

The relationship between financial issues and mental wellbeing in young university students

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Abstract

This study explores the intricate connections between young college students' mental health and financial stress. The research uses multiple regression analysis on survey data, including scales such as the Financial Anxiety Scale and DASS-21, to evaluate stress, anxiety, and depression in relation to financial demands. It does this by using a sample of 108 people from different universities. The results demonstrate the substantial influence that financial problems have on students' mental health and show a positive correlation between higher financial stress and depressive, anxious, and anxious symptoms.

Introduction

Our response to life's highs and lows is a measure of our mental wellbeing. There is deeper significance and implications for our lives in this straightforward notion of mental wellbeing. It encompasses an individual's thoughts, emotions, and behaviors (Peterson, T., 2021). Depression is a prevalent and dangerous mood condition that is often referred to as major depressive disorder (MDD) or clinical depression. People who are depressed tend to feel depressed and gloomy all the time and lose interest in things they used to enjoy, and may also exhibit physical symptoms like chronic pain or digestive difficulties in addition to their mental troubles (Jessica Truschel, 2022). The body's or mind's reaction to internal or external stimuli is known as stress. Stress causes modifications to almost every bodily system, which affects how people feel and act (American psychological association, 2018). Anxiety is defined by the Diagnostic and Statistical Manual of Mental Disorders (DSM-5) as excessive concern and anxious expectations about a

variety of events or activities, such as job or school performance, that occur more days than not for at least six months (Elizabeth Arnold, 2022). A financial difficulty is an instance of stress brought on by money concerns. However, financial issues have been plaguing college students lately, and these issues have grown to be serious issues for them. Students sometimes struggle financially since they do not have enough money for everyday needs, and their financial concerns are making them anxious. Financial issues will therefore have an effect on one's physical and emotional well-being (Edubirdie Retrieved, 2024). Students in universities frequently struggle financially, which has effects on their mental health in addition to their financial situation (Richardson, Thomas H. 2013). Globally, students are under a great deal of stress due to the economic crisis, especially with regard to the cost of tuition (Kien Hoe Ng et al., 2013). In order to shed light on the complex ways that financial problems exacerbate mental health issues, this study explores the complex relationships between financial struggles, stress, anxiety, and depression among college students. According to Richardson, Thomas H. (2013) research has shown that increased tuition fees are linked to poorer mental health in students, with studies indicating a significant relationship between debt and various mental health issues such as depression, suicide, and substance abuse. The study of Kathryn Wetzel, Anne Mertens, & Heinke Robken examines how economic stress affects students and employees differently, focusing on how perceptions of financial situation and employability after a financial crisis impact mental health, with a particular interest in gender differences. According to P. J. Jones, Park, and Lefevor (2018), financial stress has been found to be strongly connected with anxiety and to be associated with academic distress since a large number of college students report having to fully pay for their tuition. Studies have indicated a connection between financial strain and less favorable mental health consequences; for instance, concern about money has been linked to mental diseases

including anxiety and depression (Karyotaki E, Cuijpers P, Albor Y, et al, 2020)(Andrews B, Wilding JM., 2004). Financial issues are one factor that has often been found to predict students' poor mental health. Numerous research looking at students in the UK have demonstrated a connection between mental health issues and financial difficulties (Andrew and Wilding 2004; Roberts et al. 2000, 1999), debt levels (Carney et al. 2005), and financial worries (Cooke et al. 2004; Jessop et al. 2005). The Financial Anxiety Scale (FAS) was created and used in the study conducted by Kristy L. Archuleta, Anita Dale, and Scott M. Span (2013) as a highly reliable tool for measuring financial mental health. When looked at cross-sectionally, higher levels of financial stress, such as not being able to pay the bills, were associated with worse general mental health as well as higher levels of anxiety, depression, stress, and alcohol dependency (Thomas Richardson et al. 2016). The findings showed that gender, student loans, and financial contentment are related to financial worry. Stress related to money may hinder students' ability to succeed academically by preventing them from buying textbooks, making them prioritise work over schoolwork, and impeding their ability to advance their professional aspirations. Students' social lives and financial hardship were also related (Andrea Moore et al. 2021). Thomas Richardson (2013) conducted a study in the UK, and the findings point to a link between debt and ill health. Some studies even reveal a dose-response relationship between debt and health problems, with higher levels of debt associated with worse health. The most multifaceted crisis Lebanon has experienced in recent memory has been raging for almost three years. The simultaneous economic effects of the COVID-19 pandemic and the catastrophic explosion at the Port of Beirut in August 2020 have intensified the already-developing economic and financial crisis that began in October 2019 (The World Bank, 2022). Higher education in Lebanon has been severely impacted by the country's economic crisis, which has created serious obstacles for

universities and other stakeholders (Aya Derbieh, 2023). The devaluation of the Lebanese pound (LBP) has negatively impacted the way in which academic administrators have overseen research and instruction. The LBP began to lose value in October 2019. The Banque du Liban (BDL) set the official exchange rate, which was 1,508 LBP/USD. But by July 2020, trade on the black market had reduced its value to 9,000 LBP, and by summer 2021, it had dropped to 22,000 LBP, breaking the 100,000 LBP/USD barrier in early 2023. Circular 151, published by the BDL in April 2021, permitted holders of USD accounts to make withdrawals in LBP at a rate of 3,900, as opposed to the official rate. This bank rate was used by universities to modify their tuition and salary schedules (Bassel Akar, 2023). Students at universities have had difficulty handling the different challenges they are dealing with. Informal interactions with students have revealed that the most prevalent issue has been the emotional distress of not knowing how they will complete their studies or what decisions the university will make next. In a unique instance, a private university disclosed its mental health assistance offerings. Due to the severe economic crisis in Lebanon, almost all students must work in order to pay for their education and keep from burdening their families. In the last three years, the value of the Lebanese pound has dropped by almost 95%, factional infighting has crippled the government, and some people have even orchestrated bank robberies in an attempt to steal their own savings (Samar Kadi, 2023). Almost all other universities' communications concentrated more on current choices regarding tuition costs, payment options, registration and assessment deadlines, and online learning and teaching resources (Bassel Akar, 2023). Additionally, in an effort to get employment, students have shifted their focus from their original goals and towards labour market gaps (Ramadan, 2022).

The relationship between financial difficulties and mental health has drawn more attention in recent years, especially from young adults who are seeking higher education. Young university students frequently find themselves juggling a variety of financial concerns, from tuition fees and student loan debt to everyday costs and financial independence, as the cost of attending university grows and economic uncertainties linger. The primary objective is to get insight into the experiences of students from various academic disciplines and socioeconomic backgrounds who are coping with the financial strain of tuition fees in light of current economic issues.

Methodology

The data used for this study were collected by through an online survey then using multiple regression analysis to test the relationship between financial issues and mental wellbeing in young university students. Scales that were used are The DASS-21 is a condensed version of the DASS-42, a self-report scale used to assess stress, anxiety, and depressive states. The DASS-21 has undergone substantial normalisation, and data from a sample of 1794 non-clinical adults have been used for interpretative purposes (Henrey & Crawford, 2005). The DASS-21 exhibits good to outstanding ranges of concurrent validity and internal consistency, in line with the DASS-42 (Antony et al., 1998). The worry and anxiety questionnaire (WAQ) is a questionnaire assessing specific GAD symptoms, as defined by the Diagnostic and Statistical Manual of Mental Disorders-4th Edition (DSM-IV). Financial Stress Scale: The first nine items of the financial stress scale are measured on a 4-point scale from 1 (Never) to 4 (Very Often). These items ask students to estimate how often they did or did not engage in certain activities. The

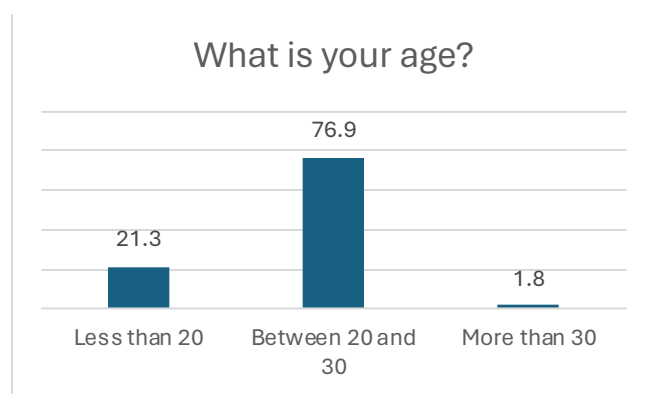
remaining five items are on a 6-point scale from 1 (Not at All) to 6 (Very Much) and ask students the extent to which they agree with statements related to financial stress (NSSE, 2015). Financial Anxiety Scale: The FAS consists of seven questions on a 7-point Likert scale from “never” to “always”. It was developed by modeling the DSM-IV-TR criteria for Generalized Anxiety Disorder to one’s financial situation.

Procedure

Participants were approached both in-person and online through web-based platforms and university email lists. Data was collected through an online survey that includes demographic questions, measures of financial anxiety, financial stress, and mental health outcomes (depression, anxiety, stress). Participants were provided with a link to the survey with a brief introduction to the study, to which they needed to consent to before accessing the survey. It is important to note all participants had the option to complete the survey at their convenience, and no identifying information was collected to ensure anonymity.

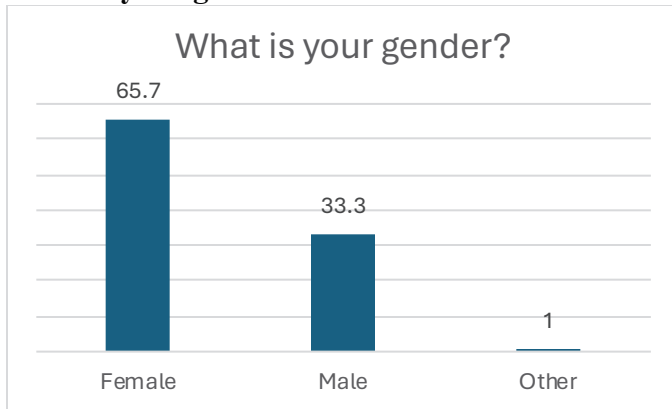
Results

What is your age?



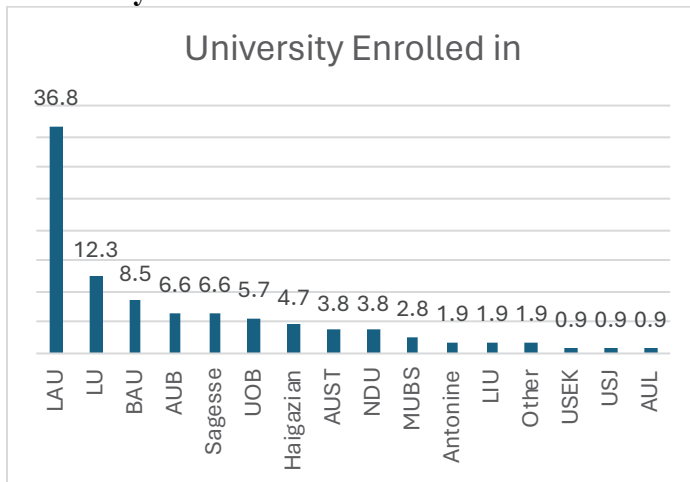
We note that in our sample, 76.9% are aged between 20 and 30 years old, 21.3% are aged 20 and less, and 1.9% only age more than 30 years old. (Cf. Appendix 1 Table 1)

What is your gender?



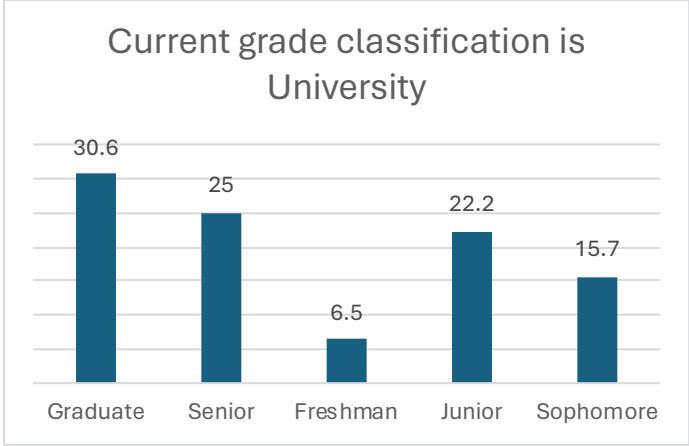
In our sample, the majority are Female with 65.7% and 33.3% are male. (Cf. Appendix 1 Table 2)

University enrolled in



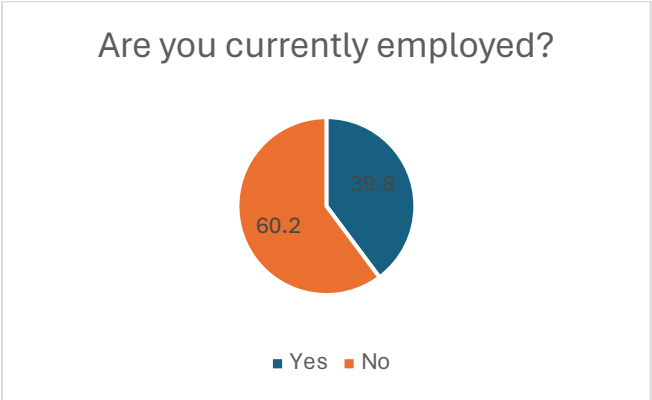
We can say that, in our sample, 36.8% are in LAU consisting the highest percentage of universities. 12.3% attend the Lebanese University, 8.5% BAU and 6.6% AUB. (Cf. Appendix 1 Table 3)

Select your current grade classification in university



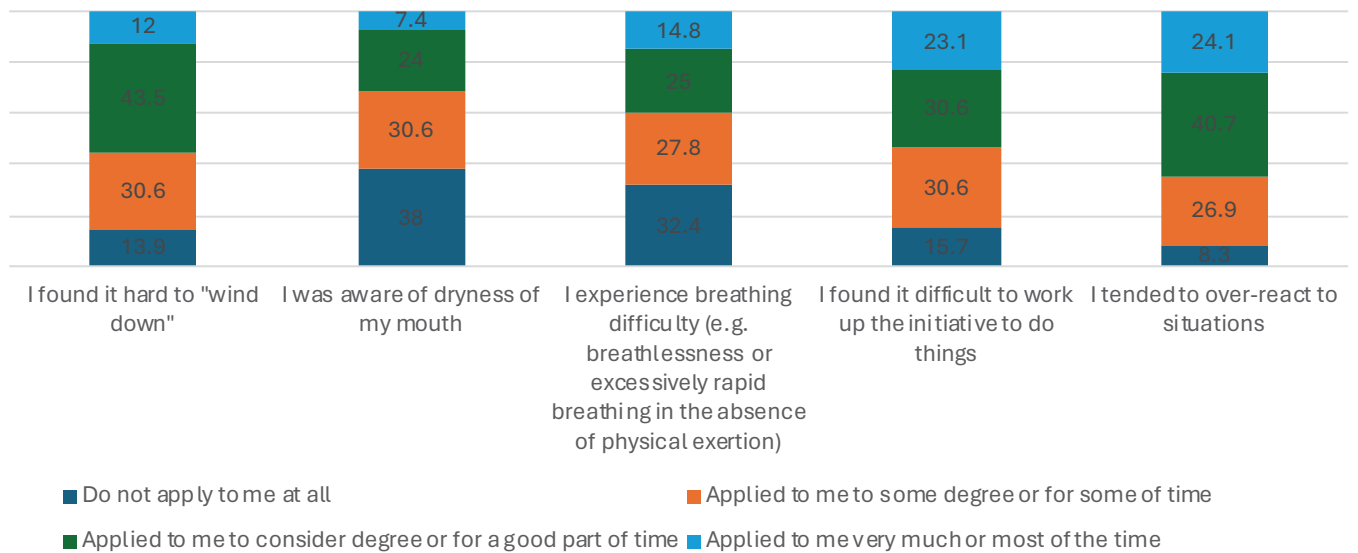
We note that in our sample, 30.6% are graduates, 25% are senior, 22.2% are junior, 15.7% are sophomore and only 6.5% are freshman. (Cf. Appendix 1 Table 4)

Are you currently employed?



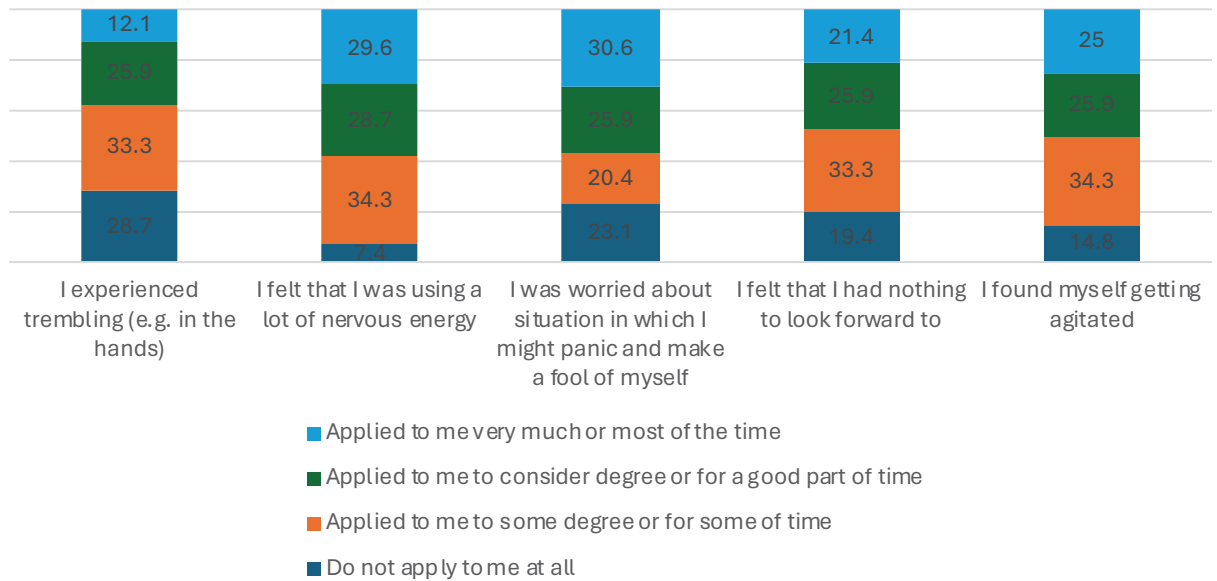
We note that, in our sample, 60.2% are not currently employed while 39.8% are currently employed. (Cf. Appendix 1 Table 5)

Statements (1)



In our sample, we note that 43.5% consider “find it hard to wind down” apply to them for a good part of the time. 38% consider “Aware of dryness of mouth” does not apply to them at all. We also add that 32.4% of our sample consider “experience breathing difficulty” does not apply to them at all. Concerning “Find it difficult to work up the initiative to do things”, 30.6% relate to this for a good part of the time and 30.6% for some time. 40.7% consider “tending to over-react to situations” for a good part of the time. (Cf. Appendix 1 Table 6)

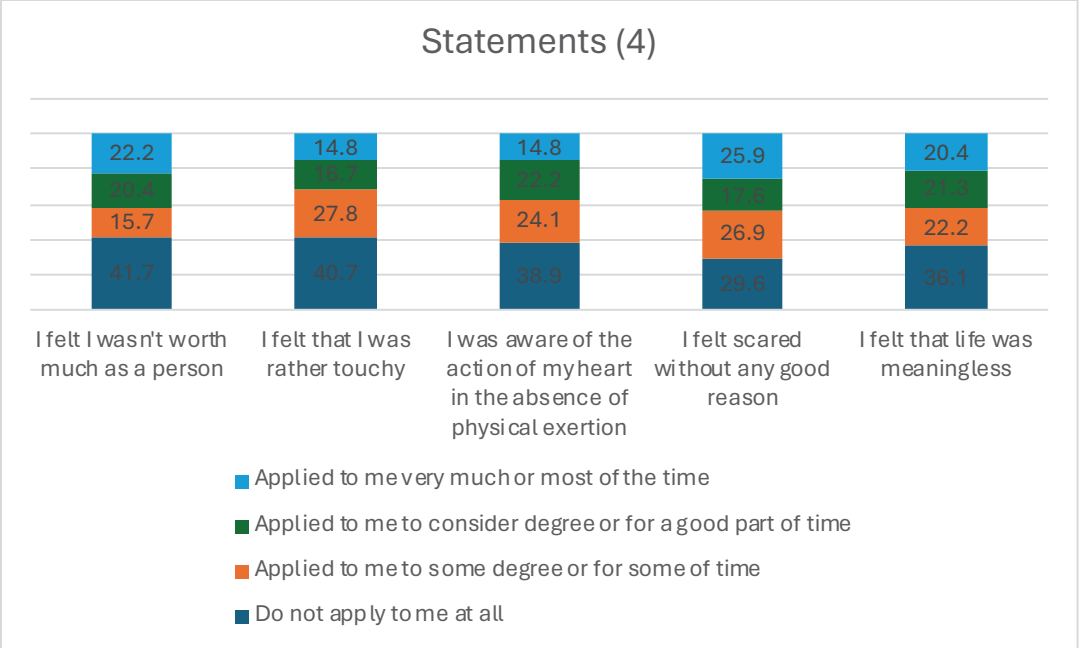
Statements (2)



We note that 33.3% consider “experiencing trembling” apply to them for a some of the time and 28.7% say that this does not apply to them at all. 34.3% consider “Feeling of using a lot of energy” apply to them for some time and 29.6% apply to them most of the time. We also add that 30.6% of our sample consider “worrying about situation resulting in panic” applies to them most of the time and 25.9% for a good part of the time. The graph also shows us that concerning “having nothing to look forward to”, 33.3% consider that this applies to them for some of time and 25.9% for a good part of the time. As for “feeling agitated”, 34.3% consider that this applies to them for some of time and 25.9% for a good part of the time. (Cf. Appendix 1 Table 7)



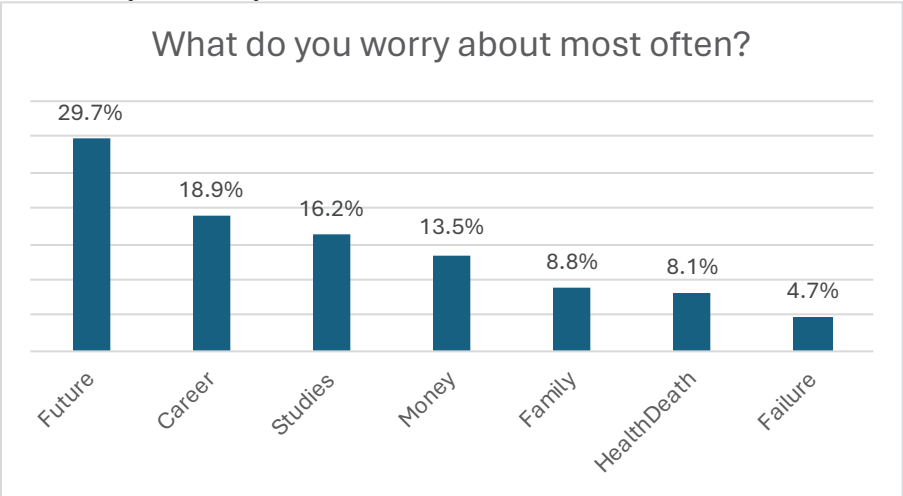
We note that 33.3% consider “finding hard to relax” apply to them for most of the time and 28.7% say that this applies to them for a good part of the time. 34.3% consider “Feeling downhearted and blue” applies to them for a good part of the time and 28.7% applies to them for some of the time. 35.2% of our sample consider “Being intolerant of anything the keeps them from getting on with what they were doing” applies to them for some time and 25.9% for a good part of the time. Concerning “Feeling close to panic”, 34.3% consider that this applies to them for some of time and 25% does not apply to them at all. As for “Unable to becoming enthusiastic”, 28.7% consider that this applies to them for some of time and 25.9% for a good part of the time. (Cf. Appendix 1 Table 8)



41.7% consider “Feeling not worth much of a person” does not apply to them at all. 40.7% say that “feeling rather touchy” does not apply to them all. We also add, in our sample, 38.9% say that “Being aware of the action of their heart in the absence of physical exertion” does not apply to them at all and 24.1% declare that this applies to them for some of the time. 29.6% consider that “Feeling scared without any good reason” does not apply to them at all, 26.9% consider that this applies to them for some of the time and 25.9% for most of the time.

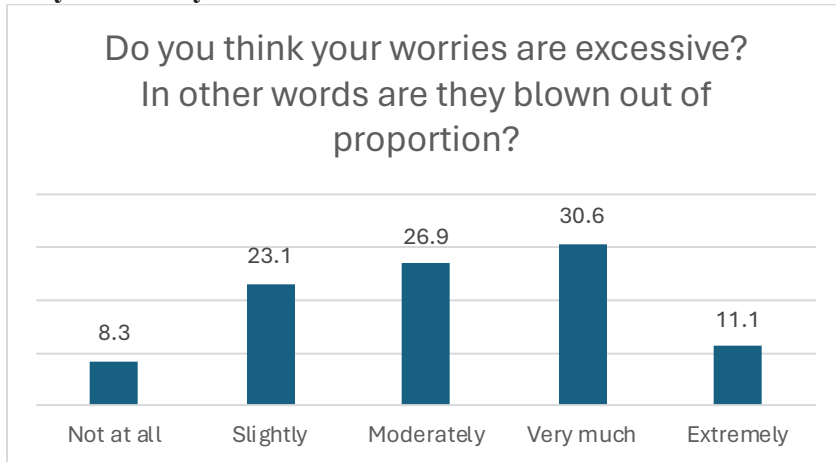
As for “Feeling that life was meaningless”, 36.1% declare that this does not apply to them at all and 22.2% states that this applies for some of the time. (Cf. Appendix 1 Table 9)

What do you worry about most often?



We note that 29.7% state that they worry most often about the future, 18.9% the career, 16.2% studies and 13.5% money. (Cf. Appendix Table 10)

Do you think your worries are excessive? In other words are they blown out of proportion?



We note that in our sample, 41.7% think that worries are excessive and blown out of proportion, 26.9% consider the worries to be moderately excessive, 23.1% say that they slightly blow out of proportion. (Cf. Appendix 1 Table 11)

Over the past 6 months how often have you had excessive worries?



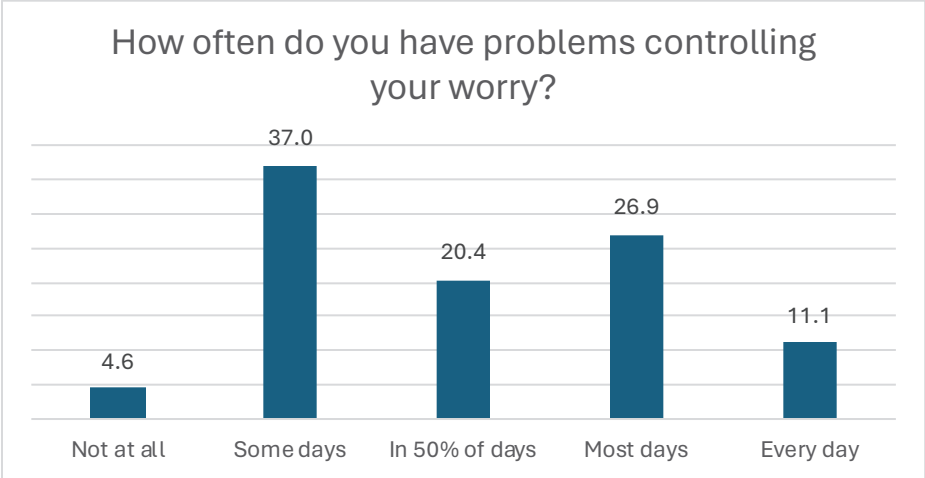
Over the past 6 months, we can say that 30.6% most days have had excessive worries, 27.8% some days, 25.9% for 50% of the days 14.8% have had excessive worries every day. (Cf. Appendix 1 Table 12)

Do you think you have problems controlling your worry? (For example once you start to worry you feel like you cannot stop.)



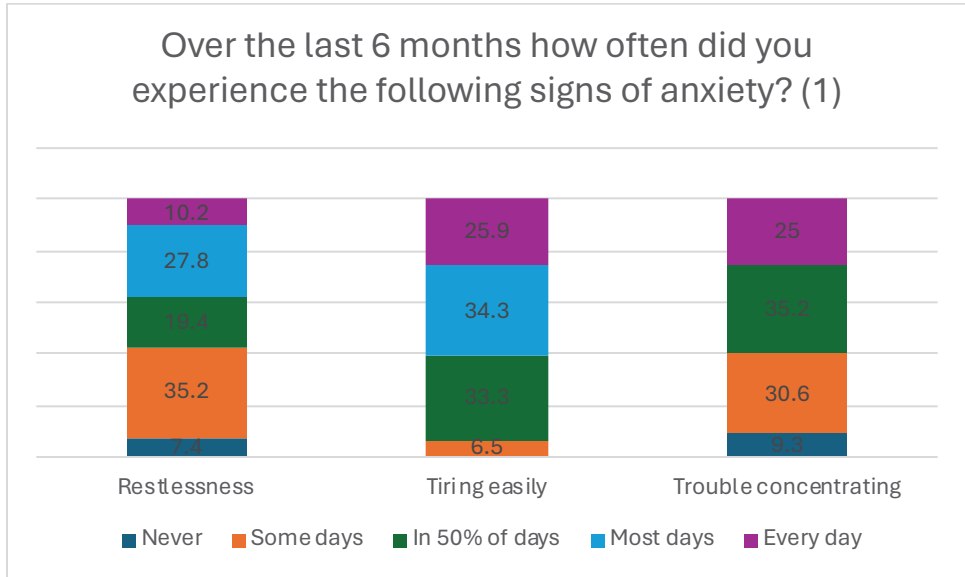
In our sample, we can say that 46.7% have very much and extremely problems to control their worry. We also add that 23.4% have slight and 22.4% moderately problems controlling their worries. (Cf. Appendix 1 Table 13)

How often do you have problems controlling your worry?

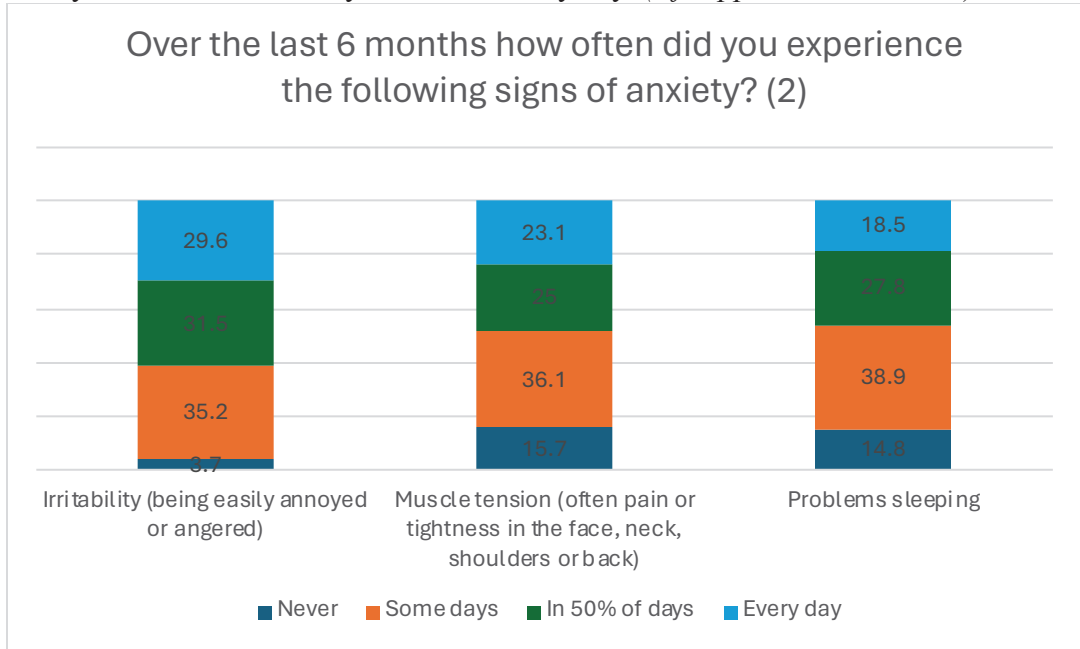


37% have problems controlling their worry some days, 38% most of the days or every day and 20.4% in 50% of days. (Cf. Appendix 1 Table 14)

Over the last 6 months how often did you experience the following signs of anxiety?



We note, that in our sample, over the last 6 months, 38% have felt restlessness most of days and every day, 35.2% for some days. Concerning tiring easily, 60.2% have felt this most of days and every day over the past 6 months. We also add that 35.2% have had trouble concentrating in 50% of days, 30.6% in some days and 25% every day. (Cf. Appendix 1 Table 15)



Concerning irritability, 31.5% felt this in 50% of days, 35.2% in some days and 29.6% everyday. As for muscle tension, 36.1% have felt this for some of the days, 25% in 50% of the days and

23.1% every day. We also add that 38.9% have had problems sleeping for some days, 27.8% in 50% of days and 18.5% every day. (Cf. Appendix 1 Table 16)

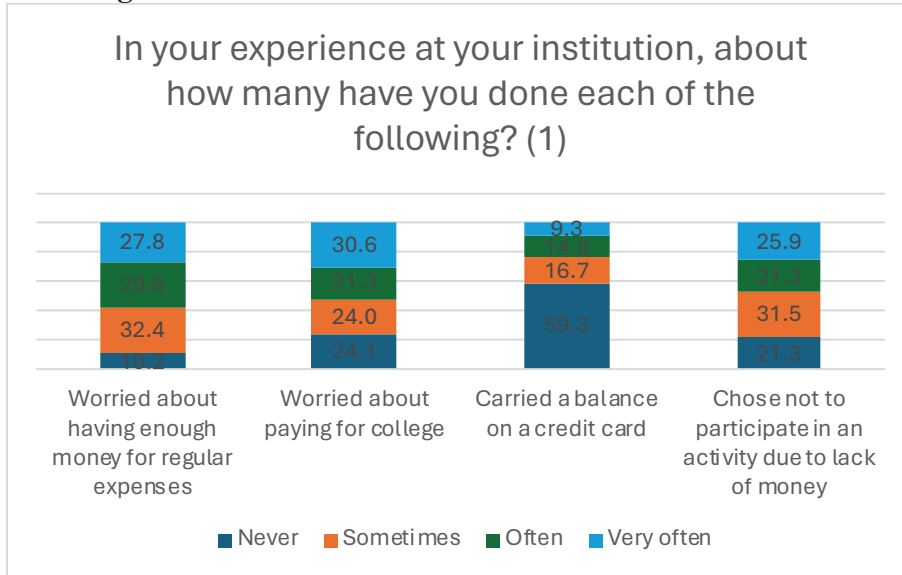
To what extent



42.6% of our sample worry very much or extremely, 26.9% moderately and 20.4% slightly that the signs of anxiety interfere with their life.

We also add that 49% of our sample worry very much or extremely, 22.2% moderately, 20.4% slightly that the signs of anxiety bother or upset them. (Cf. Appendix 1 Table 17)

In your experience at your institution, about how many have you done each of the following?

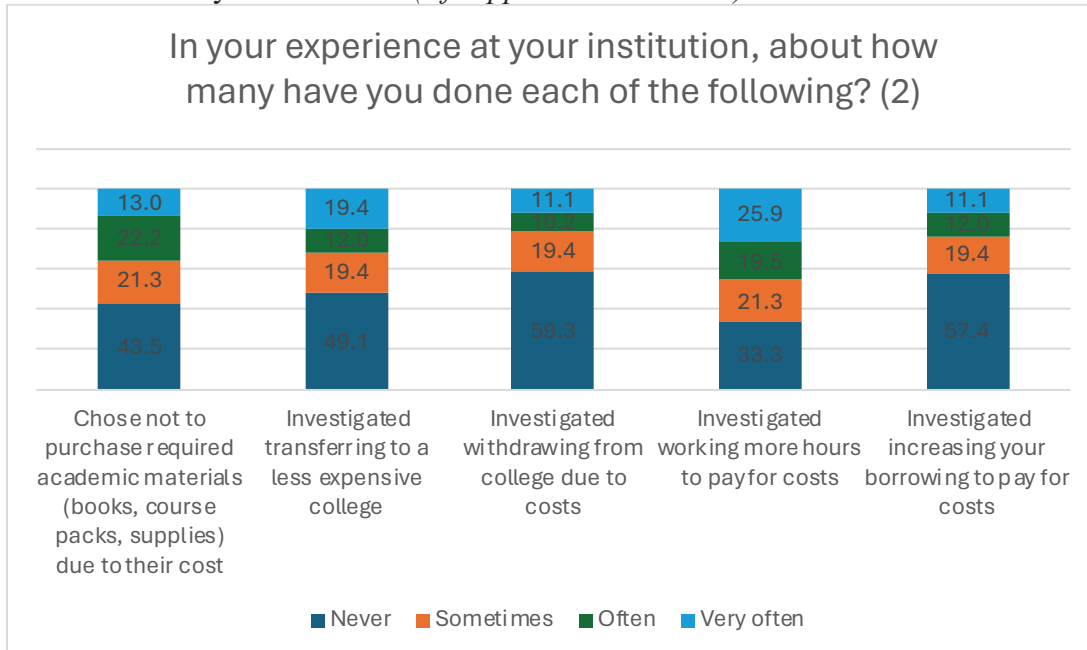


We can say, that in our sample, 57.4% have worried often/very often about having enough money for regular expenses and 42.6% worry about this sometimes or never.

We also add that 51.9% worry often/very often about paying for college while 48.1% worry sometimes or never about that.

59.3% have never worries about carrying a balance on a credit card.

52.8% have never or sometimes chosen not to participate in an activity due to lack of money and 47.2% often/very often do this. (Cf. Appendix 1 Table 18)



In our sample, 64.8% never or sometimes chose not to purchase required academic materials while 25.2% have done this often/very often.

We also add that 68.5% never or sometimes investigated transferring or less expensive college. We can also say that 78.7% never or sometimes investigated withdrawing from college due to costs.

54.6% never or sometimes investigated working more hours to pay for costs and 45.4% often/very often do this.

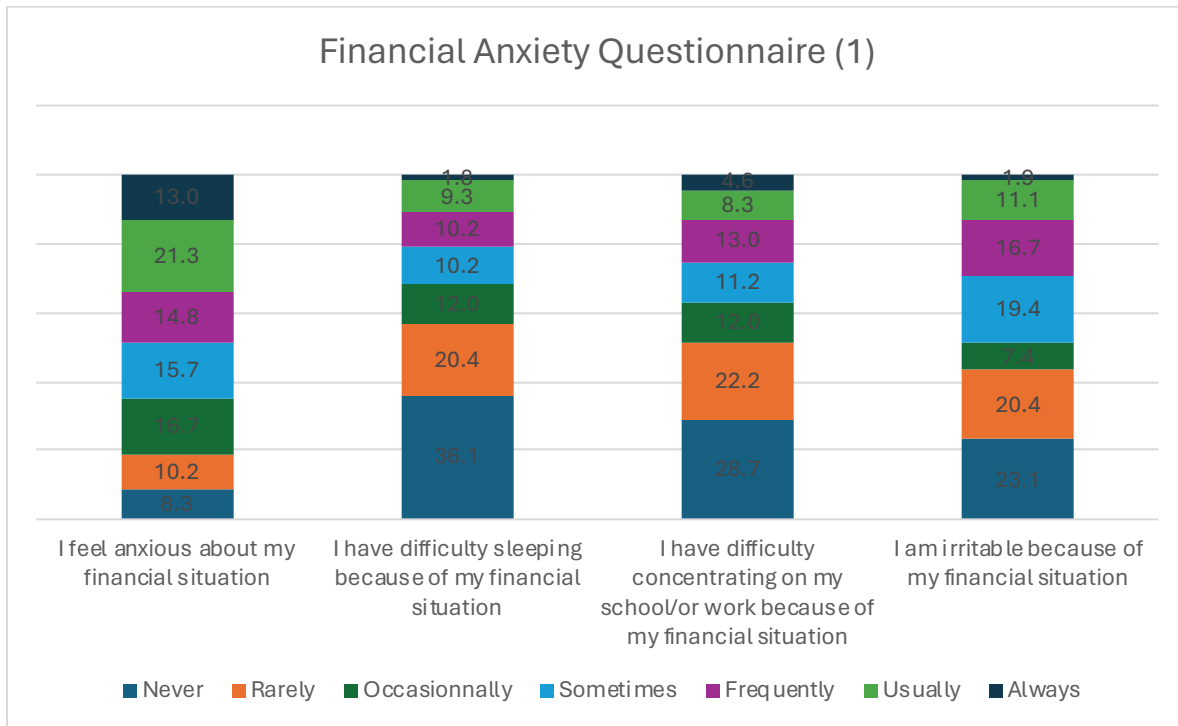
76.8% never or sometimes investigated increasing their borrowing to pay for costs. (*Cf. Appendix 1 Table 19*)

We note that the mean for “financial concerns have interfered with the academic performance” and “work schedule has interfered with the academic performance” and “I could pay for an unexpected expense” vary between 2.3 and 2.8 indicating a disagreement to neutral opinion regarding these statements.

For “I could pay for an unexpected expense of \$1,000, the mean 1.91 indicates a disagreement on this statement.

As for “Considering what I pay for my college education, attending my institution is a good investment”, the mean is 4.03 indicating an agreement on this statement. With a mode of 6, we can say that the most frequent answer concerning this statement is very truly. (*Cf. Appendix 1 Table 20*)

Financial Anxiety Questionnaire

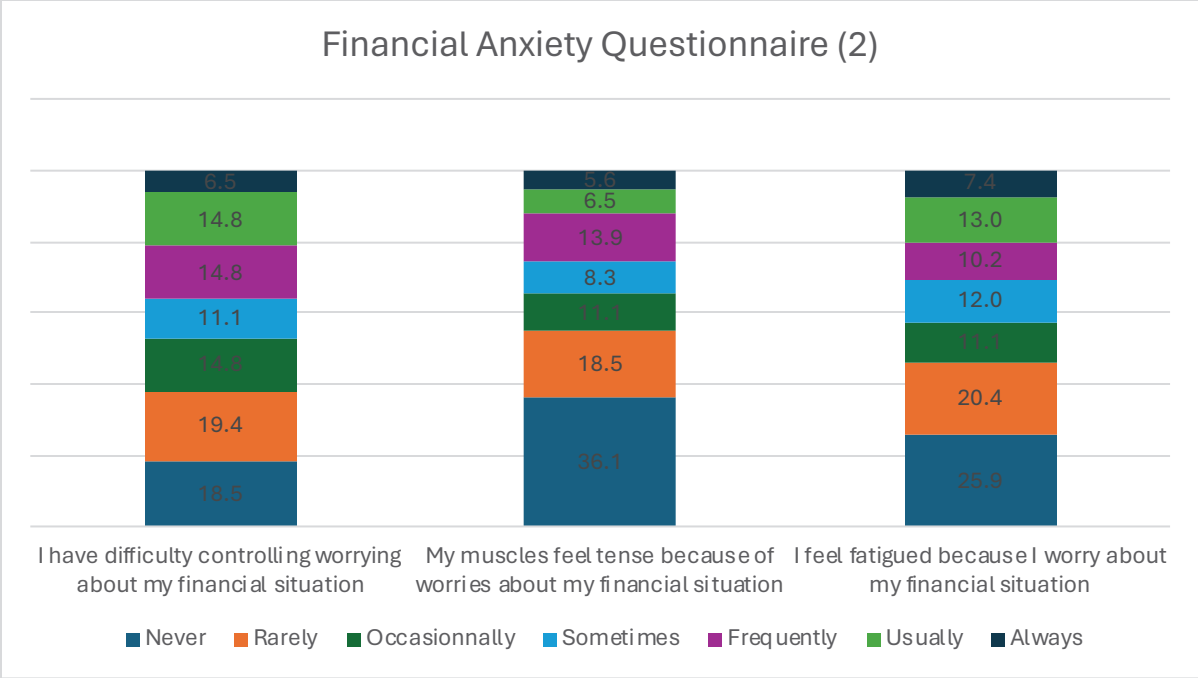


In our sample, 49.1% feel anxious about their financial situation and 50.9% occasionally, rarely or do not feel this.

We also add that 68.5% do not have difficulty sleeping because of their financial situation and 31.5% have difficulty sleeping because of their financial situation.

62.9% of our sample, do not have/occasionally have difficulty concentrating on their school/work because of their financial situation.

50.9% are not/rarely/occasionally irritable because of their financial situation and 49.1% frequently/usually or always feel irritable because of their financial situation. (Cf. Appendix 1 Table 21)



52.7% do not/rarely/occasionally have difficulty controlling worrying about their financial situation and 47.3% worry about that.

We also add that 65.7% do not state state that their muscles feel tense because of the financial situation worries and 57.4% from our sample, never/rarely/occasionally feel fatigued because they worry about their financial situation. (Cf. Appendix 1 Table 22)

Appendix 1

Table 1

What is your age?					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Less than 20	23	21.3	21.3	21.3
	Between 20 and 30	83	76.9	76.9	98.1
	More than 30	2	1.8	1.8	100.0
	Total	108	100.0	100.0	

Table 2

What is your gender?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	36	33.3	33.3	33.3
	Female	71	65.7	65.7	99.1
	Other	1	.9	.9	100.0
	Total	108	100.0	100.0	

Table 3

University enrolled in					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	LAU	39	36.1	36.8	36.8
	LU	13	12.0	12.3	49.1
	AUB	7	6.5	6.6	55.7
	Haigazian	5	4.6	4.7	60.4
	BAU	9	8.3	8.5	68.9
	Sagesse	7	6.5	6.6	75.5
	UOB	6	5.6	5.7	81.1
	MUBS	3	2.8	2.8	84.0
	AUST	4	3.7	3.8	87.7
	NDU	4	3.7	3.8	91.5
	USEK	1	.9	.9	92.5
	USJ	1	.9	.9	93.4
	Antonine	2	1.9	1.9	95.3
	LIU	2	1.9	1.9	97.2
	AUL	1	.9	.9	98.1
	Other	2	1.9	1.9	100.0
	Total	106	98.1	100.0	
Missing	no response	2	1.9		
Total		108	100.0		

Table 4

Select your current grade classification in university					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Graduate	33	30.6	30.6	30.6
	Senior	27	25.0	25.0	55.6

	Freshman	7	6.5	6.5	62.0
	Junior	24	22.2	22.2	84.3
	Sophomore	17	15.7	15.7	100.0
	Total	108	100.0	100.0	

Table 5

Are you currently employed?					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	43	39.8	39.8	39.8
	No	65	60.2	60.2	100.0
	Total	108	100.0	100.0	

Table 6

I found it hard to "wind down"					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Do not apply to me at all	15	13.9	13.9	13.9
	Applied to me to some degree or for some of time	33	30.6	30.6	44.4
	Applied to me to consider degree or for a good part of time	47	43.5	43.5	88.0
	Applied to me very much or most of the time	13	12.0	12.0	100.0
	Total	108	100.0	100.0	

I was aware of dryness of my mouth.					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Do not apply to me at all	41	38.0	38.0	38.0
	Applied to me to some degree or for some of time	33	30.6	30.6	68.5

	Applied to me to consider degree or for a good part of time	26	24.1	24.1	92.6
	Applied to me very much or most of the time	8	7.4	7.4	100.0
	Total	108	100.0	100.0	

I experience breathing difficulty (e.g. breathlessness or excessively rapid breathing in the absence of physical exertion).					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Do not apply to me at all	35	32.4	32.4	32.4
	Applied to me to some degree or for some of time	30	27.8	27.8	60.2
	Applied to me to consider degree or for a good part of time	27	25.0	25.0	85.2
	Applied to me very much or most of the time	16	14.8	14.8	100.0
	Total	108	100.0	100.0	

I found it difficult to work up the initiative to do things.					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Do not apply to me at all	17	15.7	15.7	15.7
	Applied to me to some degree or for some of time	33	30.6	30.6	46.3
	Applied to me to consider degree or for a good part of time	33	30.6	30.6	76.9
	Applied to me very much or most of the time	25	23.1	23.1	100.0
	Total	108	100.0	100.0	

I tended to over-react to situations.					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Do not apply to me at all	9	8.3	8.3	8.3
	Applied to me to some degree or for some of time	29	26.9	26.9	35.2
	Applied to me to consider degree or for a good part of time	44	40.7	40.7	75.9
	Applied to me very much or most of the time	26	24.1	24.1	100.0
	Total	108	100.0	100.0	

Table 7

I experienced trembling (e.g. in the hands).					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Do not apply to me at all	31	28.7	28.7	28.7
	Applied to me to some degree or for some of time	36	33.3	33.3	62.0
	Applied to me to consider degree or for a good part of time	28	25.9	25.9	88.0
	Applied to me very much or most of the time	13	12.0	12.0	100.0
	Total	108	100.0	100.0	

I felt that I was using a lot of nervous energy.					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Do not apply to me at all	8	7.4	7.4	7.4
	Applied to me to some degree or for some of time	37	34.3	34.3	41.7
	Applied to me to consider degree or for a good part of time	31	28.7	28.7	70.4
	Applied to me very much or most of the time	32	29.6	29.6	100.0
	Total	108	100.0	100.0	

I was worried about situation in which I might panic and make a fool of myself.					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Do not apply to me at all	25	23.1	23.1	23.1
	Applied to me to some degree or for some of time	22	20.4	20.4	43.5
	Applied to me to consider degree or for a good part of time	28	25.9	25.9	69.4
	Applied to me very much or most of the time	33	30.6	30.6	100.0
	Total	108	100.0	100.0	

I felt that I had nothing to look forward to.					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Do not apply to me at all	21	19.4	19.4	19.4
	Applied to me to some degree or for some of time	36	33.3	33.3	52.8

	Applied to me to consider degree or for a good part of time	28	25.9	25.9	78.7
	Applied to me very much or most of the time	23	21.3	21.3	100.0
	Total	108	100.0	100.0	

I found myself getting agitated.					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Do not apply to me at all	16	14.8	14.8	14.8
	Applied to me to some degree or for some of time	37	34.3	34.3	49.1
	Applied to me to consider degree or for a good part of time	28	25.9	25.9	75.0
	Applied to me very much or most of the time	27	25.0	25.0	100.0
	Total	108	100.0	100.0	

Table 8

I found it difficult to relax.					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Do not apply to me at all	12	11.1	11.1	11.1
	Applied to me to some degree or for some of time	29	26.9	26.9	38.0
	Applied to me to consider degree or for a good part of time	31	28.7	28.7	66.7
	Applied to me very much or most of the time	36	33.3	33.3	100.0
	Total	108	100.0	100.0	

I felt down hearted and blue.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Do not apply to me at all	22	20.4	20.4	20.4
	Applied to me to some degree or for some of time	31	28.7	28.7	49.1
	Applied to me to consider degree or for a good part of time	37	34.3	34.3	83.3
	Applied to me very much or most of the time	18	16.7	16.7	100.0
	Total	108	100.0	100.0	

I was intolerant of anything that kept me from getting on with what I was doing.					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Do not apply to me at all	19	17.6	17.6	17.6
	Applied to me to some degree or for some of time	38	35.2	35.2	52.8
	Applied to me to consider degree or for a good part of time	28	25.9	25.9	78.7
	Applied to me very much or most of the time	23	21.3	21.3	100.0
	Total	108	100.0	100.0	

I felt I was close to panic.					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Do not apply to me at all	27	25.0	25.0	25.0
	Applied to me to some degree or for some of time	37	34.3	34.3	59.3
	Applied to me to consider degree or for a good part of time	20	18.5	18.5	77.8

	Applied to me very much or most of the time	24	22.2	22.2	100.0
	Total	108	100.0	100.0	

I was unable to become enthusiastic about anything.					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Do not apply to me at all	29	26.9	26.9	26.9
	Applied to me to some degree or for some of time	31	28.7	28.7	55.6
	Applied to me to consider degree or for a good part of time	28	25.9	25.9	81.5
	Applied to me very much or most of the time	20	18.5	18.5	100.0
	Total	108	100.0	100.0	

Table 9

I felt I wasn't worth much as a person.					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Do not apply to me at all	45	41.7	41.7	41.7
	Applied to me to some degree or for some of time	17	15.7	15.7	57.4
	Applied to me to consider degree or for a good part of time	22	20.4	20.4	77.8
	Applied to me very much or most of the time	24	22.2	22.2	100.0
	Total	108	100.0	100.0	

I felt that I was rather touchy.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Do not apply to me at all	44	40.7	40.7	40.7
	Applied to me to some degree or for some of time	30	27.8	27.8	68.5
	Applied to me to consider degree or for a good part of time	18	16.7	16.7	85.2
	Applied to me very much or most of the time	16	14.8	14.8	100.0
	Total	108	100.0	100.0	

I was aware of the action of my heart in the absence of physical exertion (e.g. sense of heart missing a beat).					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Do not apply to me at all	42	38.9	38.9	38.9
	Applied to me to some degree or for some of time	26	24.1	24.1	63.0
	Applied to me to consider degree or for a good part of time	24	22.2	22.2	85.2
	Applied to me very much or most of the time	16	14.8	14.8	100.0
	Total	108	100.0	100.0	

I felt scared without any good reason.					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Do not apply to me at all	32	29.6	29.6	29.6
	Applied to me to some degree or for some of time	29	26.9	26.9	56.5
	Applied to me to consider degree or for a good part of time	19	17.6	17.6	74.1

	Applied to me very much or most of the time	28	25.9	25.9	100.0
	Total	108	100.0	100.0	

I felt that life was meaningless.					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Do not apply to me at all	39	36.1	36.1	36.1
	Applied to me to some degree or for some of time	24	22.2	22.2	58.3
	Applied to me to consider degree or for a good part of time	23	21.3	21.3	79.6
	Applied to me very much or most of the time	22	20.4	20.4	100.0
	Total	108	100.0	100.0	

Table 10

\$Q27 Frequencies				
		Responses		Percent of Cases
		N	Percent	
Q27 a	Family	13	8.8%	12.7%
	Career	28	18.9%	27.5%
	Studies	24	16.2%	23.5%
	Future	44	29.7%	43.1%
	HealthDeath	12	8.1%	11.8%
	Money	20	13.5%	19.6%
	Failure	7	4.7%	6.9%
Total		148	100.0%	145.1%
a. Dichotomy group tabulated at value 1.				

Table 11

Do you think your worries are excessive? In other words are they blown out of proportion?					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Not at all	9	8.3	8.3	8.3
	Slightly	25	23.1	23.1	31.5
	Moderately	29	26.9	26.9	58.3
	Very much	33	30.6	30.6	88.9
	Extremely	12	11.1	11.1	100.0
	Total	108	100.0	100.0	

Table 12

Over the past 6 months how often have you had excessive worries?					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Never	1	.9	.9	.9
	Some days	30	27.8	27.8	28.7
	In 50% of days	28	25.9	25.9	54.6
	Most days	33	30.6	30.6	85.2
	Everyday	16	14.8	14.8	100.0
	Total	108	100.0	100.0	

Table 13

Do you think you have problems controlling your worry? (For example—once you start to worry you feel like you cannot stop.)					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Not at all	8	7.4	7.5	7.5
	Slightly	25	23.1	23.4	30.8
	Moderately	24	22.2	22.4	53.3
	Very much	32	29.6	29.9	83.2
	Extremely	18	16.7	16.8	100.0

	Total	107	99.1	100.0	
Missing	no response	1	.9		
Total		108	100.0		

Table 14

How often do you have problems controlling your worry?					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Not at all	5	4.6	4.6	4.6
	Some days	40	37.0	37.0	41.7
	In 50% of days	22	20.4	20.4	62.0
	Most days	29	26.9	26.9	88.9
	Every day	12	11.1	11.1	100.0
	Total	108	100.0	100.0	

Table 15

Over the last 6 months how often did you experience the following signs of anxiety? a) Restlessness					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Not at all	8	7.4	7.4	7.4
	Some days	38	35.2	35.2	42.6
	In 50% of days	21	19.4	19.4	62.0
	Most days	30	27.8	27.8	89.8
	Every day	11	10.2	10.2	100.0
	Total	108	100.0	100.0	

Over the last 6 months how often did you experience the following signs of anxiety? b) Tiring easily					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Never	7	6.5	6.5	6.5
	Some days	36	33.3	33.3	39.8

	in 50% of days	37	34.3	34.3	74.1
	Every day	28	25.9	25.9	100.0
	Total	108	100.0	100.0	

Over the last 6 months how often did you experience the following signs of anxiety? c) Trouble concentrating					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Never	10	9.3	9.3	9.3
	Some days	33	30.6	30.6	39.8
	in 50% of days	38	35.2	35.2	75.0
	Every day	27	25.0	25.0	100.0
	Total	108	100.0	100.0	

Table 16

Over the last 6 months how often did you experience the following signs of anxiety? d) Irritability (being easily annoyed or angered)					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Never	4	3.7	3.7	3.7
	Some days	38	35.2	35.2	38.9
	in 50% of days	34	31.5	31.5	70.4
	Every day	32	29.6	29.6	100.0
	Total	108	100.0	100.0	

Over the last 6 months how often did you experience the following signs of anxiety? e) Muscle tension (often pain or tightness in the face, neck, shoulders or back)					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Never	17	15.7	15.7	15.7
	Some days	39	36.1	36.1	51.9

	in 50% of days	27	25.0	25.0	76.9
	Every day	25	23.1	23.1	100.0
	Total	108	100.0	100.0	

Over the last 6 months how often did you experience the following signs of anxiety? f) Problems sleeping (problems falling asleep, problems staying asleep having restless or unsatisfying sleep)					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Never	16	14.8	14.8	14.8
	Some days	42	38.9	38.9	53.7
	in 50% of days	30	27.8	27.8	81.5
	Every day	20	18.5	18.5	100.0
	Total	108	100.0	100.0	

Table 17

To what extent do worries and/or the signs of anxiety listed in question 6 interfere with your life? (For example your job daily routines social life or family life.)					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Not at all	11	10.2	10.2	10.2
	Slightly	22	20.4	20.4	30.6
	Moderately	29	26.9	26.9	57.4
	Very much	35	32.4	32.4	89.8
	Extremely	11	10.2	10.2	100.0
	Total	108	100.0	100.0	

To what extent do your worries and/or the signs of anxiety listed in question 6 upset you or bother you?					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Not at all	9	8.3	8.3	8.3
	Slightly	22	20.4	20.4	28.7
	Moderately	24	22.2	22.2	50.9
	Very much	32	29.6	29.6	80.6
	Extremely	21	19.4	19.4	100.0
	Total	108	100.0	100.0	

Table 18

In your experience at your institution, about how many have you done each of the following? a- Worried about having enough money for regular expenses.					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Never	11	10.2	10.2	10.2
	Sometimes	35	32.4	32.4	42.6
	Often	32	29.6	29.6	72.2
	Very often	30	27.8	27.8	100.0
	Total	108	100.0	100.0	

In your experience at your institution, about how many have you done each of the following? b- Worried about paying for college.					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Never	26	24.1	24.1	24.1
	Sometimes	26	24.1	24.1	48.1
	Often	23	21.3	21.3	69.4
	Very often	33	30.6	30.6	100.0
	Total	108	100.0	100.0	

In your experience at your institution, about how many have you done each of the following?c- Carried a balance on a credit card.					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Never	64	59.3	59.3	59.3
	Sometimes	18	16.7	16.7	75.9
	Often	16	14.8	14.8	90.7
	Very often	10	9.3	9.3	100.0
	Total	108	100.0	100.0	

In your experience at your institution, about how many have you done each of the following?d- Chose not to participate in an activity due to lack of money.					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Never	23	21.3	21.3	21.3
	Sometimes	34	31.5	31.5	52.8
	Often	23	21.3	21.3	74.1
	Very often	28	25.9	25.9	100.0
	Total	108	100.0	100.0	

Table 19

In your experience at your institution, about how many have you done each of the following?e- Chose not to purchase required academic materials (books, course packs, supplies) due to their cost.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Never	47	43.5	43.5	43.5
	Sometimes	23	21.3	21.3	64.8
	Often	24	22.2	22.2	87.0
	Very often	14	13.0	13.0	100.0
	Total	108	100.0	100.0	

In your experience at your institution, about how many have you done each of the following?f- Investigated transferring to a less expensive college.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Never	53	49.1	49.1	49.1
	Sometimes	21	19.4	19.4	68.5
	Often	13	12.0	12.0	80.6
	Very often	21	19.4	19.4	100.0
	Total	108	100.0	100.0	

In your experience at your institution, about how many have you done each of the following?g- Investigated withdrawing from college due to costs.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Never	64	59.3	59.3	59.3
	Sometimes	21	19.4	19.4	78.7
	Often	11	10.2	10.2	88.9
	Very often	12	11.1	11.1	100.0
	Total	108	100.0	100.0	

In your experience at your institution, about how many have you done each of the following?h- Investigated working more hours to pay for costs.					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Never	36	33.3	33.3	33.3
	Sometimes	23	21.3	21.3	54.6
	Often	21	19.4	19.4	74.1
	Very often	28	25.9	25.9	100.0
	Total	108	100.0	100.0	

In your experience at your institution, about how many have you done each of the following? i- Investigated increasing your borrowing to pay for costs.					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Never	62	57.4	57.4	57.4
	Sometimes	21	19.4	19.4	76.9
	Often	13	12.0	12.0	88.9
	Very often	12	11.1	11.1	100.0
	Total	108	100.0	100.0	

Table 20

Please indicate the extent to which you agree with the following statements						
		Financial concerns have interfered with my academic performance	Work schedule has interfered with my academic performance	I could pay for an unexpected expense	I could pay for an unexpected expense of \$1,000.	Considering what I pay for my college education, attending my institution is a good investment.
N	Valid	108	108	108	108	108
	Missing	0	0	0	0	0

Mean		2.82	2.56	2.33	1.91	4.03
Median		2.00	2.00	2.00	1.00	4.00
Mode		1	1	1	1	6
Std. Deviation		1.828	1.763	1.565	1.556	1.475
Range		5	5	5	5	5
Minimum		1	1	1	1	1
Maximum		6	6	6	6	6
Percentiles	25	1.00	1.00	1.00	1.00	3.00
	50	2.00	2.00	2.00	1.00	4.00
	75	5.00	4.00	3.00	2.00	5.00

Table 21

I feel anxious about my financial situation.					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Never	9	8.3	8.3	8.3
	Rarely	11	10.2	10.2	18.5
	Occasionally	18	16.7	16.7	35.2
	Sometimes	17	15.7	15.7	50.9
	Frequently	16	14.8	14.8	65.7
	Usually	23	21.3	21.3	87.0
	Always	14	13.0	13.0	100.0
	Total	108	100.0	100.0	

I have difficulty sleeping because of my financial situation.					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Never	39	36.1	36.1	36.1
	Rarely	22	20.4	20.4	56.5
	Occasionally	13	12.0	12.0	68.5
	Sometimes	11	10.2	10.2	78.7
	Frequently	11	10.2	10.2	88.9
	Usually	10	9.3	9.3	98.1
	Always	2	1.9	1.9	100.0
	Total	108	100.0	100.0	

I have difficulty concentrating on my school/or work because of my financial situation.					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Never	31	28.7	28.7	28.7
	Rarely	24	22.2	22.2	50.9
	Occasionally	13	12.0	12.0	63.0
	Sometimes	12	11.1	11.1	74.1
	Frequently	14	13.0	13.0	87.0
	Usually	9	8.3	8.3	95.4
	Always	5	4.6	4.6	100.0
	Total	108	100.0	100.0	

I am irritable because of my financial situation.					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Never	25	23.1	23.1	23.1
	Rarely	22	20.4	20.4	43.5
	Occasionally	8	7.4	7.4	50.9
	Sometimes	21	19.4	19.4	70.4
	Frequently	18	16.7	16.7	87.0
	Usually	12	11.1	11.1	98.1
	Always	2	1.9	1.9	100.0
	Total	108	100.0	100.0	

Table 22

I have difficulty controlling worrying about my financial situation.					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Never	20	18.5	18.5	18.5
	Rarely	21	19.4	19.4	38.0
	Occasionally	16	14.8	14.8	52.8
	Sometimes	12	11.1	11.1	63.9
	Frequently	16	14.8	14.8	78.7
	Usually	16	14.8	14.8	93.5
	Always	7	6.5	6.5	100.0
	Total	108	100.0	100.0	

My muscles feel tense because of worries about my financial situation.					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Never	39	36.1	36.1	36.1
	Rarely	20	18.5	18.5	54.6
	Occasionally	12	11.1	11.1	65.7
	Sometimes	9	8.3	8.3	74.1
	Frequently	15	13.9	13.9	88.0
	Usually	7	6.5	6.5	94.4
	Always	6	5.6	5.6	100.0
	Total	108	100.0	100.0	

I feel fatigued because I worry about my financial situation.					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Never	28	25.9	25.9	25.9
	Rarely	22	20.4	20.4	46.3
	Occasionally	12	11.1	11.1	57.4
	Sometimes	13	12.0	12.0	69.4
	Frequently	11	10.2	10.2	79.6
	Usually	14	13.0	13.0	92.6
	Always	8	7.4	7.4	100.0
	Total	108	100.0	100.0	

Correlation

In order to determine if there is a correlation between the different total scores of the questionnaires, we will study the normality of the variables first.

Having $p < 0.05$ for DASS-21, Financial stress questionnaire and Financial Anxiety Questionnaire, we can conclude that these are not normally distributed. However, Worry and Anxiety has $p > 0.05$ which indicates that it is normally distributed. To study the correlation between the different total

scores, we will use the non-parametric test Spearman since minimum one of the variables is not normally distributed. (Cf. Appendix X Table 1)

DASS-21 * Financial stress

Spearman's test of correlation gives us $p < 0.05$ indicating that DASS-21 and financial stress are dependent. The coefficient of correlation $\rho = 0.466$ shows a positive and moderate correlation. In our sample, we can say that if the score of DASS-21 increases, the score of Financial Stress increases too. (Cf. Appendix X Table 2)

DASS-21 * Financial Anxiety

Spearman's test of correlation gives us $p < 0.05$ indicating that DASS-21 and financial anxiety are dependent. The coefficient of correlation $\rho = 0.478$ shows a positive and moderate correlation. In our sample, we can conclude that if the score of DASS-21 increases, the score of Financial Anxiety increases too. (Cf. Appendix X Table 2)

DASS-21 * Worry and Anxiety

Spearman's test of correlation gives us $p < 0.05$ indicating that DASS-21 and Worry and anxiety are dependent. The coefficient of correlation $\rho = 0.751$ shows a positive and strong correlation. We can conclude that, in our sample, when the score of DASS-21 increases, the score of Worry and Anxiety increases too. (Cf. Appendix X Table 2)

Financial Stress * Financial Anxiety

Spearman's test of correlation gives us $p < 0.05$ indicating that Financial stress and financial anxiety are dependent. The coefficient of correlation $\rho = 0.720$ shows a positive and strong correlation.

In our sample, we can say that when the score of financial stress increases, the score of Financial Anxiety increases too. (Cf. Appendix X Table 2)

Financial Stress * Worry and Anxiety

Spearman's test of correlation gives us $p < 0.05$ indicating that Financial stress and Worry and anxiety are dependent. The coefficient of correlation $\rho = 0.365$ shows a positive and weak correlation. In our sample, we can say that if the score of financial stress increases, the score of Worry and Anxiety increases too. One score influences the other in a limited way. (Cf. Appendix X Table 2)

Financial Anxiety * Worry and Anxiety

Spearman's test of correlation gives us $p < 0.05$ indicating that Financial Anxiety and Worry and Anxiety are dependent. The coefficient of correlation $\rho = 0.484$ shows a positive and moderate correlation. In our sample, we can say that if the score of Financial Anxiety increases, the score of Worry and Anxiety increases too. (Cf. Appendix X Table 2)

Appendix X

Table 1

Tests of Normality						
	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
DASS-21	.103	107	.007	.968	107	.012
Financial Stress	.094	107	.022	.969	107	.013
Financial Anxiety	.115	107	.001	.942	107	.000
Worry and Anxiety	.104	107	.007	.981	107	.138
a. Lilliefors Significance Correction						

Table 2

Correlations						
			DASS-21	Financial Stress	Financial Anxiety	Worry and Anxiety
Spearman's rho	DASS-21	Correlation Coefficient	1.000	.466**	.478**	.751**
		Sig. (2-tailed)	.	.000	.000	.000
		N	108	108	108	107
	Financial Stress	Correlation Coefficient	.466**	1.000	.720**	.365**
		Sig. (2-tailed)	.000	.	.000	.000
		N	108	108	108	107
	Financial Anxiety	Correlation Coefficient	.478**	.720**	1.000	.484**
		Sig. (2-tailed)	.000	.000	.	.000
		N	108	108	108	107
	Worry and Anxiety	Correlation Coefficient	.751**	.365**	.484**	1.000
		Sig. (2-tailed)	.000	.000	.000	.
		N	107	107	107	107
**. Correlation is significant at the 0.01 level (2-tailed).						

Discussion

The current state of Lebanon's economy is so dire that almost all students must work in order to pay for their education and keep from burdening their families. In the last three years, the value of the Lebanese pound has dropped by almost 95%, factional infighting has crippled the government, and some people have even orchestrated bank robberies in an attempt to steal their personal savings (Samar Kadi, 2023). Financial hardship and deteriorating mental health conditions may be closely related, as indicated by the positive association between DASS-21 scores and financial stress, especially the moderate to significant correlations (values ranging from 0.466 to 0.751). This result is in line with other research that has also highlighted the psychological effects of financial stress on students, including Richardson et al.'s (2013)

investigations. Building on these results, the study measures the extent to which mental health outcomes may be predicted solely by financial worry, identifying the particular stressors that have the most influence. According to research by Andrea Moore, et al. (2021) the information gathered from these focus groups shows how financial stress affects students' social and academic lives. Stress related to money may hinder students' ability to succeed academically by preventing them from buying textbooks, making them prioritise work over schoolwork, and impeding their ability to advance their professional aspirations. Students' social lives and financial hardship were also related. Pupils frequently judged others by social comparisons, believing that some had greater spare cash than themselves. Shame and frustration were the results of this continual comparison. Female students typically report higher levels of stress and anxiety than male students, according to the gendered analysis of financial stress reactions. This may be a reflection of more general socioeconomic issues, such as the fact that women frequently experience higher levels of job and financial instability, which are made worse in the setting of higher education. These disparities in gender highlight the need for specialised financial and mental health interventions that address particular vulnerabilities faced by female students. In line with previous research demonstrating higher incidence of anxiety disorders in women, female gender also predicted higher levels of stress and anxiety as well as lower levels of alcohol dependency when analysed cross-sectionally (Vesga-Lopez et al. 2008; Xu et al. 2012). The study also takes into account how students' feelings of financial stress are shaped by their socioeconomic background. Lower socioeconomic background students may experience more severe decreases in their mental health because they have fewer safety nets and less access to resources that help lessen the effects of financial stress. This part of the study points to the pressing need for colleges to take more egalitarian and sophisticated approaches to financial aid.

Previous study by Shervin Assari (2018) demonstrated that college students from low-SES backgrounds (those facing financial hardship) might benefit more from mental health promotion initiatives. In low-SES colleges, screening for financial strain may be essential to preventing student anxiety, depression, and suicide.

Limitations

Although the study offers important new information, it is not without limitations. For example, its cross-sectional design makes it impossible to determine a cause-and-effect relationship between financial stress and mental health. A better understanding of these processes over time may be obtained through longitudinal research. The results may also be more broadly applicable if the sample size was increased and individuals from a greater variety of ethnic and cultural backgrounds were included. Previous studies have only been made in other countries no previous study has investigated how the economic stress in Lebanon has impacted the well being of young university students in Lebanon.

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- Author links open overlay panel Hayley A. Hamilton a b, a, b, Abstract The objective of this study was to examine debt stress and its association with psychological distress and overall health. Data were derived from the 2014–2016 annual cycles of a cross-sectional telephone survey of the general population of adults, Bridges, S., Brown, S., Drentea, P., Dwyer, R. E., Hinkle, L. E., Kessler, R. C., Marmot, M., Richardson, T., Selenko, E., Sweet, E., Wilkinson, R. G., Adler, N. E., Aneshensel, C. S., Centers for Disease Control and Prevention, Chawla, R. K., ... Ialomiteanu, A. (2019, January 9). *Debt stress, psychological distress and overall health among adults in Ontario*. *Journal of Psychiatric Research*.
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NOTICE OF IRB EXEMPTION DETERMINATION

To: Ms. Dima Eid
Dr. Emmanuelle Awad
Visiting Lecturer
School of Arts & Sciences

NOTICE ISSUED: 19 March 2024
EXPIRATION DATE: 19 March 2026
REVIEW TYPE: EXEMPT CATEGORY B

Date: March 19, 2024

RE: **IRB #:** LAU.SAS.EA6.19/Mar/2024

Protocol Title: *The Relationship between Financial Issues and Mental Wellbeing in Young University Students*

Your application for the above referenced research project has been reviewed by the Lebanese American University, Institutional Review Board (LAU IRB). This research project qualifies as exempt under the category noted in the Review Type.

This notice is limited to the activities described in the Protocol Exempt Application and all submitted documents listed on page 2 of this letter. **Final reviewed consent documents or recruitment materials and data collection tools released with this notice are part of this determination and must be used in this research project.**

APPROVAL CONDITIONS FOR ALL LAU APPROVED HUMAN RESEARCH PROTOCOLS - EXEMPT

LAU RESEARCH POLICIES & PROCEDURES: All individuals engaged in the research project must adhere to the approved protocol and all applicable LAU IRB Research Policies & Procedures. **PARTICIPANTS must NOT be involved in any research related activity prior to IRB approval date or after the expiration date.**

EXEMPT CATEGORIES: Activities that are exempt from IRB review are not exempt from IRB ethical review and the necessity for ethical conduct.

PROTOCOL EXPIRATION: The LAU IRB approval expiry date for studies that fall under Exemption is 2 years after this approval as noted above. If the study will continue beyond this date, a request for an extension must be submitted at least 2 weeks prior to Expiry date.

MODIFICATIONS AND AMENDMENTS: Certain changes may change the review criteria and disqualify the research from exemption status; therefore, any proposed changes to the previously approved exempt study must be reviewed and approved by the IRB before implementation.

NOTIFICATION OF PROJECT COMPLETION: A notification of research project closure and a summary of findings must be sent to the IRB office upon completion. Study files must be retained for a period of 3 years from the date of notification of project completion.

IN THE EVENT OF NON-COMPLIANCE WITH ABOVE CONDITIONS, THE PRINCIPAL INVESTIGATOR SHOULD MEET WITH THE IRB ADMINISTRATORS IN ORDER TO RESOLVE SUCH CONDITIONS. IRB APPROVAL CANNOT BE GRANTED UNTIL NON-COMPLIANT ISSUES HAVE BEEN RESOLVED

If you have any questions concerning this information, please contact the IRB office by email at irb@lau.edu.lb

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The IRB operates in compliance with the national regulations pertaining to research under the Lebanese Minister of Public Health's Decision No.141 dated 27/1/2016 under LAU IRB Authorization reference 2016/3708, the international guidelines for Good Clinical Practice, the US Office of Human Research Protection (45CFR46) and the Food and Drug Administration (21CFR56). LAU IRB U.S. Identifier as an international institution: FWA00014723 and IRB Registration # IRB00006954 LAUIRB#1

Dr. Joseph Stephan
Chair, Institutional Review Board

DOCUMENTS SUBMITTED:

LAU IRB Exempt Protocol Application	Received 8 March 2024
Research Protocol	Received 8 March 2024
Informed Consent Form	Received 8 March 2024
Questionnaire	Received 8 March 2024
Link to online survey	Received 8 March 2024
IRB Comments sent: 8 March 2024	PI response to IRB's comments dated: 19 March 2024
CITI Training – Emmanuelle Awad	Cert. # 60062453 Dated (11 December 2023)
CITI Training – Dima Eid	Cert.# 61391961 Dated (21 February 2024)

