford to establish running water.
- 468.** I cannot do my student teaching due to virtual online learning.
- 469.** My main concerns were more of maintaining financial stability during this pandemic, finances are stretched thin between rent, utilities, internet, tuition, buying groceries and daily necessities, and transportation.
- 470.** I did not consider myself a social butterfly but having to enclose myself with my family alone during the quarantine was difficult. I was experiencing a loss in connection. I had to make the effort to connect with my friends virtually after work. Moving to Ann Arbor for the semester was difficult as well. I just finished observing an enhanced social distancing/quarantine in Michigan. Not only was I feeling enclosed but homesickness and worry for my parent's return trip to Phoenix. After defining a busy work/orientation schedule I am comfortable in Michigan.
- 471.** Having to travel back and forth to the reservation and Phoenix to take care of my family members.
- 472.** It reminds me of the old days growing up. I have to stay home and make sure I have enough food for everyone and keep up with my grades.
- 473.** Just trips to school and home, at times the college WiFi is hard to catch loss of work or turning in assignments.
- 474.** Due to my health, I had to stay away from others because of COVID-19.
- 475.** With one of my classes, the lecture is online and the lab is 15 minutes after that. I live an hour and a half from the college I attend and so paying for gas to go to class is a bit of an issue.
- 476.** With one of my classes, the lecture is online and the lab is 15 minutes after that. I live an hour and a half from the college I attend and so paying for gas to go to class is a bit of an issue.
- 477.** Challenges would include the mental health of my well being.
- 478.** Since it was hard to get reliable internet access, I wasn't able to fill out the onnsfa application or submit the papers in on time. The buildings were also closed so it was hard to make contact with anyone.
- 479.** COVID-19 taxes with my current job which has me at minimum pay has cut my check by -\$80 & finishing my degree via online is unexpected
- 480.** Negative mental health or lack of resources for mental health.

Further information about the range, diversity of challenges faced due to COVID-19. *Continued*

- 481.** It was hard to move to online classes, especially a full load. Another thing that made it tougher was my mental health. I struggled with my mental health when the pandemic hit because I was worried about various things, school being the main one. I was worried that I would lose my scholarship/funding due to dropped classes or the inability to complete them. Because of this, I am not sure if I will even be awarded this semester, so now I am financially strained.
- 482.** Not being able to experience the full college life.
- 483.** Inability to locate and secure locations for practicum and internships, some classes are meant to be taught in a face-to-face environment, not online. Classes are forced to be moved further into the future causing graduation dates to also be moved forward.
- 484.** The internet has slowed down and I do not have enough money to buy my college books. Online classes have been challenging because you have to do extra learning and have to be focused.
- 485.** paying financial
- 486.** Traveling back in forth to my college and our reservation to get my items from my dorm. Living out of a suitcase for a week because I came home for spring break then my school closed campus. Lack of numerous resources compared to other students in my school that they had to succeed. Losing 10 family members from the time frame of March 2020- August 2020 to COVID-19.
- 487.** my parents are busy trying to keep up with all bills at home and I don't want to burden them with my school dorm bills and so I have a rough time paying a little at a time on my dorm bill here at NAU.
- 488.** The mental health aspect due to COVID-19 isolation and news and media causing constant worrying about future and emotional health as well.
- 489.** Unsure of school openings and change of graduation dates. COVID impact of my degree program.
- 490.** A single parent with a child in elementary school and limited child care or support. A lot of overwhelming feelings and uncertainty as I am back in school also to finish a degree.
- 491.** Just trying to stay in contact with NTU and instructors, everybody seems confused about how to make classes work and how to keep students on the same page due to technology issues.
- 492.** Sometimes due to the need for internet services, it is difficult to get someone out to help fix our Wi-Fi. I'm concerned that if in-person courses resume per the NM PED orders, I might end up contracting and spreading the virus to my family.
- 493.** Lost my place to live - homeless now and trying to find a place to live
- 494.** Learning and studying for classes.
- 495.** When COVID-19 hit, I did not worry too much because I was in the middle of my spring semester, meaning I had all the technology and software, I was set to end the year. Though during the summer of COVID-19, I needed a job to prepare myself for this semester, but this pandemic made it impossible for me to find a suitable job and having to risk my health and the health of my family. Therefore, I had chosen to care for my nephew while my sister was at work throughout the summer. I didn't have an income but I did have a place to stay for the summer and for that I am thankful.

Further information about the range, diversity of challenges faced due to COVID-19. *Continued*

- 496.** I think it depends on how you present yourself out in CO. There are a lot of people who are there facing challenges with diversity. For myself, my Friend and family support me out in Boulder, CO and they believe in me that I can get through this while the pandemic is happening
- 497.** Trying to do classes at home without electricity also trying to find reliable internet access.
- 498.** work
- 499.** None beyond the loss of income from my on-campus job. It was a research assistant position that made it invaluable to my academic career.
- 500.** During COVID-19 I have lost my job, and just living off of saving right now.
- 501.** The amount of stress and the constant worry of what will I do if anyone in my immediate family becomes ill.
- 502.** there is so much uncertainty. gathering needed government documents impossible
- 503.** Not being able to utilize the studios, which is a luxury because in the field I am studying the tools may cost thousands of dollars to accumulate.
- 504.** 2 school-age children and 2 college students in the home with limited access to the internet, which poses a challenge as far as getting online to attend online classes and work with school-age children to complete their work. Living with an elderly grandmother so we are not able to go out to seek employment, causing hardship and financial difficulties in the home.
- 505.** It has been hard living without WiFi service. I have to borrow a laptop from a family friend to get homework done. I'm afraid of getting sick.
- 506.** Away from home to find better WiFi and not able to find a job.
- 507.** gas to get to my class.
- 508.** financial stability
- 509.** Daycare reduced days of operation, No babysitter. Taking precautionary measures.
- 510.** It took me 2-weeks to get out of bed to complete my courses but I still managed to complete them.
- 511.** Due to COVID-19, I have become the primary breadwinner in my household. It's very difficult not having reliable internet at home and working full-time and attending school full-time. Not to mention having the kids at home and managing their school work as well.
- 512.** I will be completing my degree this year. Under normal circumstances, I would be searching for job opportunities, but due to the pandemic, there are health risks in my field of education. My financial aid has been delayed due to the pandemic, this has forced me to move back home with my parents who are over 50. I would prefer living in an apartment, for their safety, but I do not have the money for it.
- 513.** The fear of returning to school and contracting the virus and not being able to return to the Navajo Nation for healthcare, currently do not have health insurance. The spouse is out of a job and I am working two part-time jobs with no benefits.
- 514.** Being an essential worker in the health field dealing with the stress of the pandemic and continuing school and homeschooling for my child.
- 515.** Due to COVID, I was sent home for the spring semester. I had limited access to the internet due to not having a vehicle available to drive to an internet hot spot.

Further information about the range, diversity of challenges faced due to COVID-19. *Continued*

With that we took in two of my cousins, my mom was still working at the time meaning I had to care for a 6 and 4-year-old. It was challenging, I am not a mother or have children. But taking in the two made it seem like I was, I had to watch them and care for them, taking me away from trying to do my work.

- 516.** Overall have to be the teacher and sit with the child from 8 am to 3 pm.
- 517.** My husband is awaiting disability determination and we have no income since June 2020, which was the last month we received General Assistance. I cannot work because I am his caretaker and we are high-risk health-wise and cannot risk getting COVID-19.
- 518.** I have access to a printer but there are extra costs in buying ink to print information. I live in a home with several family members and it is hard to have concentrate when studying or attending lectures online without a quiet study space.
- 519.** Internet services have been advertising special packages for those affected by COVID-19 but charge more. Health services are hard to get.
- 520.** time/online/no transportation/financially
- 521.** I have had two family members pass away. I am a first-year Ph.D. student and my transition to a new program has been difficult. My concentration has been difficult. I was rejected the NN scholarship due to a provisional letter of admission. Although I understand, that financial assistance would have been helpful, so I do not have to be a Teaching Assistant for 20 hours/week and I could focus on my courses and research. It is too late for me now, as I am a teaching assistant for the year. However, I suggest that this policy is re-evaluated during the

pandemic, so students that apply for the spring have time to focus on their studies and not work. I suggest an increase in scholarship funding during the pandemic, especially for health-related, public health, biological, biotechnology, and other life-science disciplines. More specifically, graduate student funding, in areas mentioned, as they are entering into critically needed leadership positions.

- 522.** Having a safe place to take my online exams. Testing environment restrictions make it difficult to take exams at home.
- 523.** My spouse and I of ten years have separated and he has moved out. This leaves me with no income because he was the sole provider of our household. I have two sons and one in school. One in daycare. I am applying for assistance in my state and am waiting for approval. I plan on working when I have a dependable sitter for my youngest. So for now I'm a stay at home mother, homeschooling my oldest.
- 524.** For being Navajo Nation tribal affiliates, we are treated as contagious and very prone to spreading the virus. Treated as vermin for being Diné.
- 525.** Mental Health- scared to leave the house and losing three grandparents at the end of March.
- 526.** A family member lost a job and moved back to the Navajo Nation, I now pay 400% more for a babysitter.
- 527.** Hard to find a job now.
- 528.** Spouse had to relocate out of state due to work situations and opportunities
- 529.** I lost my part-time job because of COVID and do have a child, and relying too much on loans. I have applied to so many

Further information about the range, diversity of challenges faced due to COVID-19. *Continued*

- jobs, and have either been denied or haven't heard from any jobs.
- 530.** Learning the new online software for classes and assignments is difficult as well as trying to study or work in a full house.
- 531.** Overall, the social distancing - wish we could be able to speak to someone in person, rather than calling continuously and receiving their voice mail and to receive a call a week or two later. I know due to the COVID, a lot of offices are slowly reopening; but communication should be considered (via flyers posted, a community post, etc.).
- 532.** I've had COVID and it was awful, I barely was able to complete my semester. I face getting it again because I am a frontline worker.
- 533.** Staying motivated and sticking to a schedule is one thing that I struggle with since in-person classes helped form a sense of structure.
- 534.** I have four kids who all went online and it has been a challenge to make sure we all have reliable internet and access to the proper technological devices.
- 535.** Bereavement
- 536.** Mental challenges.
- 537.** I rather do face-to-face classes. I'm not good at learning online.
- 538.** I had a full-time job to help with expenses and pay for tuition
- 539.** Trouble adjusting to an online platform. I had to sacrifice on-campus housing and stay at home to save money and protect myself from exposure to COVID-19.
- 540.** Due to loss of income from primary breadwinner, my satellite internet has been disconnected and with that my printer is wireless, and with no internet, I cannot use it and struggle with keeping up with mortgage and vehicle payment.
- 541.** Do not meet the job requirements.
- 542.** I am a diabetic, I suffer from anxiety and have Sudden anxiety attacks. I have been diagnosed with ADHD that is not currently being treated. This is not all. There more issues, these are some issues that I am dealing with.
- 543.** One challenge would mainly be income. My income has been severely impacted since this whole COVID-19 event. I pay for school, pay rent, pay utilities, pay for vehicle payments, pay for renters' insurance as well as vehicle insurance, and pay for groceries. I don't get any help from my parent. With the income I make I struggle sometimes but manage to budget and narrow the list down to see which one is more essential than the other.
- 544.** Cleaning supplies as well as transportation have been tricky. I have to choose if I'm going to be safe or eat.
- 545.** Due to COVID-19, I have gone back home. This has been a challenge due to the lack of internet access that I had. For me to take classes and have reliable internet, I began to look for a job. I would pay extra on my phone bill to use the hotspot that I had on my phone. Not having a printer or scanner is also a challenge that I faced when the pandemic started and is still a challenge. Taking classes and working to provide me with food, and the essentials I need. Another challenge I face is maintaining a work schedule that does not interfere with my classes.
- 546.** My family contracted COVID and I have been also watching after them.
- 547.** being dependent

Further information about the range, diversity of challenges faced due to COVID-19. *Continued*

- 548.** Being very wary of any public space when going to study at places or when going to campus for commuting purposes.
- 549.** Moving back home ever since the virus. Already many people living in this one home.
- 550.** Scared to leave room.
- 551.** With just my husband losing his job we are financially unstable and it makes it difficult to pay for things like the internet, etc. for school.
- 552.** No gas money to travel back and forth to school, gas is expensive.
- 553.** I needed to submit important documents to ONNSFA and my school but the pandemic cut efficiency.
- 554.** I risk getting COVID-19 by being on campus, staying in the dorms, eating in the dining hall, and going to classes.
- 555.** I had to move recently due to the COVID and the delay it brought my husband with work.
- 556.** Mental health needs improvement.
- 557.** Having to take hands-on classes online, lacking the experience in-person, was contaminated from COVID-19
- 558.** As a college student, one of the biggest challenges I'm facing right now is getting the funds I need for reliable internet access and WiFi. Because of the pandemic, my internet bill has just been increased by \$5 for a total of \$89 a month and without this connection, I will have a more difficult time getting through this semester. I was blessed with a laptop just before the pandemic hit, and so, I do have a computer for attending classes and writing my papers, but my access to the internet is getting more challenging. Another challenge during this time is not having a quiet place like the campus library or public library to study in. I do the best I can as a student to remain focused despite family distractions within the household.
- 559.** I currently suffer from PTSD and high anxiety so it is hard to keep up on tasks online.
- 560.** Not able to be on campus for tutor and having face-to-face interaction for class.
- 561.** Not able to have a one-one with a tutor or face to face iteration.
- 562.** The stress of COVID created health issues. I became depressed and anxious. Now I have grown a custom to the virus.
- 563.** Money for college
- 564.** I have no WiFi nor a laptop at home. Instead, I'm using my phone for WiFi.
- 565.** My mentality of never being able to go back to school after many years has declined back to a depressive state. I already struggle with Post Traumatic Stress Disorder and Borderline Personality Disorder. I have been struggling with homeliness and employment stability that I was proud to go back to school. It always seems that "something bad is always bound to happen" when I try to keep putting one foot in front of the other. Then COVID-19 happened when I was trying to find a part-time job so I can save for a home and vehicle while I continue with school. All came to a halt all of a sudden, and I am once again I start to have negative thoughts of "should I continue with school?" Thanks to supportive family and friends, I am still in school and adjusting along with my school. With the degree I am seeking, online schooling is not an option because everything is learned with hands-on training.

Further information about the range, diversity of challenges faced due to COVID-19. *Continued*

- 566.** I have younger siblings who are continuing schooling remotely. I'm currently home helping take care of the large household while cleaning and cooking with my family.
- 567.** In addition to some of the challenges mentioned above, I have experienced a lack of understanding from my school's administration and other organizations that, ironically, are meant to address the needs of minorities when explaining some of the circumstances that I go through.
- 568.** The biggest problem is the NN scholarship office delay in paying out scholarships to the schools, so having to take out student loans to pay for school.
- 569.** Lack of financials has been a struggle, I don't have a job right now, so I don't know how I can continue going to school without a job.
- 570.** I'm having to make up all the clinical hours that I missed during the pandemic/shutdown. It stressful because my kids are at home and I have to be at work or school. It is definitely harder to find baby sitters and I feel I'm behind on my school work.
- 571.** No water, no electricity, do the math.
- 572.** I prefer to be a hands-on learner and chose in-person classes because I did not like online.
- 573.** The previous employer wants the mobile home removed off the school campus. I am working on getting a home-site lease but there are challenges with offices still have closed doors status. Need help with moving the trailer which costs \$\$\$ and leveling the ground. Of course, there are fees for connecting Utilities (NTUA) and sewer and other costs.
- 574.** I am seriously considering dropping a class or two just so that I can maintain my mental health and emotional health during this pandemic. It has taken a toll on not just everyone but myself included, especially mental health-wise. I am one of those people who need to learn visually and to be there in person to learn the material. I have an extremely hard time learning through videos or zoom meetings. There are no study halls or study rooms open and the libraries are allowing limited access. These places are essential for me to engage in studying alone and with others.
- 575.** If the dorms close down and the school goes to virtual learning, housing will be tough.
- 576.** Strained family income
- 577.** I lived in an area back home where my internet was very unreliable.
- 578.** Having to purchase out of pocket supplies for a home office, e.g. keyboard, mouse, desk chair, cables, modem/router. Mental health issues, increase in stress, and anxiety. Increase the need to pay for co-pay when seeking mental health providers.
- 579.** A challenge has been confronting the health risk associated with COVID and the ongoing daily concern while continuing to study and take classes. At times the health concerns cause distractions and affect my studies, in addition, to affecting my grades overall.
- 580.** With slow internet, it affects how long I can do my school work. Food is scarce, and having no transportation has also been a major effect.
- 581.** Being a teacher in this remote learning environment, being a college student in this remote learning environment

Further information about the range, diversity of challenges faced due to COVID-19. *Continued*

- 582.** Not having alone or quiet time for studying and completing assignments due to family members and children needed or wanting more attention.
- 583.** struggling to buy groceries, gas and pay for school (bills, textbooks, parking permits)
- 584.** Diversity was very low this semester due to COVID and so far things are more strict on what buildings we are allowed in.
- 585.** Breathing issues had asthma before but now it's worse.
- 586.** My experiences would be unable to connect with a wide range of Learning into the school setting and unable to connect the in-person learning with our professors.
- 587.** Not being able to do practicum hours due to schools being offered completely online.
- 588.** Coming from an area with a lack of technology resources and having to live on campus even though its financially hard so I can remain active in school
- 589.** Rural addressing is nonexistent on the Navajo reservation, need books and supplies deliveries to home, and UPS/FedEx are unable to deliver properly.
- 590.** Nothing for children to do when I'm also in school
- 591.** Lack of human interactions in regular instruction; online learning has increased the amount of work required to complete the course when compared to regular in-person instruction courses; other challenges are when gathering supplies, food, and household goods from stores in the city or online are limited or out of stock; more time is devoted to planning and stocking for longer than a month to ensure a readily available stock is in place; other family member(s) in place of residence have lost their jobs and have not received support from unemployment office and I now take the responsibility of burden of debt and payments of utilities and mortgage.
- 592.** I am unable to go home due to the pandemic. My school recently had an increase in cases, also making it hard to work from home. I am paying rent, WiFi, electric, and utility bills. I don't have enough money for school and for my rent expenses.
- 593.** During the spring semester when the pandemic hit. I had to return home back in New Mexico and my classes were moved online. I had to withdraw from all my classes due to have no internet access from my house.
- 594.** I have been facing many things recently I was told ONNSFA will not fund me my last two semesters I need. I am willing now to consider not finishing my bachelor's. On top of that, I am in debt with school with \$1,000. I am selling my belongings to keep rent and not be evicted. I have limit what I eat so that my spouse can eat or we can eat something every day. I was recently diagnosed with Bells Palsy and I cannot afford to do important health tests to determine if it's cancer or diabetes. The vehicle that takes me home or school needs repair and I'm hoping that it can stay strong with me.
- 595.** I am on telework.
- 596.** I haven't received any financial aid. My NN scholarship is taking forever to get disbursed.
- 597.** Moving back home
- 598.** My school put me in a more expensive housing when I did not choose to be put there. More expenses now occurred.

Further information about the range, diversity of challenges faced due to COVID-19. *Continued*

- 599.** I had to move to a cross country for school. It's not classes that I was worried about but my research and TA that may require in-person time. Fortunately, I had my last paycheck and another scholarship but the deadline for Navajo Nation was moved back too late. My semester last day is November 25, 2020.
- 600.** Restrictions and limited work hours due to social distancing
- 601.** Although my program is online, it is hard to receive documents to apply for scholarship along with not being financially stable. Also, my hotspot at times is unreliable.
- 602.** Finding a job is harder than usual with this current economy.
- 603.** Not being able to pay off summer school balance because of necessities.

Before submitting the survey, you may tell us a more detailed story if you wish.

Please do not include any identifying information such as your name or your exact location. *Number of Responses: 414*

Note: Responses of N/A or none were deleted.

1. Working and helping those who struggled with academic progress/status as they are trying to find ways to pay for classes. With this pandemic putting people in a bind with income.
2. We have 3 college students all taking online classes. 1 middle schooler with special needs education, and 3 elementary students
3. I wish for more scholarships due to my one of my parents losing their job. So financially, I don't have much money.
4. I am hopeful this semester since we had anticipated and should have prepared for distance learning at all levels of education. Because of my traumatic experience with COVID, I am reluctant to send my children to school. I am happy with my boy's school for providing technical services and tutoring (helpline) to them this semester because I feel like when we were all thrust into online learning previously, it was difficult to teach them and move forward with my learning, especially when I had to try teaching four different grades while carrying a 16 hr course load. I also think that the Navajo Nation should have already established counseling services for its people regarding COVID. I have tried looking for counselors to help me cope with my mental and emotional problems but I am unsuccessful because I don't fall under the umbrella of depression and suicide. I need help coping with my COVID experience. I feel alone in my experience. After all, I do not want to reach out publicly about my COVID experience for fear of being scrutinized because I was tested positive. Otherwise, I think we need more housing available to all Navajos.
5. I was accepted to Colorado State University in Fort Collins as an out of state student. I applied for and was awarded over \$25,000 in scholarships and was accepted to several merit-based key societies. Before COVID hit, my single-parent Mom was employed in a well-paying job which resulted in an expected family contribution of \$17,000 per year. At that time, it was something she could afford on a payment plan. But now, she can't. I had to decline my acceptance to CSU and decline my scholarships and society invitations. I am now enrolled in a community college in the hopes that my lower-level classes can be completed so that I can transfer them to university. In the meantime, I am working short term jobs to cover as much of the cost as I can but even then, jobs are still hard to come by.
6. Fearing to be in public and transferring to on-line classes
7. A very stressful Summer with 3 loved ones that passed from COVID 19
8. I had to drop one of my courses in the spring semester because it required me to survey people in person for a study. Since we were on lockdown, there was no way for me to complete this, so instead of failing the course, I withdrew. Re-taking the course will delay my graduation a semester, but I was more worried about

Before submitting the survey, you may tell us your more detailed story, if you wish. *Continued*

losing financial aid because I technically wasn't a full-time student (paperwork-wise) that last semester even though I didn't withdraw until the second to last week.

9. Need to pay the rest of college tuition by September or will be dis-enrolled
10. Mostly mental health issues: loneliness, feeling rejected by the family who doesn't want me to visit, feeling undisciplined for not having enough time to cook/clean even though I'm home all the time.
11. I tired of explaining myself to everyone. I'm done with COVID-19!
12. SY 2019-2020 was my last awarded financial assistance for Chief Manuelito. with COVID-19 wreaking havoc and having to adjust to nursing school in two weeks, I won't be able to have the same working schedule I am used to. your financial support really helps students like me, who struggle yet pursue education through it all. Continuing scholarships until further notice would be of much help to students!! It would be awesome!!!
13. With the pandemic happening, I do not have my family around me as often as I should have. Having to move away due to personal reasons has caused me to start over but also remember that if I want to finish school I need to work hard for it. I plan on finishing school but due to losing everything and not being around family and the four corners area has caused me to feel alone. But as my mom told me you have to push yourself to become the person you want to become even if it's uncomfortable. With the pandemic hitting and trying to get back on my feet and finish school so I could come back to the reservation and help our Navajo people is

something I thrived to finish. I love people and going out and accomplishing things my parents would be proud of is something I hold dear. Ahéhee,'

14. [REDACTED] had to move in with my masani when the pandemic hit to take care of her and quarantine. Now that a new semester is starting at a new school, I need my own space to succeed because my cousins share the same space as I do and they don't take the pandemic seriously. I live in a very stress-induced environment because of the lack of control I have over my living situation. It's the worst being stuck living with people who don't care about other's well being. I don't do well online and know this from past experiences. When going online in Spring 2020 I had too much pressure from home that I didn't pass one of my classes. I'm the second oldest of seven siblings and they're all going to school from home this Fall 2020. They started this week and I can tell the lack of reliable internet and computer access is huge. Although they each received a computer two of them cannot access zoom on these computers and I had to let them use mine (my school hasn't started yet) and unfortunately, they all have zoom meetings at the same time. Although this isn't bad as it seems but three of my younger siblings their teachers require an adult present during the zoom. On top of this, I'm going to be commuting 50 miles every day M-F to school, which's also fine with me because then I can use the computers at school but if they decide to go back online then I don't think I will be passing this semester with the grades that I need for this scholarship (Chief Manuelito Scholarship). In all, I can say I do like a challenge, however, during this time I have to re-

Before submitting the survey, you may tell us your more detailed story, if you wish. *Continued*

evaluate my priorities. As for my health and my family's health, we have to take extra precautions as well. Some of my family (immediate) work in the healthcare field and this puts an extra amount of pressure on myself as well because sometimes we'll get a call about them encountering a positive COVID person and they have to quarantine themselves leaving my older sibling and me to take care of the rest of their responsibilities at home. Since all this came into play I had to cut back on school and instead of graduating in Spring 2021, it's looking like Fall 2021.

15. I worry most about food and transportation my rainy-day fund was used during the lockdown when I could not do my work-study and school closed and now I have to worry about after the pandemic. I was probably one of the few who didn't get the COVID relief funding and I am a work-study student. My savings took that hit and now I have to worry about more stuff no with school and my work finally opening back up.

16. Unfortunately, I was unable to meet the scholarship requirements for both my school and ONNSFA due to mental trauma from the loss of a close family member. Luckily, my school offered an appeal option for me as I have proven that I can be able to bring my GPA near what is required. I wanted to know why ONNSFA does not have this option.

17. I worked as an essential worker throughout the pandemic. Stress had increased on me due to the lack of comprehensive regulations and with an increase in foot traffic in stores. When I left my job willingly for a move, I am unable to apply for unemployment, and worry of COVID transmission is a barrier to

searching for another essential work. A second barrier is my lack of higher education preventing is holding me back in my search. My spouse is in the Navy and deployed adding to further stress and emotional duress. Thankfully, the Navy helps keep my bills and expenses afloat. Unfortunately, funding my education has become harder to accomplish due to these circumstances.

18. The Navajo scholarship needs to step up. I understand the pandemic but getting a response takes weeks. It's getting frustrating :(

19. I don't plan on going to school for the fall of 2020. This whole pandemic caused me to drop 2 of my classes in the spring and I'm afraid that I wouldn't be funded for fall because it caused me to fall below the minimum credits needed. So because of that, I decided to sit this fall semester out.

20. Some don't have a high-quality phone to take the pictures and submit work. It's a struggle with submitting assignments on-time without running into internet problems or getting the assignment scanned. Need better internet service and it was tough printing when everything was closed. Lastly having the right laptop. A \$500.00 laptop won't keep up with the multitasking needed when on Zoom meeting. Especially when you are working on technical excel graphs, and transferring that graph to Word, the computer starts glitching or freezing. Also, the right computer to keep up with reading the assignment instructions while typing in word, researching, and recording your audio or video assignments. Some assignments require to submit an audio or video. The right computer counts when going virtual. Anything above i5 Intel

Before submitting the survey, you may tell us your more detailed story, if you wish. *Continued*

Core, range from \$900 - \$1,100. I hope this helps and thank you for listening

- 21.** At this point, there is a lot of instability at home, work, school, and on the reservation in general. It has been a lot of adjusting and adapting. I am in my last two semesters of a Bachelor program and it is more challenging now more than ever.
- 22.** At the beginning of this pandemic, I lost my sister to COVID-19. That is the hardest thing I have ever done.
- 23.** It would be neat if the Navajo Nation gave out hotspots to students or gave additional monies for the remainder of the semester to help with internet services. So we can succeed and be empowered by our education. We shouldn't have late assignments or bad grades due to a lack of internet connections. Also, our children shouldn't suffer and be impacted by this at all.
- 24.** I live in a rural area and it's hard to access the internet, and having to buy an internet connection for my home is pricey nowadays.
- 25.** Before the pandemic hit hard, I was striving with confidence to succeed without anything getting in my way. I also lost my job, but my confidence to pursue higher education was always there. I applied for jobs but never got a callback. Internet connection has been a problem, there were times I had to go to my aunt's residence to use their WiFi; just to submit my assignments. Everyone is affected by this pandemic in their ways, some maybe have it far worse. But we are all in the same mindset to overcome the pandemic, and to also continue to push forward as much as possible.
- 26.** I can't send my CIB in the mail to help me get a grant.
- 27.** I'm handling things well at the moment but that's because it's summer. I return to school soon so I'm worried about those transitions but I am hoping for the very best.
- 28.** Living in canyons so WiFi or hotspot signal is spotty.
- 29.** Pre-COVID, I was already working from home a couple of days per week so was prepared and paying for the transition to work/school from home full-time. I appreciate you all taking the time to survey your recipients! A'h'eehee.
- 30.** I was already an online student before COVID, I would stay after work to use the WiFi to complete classwork. but after COVID, my job moved us to work remotely and I now have challenges getting good internet service where I live.
- 31.** I have recently graduated with my BA degree and not being able to continue to my MA this FALL has delayed my educational experience. COVID-19 has not only affected my education but also finding a job, childcare, funding, housing (especially the process of my homesite lease), and mental health.
- 32.** Although the pandemic has put a hold on a lot of things. I am thankful that I still have my mentality to push me to continue to get my education and to keep going. I am also thankful for the opportunity to apply for scholarships that are available to me as a Native American student.
- 33.** Single mother impacted by COVID-19, struggling with income while working towards a master's in healthcare

Before submitting the survey, you may tell us your more detailed story, if you wish. *Continued*

administration and supporting a child through online learning as well.

- 34.** During the COVID Pandemic, I was unable to fulfill certain classes I was going to enroll in for the summer due to the College not offering the usual classes for summer. This has pushed my graduation date. Additionally, the internet has been a constant issue with trying to keep up with classes, some instructors were not as lenient or understanding of our situations. Assignments were due dates were not extended, so that took a toll on some students.
- 35.** The lack of access to ceremony has brought mental strain to overall health.
- 36.** No, comment.
- 37.** I cannot find a job and as a single mother and full-time student, it has been hard to buy groceries, pay rent, and just make car insurance payments, internet payments.
- 38.** It's just been hard trying to pay for school since the institution raised its tuition rate by about 3%. Now I have to come up with an additional \$700.00. This sucks because I'm on my last semester and ready to graduate in December. Also, since the pandemic hit the U.S. hard most of the businesses were closed I could not get any of my required documents out on before the deadline. I'm just hoping that the Higher individuals that decide on approval or denial of the scholarship will understand this situation that I am in.
- 39.** I don't have a phone, documents are required to be signed and filled out. So it is a challenge when trying to access the documents because most of the time it doesn't allow it to be edited.
- 40.** Lost of my mother and boyfriend has impacted my mental health and my world feels shattered but I still need to continue my education that is what my loves one would have wanted
- 41.** This pandemic has hit my husband and me badly financially. We had to move back home because I was let go from my job and that just left my husband the one who is supporting us. We both knew unemployment benefits weren't going to last forever and now finding funds for college is something that will help me get through the semester and help us mentally. We didn't know that our planning wasn't enough and thought it we were going to get through this pandemic smoothly but even with all the planning we did, we still need that extra help.
- 42.** My family consists of my husband and three college students. Our children left and lived in 3 separate states attending their Universities however returned due to COVID. We had 4 full-time college students (me and my 3 children) and I was concerned with the mental health of our household. My husband was an essential worker which added to concern for our house safety. Then, concerned with our elderly parents (my husband and I) who tried to help by supporting them with being the person going to the grocery store for supplies. Everything canceled and converted to online with my three college students such as internships but the hope of working to earn money was not possible. I was mentally exhausted and my last two classes (March-May & summer course) I had to ask for an extension due to family obligations. I am currently still on my last portion of my project to say I am officially done with my Master's degree. It's been very

Before submitting the survey, you may tell us your more detailed story, if you wish. *Continued*

challenging to give my time to all the family needs. Now, my three college students all decided to not live on campus but to stay in the area and continue school all online. They are living on their own as siblings so my elderly parents can stay with me and husband which now leaves them to pay for rent, food, utilities, and internet. With me finishing my degree it was always planned that my husband would go back to school so he left his job to be a full-time student. We believe there is never a good time to go back to school so, despite the full-time family needs, he is becoming a full-time student while I am the only provider. As a family who are dedicated to their education and rely on ONNSFA, we are grateful for the scholarship. We hope the awards given are done swiftly. Ahe'hee!

43. I go to school online I live in Washington but the school is in Florida. I've been let go from my job and decided to go back to school to do something I enjoy and have been needing to rely on financial aid such as FAFSA and have trouble finding scholarships. I am legally a quarter Navajo but have lived off the rez my whole life and would like to learn more. I just want to be successful in understanding my past and future.

44. With education comes the financial net cost of what a student would have to pay to get the proper education they would need to build a sustainable life. As a first-generation low-income student I've had to make rigid decisions on whether I would be able to continue my higher education based on financial needs. Due to the Nationwide pandemic, my family of 7 has faced many hardships with holding a steady income, being able to pay for essentials and bills, and being unable to

contribute to any higher education costs. My parents did lose their job due to COVID 19 and have to prioritize any income they get to be able to provide our home with essential living necessities such as food and utilities. Making me even more unable to contribute any financial needs for my higher education.

45. I know that COVID 19 has affected millions of people in the United States and thousands of our Navajo Nation. Going into a new school year with COVID being a burden, we all have to learn to adapt to the changes. Starting my in-person classes has been a dreadful feeling for me and I do not look forward to it. But I am only one semester away from graduating with my degree and I do not want something like COVID to prevent me from reaching that goal. Commuting to my school and back home is going to be scary because of the exposure I will have to a public setting, and I know sanitizing is going to become a huge part of my life day in and day out. It is going to be a challenge mentally and physically, but I understand that there are resources to get through this pandemic. In the end, we will get through this and hopefully live a normal life again.

46. Other education funding at state levels were cut I wish the Navajo Nation could supply disbursements ASAP because our living situation and lives have changed. If students want to continue their education, money has to be readily available. Student loans are also being delayed at my university, making it harder to pay for education.

47. I'm studying economics with a focus on policy. I would like to see what policy prescriptions are made to help college students during this time.

Before submitting the survey, you may tell us your more detailed story, if you wish. *Continued*

- 48.** I usually work during the summer, I was not able to do that this year. So I am very low on finances, my school has started and charges continue. Housing resources would be greatly appreciated for college students. It is difficult for me to continue and do well in my education while being home because my household does not understand the importance of skipping a chore to attend classes or do assignments. I miss having my own study space at my university housing. If something could be structured in the Navajo Nation where we could stay for the semester and be safe that would be appreciated.
- 49.** Education is to overcome poverty & better life.
- 50.** I think the online part of Navajo Technical University needs to be worked on more so the school can continue their classes while events like COVID-19 take place.
- 51.** I would appreciate any help that I can get from this scholarship and nation it would help me so much! Thank you!
- 52.** I am traveling 1.5 hours to and from to get an education. Because of COVID, my job is only operating 2 days a week, and those specific 2 days, I attend classes on campus. This has been stressful because of it.
- 53.** Financial assistance to continue education is would be very beneficial and appreciative.
- 54.** Had to get approval to use my work laptop and just having issues with internet services. Not having any Sanitizers to be safe was the hardest. Such as No: Hand Sanitizer, Disinfectant Wipes, Disinfectant Sprays, Tissues, Paper Towels, and Water. At this still in need of Disinfectant Wipes and Sprays. I am a diabetic so I am really
- scared at times. I also do not have running water at home and we still waiting for OEH, NECA, and NTUA to hook the water to our water line.
- 55.** Just needing more financial help, I've applied for part-time jobs to add under my full job as well as attending school full time. Financial I am supporting my mom and brother with getting them groceries as well as providing for Family as well. We are. It allowed overtime pay until further notice and that took a big pay cut for as I am losing \$300-\$500 on my paycheck.
- 56.** I feel that universities should not charge activity, lab, or any fees that prevent students from using campus resources. Why charge for things we don't have access to? What we need is unlimited access to printing-should we need to print-at local office stores such as Staples or Office Max. Universities should not charge for practicum fees because students are not on site for practicum, instead, they are remotely doing outside activities at home! Universities should not charge for online courses at a much higher rate than regular classroom fees. Students should not be penalized for a pandemic out of our control.
- 57.** I attend the UNM main campus and sometimes it is hard leaving my little family. My mom is a single mother and she has to work. My little brother is still in high school and cannot drive to get reliable internet service. I plan to come back home on Thursdays to help my mom out. But it will be hard on myself and my car. Gas prices are expensive and I still have not received funding for this fall semester. I have a bill at UNM and I don't want my mom paying for my education. I also know of other UNM students who have not received their fall checks for their

Before submitting the survey, you may tell us your more detailed story, if you wish. *Continued*

- education. Will our checks be sent out soon? Families may not have the funds for this semester due to unemployment or other issues. So please send our checks and help us, students, out.
- 58.** Please help those who need to make a career switch. My field is unforgiving for older workers. Thank you.
- 59.** Like I said more worried about my job now that they are talking about layoffs. I think that is my major concern at the moment.
- 60.** Students on the reservation are lacking many student materials. This may include laptops or printers. We are need of location where we can print our documents for school or a place to rent a laptop.
- 61.** I'm a Navajo college student, living in an urban neighborhood that the epidemic has changed everything and now needs some help financially to attend my classes virtually. I know I this virus has made things a lot tougher, but I am not stopping till I achieve my educational goals.
- 62.** I am away from home and I would need help with financial aid, and grants. In my household, we only have one parent working and my other parent is staying home due to an underlying health issue. They have their own bills to pay at home and it would really help if I got help with my financial aid and other grants.
- 63.** In terms of seeking financial aid from the Navajo Nation, I am not a bad person. I am struggling academically to keep up with school as well as making payments to debts regarding classes of previous semesters. My career path is to open a media production company called Kaged Media. The company's objective is to produce professional artistic services as well as products related to art. I have been attempting to start up my business in an attempt to get a head start in my career path, due to the realization that college is not for me, yet I NEED to attend college since most places in the United States of America require a degree of some sorts to get hired.
- 64.** College was a place for me to feel independent and have to make decisions on my own without my parental guidance. After the pandemic struck and I would have to go home just to become dependent once again; it really took a self-esteem blow. I dislike being at my home all the time and wish there was a nearby gym or something so that I can blow off all this steam. I'm a free spirit. I'd like to live on my own. Being catered to makes me feel lazy and uncomfortable.
- 65.** I appreciate all funds and scholarships provided by the Navajo Nation and I did not plan to lose family so suddenly. I lost my maternal grandmother and a few aunties on both sides of my family. Depression and thoughts of suicide have its grasp on my family and I have anxiety developed by my fear of losing more members. My family suffers from diabetes and has a history of cancer, therefor my parents are part of the vulnerable population. We are having to pay for funeral expenses and trying to cope with our losses. I never thought that leaving home to attend college would be the last time that I would see family. Due to my mental health, I have become a part-time student so I can succeed. I have scheduled myself for counseling an I find reassurance in my support systems. Thank you for making this survey and listening to your applicants during this hard and devastating time.

66. The magnitude of what the NN is enduring is very challenging and due to the lack of internet infrastructure and the red tape in getting things done it's a loss to even the children of the NN. The monopoly of ISP on the Nation is a sham and poor customer service as the gouge people for their poor connectivity. NTUA is not doing anything to push and connect communities but asking for chapter resolutions for waivers and charging chapters for building towers as they get CARES ACT funding and NNC appropriations at the same time. This is a total disservice to the Diné people. Accountability to get people connected without charging the NN should be the focus and bypass administrative red tape. Trying to do course work while a lot of students are online is impossible and having free WiFi at certain locations is only a band-aid as students have to travel to those locations almost daily to get their education and that are more dollars to the families. If NTUA does not have to pay rights-of-way to the NN, they should get the lines in ASAP without asking chapters for portion payments such as poles and service-connected fees into the internet line. This is what NTUA does not disclose and there should be an audit of how they manipulate the local government to get these services to the people. This is also affecting health care and elderly services inclusive of disabled people as traveling to medical facilities is still a major concern. It is sad how the outside world functions with more competition of services and the NN has an enterprise that won't help its people with these essential services and pass out rulers and promotional items during fairs! The other is frontier communications an off-reservation entity that invests heavily outside the nation in other states as the

Diné people don't get upgraded services and stuck with this entity that states "if you don't like the service, get someone else to do it" that attitude is a disservice to the Diné people and a slap in the face. The leadership should also consider of the CARES ACT dollars for students relating to educational expenses. I hear it all the time come election but after that, all happens the students are forgot until backpacks are handed out by leadership. That is not a promise that was delivered when the policies and infrastructure of the NN are minimal and policies are still the same. I will end it here as I am disappointed in the government to make things happen but to pass out food and social media voices are not good enough. The executive branch needs to change then the policies come with it. Until then we will sing the same song as time will tell... Stay healthy and remember it's a virus that will always change its morphology and will not be extinguished totally.

67. The Navajo Nation scholarship office was largely unorganized before the pandemic and the people that are staffed are obviously not up to the challenge of working remotely from the office to get thru processing these scholarships. I have called, emailed, faxed, and even had to drive 8 hours from Utah to Chinle, AZ, to be informed by a sign the office was going to be continued to be closed back when it was contemplated to open in July. All my documents were submitted on time, June 25th, and each time I tried to correspond with anyone at that office, they seem uninformed of where they are at with where my application and award offer is. The people working there have been working there for several years and get by with the bare minimum. We need to be done with office laziness, especially during

Before submitting the survey, you may tell us your more detailed story, if you wish. *Continued*

these times. I think cleaning house needs to be done with the Navajo Nation scholarship, they are terrible with answering emails, Facebook questions, faxing anything back if at all, and by far the WORST phone handling skills I have ever dealt with someone as far as trying to communicate with someone I need help from. My greatest hope is that my generation and younger generations will take over their jobs and reconstruct their broken office infrastructure -- going digital and keeping office admins that actually want to do their jobs.

- 68.** I had to drop a summer class because I got behind due to my lack of internet access
- 69.** I was supposed to work to help pay for school, but due to the pandemic, I am now unable to find work. Work was also supposed to help bring money to my household which includes my grandparent, parents, and siblings.
- 70.** I have only been helped once from the Navajo Nation scholarship office during my undergrad. I am working and my masters now and have not got assistance during my grad program.
- 71.** The main financial supporter passed and now we are in a financial struggle.
- 72.** I've had my ONNSFA information in the system with my documents back in early July. I could not even get through to call anyone at the ONNSFA office all summer. I just need my scholarship or an email telling me if I won't ever receive it so I start trying to sell stuff to make my tuition. No email replies have come my way either.
- 73.** When I moved in I still owe close to four thousand dollars
- 74.** I don't qualify for FAFSA due to a defaulted student loan, I was supposed to pay it off in Oct 2020 but Gov't put all student loans on hold. Since schools went on virtual, I requested to rent a Tech Bundle from Fort Lewis College to continue with my schooling. They had care packages for students to get Tech bundles, but I don't qualify because of my default student loan. I need additional funds to help me rent a Tech bundle. I have Frontier internet at home in Beclabito, which is so slow and unreliable at times. Thank you
- 75.** Struggling to pay off housing and meal plan.
- 76.** Finding a good WiFi and also getting funding so I can get food so I cannot worry about finding a way to get food but rather focus on my studies.
- 77.** Not at this time
- 78.** My story could be the same or different from many other students during this pandemic and how it affects me. I was lined up for an internship for the summer to help pay for my college tuition and books because FAFSA doesn't offer me much due to the fact my parents make too much money. Being a middle-class college student is a struggle, most scholarships/grants are determined by your financial aid (FAFSA) but they don't understand that some families can't afford to pay for their college. My parents for example, yes, they make a lot of money combined but they have to support themselves and three other children including myself, making it four kids. During the summertime, I would work two jobs or apply an internship to help pay for my college education but when the pandemic hit, it was hard looking for a

Before submitting the survey, you may tell us your more detailed story, if you wish. *Continued*

job/internship. The places that I used to work were shut down for months and my internships interviews were canceled due to the COVID-19. I applied to many scholarships and grants but nothing came up because of my FAFSA, I started my third year of college and still struggling to find a way to pay for it but applied to some available jobs. I hope and pray that something good comes out from it. Thank you for your time.

79. When the pandemic hit my school, I was stuck at my parent's house. My school was extending spring break and I didn't know how long I would be out of the town my school was located in. My job was also in the same town and because of being stuck at my parent's house, it took away from my income. I have been working reduced hours since and it's getting tough to be able to pay for textbooks and tuition overall.

80. The challenges for me is the initial loss of my full-time job (shut down due to pandemic, my 3 children losing their school and after school programs, loss of a sitter); resulting in me getting a part-time job to accommodate hours, drastically reducing my overall income and increasing my credit usage. I now do not have enough money to pay off past due balances on my student account, much less purchase my required textbooks for my fall classes. Wait times for student services at my Uni and scholarship and financial resources have increased considerably, and many resources are near impossible to contact for timely resolution of issues.

81. The need to find a laptop and internet with the required software with the little funds I had. I live in a town near my

college but I am still struggling to concentrate and fulfill the resources.

82. I am a first-year graduate student attending an out-of-state institution. Before my move, I needed assistance in switching my chapter but the office was closed due to COVID-19. I also needed assistance in checking on my OONSFA application but was told that there were other applicants before me but the office never got back with me.

83. My story is somewhat different. I work full-time in a medical clinic. Due to COVID-19, I had to drop classes due to increased work hours. I am considered essential, so my hours increased when staff members got sick. Though I was not too financially burdened, I did have to pay back due to dropped classes. This is what caused a financial strain for me. The little financial aid I received from the school had to be paid back (the refund I received I had used for books, internet, and a new computer). I had to put aside some bills to pay back and now I am struggling a little to scrape together funds to continue my education since I was not awarded the same grant I had to pay back.

84. I am attending Fort Lewis College Graduate Program full time online and my bill is due September 8, 2020. I am counting on the Navajo Nation Scholarship to cover my funding however, I don't know who to contact because I know you are accepting applications up to November 2020. How can I contact someone to see if I can get my funding covered by September 8?

85. the pandemic has caused many changes, that'll take years to get used to. But having to pursue my educational goals, helps to stay positive.

Before submitting the survey, you may tell us your more detailed story, if you wish. *Continued*

- 86.** My children are my main concern. I put their needs before mine. Which is sometimes difficult but a necessary evil during this time.
- 87.** I wanted to start medical school and stick with one school but I'm not sure how I will be able to transfer credits and enter a school that has the major I want. I wanted to be a Physician Assistant but due to the pandemic and my mom and brother 2 hours away, I didn't want to leave my mom and brother until we know that we're safe from the virus.
- 88.** Anything sort and amount of funding help.
- 89.** I'm a visual learner and with COVID-19 changing from face to face learning to online learning was a challenge and with my parents out of a job keeping our WiFi services active was challenging due to lack of funds.
- 90.** The pandemic changed all of my plans for becoming an independent person. I was forced to move back home to a stressful environment. I had to deal with verbal and emotional abuse for the past 5 months. It has not been an easy adjustment. Now I am counting pennies to move back to Utah and to pursue independence. Every summer I am able to participate in an internship at the local IHS and due to the pandemic that was canceled so I lost out on income that I so desperately needed to start school. Financial stress has been a constant worry and often I use that as my worth. I would use the funds to ensure that I have adequate housing and educational resources to pursue my education. I only have a year and a half until I receive my bachelor's in public health. I am looking forward to the many opportunities that lie ahead.
- 91.** I had very good grades before the pandemic, the main thing that messed me up was the technology side. For my film class, I got a low grade because the campus was closed and I did not have a laptop.
- 92.** [REDACTED] I had been dealing with a lot due to COVID-19. I was laid off, sold all of my belongings to pay rent, diagnosed with bells palsy, soon will find out if I have thyroid cancer, diabetes, etc. I lost my mother. The relationship I was in was abusive. I moved into a friend's apartment. I've been in debt with summer tuition. I have faced many other personal things that are too much to share. I have been facing depression but I keep trying my best every day.
- 93.** I am a single mother seeking an associate, we live on the reservation with limited access to the internet (horrible reception) my children are doing online school as well during the pandemic. We have been fortunate enough to be living with a grandparent that has all utilities, while I am trying to finish my associate's, but now planning on acquiring an apartment off-reservation as my eyes have opened about the problem with multigenerational homes in this type of event, with this, it will make it harder to pay for classes so I am hoping to get help through scholarships and Grant's.
- 94.** Help Navajo people who are enrolled members but do not reside on the reservation we get counted but are never helped in any way
- 95.** I would use a more-broad story I answered a few questions back.
- 96.** I'm a student who is pursuing an undergraduate degree and I'm struggling

Before submitting the survey, you may tell us your more detailed story, if you wish. *Continued*

- because I don't learn very well online as compared to a hands-on experience course.
- 97.** I have tried contacting administrators on the Navajo Nation such as those in Vital records to obtain CIB for the ONNSFA scholarship and many others.
- 98.** Financial help means everything right now, my university is both online and in-person which makes my living situation very difficult. Campus housing was put at half capacity so I live off-campus but am currently homeless living on couches of friends and family or even some times in my car.
- 99.** Pursuing a BS in Biochemistry and this is the last semester I need. COVID-19 has put a strain on my resources by having to share my laptop I need for my online classes with my Kindergartner and 4th grader for their online learning. Also, I was the only one working for months when my husband lost his job, so we were financially hit as well. I am a pharmacy technician, so am an essential worker. We are currently 2 months behind on rent, and I still have about \$5,000 left of tuition left to pay on top of that for this Fall semester. COVID-19 has been a disaster all around.
- 100.** Having to move into a home with more than one family unit for shelter, lack of space to attend, and prioritize for school. Tighter budget for personal use.
- 101.** This time has been difficult, especially while losing family members to COVID-19 on the Navajo Nation and having to make serious life decisions daily concerning my Cheii's health issues & wellbeing, my mother and her chronic health issues...bearing the burdens and yet, making steps forward to stay in college and remain motivated to head into my Junior year at NAU. I have been encouraged and inspired by the Navajo Nation President, Vice President, and elders in my family and extended family members who have impacted my life and decision to continue with my college education despite this very trying time of the pandemic affecting our world. I also stand with my colleagues and friends who are facing similar circumstances and some, very dire circumstances in enduring this Fall semester. We are the next generation and I feel a responsibility to myself, my family, those Navajo people who have lost many loved ones alike and those around the world who have lost loved ones too... our generation needs to carry-on and finds strength and courage in God to survive and overcome this time. I have confidence that the Navajo Nation will fund me, my Navajo colleagues, and our efforts to represent our great Navajo Nation and show the world our resilience and live to tell others of this time and how I and my fellow Navajo colleagues at NAU chose to face challenges and overcome it all. We need your love, support, and help. We need the assistance and the mentors to help us make it through this time. Everything helps: Face masks, hand sanitizer, food, and encouragement. God bless everyone on Navajoland and each person who reads this message.
- 102.** Once the pandemic hit I had to move back in with my parents. Due to being put onto furlough. As classes continued I was able to get another job. But for myself to continue with the school through the Summer I had to quit my job. I am currently unemployed and doing my best to complete my Senior Year.

Before submitting the survey, you may tell us your more detailed story, if you wish. *Continued*

- 103.** We are told by our leaders to continue education and this pandemic is something we did NOT expect; to top all this off - our local chapters are slow, slow, slow and sometimes have NO contact or update for us college students. They did NOT grant us a scholarship for Spring 2020; and that was what hit me the MOST. I kept calling, calling, calling - there was so much finger-pointing or I don't know absolutely NO word from the COUNCIL DELEGATE via email and this was the most significant frustration on my part. Now that fall 2020 is HERE and I have only 5 more months before I receive my BA degree ... I hope hope, hope there is NO delay in financial aid or scholarships ... THEY (chapter) is making us suffer and be traumatized even more especially when our questions continue to go UNANSWERED!!
- 104.** Yeah, I noticed that Navajo Scholarship keeps changing the application deadline. I was going to apply for help when I returned to school but you guys changed the date again. There was a different deadline because of COVID.
- 105.** I graduated this summer with an associate's degree and was pending transfer credits. It was very difficult picking classes without an official transcript. Once I had finished school had already begun and after countless emails to try and reach an advisor to pick classes out I felt lost and asked questions if I was following my career path correctly. The pandemic has affected my chances to get the right classes I need and also the face to face experience that is needed for my career.
- 106.** Mostly lack of communication and being told I'm not eligible for Pell Grant. So now I have to pay out of pocket for this semester.
- 107.** I'm a visual learner and with COVID-19 changing from face to face learning to online learning was a challenge and with my parents out of a job keeping our WiFi services active was challenging due to lack of funds.
- 108.** No thank you
- 109.** At the beginning of this pandemic, I thought we would be okay but as time went on we gained three more children in our home due to their living situation. I thought we could handle it but food began to become hard for us to get. How it broke my heart but I continued not giving up on my education, I wanted to quit so that I could find a way to provide for my family but we're still hanging in there. Although I know there were food distribution sites for me it was hard to even get there and there were people who would not need it but ended up wasting perfectly fine food. The internet was insane, imagine trying to submit homework online when you have no internet service and have non-understanding instructors telling you that your assignments and reports are late. It was definitely frustrating."
- 110.** Please give me a scholarship.
- 111.** Parents got COVID. Father and mother had to stop working for 1 month. Got behind on bills and still making it up.
- 112.** I am a student that is trying to pay off the last remaining balance for my courses. I have everything that I need to study, which is a laptop, internet, and a printer.
- 113.** Thank you for all your help!
- 114.** Limited Access to travel out of town for essential needs due to being a full-time employee and student.

Before submitting the survey, you may tell us your more detailed story, if you wish. *Continued*

- 115.** Navajo students need better ppe.
- 116.** There is no reliable internet on the Navajo reservation as of now. My mom chooses to put me in a college dorm so I am able to utilize the internet as I have 2 siblings who also have home school and use the internet. It has caused a financial burden but my mother wants me to continue school
- 117.** I am a half Navajo and Hopi student. I'm currently going to college off the reservation, a full-time student. Right now, I'm dealing with Financial issues, whereas my parents aren't working, I can't find a part-time job, and the Federal Pell Grant is not enough to cover my fees.
- 118.** [REDACTED] At the beginning of June, I had been in contact with the virus. It affected me emotionally and mentally. I was taking summer classes at the time and it was very hard on me because I am a Chief Manuelito scholar and with that, I barely reached the required GPA. School is important to me, I dream to get my bachelor's degree and I will because I am so close to getting there.
- 119.** I'm not in this specific situation, but I know of many people back home on the reservation who do not have reliable access to the internet or their internet access is of poor quality. This affects the parents working from home and their children doing classes online.
- 120.** Virtual learning is a lot more difficult than what it seems, I got into the nursing program with UNM. Doing virtual learning in nursing has to be the hardest thing to do. Some lessons are best taught in person but that isn't possible. As a nursing student, I feel it would be better to be in the classroom rather than online. Technology isn't the most reliable resource because I have had classes canceled due to zoom not working. Free printing isn't available to me right now and buying ink is so expensive.
- 121.** My entire family caught the virus in April. I was half ways done with my third class for my master's degree. The sickness took a toll on my health and mind. There was a time where I was so sick, literally falling asleep on my work, and felt like quitting but I did it. I passed the class with my first B and as a result, I lost my perfect 4.0 GPA. As I began the next class, I lost my grandma, uncle, and my eldest brother. It was so hard; my family literally had funerals for them just a week apart of each other. The pain and grief of losing relatives greatly affected my mental health. I lost interest, focus, and motivation for school. Despite it all, I'm still hanging on and just finished my fifth class. Four more classes and I will have my MBA.
- 122.** When ASU went online-only back in spring 2020, I moved home for my health reasons as well as being worried about my parents' safety in this pandemic. Now that I am starting my fall semester in 2020, I had to move out of my parents' house and into my girlfriend's family house due to internet connectivity's sake. Because where I lived, the internet is heavily unreliable, as I got many dropped zoom calls, as well as wait times, were high when needing to download certain files or programs for my classes. Surprisingly I was able to finish the semester with these said limitations but they proved to be a big hassle in my online learning experience. And because of that, I moved in with my girlfriend's family where the internet is more stable but isn't miles better, as I still

Before submitting the survey, you may tell us your more detailed story, if you wish. Continued

- am having connection issues with my zoom calls, as the bandwidth is unstable and the quality of the calls drop. As I am hoping that the Navajo Nation will be able to improve the internet quality with NTUA Choice wireless.
- 123.** I got a Bachelor's degree, but I couldn't get a job during the pandemic. I have a one-year-old and daycares were closed. NM still has a stay-at-home order, it has been hard to find work when daycare is still closed.
- 124.** I've had other issues with transportation and moving.
- 125.** For one no housing when a person in our household had contracted COVID-19 we basically had to kick that person out because we have elderly parents living with us and it was just awful to have this person living outside so that we do not catch COVID ourselves why does the Navajo housing authority make you jump through hoops when you are applying for home why is it so damn hard to get a home here on the Navajo nation they tell us to go and get educated and come back and help our people and yet they do not want to help us the housing system is set up for you to become discouraged and forget you even applied for housing its a long grueling process and it should be set up so that we all can have a home of our own the reservation has so many families living under one roof!
- 126.** Due to my family taking in other children because they lost their parents from COVID-19, there has been an increase in expenses for food and rent. Transportation has been limited due to an accident that my family was in. WiFi has been difficult because it is not able to support all 7/9 of us who are in school.
- Housing has been unstable for me because there is just not enough space for all 9 of us so I was renting but was unable to continue to support myself. Then my mother has not been able to work as much due to fear of exposing the children and my grandfather who has dementia to COVID-19. So monthly income has gone down and will most likely continue to be lower than what we are used to, especially to cover bills.
- 127.** I am a full-time employee and have been for the last 13 years in the same workplace. I have 8 siblings, and half are in college. I am the oldest and felt left behind as my younger siblings were graduating from college. I decided to go back to school and finish. I am finally graduating in December of this year (2020). However, I will also be having my child full time as she will be going to school virtually. She is in the first grade and it will be surprising to learn how this process will go. I've applied for the Navajo Nation scholarship and hope to be awarded so it would take some financial stress off my plate so I can graduate, get my degree and have one less thing to worry about as we go through this pandemic. Any help is always appreciated. Thank you!
- 128.** Since I had to return home due to COVID-19. I had lost focus and end up failing my classes for spring. Now, I have lost pell grant and scholarship that were available to me.
- 129.** Just the need for a computer so I can finish my classes. Also, I was told from the NTU that I would be given a laptop last semester but I never received it. Numerous times have I tried to call the college for an update never got a call back, I also tried to withdraw my classes

Before submitting the survey, you may tell us your more detailed story, if you wish. *Continued*

but nobody called me back from the college. I left messages.

- 130.** Since the global pandemic its been a struggle financially. Now that I have to work from home I am also completing my degree online. I've had to pay for my rent and utility bills and while being home a lot my utility bill has gone way up. I also have to pay for my internet and the price for that is also high. While in school I've had to pay out of pocket for some software that I need for my class. There are times when I had to purchase a book because it was not included in my class. But I am doing all I can to maintain a 4.0 GPA. I've lost family members to COVID-19, it has been hard, there are times it makes me depressed and sad. So many hardships as a student during this pandemic. I think the tribe should at least help their Navajo students in any way possible. I've been struggling to pay my student loan while going to school, I think it would be wonderful if the tribe could help us pay our loans because so many of us are trying to pay for rent, bills, and food.
- 131.** Once the pandemic hit, it was difficult to get reliable internet access, loss of a job, I could not apply for work-study at the college because of shut down, and online learning was new to me and difficult.
- 132.** I am recovering and notice different difficulties from day-to-day.
- 133.** My partner was laid off at the beginning of the pandemic and I was fortunate enough to maintain a stable income but working over 40 hours puts a lot of strain on the body and mind. We've been overworked, under-appreciated and many of us fear catching COVID-19 due to our underline health conditions, but many of us try to maintain positive surroundings. The pressure of being the only working member in the household put a lot of stress on me and made me come to the conclusion I need to see a therapist. This pandemic has caused a lot of heartaches and financial stress but I feel I was on the better side of the mess due to the few blessing I've received.
- 134.** I have been struggling to keep my grades above average but sometimes I lack the funds and waited for the next semester. Now I'm doing my last class and doing the work for good grades, I may graduate. This pandemic did not help because, with all financial offices closed, it's hard to get the paperwork done right.
- 135.** Throughout the spring and summer, my life has drastically changed, as I'm sure everyone's has. I went from living in SLC, back into my parent's home in Saint George, Ut. This transition was fine, but since then, my parents have separated. Being that they are in the process of divorce, my FASFA is not a reflection of our current financial status. My parents aren't able to help fund me as they have in the past. The small amount of money they had set aside for me this semester, was used for a small accident I was in this summer. Any possible assistance would be much appreciated.
- 136.** Enthusiasm for going to class for instruction no longer exists.
- 137.** I have been recently divorced and my ex-husband does not pay child support.
- 138.** The tribe needs to provide additional support for Native students attending college. The pandemic added more to students who are already facing challenges. Additional support could be useful for students. For example, mental

Before submitting the survey, you may tell us your more detailed story, if you wish. *Continued*

and physical health resources. Grants and scholarships that will assist with housing, food, and technology use.

- 139.** I moved here from Tennessee to pursue my college education and I am lacking so much due to financial limitations. I don't have the means to take care of myself and the items I lack for school. I wish I had a place to live.
- 140.** When this pandemic hit, there were a lot of questions unanswered. We know a little more now and need more services due to this pandemic. My husband lost his job, but being the man he is, he searched for another job, but further from home. He and God are what kept our home and my school together. I do have student loans, and by the grace of God, my husband is still paying on it even though it is not due for a while. I will be the first of 9 children to attain my bachelor's degree this December. Although this pandemic has changed schools, I thank God, he still gave me the strength to home school my children and for me to still be in school through all this.
- 141.** This semester I have to take online classes from the branch campuses, so not only am I paying tuition to the main campus, but also the campuses at Gallup and Los Alamos. Online classes usually have a fee of \$100 per course and upper-division courses also carry an additional fee, so in total there is \$420 worth of fees and on top of that, I'm having to pay a tuition differential for the College of Population Health, which is \$500.
- 142.** I just need internet access where I live and I have little funds to purchase a laptop or internet.
- 143.** Due to COVID-19, I was forced to move back to the reservation as traveling was a part of my schooling. Also, I had no internet access at the time. Due to this, I ended up receiving horrible grades. Now, I am forced to try and fix everything.
- 144.** COVID has had me push back on getting a job I wanted and my experiences at a new campus
- 145.** I have, experience a new way of online earning, but face a financial crisis.
- 146.** I am hoping that the Navajo Nation can help us out money-wise.
- 147.** My school has gone virtual for the semester. I am at home within the Navajo Nation. My internet is unreliable. I have to drive to the water tower, which is the highest point in my area and submit my assignments because that is where good service is. I am sharing a laptop with my siblings. Makes homework and live classes harder to attend.
- 148.** The adjustment has been difficult from in-person classes to all virtual classes. I feel as though my motivation is barely hanging by thread and it's only the third week of school. But, so far, I've stayed on top of my assignments. It's been becoming increasingly difficult as I do travel most weekends and still need time to physically rest. I just hope other students from my Nation are doing their best.
- 149.** Paperwork needs to be submitted but tribal office some are closed due to the pandemic.
- 150.** Losing a close family member from COVID-19 has caused a great deal of pain and a lack of motivation to complete school.

Before submitting the survey, you may tell us your more detailed story, if you wish. *Continued*

- 151.** I had to rely a lot on my family who was also struggling during the pandemic, with my loss of income they had to provide much of my support which was very difficult for them. I haven't had to rely on them for over ten years and it was very hard for me to have to ask them for money just so I could have the basic necessities. I am still trying to recover from the loss of income and had to take another job which I am trying to not let interfere with my studies.
- 152.** I work at the hospital in Phoenix, Arizona. Had to get tested a couple of times for COVID-19 Exposure, but also use my Annual Leave for these days out. Can't take too much leave to assist with other personal issues at home. Family on both sides of my parents have deaths or illnesses because COVID-19 and my family have been providing donations as much as possible to help support with funeral and medical bills. The electric bill at home is high because of the heat and my kid doing on-line schooling with a laptop we share. Also, since more in my home, our food goes faster. I usually keep an eye out for free Food Box and take advantage of that.
- 153.** As one student out of many, I worry about our communities' lack of accessibility to resources. I've lost family to COVID. It has taken a real impact that will continue to affect me and others.
- 154.** I moved to Phoenix to pursue my career under Automotive, but since the pandemic hit I had to move back home because I could not pay for my rent or any of my expenses.
- 155.** I've made an account with the Navajo Nation scholarship site a few years ago. I wanted to know how would I be able to reset my account because I don't remember my password.
- 156.** Having support for any student who is attending any university. Regardless of how many credit hours. Everyone has a different situation.
- 157.** Spring 2020, I was on the campus of the university when COVID-19 hit. I saw the scramble of everyone quickly leaving the campus to the point of it looking empty. It was scary and left me with a lot of anxiety. I wasn't a student at the time but I was getting prepared to be a student in Fall 2020. With the shortage of laptops that everyone needed including children, I wasn't able to find one. Hand sanitizer and Clorox bleach wipes were getting hard to find. There's a lot of anxiety building up. Like right now, I'm still waiting on my scholarship from the NN to be passed through so I can pay my remaining tuition balance. Everything is so tense and hard right now.
- 158.** I am a first-generation college student who has only taken classes or courses on campus in the classrooms. This pandemic has disrupted my learning environment and due to the lack of communication, I had failed my Spring 2020 semester with a <1.0 GPA. I am disgusted with my grades and I know it's not a blame ordeal but I just want understanding from the ONNSFA scholarship community. Give us a break. I also lost a close relative to this COVID-19.
- 159.** Manage financials with NN Scholarship.
- 160.** I have two adult children enrolled in college, as well as myself. I was notified of my acceptance to grad school in early August. One child is at the four-year college in ABQ and the other was

Before submitting the survey, you may tell us your more detailed story, if you wish. *Continued*

accepted to a community college also in ABQ. I'm including rent as part of my expenses because my name is on the lease as is my daughter's. Her car payment is also an expense that I contribute to. Extra funds that are geared for rent, transportation costs, or assistance with laptops would benefit my family very much.

- 161.** I understand that I may not receive financial assistance from the Navajo Nation, but it sure would help a lot and I want to thank you in advance for providing such blessings to students in need, and thank you for time and consideration.
- 162.** COVID-19 impacted me and my family hard as my parents did not return to work until recently. I have yet to find a job as there is an influx of new applicants in wherever there is a job opening. In regards to education, withholding the Navajo Nation scholarship put me in a bind where I still have an overdue balance for tuition, struggle to buy books, pay rent/utilities, and for my transportation.
- 163.** none
- 164.** There should be a relief for those of us that were faced with this illness during the end of a semester and not be penalized for it. We rely on these scholarships and I am saddened that I for one got sick at the wrong time and now not considered qualified for the funding, leaving me to pay out of pocket. I am sure I don't only speak for myself, especially when you are the only provider for your family. I am also a mother to a first-year college student, it has been hard on my daughter and we are seeking good internet services and hardly able to keep up with paying for her school, books, and supplies as well. We

hardly ask for handouts and I am pleading that more funding is offered as there are those of us that fight hard that are starting to drown. I am always proud of having savings but we have exhausted that due to this pandemic.

- 165.** I am a single parent, I work part-time and I go to NAU full-time. I really do have a lot going on and I do not have really anyone to talk to and I do not have a support system for myself mentally. I know I need to attend counseling but I feel like I do not have the time to go because of my class schedule, homework, and having to attend a regular job.
- 166.** I had the coronavirus three months ago that lasted three weeks. My whole family had gone through it all at the same time. My son and I were the ones hit the most with all the symptoms described here. Headaches, body aches, fatigue, loss of taste, coughing, eating, lung pain, and so on. Now it has been three months and we have recovered. I am now dealing with hair loss. My hair is down to my waist and I had a full thick head of hair, now I have lost 3/4 of my hair. It is very thin now compared to three months ago. Now my son has also the same issue. He has been losing his hair for a week now, but I try to keep his hair braided. His hair is also down to his waist. Hair all over in our house. Sometimes in my food when I am cooking. It falls out easily. One brush is more than 100 hairs gone. I just keep track of when my hair will stop falling out. It has been 4 weeks now losing my hair and I just wear a headcover to work because I don't want others seeing my hair loss. I am not worried about how much will fall out. I know my hair will grow back, the same for my son. Just will take time.

Before submitting the survey, you may tell us your more detailed story, if you wish. *Continued*

- 167.** I had to transfer universities due to the cost of tuition and even then still owe tuition at the other university. I have two family members to COVID and now as a family are struggling to keep myself in school
- 168.** Life is a little harder having to live in the city. I only live out here because there are no good-paying jobs for my husband and me to support my family on the reservation. I do not qualify for financial aid due to our income, and with that high income, I was able to pay \$800 a month for my 8-week courses with GCU. But since the pandemic happened, my husband was laid off and I was unable to pay for my classes. It is harder to find scholarships right now because a lot of them are based on a financial needs analysis which is income from last year but that not far because my income was interrupted this year. I was suppose scheduled to graduate this coming December but I haven't had the funds for the school. Right before I had a baby in November, I had my ceremony to be part of the GCU alpha chi National Honor Society but I cannot participate in any activities because I am not an active student. I am also be pushed into the 2020-2021 program because I have been an inactive student for more than 6months now which means, maybe more classes.
- 169.** Taking care of two children has been a lot. Especially going to school and having a full-time job. I want to continue school so going part-time will be good. I was a full-time student but now I made a lot of adjustments.
- 170.** COVID-19 impacted me and my family hard as my parents did not return to work until recently. I have yet to find a job as there is an influx of new applicants in wherever there is a job opening. In regards to education, withholding the Navajo Nation scholarship put me in a bind where I still have an overdue balance for tuition, struggle to buy books, pay rent/utilities, and for my transportation.
- 171.** Living in this pandemic is the worst. We can do things that we used to and being too young to have my life together, allows me to just watch everything fall apart. My family lost their jobs and my elders have passed away. On top of this, there is ignorance that has only made the virus spread and prolong the pandemic. I just can't wait for this all to end.
- 172.** So, in California, we have social distancing and it also has the requirements to stay healthy. But transportation is hard to get along with trying to get toiletry items from Walmart which is probably like 2 miles from here it's a long walk to Walmart especially in a city where things are unpredictable.
- 173.** I believe that the Navajo Nation Scholarship offices should be more lenient with applicants, as the Universities/Colleges are limited on providing documents that are needed; there are occurrences in which students are waiting for funding but the NN Scholarship offices are not accepting the documents in which the applicants can only obtain. This issue is hard for the student/applicant, as they feel they have no control over the college's provided documents.
- 174.** Grad classes are usually 2 and a half hours long making the zoom experience even more exhausting. As well as new rules for the class, if the connection is lost I am responsible for being in class, I am responsible for bad internet connection.

Before submitting the survey, you may tell us your more detailed story, if you wish. *Continued*

On top of having an older laptop, my video connection is always slow especially with video conferencing. I am required to show my face on camera during the class which I feel at times is an invasion of privacy but it slows my internet down even more putting me further at a disadvantage. I don't feel as if professors care that we are struggling or that NAU cares because they are not lower tuition. This is not the education I signed up for or the educational experience I paid for.

- 175.** I attend school in Phoenix and when I heard Arizona was in a state of emergency, I immediately went back to the reservation to give my great grandparents and grandparents any groceries I could buy because food and supplies were selling out fast. For a while, things were stable, until COVID took my paternal grandpa and paternal great-grandpa within a two-week span. Again I went home to make sure my paternal grandma was recovering well from COVID. We arranged funeral dates but only 10 of us could attend and we COVID-19 even host a reception dinner. I am beyond blessed to be able to hug and see my paternal grandmother by my side, but to this day she still suffers long term effects from COVID.
- 176.** I was supposed to graduate with my MS in May but the pandemic caused my graduation date to be extended to December. As a result, I am no longer a full-time student and all financial aid is cut off to me even the Navajo Nation graduate scholarship.
- 177.** Some students like myself don't technological luxury of the internet and have to travel to certain locations for internet access.
- 178.** Since the pandemic hit it's been very hard looking for work and especially internet and gas used to get my education
- 179.** I am an older student and attending a school far from the Navajo Nation. I have come back to school to finish my education and hope to contribute to my community when I am done with school.
- 180.** Please provide electronic items or places for students to park to get WiFi on the Rez. Additional money for bills to offset the cost of rent without a job would also be helpful.
- 181.** I am in the process of applying for financial aid, I haven't utilized NN aid in awhile because I always had my employer pay for my educational expenses, so I'm hoping that I will get assistance.
- 182.** My mother lives on the Reservation, but I moved into an apartment for school. My sister and brother are also going to school on Zoom at home. This makes it to where I cannot go home because the internet connection at home is unreliable for that many devices. Social issues came with being in quarantine with people who already have mental health issues before COVID-19 hit.
- 183.** In need of a place just for me, because I am in nursing school and will be taking clinical but I do not want to potentially expose this virus to family members.
- 184.** I am a single parent with two girls who lives in Farmington. I have one in college and one in high school. My college student is completing online classes from home and will be returning to school at the end of September. My youngest is needed a new computer for college courses that she signed up for before COVID.

Before submitting the survey, you may tell us your more detailed story, if you wish. *Continued*

- 185.** Currently, I am just worried about having to pay tuition out of pocket, I don't have a job so it would become a problem, and I will probably end up having to ask to borrow from family or friends. My hope is just to receive enough financial aid to cover my tuition costs.
- 186.** Where I live the lack of service is the main problem. Also having to get food is really difficult especially when the border towns are 3 or 4 hours away. Due to the fact that stores have become more expensive to purchase food.
- 187.** I am a nontraditional student that decided to continue on my education and have been in recovery for over three years now and obtained my associates and working on my bachelor's at Fort Lewis.
- 188.** We always run out of food and we try to keep healthy. We always struggle with technology and we run into electricity payments
- 189.** We always need food to be healthy and we need technology support to finish our classes. Need for a home.
- 190.** My mom is an essential worker and works for social services with the Navajo Nation. My father does not support. My mother works way more for the little pay she receives. Also, my family of 4 has had too many COVID scares. Our family needs that HAZARD PAY. My mom is at risk every day when she goes to work and she also visits her clients. Like she is told to by her boss. She is helping my 2 siblings and me financially for college. All going to school. One at UNM main, Colorado State, and SIPI. My sibling and I are unemployed. My mother pays for our food and buys us groceries to get by. We try our best to pay for our food and rent by ourselves but my mother helps.
- 191.** I am currently enrolled within UNM's College of Nursing and with the pandemic hitting, it impacted my campus job so I am unable to earn the funds for the school and other bills. Nursing school is such a blessing, but I am determined more than ever to finish the program despite the circumstances.
- 192.** Although I do not have any needs other than a financial aide, it has been hard for me as a student intern to earn any income. I have a stipend internship with WIHCC, but I do not get paid biweekly. I get paid when I complete half of my hours and additionally after the program is complete. I am awaiting my Chief Manuelito scholarship for my school and I think it will help so much with my financial aid. I hope everyone at this time on the Navajo Nation is doing better. I hope we can eliminate this pandemic soon so we can all go back to our ways of living.
- 193.** More support financially especially for bigger universities.
- 194.** I am diagnosed with Major Depressive Disorder and General Anxiety Disorder. Having to remain home and inside has impacted and increased my disorder. It has been hard to do homework as sometimes I do not want to do anything. I do double duty with a daughter, her school, and mine. I was supposed to take a part-time job with the school to help with bills but that will no longer happen due to COVID. Rental resources would be a great help.
- 195.** Pursuing my bachelor's in Anthropology I staying on campus for the academic year and then when not attending school I stay

Before submitting the survey, you may tell us your more detailed story, if you wish. *Continued*

- with my grandmother, uncle, mother, and sister. All different age ranges and have medical conditions that make them more susceptible to COVID-19. The school plans for us to come back for the Fall semester for in-person class and then leave campus in November for online classes.
- 196.** I go to a school in California, since I live on the couch back home on the Navajo Nation I wanted to move back but could not due to financial restrictions.
- 197.** Due to the pandemic, my parents weren't able to help cover some of the expenses for books and meal plans. As of now, my sister and I have debt for college. We had to cancel our meal plan because we couldn't cover the cost. I come from a big family of nine. I also have three other sisters who attend college. Three of my younger siblings are still in middle school and high school.
- 198.** Needing financial aid for food and rent and supplies for school and other miscellaneous costs due to COVID-19.
- 199.** During the summer of 2020, my school emailed on its students saying campus would be opened and classes would be in-person this fall. Before coming to school there were not many cases of COVID-19 in the area until just a couple weeks ago. Cases are now starting to spike and the city my school is located in is now a hotspot, and all my classes were moved online. Even though we are online I am still paying full tuition, paying for my books because my financial aid office is behind on their work, as well as paying my rent, phone bill, and buying groceries for myself because I am far from home and my university has also stated we will be in-person again soon.
- 200.** It's been difficult finding employment at this time and it is very helpful to have that employment as a doctoral student.
- 201.** I failed two courses in my 1L year because of the pandemic which was the direct cause of my financial stress. Being so far from home and trying to fund my living is difficult. I am getting by with dated technology but law school is increasingly expensive and books are over 1k each semester. I can't get an ONNSFA scholarship because an OFFICIAL transcript is required. Cobell and AIGC only require an unofficial which makes it easier both with cost and time to apply. If ONNSFA could consider my application with an unofficial transcript, then I would be in just a little bit better position to get awarded from ONNSFA to help me here in South Dakota.
- 202.** I really would like to have stayed home longer after myself and other family members tested positive for COVID. However, I had to return to the city to start the semester because we do not have WiFi at our home on the reservation. I have to remain strong physically and mentally as I finish my last year of undergrad for myself but also my family.
- 203.** I'm at the tail end of my educational journey, yet I had to withdraw from my program because I can't afford it. I re-enrolled at a community college just because of the affordability and to keep myself going with research. I lost my job because of COVID and am trying to job search on the NN reservation. Nothing so far and yet NN tells us to come home and help the ppl. How can we put our degrees to use if our own NN won't employ us or provides resources like job fairs, resume building, networking, etc? There are times when I question if getting my doctoral

Before submitting the survey, you may tell us your more detailed story, if you wish. *Continued*

- degree is even worth it. Change my mind NN, the future is waiting.
- 204.** I have been an online student for a few semesters. I was hoping my federal loan would cover the remaining expense of the tuition but I was told the amount I took out was to cover both fall and spring. Now I have an outstanding amount I owe.
- 205.** My transcript is blocked on my university account due to the lack of paying my outstanding balances. I need my transcript for the Navajo Nation Scholarship, which could help pay for my outstanding balances.
- 206.** Delayed funding for the current grad program resulted in taking out a loan that only covers base tuition. Now having difficulty paying for living expenses.
- 207.** It's just hard trying to stay strong and explore the world while there is a pandemic happening. It just makes it hard to do anything but I am still striving to gain knowledge and further my education!
- 208.** I am an enrolled member of the Navajo Nation but there seems to be a lack of support for urban Navajos or for students who do not live on the reservation. NTU or Diné College does not have the educational classes I want to pursue. At a master's level, I am finding it more difficult to find sufficient funding.
- 209.** I would really like to be closer to my school. For the sake of child care services. It is nonexistent where I'm currently at. I need a new laptop. Funds for move-in cost and some help/resources for a cut monthly rent need help for more copy paper for my printer for school assignments. Check to help catch up on bills so I don't have to worry about while taking classes and being at risk trying to work on this hard time.
- 210.** I can say that COVID has changed the way I experience schooling with going to college, it has made me struggle a little bit on my classes and understanding my needs. It also has made it very hard to accept my Financial aid to scholars.
- 211.** Also dealing with the dissolution of my family. Going through a divorce.
- 212.** [REDACTED] and I am attending the University of Arizona this year and it's been new to figure out how to navigate the campus and do my classes since this is a new experience for everyone and they're all trying to adjust to this new situation we're in
- 213.** I have 3 younger siblings, all of us are undergraduate students, after I earned my associate degree, I chose to work for a few years to add my income to help my siblings as they finished/started high school or college. I recently decided to return to school, but when I did, financial strains plagued me and I was unfamiliar with the rigor of schoolwork at an institution like the University of Utah. I could not afford a new laptop and did not have an iPad, so I stayed on campus as late as I could the first semester, struggling to finish work. A kind soul had pity on me and ended up giving me their old laptop that was useful until more updates came that made using the old device nearly impossible. Maintaining a great GPA is near impossible while you're struggling financially, have inadequate equipment, and your helping support your family finances, and taking care of a sibling who has an undiagnosed mental illness (we recently found out it is bi-polar disorder). Then when the pandemic hit, it

Before submitting the survey, you may tell us your more detailed story, if you wish. *Continued*

disrupted the "normal" or "groove" I had fought to achieve, the semester I expected, and was on track to obtain a 4.0. One of my professors was terrible at communication, of the many emails I send explaining my situation (and how the pandemic hit and affected my community), there was no response or helpfulness, there was only pity, and a few words of "that's too bad." There was no attempt to understand the stresses of the situation and how badly the Navajo Nation was affected by this pandemic, and how poor the internet connection is, and how poor our living situation was. There was no option given for an incomplete either, I just had to take the fail because I could not complete the online weekly tests.

- 214.** Some tribes are offering COVID educational relief for things like computers and printers. I hope the Navajo Nation considers assisting with the cost of at least some of the costs. Some tribes give out a maximum amount to use toward the purchase of a computer.
- 215.** I had issues with paying my tuition, housing problems, and my sibling being in a car crash. Little things add up in a big way.
- 216.** I dropped out of college right after high school in the fall of 2015. I decided to continue my education journey in the summer of 2018, I enrolled in classes the following fall. I have attended Diné College from Fall 2018 to Spring 2020. In the middle of the pandemic, I transferred educational institutions because I needed 3 more classes to get my associate's degree but Diné College was not offering them that fall. I was a mixture of sad and upset, they were not offering the last classes I needed to graduate because I asked the semester before if they could

offer those. I did not want to attend more semesters if it was not guaranteed that they would offer those classes. I was struggling because documents need to be scanned and uploaded to apply for scholarships and I was not able to find access to a printer or scanner. My financial aid helped pay for some of my tuition this fall at my current school but I had to take out a subsidized loan because I was afraid that I would need to pay out of pocket, which I don't have the funds for. I was put into a tight spot but I am grateful that you extended the deadline because that is the only scholarship I could find.

- 217.** We students are not able to do our best when our family, community, and tribe are in turmoil during this crisis. We, students, have lost loved ones yet we are required to keep moving forward in our educational goals without assistance from Navajo leaders. We are emotionally, spiritually, and mentally drained. On top of this, we continue to pay high rent, food, & bills as normal. We, students, ask for regular financial assistance during these tough times. Not all of us can get full-time jobs as we are full time in school. Thank you
- 218.** My mother, brother, grandmother, and uncle tested positive for COVID-19 and were hospitalized for a month which took a toll on me financially.
- 219.** Internet and school funding taking too much time to be sent to the student to purchase the required book and supplies for school.
- 220.** Before COVID, I was working & being a student full-time. After COVID, I lost my job & I lost family members but I couldn't go home because of lockdown restrictions. My mental health has

Before submitting the survey, you may tell us your more detailed story, if you wish. *Continued*

worsened but I feel that I cannot afford to see a mental health professional. My biggest impact of COVID is dealing with grief & anticipatory grief during my last 2 semesters of school.

- 221.** Adjusting from in-person classes and going to living with the health restrictions almost immediately and trying to get back in some sort of normalcy with home life and school life, has been the most difficult thing I've been through thus far.
- 222.** This is the first time I have had to apply for financial aid from my people because of COVID-19.
- 223.** I have a kid I have to take care of and not many jobs are accepting employees so I am low on funds.
- 224.** I just want to say that I am a single mother who was impacted by this pandemic and since then I've had to take on extra responsibilities with my job, home, children, and parents. I reluctantly pulled through some months but that is because I had to reconsider my courses and withdraw from one or two classes last SPR and now this FALL so I made a decision to delay in graduating this December 2020 but I always have to remind myself of how strong I am and how I have to just push through and deal with this just like every other single mom doing the same thing to better my family lives.
- 225.** I am trying to be independent on my studies and take care of my financial stuff to pay for my school because I can't receive any help from my parents. This is my last year of undergraduate, I didn't get as many scholarships I got from last year. I applied many as I can, but I got rejected so many times. It puts me down like I am not sure how I can survive throughout this school year when COVID-19 makes it a lot harder on me. Like do I have to apply for jobs? When I don't want to expose myself around others getting the virus. Plus, I really want to focus on my schoolwork and finished this last year of undergraduate to make my family proud and continue to inspire my younger siblings that I completed college and got a degree.
- 226.** It would be nice to get help even through the pandemic. Money is very scarce in the Navajo Nation, in which people have to travel far to go from one place to another. With the money, the President of the United States has given to the Navajo Nation. With this, our president who is Mr. Nez would help give to the Navajo students who are going for an education to help with the Nation. With this pandemic, it has been hard to get resources, such as water, food, cleaning supplies, and sanitation wipes. Our elders are the ones who suffer the most because they are the most vulnerable. Going to school has been challenging because I have to take care of my parents, who are in the range of being exposed to COVID-19.
- 227.** Living in a household with a mother who supports her three sons. One of which has two children who she has to care for and provide support to. We may not all live under the same roof currently but we do rely on her support only taking and rarely giving back to her. This experience seen from my perspective manifests in my daily life where I am limited to pursuing her expectations without question, added that being a person of color is seen as vital to our growing social wise and economic growth. All of this is the cause of my depression, anxiety, and sleep insomnia.

Before submitting the survey, you may tell us your more detailed story, if you wish. *Continued*

- 228.** I've been working remotely since March and have had little contact with friends, church, and family. I also live with my husband who has a brain injury and the pressure of paying monthly mortgage and vehicle bills, I developed painful fibroids. I had a full hysterectomy surgery and have been out of work for 2 weeks now. I am on FMLA for 4 more weeks but have to force myself to go back to work early because I don't have enough left. I am a registered voter for the Navajo Nation and have always maintained residency back in my home community. When CO-19 hit, I no longer had a connection to my roots and family support while going to college. I haven't seen my brothers or my father who lives on the reservation. This makes me sad when my family can't come to my home to pray for me. I have 6 children total and I always pushed them into higher education. I need to set the example that it can be done and that being Navajo actually empowers us to keep moving forward. Please help me in whatever way I am eligible for.
- 229.** I'm in a Ph.D. program and finishing my Master's degree simultaneously. Since I'm still working on my Master's degree I'm not eligible for the Navajo Nation scholarship until I finish my Master's degree; which is unfortunate since I'm highly in need of funding this semester more than any other semester. I will be completing my Master's program this fall and hope to be considered for the Navajo Nation scholarship in the spring.
- 230.** My story is not as bad as others who need help more. I manage to find a way to overcome obstacles. I just need the extra money to help with the school as I am in the process of trying to get my home-site lease. Also, I would like our local chapter policies to change to help be able to pay for online classes, as I read from my previous papers with the policies. Stating the chapters cannot pay for online classes, those need to be changed.
- 231.** Hello, my name is Rochelle Tsosie. I am 21 years old. My hometown is Indian Wells, Az. I currently reside in Laveen, Ariz. I work for a head start program. I have been out of work since the pandemic. It's a struggle to explain to my children that what the pandemic has caused us to live differently now. When the pandemic hit it was my first semester of college. I was really looking forward to having the in-person experience. I only got about 1 month of experience. We will all come out stronger when this pandemic is over.
- 232.** With the closure of NN Scholarship offices, I was not able to pay tuition in a timely manner. I was hoping to be awarded half of my tuition cost through NN Graduate Funds for the summer, however, I did not get a timely response so I dropped my summer courses because I did not want to take out a student loan. Decided to wait until next summer when summer funding options are better. Also missed lots of scholarship deadlines back in March/April due to my parents being in the hospital in the ICU on the ventilator, while taking care of 2 siblings, which 1 has special needs. I did not have the ability to focus on other sources of funding for financial aid due to this pressing time & my circumstances. Comforting my younger siblings about my parents being in the hospital took a toll mentally.
- 233.** I am currently working toward my Master's Degree at Northern Arizona University and I work full-time as a teacher but could use additional funds since my spouse is a health care worker and is tutoring our

Before submitting the survey, you may tell us your more detailed story, if you wish. *Continued*

children home. Any assistance would be appreciated.

- 234.** It is hard to focus in school with this pandemic going on. It is getting harder to pay for things and harder for us and the teachers to converse. The masks make professors speech a little muffled when they speak in class so it is hard to understand them sometimes, especially if they have an accent already.
- 235.** I would hope ONNSFA would make some exceptions to their application criteria. I have a tuition balance from Spring 2020, my school allowed me to register for the Fall 2020 semester but they have a hold on my OFFICIAL TRANSCRIPT, therefore I most likely will not be receiving Fall 2020 funding because I cannot submit an official transcript. All our income was put on hold in mid-March, any funds we have been receiving in our household goes straight to our rent, utilities and food. My initial plan to pay down my tuition became impossible. This pandemic is beyond our control, I would hope the Navajo Nation will make any request an easy process. I doubt my survey will be looked over and even taken into consideration, whatever Navajo Nation decides I hope they are prompt and thorough. I won't hold my breath either.
- 236.** I had to push receiving my degree another quarter in the fall to finish my thesis work. I am going to have to pay out of pocket for tuition. I am not eligible for in-state tuition so I will have to pay more for out of state tuition. My fellowships and grants were nullified after completion of the 2 years.
- 237.** As a student off the reservation, I experienced multiple hardships throughout this pandemic. I returned home during the Spring semester and had to care for my family members, experience a lack of multiple resources all while still taking classes.
- 238.** I would have never thought it would hit us hard when I should have got a hotspot to finish my assignments. I use the library because it is quiet and easy for me to study and finish my assignments.
- 239.** More assistance with working from home as of WiFi.
- 240.** Mental health is important especially during times of isolation.
- 241.** I moved back home from the city, I had to stay home I didn't go anywhere to which also means I didn't get a summer job as I wanted.
- 242.** My grandma, three of my aunts, and two of my uncles were all affected by COVID. I'm a high-risk student and couldn't go back home and had to find housing where I'm attending school. Because of this, I had to use my saving for school for my rent and now I have to find a different way to pay for my housing this semester. I also had my laptop crash and lost my job where we were working remotely. But my lack of funds keeps me from replacing it and I don't know where to find reliable technology for my classes when I can't go on campus.
- 243.** I was working nights during the majority of the pandemic, which lowered my chances of getting COVID drastically. But since classes started I was moved back to daytime shifts where I need to interact with customers. I'm aiming to move back to working nights because the majority of my family back at home are 45+ and I bring supplies back every other week.

Before submitting the survey, you may tell us your more detailed story, if you wish. *Continued*

- 244.** I wish that I wasn't worried at all about my love ones' safety, so I could have got good grades and not stress about food and transportation like before the pandemic existed, I wish I wasn't as hurt and sad that I have to go through starvation in the dorm and wait until Monday morning. Talk to this on what I went through to my older sister hurts. I cried talking about it. How much I lie on 'doing fine" on every video call with her. I wish I could have told her the truth. I hate to worried her during the pandemic when she is already full on her plate about her kids' online classes and other stuff.
- 245.** At the start of the pandemic, I was unsure of what would happen in the future. I had no idea that the coronavirus was such a big deal until it started affecting my people on the Navajo reservation. I would always see stories of people on the reservation who were struggling with water and food. I have family members who live there and I worry about them every day. It had made me realize that not many people take the virus seriously as the numbers in Arizona continue to rise. I was still taking classes during the spring at ASU, then all of a sudden I was told to move out of my dorm and begin taking classes online. I was surprised but felt safe at the same time because I knew my school was taking precautions. During the summer, I felt anxious to go to places and to even see friends or family. I tried my best to stay positive about everything that was happening. Once school started in the fall, I am still anxious to be around other students and am still trying to adjust to online classes. I just keep those I love in my prayers to watch over my people and family during this pandemic. Many people are still trying to adjust during these tough times but I want to stay as positive as I can,
- I know that this pandemic will pass and it will not always be like this in the future.
- 246.** Well now I am currently living on my own with an apartment and car to pay for, my mother isn't the most understanding and has now moved out to Oklahoma so that she can pay for her living. Tried asking for help but she can't help me because all the stuff she has to pay for and that she's going to help put pay for my grandpa's new house which was burned down last summer.
- 247.** Too late. Your survey asked if we living from the area where we are going to school. I indicated yes.
- 248.** I am scared that if I can't pay my school, they will disenroll me from my classes. I am not sure if I will be motivated to go back. And I will lose my spot for graduate school, which I have worked so hard for.
- 249.** I am not making enough income to pay for rent and WiFi is not that well to where I can have zoom meetings
- 250.** I am a student currently working on my BA in mathematics. I was attending UH Manoa for the S20 semester when COVID-19 hit during my spring break. I was unable to go back to campus to gather my things and had to hire people to send my belongings home, which was expensive.
- 251.** I lost my aunt in the spring and I had to drop my capstone to deal with grief because my professor couldn't understand why I requested an extension for some work. When that was not approved I knew I would not be able to keep up and had to withdraw before I failed. Now I'm retaking that class this fall so I can graduate.

Before submitting the survey, you may tell us your more detailed story, if you wish. *Continued*

- 252.** Housing and Meal plans need to be paid off by the middle of September.
- 253.** I was attending Oregon State University when COVID hit hard. I was forced to come home due to the unsafe nature of this Pandemic. I was literally so stressed out the last part of the semester, it affected my grades, which lowered my GPA and I lost some of my scholarships
- 254.** Household bills have gone up because everyone is home. Hours have been cut from work. Anxiety has hit the fan.
- 255.** Same as the above answer.
- 256.** The crisis situation that I have even now come back on to campus. There is a delay on scholarship notices and I do not get a pell grant and I need ways to pay for college. I do not want to take out a loan because I still need to help my family and I do not want to end up with debt. If anything, I would like so reassurance that there is still funding and scholarships out there that can help my situation. I am a first-generation college student who still has a lot to learn about life.
- 257.** I am overwhelmed, stressed, and worried what the times are to come to stay in the green, I'm barely making sure my necessities are taken care of.
- 258.** As a transfer student, I commute to school and my transportation is unpredictable because the car starts to have issues. I requested to do my courses online, but I was told I couldn't so now I have in-person classes. It's scary because we've had positive cases within the first week of school. I don't have a meal plan so I pack my lunch, but I have nowhere to eat on campus. It's difficult to find a place to zoom for one of my classes on campus. I'm so stressed with my classes and the lack of social distancing practiced by other students.
- 259.** The institution I attended for Spring 2020 completely shut down and the classes were transitioned online. I did not receive a reimbursement for the labs I could no longer attend or for my housing and meal plan. Even though I did not use these items completely, there were approximately three months of rent payments made and I did not have the access to the resident halls, which I was required to stay in as a freshman. My in-class lab fees were not used completely for the Spring semester, I had a chemistry and anatomy lab that I was not able to finish completely but still got charged a full semester for my lab supplies. Also, the institution fees to use resources like their health and learning center, library, labs, and Native American center were kept though the university shut down. My meal plan was barely used, I still had a credit on my account and I am no longer eligible to use that. I had to move back to NM from AZ after signing my lease for an apartment starting my sophomore year, that lease had to be canceled because I did not have the funding to make my initial fees due to the costs it was to transport my belongings and seek sources to make my online classes happen. I also lost my health insurance because my mother was laid off due to COVID.
- 260.** It's hard living with roommates that they dislike face masks and that they complain about COVID-19. They don't understand what is going on, on the Navajo Nation. But with COVID-19 hitting us last semester it was hard because I failed a class I should have passed but being home with family and what was going on with losing a family member to the virus. It was hard not

Before submitting the survey, you may tell us your more detailed story, if you wish. *Continued*

concentrating on school work and it was easy to procrastinate.

261. This is my first time in College, before I use to envision being on college campus among other college students but, everything changed before my high school graduation. When everything was open all the resources helped my family & I. Being a full-time student again as a first-time student in college is tough. Going back to become dependable, I stay home at least 7 days a week. I only go with my mother to get food with her earning in paycheck which is every two weeks. The reason I'm dependable at home is that my mother works at least 6 days a week at most. She is an essential worker. When I'm home I log in for my online classes at least 8-10 hrs a day, I have a younger sibling that is doing online at home at well, classes for him can be all day from 7:50 to 2:30. Helping him & doing my work is 2x the work. That's how quarantine has been. Since about a month ago I began to feel alone, I started to feel depressed. Before the pandemic hit I was never home, only in the evening times when my family & I will come home. Now, being home for this long and taking on a whole new role is stressful & gives me anxiety... Living in a two-bedroom house with 6-8 people at times can be a lot especially now when we can't even be social distancing. Providing for everyone with shelter & food is a lot. That's my story...

262. I'm able to attend 3 out of 6 classes online. Online is not my preferred way of learning, especially labs that would have me gain laboratory experience. Virtual lab falls tremendously short of hands-on learning. Online also takes away peer and study groups to focus on complex concepts. Also audio from a particular

instructor on lectures is terrible on top of foreign accents. Going to class in person equals the plain field on other students not obeying student code of conduct when doing quizzes and future exams.

263. Having problems accessing videos to a class and missed the first week of instruction, couldn't go to the campus, emails after emails and phone calls getting transferred all over nobody understood what the problem was and was told to go to Chinle and Tsalie so they can look at it. Overall had trouble with links, had to wait for days, and missed/fell behind on four assignments.

264. It's complicated working online for upper-division lab classes as my laptop is outdated and the internet isn't reliable. I struggle to fill my tank weekly to get to school and go to work, but now it's keeping up with school work as there's more work because it's "online" vs the usual work we'd get in an in-person lecture. The stresses of finance and balancing a healthy education.

265. [REDACTED] My husband and I had the virus June 2, 2020, we're survivors of COVID-19. Right now I barely went back to work. We're behind on our bills and our car. What little extra money we have, we use to get food and hygiene products.

266. I have submitted my application and it has been received more than a month ago. I am counting on this scholarship in particular because it has been the one reliable during my schooling. I am a full-time student and need about \$3,500 left to pay and this would help me out a lot. I do not have money for rent or food. My family was recently hit with COVID-19

Before submitting the survey, you may tell us your more detailed story, if you wish. *Continued*

- back home in Tuba City so I do not go home. I have okay on the internet but I am just worried about how I won't go in debt from NAU.
- 267.** My main concerns include transportation and rent, as I am completing a mandatory 40 hr/wk internship that can only be unpaid. My placement has me driving to location all over Texas, without reimbursement because I am not an employee. Having to seek out very part-time work without over-stressing my additional class load, not including the internship, is a challenge.
- 268.** My hours got cut at work due to this whole pandemic and we still get employees testing positive and I have a chronic illness so I basically chance it when I go to work.
- 269.** Just an FYI: I'll be attending this Fall 2020. The Chief Manuelito scholarship is a viable source in funding my education. Although I wasn't greatly impacted during the spring semester because I wasn't in college yet, I still feel COVID-19 has impacted my opportunity to prepare for the ACT. The ACT study sessions held at my high school were routine and taught by math and English teachers. The environment was familiar and comfortable. Studying and working with other students who have the same goals made the sessions fun and relaxing which relieved stress and built confidence. Now, I have to study on my own but I am grateful that I have a teacher who is willing to help me.
- 270.** It's hard living with roommates that they dislike face masks and that they complain about COVID-19. They don't understand what is going on, on the Navajo Nation. But with COVID-19 hitting us last semester it was hard because I failed a class I should have passed but being home with family and what was going on with losing a family member to the virus. It was hard not concentrating on school work and it was easy to procrastinate.
- 271.** I'm very proud to be Diné and we will all get through this, including our little lambs :)
- 272.** I answered this solely with the focus on where I am at right now, which is on-campus. If there were to be an outbreak, I would struggle because on the reservation you're not blessed with reliable internet access to conduct mandatory Zoom meetings and complete assignments. And though the local colleges and the Navajo Nation offices opened their WiFi connectivity for students, transportation becomes an issue since the probability of us finding a vehicle or someone to take us, is quite slim. Also, financial management arises when talking about transportation, due to our class schedule. For instance, last semester I had class 5 days a week and if college students were in that situation, they would be overspending on gas to use the WiFi. So, even though I am on campus, I think it's important to focus on those who aren't because, from my experience, it's hard managing time with family and continuing your studies when you are unable to access those given resources.
- 273.** If I could get a little bit more money to pay for my schooling that would be very helpful. I am working 20 hours and trying to manage 5 college classes because I need to pay for my schooling.
- 274.** Due to COVID-19, my practicum class was dropped and I had my full-time status removed and put to part-time after March

Before submitting the survey, you may tell us your more detailed story, if you wish. *Continued*

and was unable to receive my NN Scholarship for Spring 2020.

- 275.** I am currently unable to pay for some of my bills, I am having financial issues but I pray to God I can overcome everything right now and in the future.
- 276.** Thank you for your concerns.
- 277.** Started school for the Fall semester from home don't have reliable internet access and have to find Wi-Fi that close to home to submit projects and assignments to the school website.
- 278.** When the pandemic hit, we had to go into an online school. It was a change because our teachers were not ready for it. Some of my classes had no contact with a teacher for 3 weeks. Starting this new semester my classes were unorganized again because the main office told me my classes would be online and my instructors would contact me, but that did not happen. I was the one that had to track my instructors down and contact them. I contacted all 5 instructors before classes start but one did not get back to me until 3 weeks into the semester, only to tell me she has been meeting face-to-face with her classes and I had missed 2 classes, so the 3rd class I made it to the building and no one showed up, so I emailed her again and she tells me they have class every other week. Communication with teachers is one complication I have had. Especially teachers who are not tech-savvy.
- 279.** It has become clear that the Navajo nation is ill-equipped for such an event. As a student seeking help to start this semester has been harsh and as the office of Grant's and scholarships are slow to notify students of eligibility I am facing withdrawing some courses which push my graduation date a semester. Understandably we're in a pandemic, but these schools do not think otherwise, they want their money now regardless.
- 280.** Right now the biggest issue is ONNSFA not approving/denying scholarships. If approved not sending them to schools to pay tuition and other school expenses. As a result, it is adding additional stress to my family and me so I can stay in school. I understand that we are in unusual circumstances but if students submitted their application and all required documents on time as requested than what is the holdup. I hope that ONNSFA and the Navajo Nation do not wait until the very end of the semester to send out scholarships. I also hope that scholarships are not being awarded by those who you know in certain positions.
- 281.** Send financial support to self-sufficient single parents pursuing education.
- 282.** I had traveled back to the reservation several times during the Spring 2020 semester due to sick family members. Family members were diagnosed with COVID and needed daily attention during the quarantine.
- 283.** I chose to take online classes. Going to classes in person didn't seem safe to me. Some of the classes I need and want to take are not offered online. Also, my job closed down for 2 months. I had to spend money I wanted to save for classes on food and rent. I have caught up on my bills now. But now I don't have a lot saved for school.
- 284.** Just hoping that my grant from ONNSFA will come early. Last year it came in a little when school was almost out.

Before submitting the survey, you may tell us your more detailed story, if you wish. *Continued*

- 285.** Although my spouse and I were able to keep working throughout this pandemic, it has been more difficult. Individually while working we had to be tested because of possible exposure multiple times. During testing results, I was not paid for any time. Anytime my spouse got tested, they were still paid. Additionally, our child is having a difficult time staying home and I feel as though there is a negative impact on their mental health.
- 286.** COVID-19 has made it harder to maintain a balance between school, life, and farm work. I had struggled to keep my mind and attention focused on college because I felt that at the time there were more pressing issues. I didn't realize that I was falling behind on college requirements to where deadlines were stressing me out even more.
- 287.** Every semester I have an on-campus job at the North-Phoenix facility. Due to COVID, my job is unavailable. I am ineligible for unemployment because I only worked 19 hours a week and did not make enough to qualify. The job paid for daycare, gas, food, and some of my utilities while I am in school. I do not qualify for food stamps, WIC, or any other state assistance because I am just outside the income for a family of five. No daycare or preschool means I have to try to do my course work of 18 credits and take care of my 3- almost 4-yr old. This puts undue stress on me and it shows in my classwork. I have gone from a straight-A student to a straight-B student. The national income for a family of five to get help needs to be seriously updated with how high utilities are in the state of Arizona. Everyone I know on state assistance has to get legally separated from their husbands to get proper help.
- The system is broken for those who work hard and need very little help.
- 288.** I live with a family member close to my school. I do not have much income coming in. My school is private so it costs more. My Financial Aid does not cover enough for me And I have to pay for the semester or there will be late fees. It's still too much and I am a full-time student with hardly any hours to work due to COVID. I do not want to be one of many stuck in the student loans trying to pay it off for decades.
- 289.** When the COVID-19 pandemic hit, I had to leave my job due to one of my co-workers getting COVID-19 and I have family who is considered to be at risk. It was very hard on my mental health. I had a shortage of funds as well, which was more difficult.
- 290.** I am a single mother and pursuing my Bachelor of Science in Elementary Education with GCU. When the pandemic hit the Navajo Nation it change our teaching strategies (group, individual), learning goals, and learning objectives.
- 291.** I want to focus on my education. This pandemic won't get in the way. I need to keep studying and keep my family safe and sanitary.
- 292.** It's just hard times now for everyone and wish we could all get the help we need.
- 293.** I have diabetes and live off-grid meaning I don't have electricity or running water. I have to charge my device before going home. I do try my best to complete the assignments with the hot spot from my phone. Which by the way is not reliable.
- 294.** I hope there are more online resources and /or folks available to speak to about

Before submitting the survey, you may tell us your more detailed story, if you wish. *Continued*

the status of the scholarship.

Unfortunately, the Navajo Nation is known for not having people in the office to answer questions.

- 295.** Since the pandemic, my family and I were hit with the virus. We all tested positive and it was so traumatic because during this time we experienced a lack of money and resources to food, water, and other technology. After all, I was getting ready to go back to school. It took me and my family 3 months to recover and we are still recovering but a lot of us are still experiencing a lack of money and other needs. With school, I am lacking internet issues, laptop usage, and mental health counseling. I applied for the NN Scholarship so it could help me during this time with my education and technology issues.
- 296.** I would just like for you guys to help with accepting my financial aid papers even if they were submitted in late, it was very tough to fill out the applications and to be able to get in contact with the financial aid advisors at school. Most were working at home and when I needed them to fax or fill papers it took days because everything seemed like it was all over the place. I know I'm not the only person who had this problem.
- 297.** I got kicked out in May on my birthday from 4 cis people during the national pandemic. I have found new housing that is safe but my rent increased by \$200
- 298.** When the Navajo Nation was exposed to COVID, I took groceries and supplies to family members, who couldn't drive. Over time, it became taxing on my body and it was expensive. Although I know it was a good benefit for them, it was also sad because I was advised not to hug or shake hands with my elders, so I only waved. I didn't want to expose them to anything. Also, I became worried about myself because I suffer from a chronic condition and I was constantly going to the store for supplies. I was so thankful for the food drive when it became more widely available.
- 299.** Everything is becoming remote and I know many Native students who are pursuing higher education. I even know of some who are taking a break for the semester due to lack of internet and/or technology but also funding. I really hope that the Navajo Nation can assist their people, especially these Native Scholars. College is already difficult as it is but because of the pandemic, it just made it ten times harder.
- 300.** As a student, it is not easy for me to have online classes, I'd rather be in class and have face to face learning. It's been challenging having online classes.
- 301.** I attend in-person instruction and it is hard because of lack of funds for student fees such as housing and meals and have to resort to living elsewhere than living on campus.
- 302.** I am a senior in college. I am put at a disadvantage because of the lack of resources.
- 303.** My parents are busy with all kinds of bills and I had to leave campus in March 2020 due to the COVID status at NAU. I was not able to find a job over the spring/ summer of 2020 which I really wanted to so I can pay my own NAU dorm bill. I got the NN scholarship last Spring but that went to my tuition, fees, and books. In the Spring I paid my dorm bill. My parents are helping me as best as they can but I realize their

Before submitting the survey, you may tell us your more detailed story, if you wish. *Continued*

- mounting bills at home. I'm now at NAU dorms again and facing a 5K bill from the dorms for this fall 2020 - oh gosh! Still looking for a PT job here in Flagstaff too.
- 304.** I am a single mother of 5, my youngest being 10 years old, my older children have attended and graduated from college or vocational. I strive to encourage them to finish college. I want to continue my education even as I am getting older and hopefully have my bachelor's as soon as possible. I believe in education both in our tradition and in our present world to keep ourselves grounded and educated. Thank you all for your support and consideration.
- 305.** Going to school online has been a challenge. Taking tests online is hard. Not receiving class material right away due to mail and shipping time frames. ebooks are not the same and can't be printed. Not all of us are read-only learners. Some of us need a book to highlight and take notes.
- 306.** Difficulties as a single parent feel greater and I don't have many family members around to help me but I also don't want to put anyone at risk. Housing uncertainty and cut hours at work have been hard as well. Going back to school part-time to finish my degree while still working full time is more overwhelming but I want to finish. I have 30 credits left to fulfill and I'm taking too long to finish. It's a slow start but I'd like to get this done while I still can.
- 307.** I hope the Navajo Nation can help us, students, we college students don't qualify for food stamps and other resources, and it is harder now. Some of us don't work because classes require a lot of attention and time. Also because the school is charging \$500 for laptops, the money we need to use for other essentials.
- 308.** Technology has been a problem, the courses I am taking require CAD programs and other software items that are very hard to come by with an outdated computer. The technology I have has trouble running the basic functions of Microsoft Word and other applications that Microsoft produced. The computer I have does not even run Windows 10 such as the other computers today.
- 309.** Because I lost my place to live with relatives because I caught COVID-19. I am now homeless. I returned home and attend school via the internet but because my school is a vocational institute I have to return to in-school class. I am trying to find resources that are available to help me find a place to live, pay rent, and purchase food.
- 310.** Though I've struggled in my ways during the pandemic, I know there are a significant amount of students that have it worse than me. For example, my siblings and extended family on the Navajo Reservation, specifically in the McKinley County area, do not have access to internet/WiFi as their schools have announced remote learning.
- 311.** The McKinley County School District was able to offer my sister and cousin personal laptops so they may use it for broadcasting their classes now that they are not attending face-to-face. Though that is immensely helpful, the problem is that they don't have access to the internet/WiFi which is where the problem is created. My mom drives about 50 minutes every day to bring my sister into Gallup, NM, and back so that she can find WiFi and attend her classes. This is a

Before submitting the survey, you may tell us your more detailed story, if you wish. *Continued*

struggle for my family because my dad works every day and my mom is unable to be employed due to an injury that occurred on the job. Money is tight and traveling over 70 miles every day for education is taxing on the wallet and schedules. I know that my sister and cousins that live in the area are not the only ones that struggle to have access to an education due to living on the reservation. Accessible internet that is available in the home would be a relief to my parents, my extended family, the community members, bank accounts/wallets, and the students who want a quality education they are privileged enough to have.

312. Now that I am starting my fall semester, I am pressured by financial deadlines and overdue amounts in my student account. This pandemic has made it difficult to acquire the need for financial support from various assistance such as scholarships because of the lack of jobs and my lack of printing and scanning sources throughout the summer. Though I try to keep an optimistic perspective to help me get through this semester during times of great stress, even though my anxiety and depression levels are at an all-time high.

313. I'm an 18-year-old female. I missed out on the last semester of my Senior year of high school. I had to live separately from my main household for 7 months, so my at-risk family members could all live together and stay COVID-free. I had to take on an essential job to pay my rent, buy my food, and pay for my out of pocket medical expenses. I had to "grow up," very quickly. My family has now returned to their own homes and I am now able to return to my home, my room. I now have anxiety and

lost out on my opportunity to live on campus. I'm very unsure about going forward and can only hope for the best.

314. Ever since this pandemic happened, everything was scattered and I barely had enough money to pay for housing in Colorado. All I had was a tablet to help me out with college since we went into a virtual meeting. But there is too much data that is kind of ruining my tablet because of the file I have for school. The rent has been high and I had to have a sublease to help support me and the house itself. Transportation has been hard as well with little money to pay for gas and to get back home from CO to NM.

315. I live on the reservation and its difficult all around. I was not able to follow my classes without reliable internet.

316. I'm set in terms of basic needs (housing, food, water, electricity, etc.). I feel the only thing I am missing is financial security, as my scholarships are all delayed due to administrative delays caused by the pandemic and my school is breathing down my neck to join a payment plan/pay 20% of my bill. It's not a lot, but I can't imagine living on campus at the moment with all of the extra expenses added to my bill. The only bits of tech that I'd want is mostly just that. Wants. A printer would be nice for assignments, docs, etc. A scanner would be great, but my phone works fine. And I am missing some course-specific software (i.e. MathCAD), but I can make do with what I have.

317. As a freshmen in college, experiencing life away from is a one in a lifetime experience. Due to COVID-19, I had to begin thinking of a community college rather than one in another state or cross country. Young adolescents in the

Before submitting the survey, you may tell us your more detailed story, if you wish. *Continued*

household would also need to be taken care of.

318. I'm overwhelmed...

319. I am near finished with my bachelor of fine arts degree and would like to say thank you to the ONNSFA for doing all that you can. I am in the process of finishing my application and I thank you for extending the deadline. College has never been this challenging because of bandwidth being used up every day for myself and my two children. At the same time, we go to school during the day and it is tough to focus on 3 monitors at once and process all the information for all of us. My spouse works full-time and she is an essential worker which takes away from home time with us.

320. I've lost family to COVID. I'm afraid to go back to campus, but I don't want to miss out on my education. Being at home doing online is hard. There are younger kids online. Everyone is at home. I have chores. Sometimes I'm told that my chores and family should be put before school. I'm new to online classes. I don't have a personal laptop, printer, or scanner.

321. The coronavirus pandemic had affected me a lot when the virus first hit the US. Many college students were forced to go home, and I was one of the students that were sent home due to the coronavirus pandemic. It affected my education because I live on the Navajo reservation, where we have no internet to access Zoom meetings. It had resulted in bad grades, but my institution had gone ahead and withdrawn me from all my classes. I was happy and sad at the same time because we were almost done with the semester. After that trimester was over I went and bought a phone service that would help

bring me access to my zoom classes. The internet in this phone service still works to this day. I pay out of my pocket, my family doesn't help me. So I use my beadwork skills to make money while doing classes online.

322. I am 20 years old and I want to continue my education even with COVID-19 being out. I had to do what I can for myself and attending college this semester. I am taking precautions at NMSU.

323. I need an improved and faster WIFI services to my internet connection.

324. I appreciate the funding I do receive for school, but my husband lost his job due to the pandemic. I make less than him and did not intend to have to go to school and work at the same time. Finances are a struggle as well as internet connections for school.

325. Plus the hemp farms in my are destroying my health with allergies and uncertainty of non-Navajos living in these areas. I am constantly worried about my children and family household. These people are Asian and Latino nationality and unknown on their backgrounds and who permitted these people to live on the Navajo Nation.

326. I feel being off-reservation I have been written off as non-important to the Navajo Nation. No other resources from the tribe and local resources are hard to obtain here locally. I have devoted my life to my studies and find it hard to find and maintain a job along with my health. I try to stay positive but feel the Navajo Nation Cares Funds do not include the Diné Scholars out throughout the Country. It is more crucial that ONNSFA be quicker with

Before submitting the survey, you may tell us your more detailed story, if you wish. *Continued*

- funding issues as our backs are against the wall at our respected Universities.
- 327.** Due to COVID, and my experience of being a parent for the spring semester resulted in failing one of my classes. Not being able to watch the lectures, I went in blind taking my exams. As well I usually work during the summers to save for fall semester expenses, due to COVID the areas weren't hiring for employment. I did not get to save and am in a financial rut right now. Not being able to pay for school or my books. I have to repeat a course, and my advisor told me to retake a few courses due to the failing grade for the spring semester. She advised me to shoot for a better grade because I am planning to apply to vet school in the future, being that I am taking a full load of courses to meet requirements for scholarships. I am in hopes I can still qualify for the scholarship for the Navajo Nation.
- 328.** It has taken a toll on me where I have to do home school with gkids and raising 2 on my own. no child care is provided. If I go back to school, I have to pay a tutor for my children. Helping sibling with certain bills that is important.
- 329.** I would like more information on how we as college students can receive the CARES Act Funds Scholarships or Grants, as we are in dire need of this.
- 330.** I choose to live off-campus due to having my child with me. They are currently I school as well. I'd rather limit their contact with COVID by being off-campus than on campus.
- 331.** Times are tough right now and paying for school is hard especially with COVID-19
- going on work is hard to come by right now and I fear for my family safety.
- 332.** Since the sudden hit of COVID-19 and my school immediately let the students out of campus to move home for safety purposes. Its been a challenge to continue class online due to low internet at home. It was hard finding some supplies because of closed stores and limited people at a time. It took a while to get into the momentum of these sudden changes and rules, it went okay for the long run. Just when we were careful, my family got tested positive and we did our best to quarantine and disinfected every part of my house. I was not tested positive, but it is very scary to see my close family members getting sick. As things got worse, one of my family members passed away from the virus recently. It was heartbreaking to have a sudden loss in my family, I became very depressed, but as time went by, I moved on and tried to continue my fall semester.
- 333.** Asking for your help to finish my first semester in college online
- 334.** Thank you all for your hard work.
- 335.** Signed a lease for a year thinking I was going to stay there but all of my classes have been moved online. I moved back to my mom's, but unfortunately, I still have to pay for an apartment that I don't stay in.
- 336.** I am also taking therapy sessions to help me with this new chapter my kids and I are experiencing.
- 337.** Financially I have been struggling. I went from taking 18 credit hours to 3 credit hours due to not having enough money to pay for college.

Before submitting the survey, you may tell us your more detailed story, if you wish. *Continued*

- 338.** We moved to Bismarck, North Dakota, last year. My whole family myself, daughter, son in law, second oldest and youngest son to continue school. I had 3 college attendees including myself in the household. Everything was going well until everything happen and got us trying to scramble for help. We had no vehicle but we're okay riding the bus. We weren't allowed anywhere so we had to move back temporarily and not allowed back on campus. Within that time, I lost work-study pay, and more expenses went to hotel stays because our home was in Bismarck still. We finally were allowed back only to be charged additional fees and could no longer afford campus family housing. So we moved back to Arizona. I'm still able to attend online but it's difficult. I am doing my best.
- 339.** Conflict of schedules and children's teachers not prepared or computer efficient
- 340.** NTUA offers internet services in most Navajo Nation communities, but the strength is unreliable and unstable. It causes frustration.
- 341.** Communication.
- 342.** I'm grateful to receive the Navajo Nation scholarship but the delay of disbursement has impacted me. The only reason I registered for school is that I knew I had funding, and now we're in the 3rd week of the semester. I don't just take care of my own family but I also do my best to make sure my grandparents and cousins have what they need. If I knew funding wasn't coming, I wouldn't have put this financial stress on myself on top of all my other responsibilities. Thank you to all the Scholarship office staff for being helpful and answering my questions.
- 343.** None at this time.
- 344.** COVID-19 has impacted my family and me. I lost my grandfather from it and my grandmother and I have both caught it. This has taken a toll on our mental health and our health in general as we both still deal with side-effects from time to time.
- 345.** Anything at this time will help. Help is all I ask for.
- 346.** I believe keeping the centers closed is a must for now but using the WiFi to connect to the internet is challenging because sitting in a vehicle is quite uncomfortable and at times other family members wish to use the vehicle and that will keep you from doing the school work. I know some students may not have AC in their vehicles. Colder weather will be coming soon and we would have to keep our vehicles going to stay warm; that will mean it will use more fuel. These are just a few of my thoughts and concerns.
- 347.** Financial assistance
- 348.** We moved to Albuquerque, NM in hopes of a better life as far as education and employment. Since COVID-19 took over the world/US, we have been trying to get caught up. Just before the pandemic, I was denied Social Security Benefits. My Primary Care Provider insisted that I apply for SS. I was also denied Unemployment, unemployment office said they do not assist with self-employed people. Due to the pandemic, I am not allowed to go out and sell beef jerky, which is my business. I have already been warned that I cannot make public sales.
- 349.** I am trying to get my degree in Adventure Education and the equipment costs are high so I would like to have more financial aid.

Before submitting the survey, you may tell us your more detailed story, if you wish. *Continued*

- 350.** I am more concerned for my family living on the reservation than I am for me at this time during the pandemic
- 351.** Having a hard time finding a printer when I am actually trying to ask around this Campus.
- 352.** My financial award is a lot less than what I normally get so I have money left to pay. I stay in a place with no kitchen or such, so I have to eat out or not eat at all. Being unemployed has me past due on my car payment/insurance. Financially supporting my family.
- 353.** Loss of a parent pursuing my expectation
- 354.** I am scared to catch the virus and there have been cases on my campus. Some students here do not wear masks and some do not wash their hands. Online schooling is very difficult and it is hard to remain motivated amidst a pandemic.
- 355.** Been an online student prior so it is still the same.
- 356.** This current pandemic has impacted my income as a Navajo jeweler in that my places of business and sales to my customers have been shut down since March. I was in college at the time but even though the shock of the lock-downs, I decided to persevere through to the end of the semester and obtain my associate's degree. I have been staying afloat so far through some of the help that was provided through the government and also through local social organizations. With any help that I can get with essentials and provisions, my family and I do our best to stretch out those dollars and food during these tough times.
- 357.** I am hoping to graduate despite the pandemic. I am working towards a goal that I put in back burner many years ago when I was very young. Mentally is a challenge right now due to a lack of health care. I am hoping there are resources at school to help me thru these challenges while attending school.
- 358.** Due to the whole coronavirus, there was a major setback to my classes, at first I didn't know if I was able to get into some of the classes because it was a face to face class. It took the university awhile to get back to me about the plans they were going to do. This made me miss out on some scholarships because I wasn't able to get the class schedules as they wanted too.
- 359.** I could use additional funding for my mortgage. I skipped some payments. Now they want to make up for the skipped payments.
- 360.** I try to turn in my work on time, but it is difficult for me to send my work through my phone and I sometimes have to go to Window Rock to use the WiFi connection and borrow my mom's old laptop. However, I try my best to use my phone to download my assignment and connection.
- 361.** Having reliable internet service is another big hardship for learning on the reservation. It feels good to be home on the reservation, but lack in the simple services as off-reservation towns have especially living rurally.
- 362.** I was living on campus, but I had to move back home whereas I faced many hardships. However, I am back on campus, it's still scary, but I am at least back in a better learning environment.
- 363.** I live with a family member close to my school. I do not have much income coming in. My school is private so it costs more. My Financial Aid does not cover

Before submitting the survey, you may tell us your more detailed story, if you wish. *Continued*

enough for me And I have to pay for the semester or there will be late fees. It's still too much and I am a full-time student with hardly any hours to work due to COVID. I do not want to be one of many stuck in the student loans trying to pay it off for decades.

- 364.** I am an online artist, and the only way I can get income is by doing commission work for individuals but even then, people don't have the money to buy art due to the pandemic.
- 365.** I wish NN would just help and some of this chapter are still closed, they need to open every day may be in the mornings for fax, copy, WiFi.
- 366.** The institution I am attending is not protecting graduate students, such as myself, health safety. I have remained on campus since Spring break 2020 when the pandemic was first escalating and everyone was not allowed back on campus. I went 5 months without any safety or protective measures, i.e. access to antigen and antibody testing, masks, and hand sanitizer for personal use. The institution has only begun providing masks, hand sanitizers, and testing for students as the new school year has started. What protective measures will be taken for me if (when) the university decides to close campus again but graduate students conducting laboratory research have to remain on campus? Due to my studies and the type of research I conduct, I do not have the option to take time off or work from home. This also goes for medical/law/pharmacy school students and other graduate students who have to go to campus for their studies.
- 367.** My whole family got the COVID early-mid to late March. That was very frightening and uncertain. My family, fortunately, got through it and it was a blessing for them to recover and be alive. Continuing in a committed Master's Program under these circumstances was very challenging in every way. It would be greatly appreciated to receive financial support for school support.
- 368.** As a Graduate student, my usual way of studying is in a library. It is more difficult at home. Not having time to study during family obligations and chores take over more.
- 369.** Thank you so much for helping me this semester, you never realize what you take for granted and investing in items that will help in the long run. Again thank you so much for the scholarship and to read this note.
- 370.** I am a native who likes going to school and most importantly earn a degree in the field that I am studying. I was greatly optimistic about my education until this pandemic hit. There were no answers to how this pandemic could be controlled even the scientists did not know the answers to this virus and how it affects human beings. It also affected our education of how we should be attending in-person learning but, affected all of us throughout the country/world. We all had to stay home and take the precautions and I had to finish only through online classes. It affected us greatly.
- 371.** I have had my job for several years and the pandemic makes me want to quit my job due to the new restrictions that come with this crisis, the uncontrolled virus, and my kids needing help doing online schooling. I look to the Navajo Nation in a time of need to possibly help me pay for living expenses. My cousin received help from

Before submitting the survey, you may tell us your more detailed story, if you wish. *Continued*

the Navajo Nation and they paid her tuition, books, and rent for housing. That was years before the pandemic. I am hoping for the same help. My cousin graduated and works for the hospital in Fort Defiance and she is able to support her family and live in a house. I need help to become a Registered Nurse so I can help others and support my family and serve my purpose in this world.

- 372.** Please address the internet infrastructure and rural addressing to serve for deliveries and 911 protocol.
- 373.** I just really need help anything helps me even if it's a dollar.
- 374.** Currently, on contract with a defaulted student loan, which is now deferred by the President of the United States, the contract ends on October 10, 2020. ONNSFA don't seem to understand.
- 375.** Better cell phone signals & access to the internet would be great for the people that live at the bottom of the hills/washes/canyons on the rez
- 376.** To be clear, this pandemic is a situation that the Navajo Nation and the US government did not anticipate or plan to respond to a unique and unimaginable crisis. I am fortunate in being an essential employee; however many others were not and my family has the burden of depending on other family members to survive financially, mentally, and physically. Although I have provided to the fullest extent of my financial ability and have accumulated more debt to support my family, I feel this incident may be a financial burden for years to come. I understand this issue is uncommon in many lower-income households across the Navajo Nation because they are in dire

need of support today. I applaud the services rendered by ONNSFA for providing financial assistance to students during these difficult times and hope the staff at ONNSFA are safe, healthy, and continue to walk in beauty. Thank you for your time.

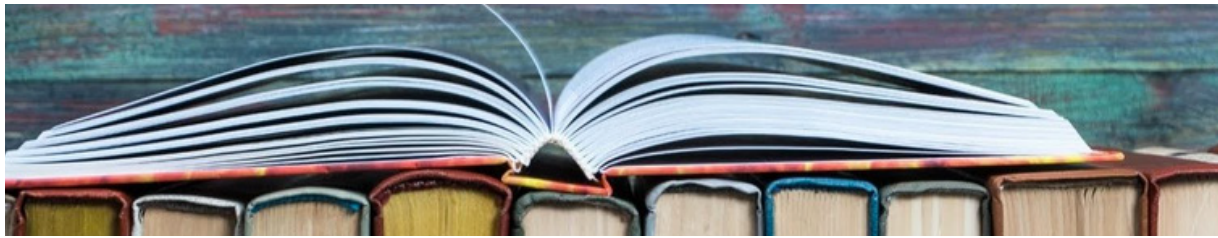
- 377.** If I don't get funds soon I could get dropped from school.
- 378.** I had to postpone enrollment to my master's program due to COVID-19. Now I have to re-apply for the same program at the same school for admissions.
- 379.** Where I was attending school and enrolled in their dormitory, a lot of students didn't wear face masks and were having alcohol parties. I didn't feel safe there so I moved back home and continuing online.
- 380.** I appreciate the extension of the application date, due to not many people at the office of the university. It's hard to get paperwork from the university to the Navajo Nation office. Also, it's stressful not knowing how much funds I will be awarded for the remaining balance of my tuition and having to pay out of pocket when I have lost my job and there is only one source of income within the household.
- 381.** It's especially harder for college students right now. Because schools aren't working with low-income students and demanding payment in full or disenrolling students who can't.
- 382.** Although the student contribution from my university has been lowered, I'd like to avoid extra-institutional costs, since I anticipate having to pay expenses for my health care (dental/orthodontics) and family groceries.

Before submitting the survey, you may tell us your more detailed story, if you wish. Continued

383. I am sorry, I don't understand the question.

384. I was/am attending a career technical education and had started to attend on-the-job training and real-life scenarios provided by companies my school works with. I went to test and acquire my CDL when the Navajo Nation shut down due to

the Shelter-in-place order by NN President Nez. The shelter-in-place voided me of any work-related experience and future employers by limiting funds and resources I otherwise would have received if COVID-19 did not happen. This affected my training as well as financial situation to get adequate education.



ONNSFA COVID-19 Student Impact Survey

Thank you for your participation in the Office of Navajo Nation Scholarship & Financial Assistance's COVID-19 Student Impact Survey. This short (10-15 minutes) survey is intended to be completed once by Navajo students at any institution, worldwide, who is aged 18+. The data will be assembled into a public report.

Your answers will remain strictly anonymous. The survey does request some free-form text responses, so we encourage students to respond using a laptop, desktop, or other device with a full keyboard instead of a mobile phone if possible.

* Required

1. Consent for Survey Response *

Check all that apply.

I am a Navajo college student and would like to participate in the survey. I am 18 years or older.

2. Are you an enrolled member of the Navajo Nation? *

Mark only one oval.

Yes

No

3. Were you attending college in Spring 2020 when the pandemic hit? *

Mark only one oval.

Yes

No

4. Are you currently attending college? *

Mark only one oval.

Yes

No

5. What is your current age? *

Mark only one oval.

18 to 24 years old

25 to 29 years old

30 to 39 years old

40 or older

6. What level of study are you currently pursuing?

Mark only one oval.

- Undergraduate or associate
- Masters or other professional
- PhD, JD, MD or other doctoral
- Postdoctoral or other advanced
- Other: _____

7. Where is your school located?

Mark only one oval.

- Within the Navajo Nation (i.e. Diné College, Navajo Technical University)
- Within the Four-Corners Region
- Other: _____

8. Has your school moved to virtual instruction due to the COVID-19 crisis?

Mark only one oval.

- Yes
- No
- Other: _____

9. Has your school closed its student dormitories or residences due to the COVID-19 crisis?

Mark only one oval.

- Yes
- No
- Other: _____

10. Where are you living or staying currently?

Mark only one oval.

- On my school's campus.
- Off campus but in the same city or town my school is located.
- Off campus In a community within the Navajo Nation.
- On campus at Diné College or Navajo Technical University.
- Other: _____

11. What challenges are you currently facing as a result of the COVID-19 pandemic? (Check that apply.)

Check all that apply.

- Having to drop one or more courses due to financial or other reasons.
- Income loss.
- Children homeschooling.
- Loss of healthcare.
- Caring for a dependent.
- Unable to pay mortgage, rent or utilities.
- Loss of shelter.
- Unstable home/living situation.
- Not enough food.
- Transportation
- None, I'm doing well overall.

Other: _____

12. What technology challenges are you experiencing as a result of the COVID-19 pandemic (Check all that apply.)

Check all that apply.

- Lack of reliable internet access.
- Lack of reliable access to a computer, laptop or other device to connect to the internet.
- Lack of access to a printer.
- Lack of access to a scanner.
- Lack of required software.
- None. I have the technology I need for college.

Other: _____

13. Please help us understand the range and diversity of experiences by sharing any further information on the challenges you face due to COVID-19.

14. What types of expenses do you anticipate over the remainder of the semester? (Check that apply.)

Check all that apply.

- Rent
- Internet
- Transportation
- Child care

Other: _____

15. How can the Navajo Nation help you? (Check all that apply.)

Check all that apply.

Financial aid, grants or additional funds.

Equipment, WiFi or technology.

Food, housing, and resources.

Mental health counseling and support.

Other: _____

16. Before submitting the survey, you may tell us your more detailed story if you wish. Please do not include any identifying information such as your name or your exact location.

Ahxéhee'

Your response will help provide an overview of how COVID-19 impacted Navajo college students. Survey responses will be compiled and a report will be provided to Navajo Nation leaders as they form policy to address issues that arose due to COVID-19.

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