

BINDURA UNIVERSITY OF SCIENCE EDUCATION
FACULTY OF SOCIAL SCIENCES AND HUMANITIES



**ANALYSIS ON THE PERCEIVED FINANCIAL STRAIN AND ITS EFFECTS ON
UNIVERSITY STUDENTS' WELFARE**

BY

B1953004

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The undersigned certify that they have supervised, read and recommend B1953004 dissertation to Bindura University of Science Education for acceptance of dissertation topic entitled: "Analysis on the Perceived financial strain and it's effects on university student's welfare", "submitted in partial fulfillment of the requirements of the Bachelors of Social Sciences (Honours) Degree in Peace and Governance.

To be completed by the student I certify that this dissertation meets the preparation guidelines as presented in the Faculty Guide and Instructions for Dissertation.

STUDENT SIGNATURE	DATE
<u>Rwenzu</u>	<u>14-10-2024</u>
SUPERVISOR SIGNATURE	DATE
<u>[Signature]</u>	<u>14/10/24</u>
CHAIRMAN SIGNATURE	DATE
<u>[Signature]</u>	<u>14/10/2024</u>

DECLARATION

I, (B1953004) do hereby declare that this research and its contents represent my work, and that it has never been previously submitted for a degree at Bindura University of Science Education.

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ABSTRACT

This study examined the relationship between perceived financial strain and the physical, mental/emotional, and social well-being of students in college. The quantitative study used online surveys to gather data from ninety-eight college participants. The data gathered from the surveys suggests there is a relationship between perceived financial strain and student well-being. Students reported an impact on their friend, peer, and familial relationships and reported higher levels of worry, sadness, and frustration. In addition, all three categories of student well-being were associated with overall perceived financial strain, indicating as financial stress increased, it affected physical, mental/emotional, and social well-being. Results indicate that colleges and universities should provide additional resources and seek solutions to decrease their student's perceived financial strain and the negative impacts associated with said strain. Recommendations include case management for students with expressed financial needs, campus advocacy, and resource linkage. Researchers recommend promoting financial literacy and the implementation of disconnect days or university hour to allow the students a designated time blocked hour to access the gym or meet their basic food needs by accessing the on-campus food pantry and other resources. Further recommendations to decrease financial stress include promoting mindfulness and hosting family workshops with topics centered on healthy communication, conversations for first generation families, and the university hosting no cost events in the community for the student and their families

DEDICATION

I would like to dedicate this research project to my parents, thank you for the constant and unconditional love and support you have provided throughout the course of my life. You both have shown me what it is like to be resilient in the face of adversity and you have shown me what it is like to be relentless in the pursuit of my dreams. I would also like to thank my other support systems. To my friends who have supported me throughout the past few years, thank you. Thank you for the words of encouragement, thank you for making me laugh when I didn't think I could, and thank you for sitting with me when words weren't enough. thank you for making this journey enjoyable and memorable.

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CHAPTER 1: INTRODUCTION

1. Background of the study

The capacity of young people to learn in school has been severely impacted by the high levels of inflation in Zimbabwe's economy, which have resulted in a major rise in expenditures for things like school fees, food and lodging, transportation, etc. It's also important to remember that individual expenditures and expenses differ based on how they're accessible. When everything is taken into account, students will experience more financial strain and stress due to the growing expense of education. Few student loan applications have been granted, despite the fact that many have been filed, according to a recent study (Government Student Aid, 2021). Examining the effects of government subsidies on students has gained popularity due to the growing expense of college tuition and the fact that some students take out student loans. In addition to adjusting to a new phase of life that includes managing their personal finances, overcoming obstacles, adjusting to a new environment, and taking on greater responsibility, college students who are struggling financially are also juggling the rising cost of education (Britt et al., 2016). Director understanding of the financial burden on students has become in importance as negative effects have been examined in graduation rates and consistency standards (Heckman et al., 2014). There is great importance in understanding not just the financial aspect of taking on such a responsibility at a college, but also the impact it has on social, emotional, and physical well-being.

1.2 Aim

The aim of this study is to sensitize on how to improve and provide enough resources to the students so that they will not have any financial constrain that will affect their welfare

1.3 Statement of the problem

In the modern world, money is crucial, but the issue is that although some people have an abundance of it, the majority have less than they need. Due to their lack of financial management skills, the majority of college students are particularly vulnerable to financial crises. Financial difficulties cause college students to become very stressed and unable to concentrate during lectures, which will negatively impact their education, grades, and ultimately their hunting jobs in the future.

1.4 Objectives

I. To identify the main causes of financial stress.

ii Determining the disadvantages of financial constraints on student health.

iii Examines efforts to reduce financial stress for students.

1.5 Research Questions

i. What are the causes of financial stress among students.

ii. What kind of problems do students experience due to the effects of financial stress on student health?

iii. What measures have been taken to reduce student finance?

1.6 Assumptions

This study will focus on the following assumption that students can control their needs even if they do not have money. students think their health is not affected by financial stress.

1.7 Significance of the Study

This research aims to investigate the gambling habits of disadvantaged students and see if there is a correlation with general student financial interventions. We can start advocating for financial policies and the student once we comprehend this and acknowledge financial stress as a risk factor for student government services. Students will be protected physically, emotionally, and socially by expanding money management and tactics. According to the most recent statistics,

the purpose of this article is to determine how the weight of money affects pupils' growth in schools. Large-scale implications of this research study seem to help discover a connection between financial stress and negative effects on the body, mind, and social life. By doing this, it becomes possible to address the expressed demands of the financially disadvantaged students, to advocate for the inclusion of understudies, and to instruct decision-makers in the college framework about the long-term effects of their decisions.

1.8 Limitations of the study

The thought idea itself was the biggest obstacle. Owing to time constraints, the researchers opted for a quantitative approach. To generate generic articulations that would have been representative of the majority of the understudy population at Buse, the analysts recommended aiming for a high participation count. However, focusing on topics related to mental health, physical wellbeing, social integration, and social well-being will elicit a range of emotions and sentiments from participants, limiting their ability to share their experience and forcing them to quantify their struggles and potential harm using the scale developed for this study.

key definitions

Physical wellbeing

The capacity to sustain a healthy standard of living enables us to fully engage in our everyday activities without experiencing excessive physical strain or exhaustion.
Eisenberg & Hefner. 2009

Financial strain

In line with Heo, Cho, and Lee (2020). Financial strain includes both the particular causes of strain and the subjective sensation of strain brought on by economic hardships.

Mental/Emotional Well-being

Carlson (2011) defines mental health as a condition of mental well-being that allows individuals to manage life's stressors, achieve their potential, study and work effectively, and give back to their communities.

CHAPTER 2 : LITERATURE REVIEW

2.1. Theoretical Framework

Maslow's needs and theoretical framework were used by analysts to describe how financial strain affects pupils. According to Maslow's hierarchy of requirements, the five-level pyramid model may be most effectively used to represent the human experiences and circumstances that a person requires in order to reach the highest level and attain a perfect life and self-actualization. Explain the unique characteristics of our individuals in need of assistance and how specific situations are handled for them. To construct the self-completion pyramid, one has to accept or compensate for the absence of every degree of existence. Physical requirements are the primary and most significant level. Food, water, clothes, shelter, and rest are examples of physiological demands that are essential for maintaining homeostasis. One may go up the pyramid to needs that are someplace secure after they have been fully satisfied, or on the other side, have less deficits in the physiological necessities level. This next level focuses on the intricacies of security in one's employment, well-being, family, possessions, and self. Fulfilling these needs would enable one to go to a higher level. Loving someone and having a place is the third stage. At this level, Maslow argues that human affiliation is an essential need, and that the quality of one's relationships and sense of belonging may influence behavior. The regard needs category, which includes regard, achievement, pride, and autonomy, is the fourth level in the hierarchy of needs. The urge for self-actualization, or our intrinsic drive to reach, comprehend, and actualize our own potential in our day-to-day existence, is the fifth and last level of the pyramid (McLeod, 2018).

2.2. Effect of financial stress on stress/depression

Many students from the school visit the clinic in search of leadership in the areas of guidance and counseling related to anxiety problems. According to Cadaret et al. Bennett's (2019) research, around 37.9% of students who were getting counseling said they were "very" or "consistently" dissatisfied with their present financial condition. For instance, analysts are aware of the pressures that may affect students' mental health because of the rising number of students seeking therapy for mental health difficulties and the neglect of this issue. Researchers have shown that the primary cause of student stress is financial stress via published cases (Cadaret and Bennett, 2019). According to similar findings by previous studies, students' stress may be impacted by financial stress in both direct and indirect ways (Jones et al., 2018). Giddens's (1991) Environmental Impact on Students uses a social performance approach in which social drama is characterized by repetition of behavior (what people do socially and relationally), culture, local culture and practice. This approach involves analysis of the material (situation, context, location) with which people interact, as well as the social and environmental factors and bounded relationships that support it. Giddens (1991) refers to places where technological and social processes and the organization of activities over time are mediated by proximity or distance. When the practice is local, it is connected to the life of the community and the region (perhaps even the world), as it is the place of performance and the social space. These connections are bidirectional; local events and situations are influenced by the ideas and characteristics of people and the world around them, and culture is the means by which participants adapt and social patterns are created and reproduced.

2.3. Effects of Financial Aid on Food Security

A key strategy for addressing food poverty and its effects on academic performance, health, and social well-being is to use Maslow's Hierarchy of Needs, a theory of motivation that divides human needs into five stages. Physical requirements for clothes, food, drink, shelter, and sleep are at the top of the list. Lack of access to food, which occurs at all phases of production, is a defining feature of food insecurity and may have negative effects on health and result in illness (Pruitt et al., 2016). According to student statistics from 2019, 33% of Zimbabwean pupils report experiencing food insecurity overall. The rates for families are greater than the average

population rate, which is 14.3% (Woerden et al., 2019). Considering this, the NCES (2021) reports that 6,468,000 pupils were food insecure in 2019. Researchers have discovered that students from low-income families who participate in higher education see a discernible increase in educational attainment (Freudenberg et al., 2019). The previous twenty years have been an 11% increase in nutritional fragility for these understudies who are at or below the poverty level. [Freudenberg and colleagues, 2019]. Understudies do not suffer from nutritional fragility at the same rate as certain groups, according to analysts.

2.4. Social and Emotional Impacts

Students may have unfavorable effects from social services. Students' relationships with one another and with themselves may help reduce some of their stress. According to earlier research, helping others and other psychological traits are linked to spiritual achievement (McNaughton-Cassill et al., 2021). Although financial hardship is proven to generate stress and influence students in various ways, relationships may assist counteract the effects of real stress in this manner. Analysts Tran and associates investigated social assistance via stress reduction. According to earlier research, social support may "intervene in the stress-health connection" and be a useful coping mechanism for those going through challenging times, particularly those who are under stress, including financial hardship (Tran et al., 2018). As a coping mechanism for financial stress, turn to social assistance. Thirty pupils total—nine male and eight female. Studies reveal that Article Acknowledged family support could shield husbands, but women might not get the same advantages from it as men do (Tran et al., 2018). Section of the Chapter Several buffering variables and/or more than social support (Tran et al., 2018) According to the article, social support helps males more than women since it gives them more chances to grow. Studies highlight the role of women. After all, I agree Section Mechanism may help college students reduce stress, but When students become depressed, students' relationships will suffer.

2.5. Financial Stress in Students

Considering the psychological effects and effects of stress, financial stress is defined as the failure of a financial commitment (Northern et al., 2010). This stress arises from psychological,

spiritual, familial and behavioral factors and is a result of the problems encountered. (Aldana and Lijanquist, 1998). According to Britt et al. (2016), there might be a rise in financial strain among students as a result of rising entrance costs to other institutions, fees and scheduling, and continuing education. Higher profits have been linked to less success, according to research (Factories et al., 1992; Mirowsky and Ross, 2003; Pittman and Lloyd, 1988; Prawitz et al., 2006); Ross and Huber, 1985). Experts contend that because graduation rates have been thoroughly examined and are relatively consistent, administrators of universities should be cognizant of both the strategies that are disproportionately harming their institutions and the financial struggles that a great number of students face. performance. travel (Heckman et al., 2014). The goal of this research is to comprehend comprehending levels of comprehension and self-evaluation. Finance Section High. According to scientists, comprehension has a human component. Part Objective evaluation is less successful than financial stress or its absence. article Utilizing income and spending for purposes that vary, even across two individuals 30 individuals share the same income. Their use and expense must be taken into account (Prawitz et al., 2006). Financial stress testing is one method of quantifying financial stress.

2.6 Chapter summary

This chapter looked to survey the writing connected with this review. It contained and managed academic perspectives comparable to the Apparent financial strain and it's effects on school students' welfare. The section utilized the channel approach where it began from the worldwide level down to the public level.

CHAPTER 3: RESEARCH DESIGN AND METHODOLOGY

3.1 Introduction

The chapter gave an outline of the research methodology and design including the data collection strategies, instruments utilized, sampling rules, and moral contemplations. It's motivation was to affirm the propriety of the strategies utilized to accomplish the examination targets and answer the inquiries presented in part 1. The determination of strategies was painstakingly considered to guarantee the unwavering quality and legitimacy of the research findings.

3.2 Research Design

A plan for providing answers is called a research design, also referred to as a research strategy (McCombes, 2019). It is a framework that contains procedures and strategies for gathering, examining, and deciphering data. Making ensuring the data collected allows the researcher to provide the most precise response to the initial question is the responsibility of the study design. Three research approaches have been recognized by several researchers: mixed, qualitative, and quantitative. A positive strategy was chosen since the pragmatic foundation of this investigation calls for it. According to definitions, a paradigm is a worldview that identifies a particular ontology (a view of reality), axiology (a view of knowledge), methodology (a view of the issue of technique), and epistemology (a view of epistemology and the link between the knower and the known). What is the position of (perspective) value?

3.3 Methodology

The research method determines how research should be planned and conducted. Case studies will be used in this study. The application of data science allows in-depth analysis of research problems using different data collection tools such as interviews and surveys. Creswell (2016) considers these to be necessary methods that can help the researcher achieve research goals and answer the research questions the researcher is trying to solve. Both qualitative and quantitative methods will be used. Research design for scientific literature often includes qualitative methods, but sometimes more than one method is used. In qualitative research, the researcher will seek to gain a deeper understanding of the perceived financial strain and its effects on university students.

3.3.1 Qualitative Research Design

Due to its interpretative methodology, this research is qualitative in nature. making an effort to present the study topic in a setting that is natural and appropriate for the participants' comprehension. This study is also beneficial since it starts with a theory and generates research questions based on Giddens's (1984) theory. Humanities and social science fields as anthropology, sociology, education, health sciences, history, and others often use qualitative research (Bhandari, 2023). This approach is by definition. In order to make judgments based on study results, interpretive research will try to understand participants' perspectives and meanings. Surveys, interviews, and document analysis were used in conjunction to do qualitative research.

3.4 Standards and Standards Evaluation

Is a process (process or tool) used by researchers to predetermine a limited number of representatives or individuals (group) Subject (positions). Defined ethnic group used for analysis or experiments in accordance with research objectives (Sharma, 2017). Information does not need to be collected by all community members to be effective. Because it is impractical to measure every member of the population, researchers often use standardized measurements. Berg (2009) recommends choosing a location or environment of appropriate size and complexity so that the research can be completed in terms of time and money, and this is an example of how it works. Purposive sampling (non-probability technique) was used in this research. The term “purposive sampling,” also known as “judgmental sampling,” “selective sampling,” or “subjective sampling,” refers to sampling techniques that rely on the researcher's judgment on

units of selection (individuals, events, etc.). or the organization, event, or individual material to be studied) (Sharma, 2017).

3.5 Data collection methods and Research instruments

Since the study uses a qualitative approach and triangulated questionnaires, will be used as research instruments.

3.6 Target Population

The population that will be part of the study are the Students.

3.7 Sample and sampling techniques

These are process or tool used by researchers to predetermine a limited number of representatives or individuals (group) Subject (positions). Defined ethnic group used for analysis or experiments in accordance with research objectives (Sharma, 2017). Information does not need to be collected by all community members to be effective. Because it is impractical to measure every member of the population, researchers often use standardized measurements. Berg (2009) recommends choosing a location or environment of appropriate size and complexity so that the research can be completed in terms of time and money, and this is an example of how it works. Purposive sampling (non-probability technique) was used in this research. The term “purposive sampling,” also known as “judgmental sampling,” “selective sampling,” or “subjective sampling,” refers to sampling techniques that rely on the researcher's judgment on units of selection (individuals, events, etc.). or the organization, event, or individual material to be studied) (Sharma, 2017). According to Berg (2009), while creating a purposive sample, researchers use their unique knowledge or expertise about a certain group to choose that accurately reflects the population. Following field research on some groups, purposeful sampling will be employed to ensure that people of a particular kind or people exhibiting a particular trait were included in the study. This also gives the researcher the freedom to choose the population that suits the purpose of the study and the research questions.

3.8 Reporting and Evaluation Methods

This research will produce qualitative and quantitative data through the use of surveys. Data collected by participants will be analyzed, compiled, displayed (also modified) and combined

with tables, charts, graphs and coding. Participants' profiles were divided into social contexts according to the objectives of the study. Interview data will be compiled (coded) and analyzed simultaneously in order to make informed decisions in the recommendation section.

3.9 Ethical Issues

Blumberg, Cooper, and Schindler (2011) define ethics as moral principles, standards, or patterns of behavior that guide our actions and interactions. Be good to others. This shows that in order to conduct research, researchers must respect the rights and interests of participants. If not corrected properly it will affect the work and the interviewers. Investigators will follow the rules and maintain ethical standards throughout the investigation. The steps required to carry out a research project are followed exactly. These will include letters of approval and request as well as letters of permission and use permission from Bindura University of Science and Education. Before participating in the study, the researcher explained the rights of both the researcher and the interviewees to ensure they understood their participation. In order to prevent illegal use of the work of others, consultation information will be given appropriate approval.

3.10 Data Analysis

Researchers investigated the connection between emotional financial stress and emotional misery by gathering extensive data from Qualtrics questionnaires. wellbeing of every pupil. "Happiness" is divided into three categories in this study: social, mental/emotional, and physical. Used query Article in a Chapter social, emotional, and psychological health. On a Likert scale with 1 representing never and 5 representing always, 1 is the lowest value. The researchers' hypothesis is that raising tuition will negatively impact each student's health.

3.11 Chapter summary

This chapter gives an outline of the exploration procedure utilized, including research configuration, test determination, moral contemplations and information investigation strategies. It additionally frames the qualities and limits of the information assortment apparatuses utilized,

which were planned determined to create solid and great outcomes. The ensuing part will zero in on information examination and presentation.

CHAPTER FOUR: DATA PRESENTATION, ANALYSIS AND DISCUSSION

4.1.Introduction

The statistical data that was gathered from the members and their responses to the questions are summarized in this chapter. A while back, during exams, analysts used a channel variable to prevent respondents from skipping any questions and to identify those who did not complete the informed consent section of the summary. Then, in order to identify variable frequencies and implications, analysts performed visual analyses. It has to do with the individual. Four types of questions are separated out and assessed in general: financial strain, physical prosperity in relation to financial strain, mental and emotional wellness in relation to financial strain, and social prosperity in relation to financial strain. Subsequently, the individual questions were consolidated into four factors, which were used to run Pearson's relationships: factors representing general financial strain; factors representing physical prosperity and financial strain; factors representing mental enthusiastic well-being and passionate strain; and factors representing financial strain.

4.2. Demographics

Students who participated in this thinker responded to summary questions using measurements. push pertaining to money. The majority of participants identified as female (79.6%), male (19.4%), or non-binary (1.1%). 55.1% of our members were in the 18–25 age range. Our statistics could be to blame for this. This research focused on this particular demographic. This is how our nationalities are. There were varying numbers of participants. individuals who were undergraduates (75.2%) outperformed other individuals. nationality throughout the research. Both bachelors took part in the research. plus a graduate student. 84.7% of the participants had a full-time job, while 10.2% had a part-time job.

Table 1 Participants 's Demographics

		Frequency (n)	Percentage (%)
GENDER.	Female.	74.	79.6
	Male.	18.	19.4
	Non-binary.	1.	1.1
Age.	18-25.	54.	55.1
	26-35.	21.	21.4
	36-45.	9.	9.2
	46-55.	2.	2.0
	56+.	1.	1.0
Program.	Bachelor's.	66.	71.0

	Master's.	27	29.0
Course Load.	Full-time.	83.	84.7
	Part-time	10.	10.2
Work	Full-Time.	30.	30.6
	Part-time.	30	30.6

So after measuring the frequencies, the researcher identified larger numbers. Participants who identified themselves as female and between the ages of 18 and 18. 25 years old, undergraduate and full-time student; On the other hand, full-time, part-time, and part-time employment appear to be roughly evenly distributed.

4.3.Perceived Financial Stress

Researchers measured the perceived financial stress of individuals by The Multidimensional Financial Stress Scale developed by APR was used. A 24-item scale was created to gauge financial hardship, as was indicated in Chapter 3. Heo et al. (2020) identified three levels or dimensions: emotional, physiological, and relational. Six questions were used to test the scale after it was changed by the researchers. Participants' financial struggles. The response choices utilized were "never," "rarely," "sometimes," "often," and "very," notwithstanding the researchers' use of a 5-point Likert scale. Qualtrics and SPSS were used to examine the responses provided by participants to the question "Often."

Upon examining the data, researchers discovered that although 36.0% of participants said they felt anxious "Sometimes" about their financial situation, over half (52.3%) said they felt stressed "Often" or "Very Often." Furthermore, out of the participants, 35.7% said they felt that their financial situation was "Sometimes" worse than that of their significant other or family, while the remaining 24.9% scored between "Often" and "Very Often." Interests: These scores suggest that

a participant's perceived financial stress may actually have a negative impact on their social interactions. Table 5 presents more nuanced information about social well-being.

In contrast, a few questions with a lower mean esteem were those involving rent and bills. Of the participants, the majority (63.2%) claimed being late on rent or bills "Never" or "Rarely," followed by 19.4% who reported "Sometimes," and around 5% who reported "Often" or "Very Often." People who have unpaid rent or bills may feel more financially burdened than usual. Despite analysts' expectations that this number would raise the amount of financial pressure seen, the data from this research does not allow for the identification of the proper reasons.

Furthermore, about half of the members (48.9%) scored between "Sometimes," "Often," or "Very Often," with 38.8% reporting "Never" or "Rarely" needing to use credit cards owing to a lack of finances. When the causes of perceived financial strain were examined, the item that received the highest score was nearly feeling anxious about their financial situation, with almost 23.3% answering "Very Often." This occurs. Given that it makes up the majority of its members, this specific truth could be evident. Other indications are graded in intervals of "very often" and "sometimes." felt pressure on the budget. For more delicate components, see Table 2.

Table 2 Perceived Financial strain

		Frequency (n)	Percentage (%)
I frequently feel worried about my monetary circumstance	Never	2.	2.3
	Rarely	4	4.7
	Sometimes	31	36.0
	Often	29	33.7
	Very Often	20	23.3

I feel like my monetary circumstance is more regrettable than my companions/companions	Never	7	7.1
	Rarely	23	23.5
	Sometimes	32	32.7
	Often	17	17.3
	Very Often	7	7..1
I feel like my monetary circumstance is more terrible than my critical other/family	Never	13	1.3
	Rarely	15	15.3
	Sometimes	35	35.7
	Often	13	13.3
	Very Often	10	11.6
I feel embarrassed about my monetary circumstance	Never	19	19.4
	Rarely	20	20.4
	Sometimes	26	26.5
	Often	14	14.5
	Very Often	7	7..1
I'm late on lease/bills	Never	41	41.8
	Rarely	21	21.4
	Sometimes	19	19.4
	Often	3	3.1
	Very Often	2	2.3

I frequently use my credit card because of lack of money	Never	25	25.5
	Rarely	13	13.3
	Sometimes	26	26.5
	Often	10	10.2
	Very Often	12	12.2

4.4.Physical Well-being

The Food Security Supplement to the Current Population Census (CPS-FSS), revised (Coleman-Jensen et al., 2011), was used to quantify physical well-being for the purposes of this research. The portion that the researchers selected The original scale's questions were used, and we made improvements to them. We altered the term to "we" to reflect college students. "I" statements-related statements.

Low score ranges for the measures were found via data analysis. bodily health. Less than 8% of respondents gave a "often" or "very often" response to the majority of questions. While the majority of participants Finding the individuals who scored poorly is crucial. scale applicable to certain products. When questioned about their eating habits, 44.9% of the participants Due to their financial circumstances, the participants said they had "never" skipped a meal. In contrast,'sometimes' was represented by 13.3% and 'rarely' by 20.4%. Despite the fact that the final score is Meal skipping accounted for about 4% of the participant population. as a result of your money. Participants were given questions in addition to missing meals. How frequently do you go without eating and feel lethargic? Sixty-two percent of the respondents said they didn't know anything about their financial status. 13.3% responded "sometimes," almost 7% replied "often" or "very," and 4.3% stated "rarely." "Often." Inquiries on task prioritization frequency were also made of the participants. about your physical well-being. A third (33.6%) of those surveyed gave a response. Half of the individuals said that they sometimes, frequently, or very often prioritized their physical health, whilst "never" or "rarely" did not. The most frequent query

from participants concerned their physical well-being. It fits within the category of "very often."
To learn more, go to Table 3.

Table 3 Physical Well-being

		Frequency (n)	Percentage (%)
I avoid meals due to my monetary situation	Neve	44	44.9
	Rarely	20	20.4
	Sometimes	14	14.3
	Often	1	1.0
	Very Often	3	3.1
I feel low on energy from skipping meals due to my monetary situation	Never	44	44.9
	Rarely	17	17.3
	Sometimes	13	13.3
	Often	5	5.1
	Very Often	2	2.0
I worry about obtaining my next	Never	55	56.1

meal because of lack of funds	Rarely	13	13.3
	Sometime	13	13.3
	Often	1	1.0
	Very Often	0	0
I fight to concentrate inclass because of feeling hungry	Neve	48	49.0
	Rarely	19	19.4
	Sometimes	10	10.2
	Often	4	4.1
	Very Often	1	1.0
I fight to falling asleep because of stressing about my monetary circumstance	Never	34	34.7
	Rarely	19	29.4
	Sometimes	23	23.5
	Often	2	2.0
	Very Often	4	4.1
I feel like I should focus on work over my actual wellbeing	Never	17	17.3
	Rarely	16	16.3
	Sometimes	24	24.5
	Often	12	13.3
	Very Often	12	12.2

4.5.Mental/Emotional Well-being

Using the APR Multidimensional Financial Stress Scale, mental and emotional health was assessed in this research. Several of the scale's 24 elements are employed to gauge financial hardship despite its size. Participants' emotional reactions to stress related to money (Heo et al., 2020). scholar To gauge the degree of agreement, a Likert scale was used. In order to measure The 5-point Likert scale was kept but modified by the researchers for both variables. Levels of measurement: seldom (1), often (4), seldom (2), sometimes (3), and very frequently (5).

When analyzing psychological/emotional benefits, less is more 15% said it did not affect them negatively "at all" Chapter The rest are bullied participants reported adverse effects with scores "rare" to "often", type is "sometimes". In this situation, researchers found difference in average score of most participants "Sometimes," "often," or "often" when expressing sadness, worry, or concern was worried about their financial situation. But scientists also noticed they get angry easily due to their financial problems, but that's what this project is about Many of the responses appear less frequently than other items in the index. for times, see Table 4 for details.

Table 4: Emotional /Mental Well-being

		Frequency (n)	Percentage (%)
I miserable in view of my financial situation	Never	10	11.9
	Rarely	17	20.9
	Sometimes	36	42.9
	Often	8	9.5
	Very Often	13	15.5
I'm unfortunate as a result of my financial	Never	6	6.1

problems	Rarely	27	27.6
	Sometimes	29	29.6
	Often	10	10.2
	Very Often	12	12.2
I worry a lot because of my financial situation	Never	6	6.1
	Rarely	18	18.4
	Sometimes	29	29.6
	Often	15	15.3
	Very Often	16	16.3
I am easily irritated because of my financial problems	Never	14	14.3
	Rarely	24	24.5
	Sometimes	25	25.5
	Often	13	13.3
	Very Often	8	8.2
I feel emotionally drained because of my financial problems	Never	12	12.2
	Rarely	17	17.3
	Sometimes	29	29.6
	Often	15	15.3
	Very Often	11	11.2
I feel frustrated because of my	Never	6	6.1

financial problems	Rarely	18	18.4
	Sometimes	33	33.7
	Often	15	15.3
	Very Often	12	12.2

4.6.Social Well-being

Several parameters are used in this research to assess public health. Financial Stress Scale APR. The 24-item scale takes financial stress into account. piece of writing In the assessment of social partners' behavior under financial stress, questions from the scale are used (Heo et al., 2020). to the intent of Researchers measured frequency in this study using a scale. Though the rating scale is altered to "never," "rarely," "sometimes," "usually," and "usually," the scientist keeps the five-point Likert scale.

In examining statistics on population health, the majority of the points lower range of the measurement. We inquired about the participants' interest in fashion. Out of 4,444 interpersonal events involving money, more than half (59.2%) reported that they happened "never" or "rarely," 10.2% said they happened "sometimes," and fewer than 6% said they happened "often" or "often." Participants were asked whether they were right as a follow-up question. financial status in connection with family dynamics. Most participants people (64.3%) said "never" or "rarely", while 13.3% said "sometimes", almost 5% means "most" or "most". The results showed that the participants could not. indicates that family relationships are often negatively affected Episode Compare answers from friends, spouse/significant other.

One of the highest scoring items was the question of how social events are presented friends received points due to money, approximately 22.4% received points Article Both "mostly" and "mostly". Seek the second highest score If participants have difficulty talking to their

spouses/partners about money. Participants' responses showed that approximately 29.5% said "mostly" or "a lot." Chapter "Very" For more information. Table 5.

Table 5: Social Well-being

		Frequency (n)	Percentage (%)
I pass on get togethers with my peers because of my financial problems	Never	9	9.2
	Rarely	17	17.3
	Sometimes	33	33.7
	Often	12	12.2
	Very Often	10	10.3
I cause problems at work due to my monetary circumstance	Never	65	66.3
	Rarely	8	8.2
	Sometimes	8	8.2
	Often	0	0
	Very Often	0	0
I contend with my life partner in view of financial matters	Never	44	44.9
	Rarely	13	13.3

	Sometimes	14	14.3
	Often	6	6.1
	Very Often	4	4.1
I find it challenging to talk about cash with my life partner/family	Never	38	38.8
	Rarely	9	9.2
	Sometimes	17	17.3
	Often	12	12.3
	Very Often	5	5.1
I try not to join in family occasions due to the fact of financial issues	Never	48	49.0
	Rarely	18	18.4
	Sometimes	10	10.2
	Often	2	2.0
	Very Often	3	3.1
My Financial issues interferes with my family relationship	Never	47	48.0
	Rarely	16	16.3
	Sometimes	13	13.3
	Often	2	2.0
	Very Often	3	3.1

CHAPTER FIVE: SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1. Introduction

The primary topic of discussion in this chapter will be the study's findings. Important findings and their ramifications are examined. Furthermore, this chapter discusses the study's limitations as well as suggestions for the industry. Social work and the practice of social work.

This study's primary goal was to investigate the link. is determined by the link between financial load and the general well-being of students. the population of Buse pupils' physical, mental/emotional, and social well-being. 98 valid findings that have been filtered were obtained by the researchers. The study's results were put to use by participants to bring attention to a bigger problem. Bus service for students who are struggling financially and anticipated results for promoting this subject and bringing about change. Stress about money is a major issue that college students face. Given that this is a consequence of financial issues, it is noteworthy. You are cut off not only from the financial ramifications but also from the social, mental/emotional, and bodily ones. The survey's particular questions were designed to gather information on: Assess the level of financial stress you have experienced. and extent of impact.

5.2.1 Perceived Financial Strain

The study's findings indicated that the participants were having financial difficulties. The findings imply that students may need more resources in order to: We lessen your financial load. In an ideal world, financial aid for students would be given, but grants and scholarships are one way that researchers recognize this. This may not be a workable answer. As an alternative, the findings indicate that participants can: Benefit from extra assistance, such financial literacy programs. these courses Participants who claim to have it may benefit from it. I had to use my credit card as I was short on cash. Financial help is provided by some colleges, however group literacy education could be advantageous for participants. Experts give one-on-one financial advice, with some recommendations or choices according to your present financial circumstances. Moreover Participants who reacted to rent or payments late would find it useful

to ask questions on the usage of credit cards or to attend individual financial education workshops or consultations.

Students who are having stress issues might also benefit from attending support groups. because of financial strain. These support groups could include psychoeducational content. Resources that might assist participants in getting over any emotions of shame and guilt. because of a financial hardship. About 60% of those who took part said. They believe that their financial circumstances are more dire than those of their family members.

Students that attend support groups may learn that they are not the only ones with their issues. cash crunch. Additionally, psychoeducation and support groups Nearly 50% of the participants said they may feel less embarrassed after reading the information.

5.2.2 Physical Well-being

Among the noteworthy results of the study's physical well-being section are: Initially, researchers examined food insecurity and Results indicated that over half of the individuals really never or seldom miss meals owing to their financial condition and do not overindulge, despite the severity being predicted. Due to meal skipping and concerns about eating enough, half of the participants reported feeling low on energy. Hunger might interfere with your ability to focus in class or fall asleep at home during your next meal. One probable reason for this might be the institution's commuter campus along with cultural norms among its demographics. The pupils may achieve in the lower fundamental layers despite their lack of financial stability because they have access to food, housing, a family, and a feeling of belonging in their home, as shown by Maslow's Hierarchy of Needs. These items promote their entire journey towards self-actualization and assist them in overcoming their financial difficulties. Notably, whereas most participants in the survey reported not experiencing food insecurity regularly, a few do in fact suffer greater levels of it.

When asked whether students felt that they had to put their work before their physical health, a fair distribution of responses was seen. Precisely 50% of pupils stated that they occasionally,

frequently, or extremely frequently felt that their physical well-being had to be subordinated to their job. The university stands to gain by incorporating disconnect days, or university hours, in which classes are suspended for a designated period of time, allowing students to devote that time to areas they believe require more attention and time. In addition to having time to attend the recreation and wellness facility, students can also have an hour set out just for them to use campus resources.

5.2. 3 Emotional/Mental Well-being

After computing the overall mean findings, researchers found that students are experiencing certain emotional and mental repercussions. Overall, the average was close to 2.9. When questioned, 61% of participants indicated they worried a lot and almost half stated they were scared about their financial situation; their answers ranged from "Sometimes" to "Very Often." Given the common correlation between fear and concern and anxiety-producing emotions, students may find it beneficial to acquire and/or practice mindfulness skills and practices in addition to other coping techniques. While most universities provide student support groups, it may be difficult to tell whether or not they really make students feel less anxious all around. Furthermore, students who have significant levels of anxiety may find it uncomfortable to attend these sessions. Likewise, students may lack motivation or energy if they are sad or experiencing sentiments of hopelessness. When asked, over 68% of respondents claimed to be sad and another 56% to be emotionally drained.

Because they seem to experience feelings often associated with stress and sadness, students may not use resources like support groups as often as they "ought to" or would want. Thus, it could be beneficial for students to have designated areas close by where they can practice caring in a relaxed, private environment. The ideal situation would be for pupils to have access to these areas in case they became agitated. Additionally, universities might set aside private rooms where students could attend telemedicine therapy sessions. Ideally, this would increase student access to treatment, regardless of the reason they need for mental health services. Providing kids

with quiet, spacious rooms and areas that are essentially open would likely be a more feasible solution, even with the current resources and services that are available to them.

5.2.4 Social Well-being

Even if members of the exploratory overview scored lower on the seriousness or arrangement scale for the most of the questions in the section on social prosperity, it is important to note that social consequences are still being felt. Startling findings include the fact that a greater than half of participants miss out on social events with loved ones due to their financial situation sometimes, often, or always. This is a really significant discovery since undergrads are in general very sociable animals. A lot of them use clubs, organizations, sororities, crews, and other involved parties—such as their majors or even side interests—to identify local areas nearby.

As a result of the grounds culture, which is mostly composed of suburbanite students, it might become more and more difficult for a student to have a sense of belonging and community. The problem with the current situation is that it is made worse by gatherings, which are expensive and may take place on or off school property, with family members or friends. This finding indicates the possibility that the institution may provide free events, perhaps off campus in locations that fluctuate and have a large concentration of understudies in the surrounding area, in order to foster social interaction and community with our students. Moreover, in the unlikely event that students are forgoing family gatherings due to financial constraints, this presents an opportunity for the college to host family days throughout the academic year in the aforementioned fluctuating areas to increase access, foster social collaboration with the students and their families, and strengthen the bonds and ties that the student has with them.

The second noteworthy result is that about 18% of participants believe that their financial situation interferes with their family relationships. This finding is closely related to the first one. This search provides the college with the opportunity to conduct research on how families can support and attend to their children who are experiencing stressors in a variety of areas of their

lives, not just the demonstration of attending class, but also the amount of schoolwork, work hours, finances, and other relevant stressors. Another opportunity to best support the students and the general peculiarities of relationships is to provide relational skills workshops, conversation starters, and themes for the family to discuss that are sensitive to the needs of the student and assist the student in effectively de-stressing from school and other stressors with the support of family members. For those who identify as first-generation students, this idea is especially important. Occasionally, it's not only that the student's family doesn't give a damn; it's also possible that they just haven't had experiences that are comparable to the student's, so they are unaware of potential difficulties. Having these conversations over dinner, in the living room, or anywhere else the family gets together is a good way to keep the needs of the student front and center as well as how the family can play a functional role. This will strengthen the unit's overall functioning and the student's sense of support and healing from their loved ones.

5.3 Relationship between Perceived Financial Strain and Physical Well-being

The average results for real prosperity revealed that the majority of participants had lower scores, falling between (1) Seldom and (2) Never. Even though the scores would generally be lower, it is important to highlight the people who performed better on the scale. As mentioned in the results section, almost four respondents said that their financial situation causes them to either (3) Always or (4) Often avoid feasts. Additionally, about thirteen members showed that they worry about having their next feast.

Finally, almost 48 members scored between (3) In some cases and (5) All the time when gotten some information about the recurrence in which they focus on work over actual wellbeing. Considering that almost 66% of our members are utilized, this outcome might cause concern since it infers that understudies want to focus on their work. Once more, taking note of that is significant while scores will generally be lower, people truly do encounter actual impacts. The Pearson connection between's monetary strain and actual wellbeing is .606, along these lines demonstrating a moderate relationship. While this may not be areas of strength for a, this is sufficient to cause concern and urge school grounds to offer steady administrations to

understudies who are encountering negative actual wellbeing impacts due to their monetary strain. Future ramifications will be examined in the ramifications segment found toward the finish of the part.

5.4 Relationship between Perceived Financial Strain and Emotional/Mental Well-being

Results in the review revealing that the majority of participants felt financial difficulty with scores in the mid-range. Members "at times" faced financial hardship, in other words. These results highlight the ways in which students really do face financial difficulties. The majority of members manage a full course load, and the results indicate that about 66% of members work. Scientists are able to acknowledge that those who labor control the average cost of numerous daily things in this way. Furthermore, it may be important to note that 47 out of the members, or almost half of them, changed their response from "In some cases" to "Frequently" after learning that they felt ashamed of their financial situation.

The review's findings indicate that the majority of participants likewise had mental/profound prosperity scores in the middle. In this way, members "in some cases" experience an effect on their psychological/profound prosperity. Considering that the inquiries on the review were phrased adversely, specialists can express that the influences related with mental/profound prosperity are negative. When inquired about being unfortunate about their monetary circumstance, almost 51 members scored among "Once in a while" and "Frequently" and almost 55 scored between "Once in a while" and "Frequently" when inquired as to whether they feel genuinely depleted due to their monetary circumstance.

Generally, while dissecting results from the relationship between's the two factors, the Pearson connection was .793, the most grounded relationship from the information investigation. Thusly, there is serious areas of strength for a demonstrating that members encountering a more elevated level of monetary strain and prone to encounter negative effects on their psychological/profound wellbeing.

5.5.Recommendations

Although the study's impact was little, the analysts acknowledge that the recommendations for further research and assistance regarding financial stress and its impact on students' overall well-being are enormous. In general, students who struggle with financial difficulties, food insecurity, mental well-being, and social integration are a vulnerable population. Even though the campus offers food storage, fitness center, mental health services, and gathering places for students, in addition to financial aid for tuition, scholarships, and grants for some students, these resources might not be enough to lessen the negative effects of what they see.

A suggestion for a counselor practice may be to fill a position next to a social worker in the event that the executives have limitations regarding pupils who have expressed their demands. This person, or group of persons, may be assigned to carry out marketing locally by delaying events, making introductions, and making an attempt to assist in lowering shame and promoting services locally. In this role, the caseworker would serve as the point of contact for the resources available to the Buse grounds and the local, district, and state resources. With a deep understanding that a person is made up of biopsychosocial factors that impact their perspective on the world, what inspires their ways of behaving, and the obstacles they may encounter, the prepared social worker would coordinate injury informed practices in their work with the CSUSB populace. This strategy considers providing flawless assistance for the student population, and it may be used at all institutions to further and encourage the demands that have been expressed.

5.6 Conclusion

The review directed attention on examining the relationship between undergraduates' perceptions of financial stress and the effects on their overall well-being. Experts predicted that higher observed levels of financial distress would be associated with lower understudy prosperity. The review's conclusions suggested that there was a clear correlation between the three pillars of social prosperity and the seeming financial burden.

Quantitative data from a test size of Buse students, including those from undergraduate and

graduate projects, was utilized in this continuing evaluation. Future research should focus on identifying the factors that contribute to undergraduates' financial stress. According to current analysis and the findings of this flow study, understudies continue to face financial hardship and unfavorable outcomes, demonstrating a continuous need for resources and support from educational institutions. Although it isn't stated clearly, one might argue that students may not know where to turn for support or advice on how to handle their money or stress associated with their financial situation. The data gathered from this research indicated that some students could feel embarrassed to talk about what's happening, which supports the earlier conclusion that students might not ask for assistance in a productive way. Therefore, educational institutions should be encouraged to do independent research and suggest resources and policies that might help reduce the apparent financial burden that their students are facing as well as the negative effects that come with that burden.

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APPENDICES

APPENDIX A: INTRODUCTION AND CONSENT FORM

Dear Participant

The study in which you are asked to participate is designed to examine the effects of financial strain on overall student welfare. The study is being conducted by Pukeng Ngwenya graduate student at Bindura University of Science Education. Participants will be asked questions on perceived financial strain and how it might affect their physical, mental /emotional and social welfare as college students. Your participation in the study is totally voluntary. You can refuse to participate in the study or discontinue your participation at anytime without any consequences. Your responses will remain confidential and data will be reported in group form only. Although, not anticipated there may be some discomfort in answering some of the questions, you are not required to answer and can skip the question or end your participation. There will not be any direct benefits to the participants. However, findings from the study will contribute to our knowledge in the area of research. Your help and cooperation are gratefully acknowledged.

Contact Details

Please feel free to contact me in case of inquiries.

Email : npukeng770@gmail.com

Cell number :0787820770

If you are willing to partake and contribute to and in the study, you can kindly fill your details

Respondent's signature.....

Date.....

With thanks

Pukeng Ngwenya

APPENDIX B: SURVEY QUESTIONS

Demographic Information

1. What is your age?.....
2. What is your race/ETHNICITY?.....
3. What is your gender identity?.....
4. What is your education level?.....
5. Do you work?.....
6. If so, how many hours per week do you work?.....
7. Student Course Load
 - a. Full-time Student
 - B. Part-time Student

Perceived Financial strain

Answered on a scale of 1-5

1= Never, 2= Rarely, 3= Sometimes, 4= often, 5= very often

1. I frequently feel worried about my monetary circumstances
2. I feel like my monetary circumstance is more regrettable than my companions
3. I feel like my monetary circumstance is more terrible than my critical family/
friends
4. I feel embarrassed about my monetary circumstance
5. I am late on paying my bills /lease
6. I oftenly use my credit card of lack of money.

Mental/ Emotional

Answered on a scale of 1-5

1= Never, 2= Rarely, 3= sometimes, 4= often, 5= very often

1. I am miserable in view of my financial situation

2. I'm unfortunate as a result of my financial problems
3. I worry a lot because of my financial situation
4. I am easily irritated because of my financial problems
5. I feel emotionally drained because of my financial problems
6. I feel frustrated because of my financial problems

Physical well-being

Answered on a scale of 1-5

1= Never, 2= Rarely, 3= sometimes, 4= often, 5= very often

1. I avoid meals due to my monetary situation
2. I feel low on energy from skipping meals due to my monetary situation
3. I worry about obtaining my next meal because of lack of funds
4. I fight to concentrate in class because of feeling hungry
5. I fight to falling asleep because of stressing about my monetary circumstance
6. I feel like I should focus on work over my actual wellbeing

Social Well-being

Answered on a scale of 1-5

1= Never, 2= Rarely, 3= sometimes, 4= often, 5= very often

1. I pass on get-togethers with my peers because of my financial problems
2. I cause problems at work or school due to my monetary circumstances
3. I contend with my life partner in view of financial matters
4. I find it challenging to talk about cash with my friends or family
5. I try to join in family occasions due to money issues
6. My financial issue interferes with my family/ friends relationship.

APPENDIX C: A letter from the department

FACULTY OF SOCIAL SCIENCES & HUMANITIES

P. Bag 1020
BINDURA, Zimbabwe
Tel: 263 - 71 - 7531-6, 7621-4
Fax: 263 - 71 - 7534
Peace & Governance Department
dmakwerere@buse.ac.zw
Cell 0772 596 562



BINDURA UNIVERSITY OF SCIENCE EDUCATION

Date:

TO WHOM IT MAY CONCERN

=====

RE: REQUEST TO UNDER TAKE RESEARCH PROJECT IN YOUR
ORGANISATION/AREA

This serves to introduce the bearer, Student
Registration Number who is a HBSc Peace and
Governance student at Bindura University of Science Education and is carrying out
a research project in your area.

Your usual cooperation and assistance is therefore being sought.

Yours faithfully



D. Makwerere (Dr)
CHAIRPERSON - PEACE AND GOVERNANCE

