



TURKISH REPUBLIC OF NORTH CYPRUS
NEAR EAST UNIVERSITY
HEALTH SCIENCES INSTITUTE

**FINANCIAL STRESS; PSYCHOLOGICAL EFFECTS ON UNIVERSITY
STUDENTS**

ABIMBOLA ELIZABETH OLUWAFEMI
MASTER THESIS

NURSING DEPARTMENT

MENTOR
ASSOCIATE PROFESSOR
DR. HATICE BEBIS

NICOSIA 2020



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KUZEY KIBRIS TÜRK CUMHURİYETİ
YAKIN DOĞU ÜNİVERSİTESİ
HEMŞİRELİK FAKÜLTESİ

FİNANSAL STRES; ÜNİVERSİTE ÖĞRENCİLERİ ÜZERİNDEKİ PSİKOLOJİK ETKİLER

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THESIS JURY APPROVAL CERTIFICATE

The thesis study of Nursing Department graduate student **Abimbola Elizabeth Oluwafemi** with student number **20184828**, title **Financial Stress; Psychological Effects On University Students** has been approved unanimity/majority of votes by the jury and has been accepted as a Master of Nursing Education Department Thesis.



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Abimbola Elizabeth Oluwafemi

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ABBREVIATIONS AND ACRONYMS

BDI: Beck Depression Inventory

BAI: Beck Anxiety Inventory

NEU: Near East University

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ENGLISH SUMMARY

Introduction: Financial stress has been connected to academic performance. University students' psycho-financial issues are manifested in several ways including depression, anxiety, stress, and sleeping disorders. Perceived financial stress might be a better predictor of mental health problems. Young adults, including university students, are visibly becoming a group reporting some of the highest levels of stress about money

Aim: The aim of this study is to determine the financial problems experienced by nursing students and to determine the anxiety and depression effects of financial problems.

Material and Methods: This was a descriptive, cross-sectional study conducted in the Nursing faculty of Near East University. A total of 300 international students participated in the study. A financial questionnaire, 21-items Beck Anxiety and Depression Inventories were used for the data collection and evaluation of the study.

Finding: Notably, more women 14% (n=42) had the "depression results" than men 7.3% (n=22) (a 2 to 1 ratio). There was severe depression rate feedback (in relation to p value of statistical significance) from respondents that worked "full-time" plus those that were "not working". Respondents living in the "student residence" 9.7% (n=29) reported the most "depression" results.

Discussion: Higher social supports, including family support, may have a stress-buffering role in the relationship between financial stress and general anxiety among college students. The identification of concepts associated with increased probability of financial stress will help public health practitioners and financial therapy researchers understand the matters and circumstances that are especially influential among college students.

Conclusion: Student wellness is an essential topic on college campuses worldwide as higher education and student life administrators are becoming increasingly troubled by stress among students. Public health nurses/practitioner roles in this matter cannot be overestimated. Providing support for this vulnerable group is key to reducing/alleviate the problem. Support from others can be instrumental, informational and/or emotional and has been referred to as a barrier against major stressful life events or chronic difficulties.

Keywords: Financial situation, University Students, Mental Health, Anxiety, Depression.

TÜRKÇE ÖZET

Giriş: Finansal stres akademik performansa bağlanmıştır. Üniversite öğrencilerinin psiko-finansal sorunları depresyon, kaygı, stres ve uyku bozuklukları gibi çeşitli şekillerde kendini gösterir. Algılanan finansal stres, akıl sağlığı sorunlarının daha iyi bir yordayıcısı olabilir. Üniversite öğrencileri de dahil olmak üzere genç yetişkinler, para konusunda en yüksek stres düzeyini bildiren bir grup haline geliyor.

Amaç: Bu çalışmada amacı, hemşirelik öğrencilerinin yaşadıkları finansal sorunları belirlemek ve finansal sorunlarının anksiyete ve depresyon etkisinin belirlenmesi amaçlanmıştır.

Gereç ve Yöntemler: Bu çalışma Yakın Doğu Üniversitesi Hemşirelik Fakültesinde yürütülen tanımlayıcı, kesitsel bir çalışmadır. Çalışmaya toplam 300 uluslararası öğrenci katıldı. Araştırmanın veri toplama ve değerlendirmesi için 21 sorudan oluşan bir finansal anket, 21 maddeli Beck Anksiyete ve Depresyon Envanteri kullanılmıştır.

Bulgular: Özellikle, kadınların% 14'ünde (n = 42) erkeklerin% 7,3'ünden (n = 22) daha fazla “depresyon sonucu” vardı (2'ye 1 oran). “Tam zamanlı” çalışanların yanı sıra “çalışmayan” çalışanlardan ciddi depresyon oranı geribildirimi (istatistiksel anlamlılığın p değeri ile ilgili olarak) vardı. “Öğrenci yurdunda” yanıtlayanların% 9,7'si (n = 29) en “depresyon” sonuçlarını bildirmiştir.

Tartışma: Aile desteği de dahil olmak üzere daha yüksek sosyal desteklerin, üniversite öğrencileri arasında finansal stres ve genel kaygı arasındaki ilişkide stres önleyici bir rolü olabilir. Finansal stres olasılığının artmasıyla ilişkili kavramların belirlenmesi, halk sağlığı uygulayıcılarının ve finansal terapi araştırmacılarının, üniversite öğrencileri arasında özellikle etkili olan konuları ve koşulları anlamalarına yardımcı olacaktır.

Sonuç ve Öneriler: Yükseköğretim ve öğrenci yaşamı yöneticileri öğrenciler arasındaki stres nedeniyle giderek daha fazla sıkıntıya düştükçe, öğrenci sağlığı dünya çapındaki üniversite kampüslerinde önemli bir konudur. Bu konuda halk sağlığı hemşireleri / uygulayıcı rolleri fazla tahmin edilemez. Bu savunmasız gruba destek sağlamak, sorunu azaltmak / azaltmak için çok önemlidir. Başkalarından gelen destek araçsal, bilgilendirici ve / veya duygusal olabilir ve büyük stresli yaşam olaylarına veya kronik zorluklara karşı bir engel olarak adlandırılmıştır.

Anahtar Kelimeler: Finansal durum, Üniversite Öğrencileri, Akıl Sağlığı, Kaygı, Depresyon.

1. INTRODUCTION

Financial stress is a circumstance that takes place when income is less than expected expenditure [Othman and Sipon 2014]. Due to financial downturn, more university students experience issues making a decent living (Statistics Netherlands 2013). Financial attributes, for example, low salary and training level, obligation and joblessness, are for the most part connected with higher paces of having emotional wellness issues (Fryers et al 2003, Jenkins et al 2008 & Lorant et. al. 2003). These are markers of an individual's financial status. In past investigations, these markers have been associated with poor emotional wellness and the quality of these affiliations contrast with the kind of indicator utilized (Fryers et al 2003, Lorant et al 2003, Lorant et al 2007, Wang et al 2010 and Kosidou. Et al 2011). Psychological wellness is viewed as a fundamental piece of well-being, while poor emotional wellness is identified with diminished efficiency, a lesser personal satisfaction and handicap (Kaur et al 2013).

Mental confusions are as high among undergraduates as same-aged non-student peers [Blanco et al 2008], and these disorganizations have all the signs of being expanding in number and seriousness [ACHA 2008 and Gallagher 2009]. Psychological wellness among undergraduates speaks to a developing worry, as well as a chance, in view of the enormous number of individuals who could be reached during a significant time of life (Hunt and Eisenberg 2010). Undergraduates globally experience an alternate sort of stressors, and the psychological well-being of this group is viewed as a worldwide general medical problem because of the high commonness of emotional wellness issues (Stallman 2010). Mental troubles, for example, stress, nervousness and sorrow among college understudies is on the ascent. Notwithstanding, much of the time, university students with psychological well-being issues are not looking for help/treatment. Past investigations indicated financial disparity in the commonness and beginning of depressive issues. It is as yet indistinct whether felt monetary strain is related with anxiety and depression disorders corresponding to salary (Dijkstra-Kerstern et al 2014). Numerous investigations concentrated on psychological medical problems in youthful grown-up, particularly during their education time at colleges (Blanco et al., 2008; Milojevich and Lukowski, 2016).

Students' psychological distress is showed in different ways including anxiety, uneasiness, stress, depression and sleeping issues (Nyer et al., 2013; Petrov et al., 2014; Feld and Shusterman, 2015; Milojevich and Lukowski, 2016). A low level of treatment for mental disorders have for quite some time been accounted for in the writing, in spite of the commonness of emotional well-being and mental issues (Heyam and Assel 2018). Mental trouble is of expanding concern. Undergraduates might be confronted with potential stressors, for example, monetary troubles, academic over-burden, peer weights and weight for future achievement. These stressors can effectively affect the student's scholarly execution, capacity to advance and choice to stay at the college. Undergraduates may likewise have an expanded danger of anxiety, uneasiness, substance use, depression, and character issue, and a few negative outcomes further down the road (Heyam and Assel 2018).

Study Aim

The point/aim of this examination is to determine the financial issues experienced by undergraduate students, to decide the degree of anxiety and depression amongst them, to discover the connection between monetary issues and depression/anxiety and to develop potential solutions for these issues.

Study Questions

1. What is the degree of stress, anxiety, and depression among undergraduates?
2. What exact degrees are students mindful of, and utilize sociopsychological programs/services provided by the university?
3. Is there a connection between mental pain; communicated as anxiety, depression and stress & undergraduates' socio-demographical factors?
4. What is the present condition of psychological wellness in the undergraduates' population?
5. What are the risk factors for budgetary/financial pressure, anxiety and depression among undergraduates?
6. What is the degree to which students with emotional and or mental well-being issues get treated?

2. GENERAL INFORMATION

2.1 Financial Pressure (Stress)

Money related pressure can be characterized as the circumstance where an individual can't accomplish one's monetary duties which can likewise incorporate enthusiastic or mental impacts (Heckman et al. 2014 and Northern et al., 2010). Bray [2001] has characterized financial stress to be the hardship that an individual or family may need to meet their fundamental budgetary needs because of inadequacy or absence of cash. Youthful grown-ups, including undergraduates, are rising as a group reporting probably the most elevated levels of worry about cash (APA, 2015; Heckman et al., 2014; Tran, Mintert, Llamas, and Lam, 2018).

Monetary stressors for some undergraduates are unique and can incorporate everyday costs, educational cost and scholastic expenses, overspending or Mastercard obligation, student debts (loans), work-school-life balance, monetary weights from family, and uncertain work after graduation (Beiter et al., 2015; Heckman et al., 2014; London, 1989; Nelson, Lust, Story, and Ehlinger, 2008; Wisconsin HOPE Lab, 2016). The development of monetary worries as a significant, broad source of worry for youthful grown-ups comes when general tension and stress have gotten to the most elevated levels among undergraduates (American College Health Association (ACHA) 2017, CCMH 2016).

Paper [2012] demonstrated that the best five stressors for undergraduates include: the need to take care of credits, the cost of education, university cash loans, the need to work after school, & the academic struggle of course works. As a result of these and other identical stressors, young adult students experience financial stress.

2.2 Financial Stress And Effects

Monetary pressure is a potentially serious issue, particularly for undergraduates (Alebel and Temesgen 2018). Arnett [2000] and Roisman et, al. [2004] expressed that the procedure of progress from secondary school to college dare youths to live autonomously, save scholarly and moral standards, adjust to a different social life and manage their finances. It also offered the opportunity to make changes to existing duties and take on new responsibilities. The period of change from adolescence to adulthood has increased the vulnerability of undergraduates to stress/pressure [Towbes & Cohen 1996]. School has been seen as unpleasant

for some young undergraduates. Among the possible contributing variables, monetary stressors have been associated with wellbeing concerns, including emotional/psychological wellness issues like depression and anxiety (APA, 2015; Kahn and Pearlin, 2006; Tran et al., 2018).

Financial stress influence university students in different areas of their lives. These include the physical well-being, health, academic performance and the social relationship of the individual and can lead to unhealthy attitudes in the individual. As a result, financial stress can affect several areas of the life of a university student (Alebel and Temesgen 2018).

2.3 Financial Stress And Self-Perception

Money related pressure has been associated with scholar performance [Joo et al 2008]. Absence of financial stability and a lesser perception of monetary prosperity can threaten the normal short and long-term goals of students [Fosnacht and Calderone 2017]. Not being able to pay bills on time may sensibly be an upsetting occasion for one student, however it may not affect another student.

Stress is unquestionably an unpredictable concept. Two significant concepts have been connected to worry in the undergraduate publishing: optimism & self-efficacy. Felt self-efficacy can be depicted as an individual's apparent capacity to oversee various circumstances (Bandura, 1977). An individual who has a significant level of apparent self-efficacy is certain that the person in question can be effective in achieving the normal results for a given circumstance. The capacity of students to manage emotional worries during their investigations was seen as a significant factor in avoiding academic deferral and dropout (Storrie et al., 2010).

Research has indicated that self-efficacy is identified with a decreased probability of stress among undergraduates (Zajacova, Lynch, and Espenshade, 2005) and it is emphatically associated with academic execution (Chemers, Hu, and Garcia, 2001; Zajacova et al., 2005). Optimism refers to beneficial prospects regarding future results (Scheier and Carver, 1987). Optimism has additionally been seen as a huge construct among undergraduate academic results (Chemers et al., 2001) and wellbeing results (Scheier and Carver, 1987). Since optimism and self-efficacy have been utilized to investigate other student health results, these concepts might be significant while investigating money related wellbeing, and explicitly financial stress, among undergraduates.

2.4 Financial Stress And Health Effect

University students often experience financial stress associated with unfavorable mental health, academic and physical health outcomes [North 2010]. The financial status of young people can influence their responsibility to learning, which thus impacts their continuous learning results and future investigation resolutions [AVCC 2007, Devlin et al 2008]. Negative outcomes from financial stress can include health problems, reduced school performance and difficulties in maintaining purposeful efforts towards the completion of career [Robb et al 2011].

2.5 Financial Stress And Emotions

The college life of an individual is all the more requesting in several angles; inwardly, mentally, socially and ethically than some other phase of life particularly in any degree of training. In this level of life, most students commonly go through pressures of work and new difficulties, subsequently, most students can't adapt to these troublesome difficulties from changing condition and its requests, thus, they become increasingly defenseless to emotional wellness issues (Bano and Iqbal 2018). Generally, students face emotional and psychosocial problems.

Consequently, special training educators can be a main consideration in helping normal instructors to comprehend students with social and behavioral/mental issues. Generally, instructors may misjudge the conduct/perspectives of students and these standards of conduct can prompt the increase of emotional well-being problems in students. The minor degree of psychosocial and emotional challenges may lead them to create extreme psychopathological conditions. Psychosocial issues are maladaptive, unfortunate or unwanted emotional, intrapersonal conditions of conduct that can lead a person towards the advancement of pessimistic, undesirable and maladaptive standards of conduct and it is exceptionally associated with the poor social working (Laelia et al 2006).

Poor feelings of control and dysregulation of feelings are perceived as reasons and result of different mental issues [Arndt and Fujiwara 2014]. Studies indicate that if students' psycho-emotional pathology is unattended to for an extended timeframe, the negative impacts can proceed to develop and influence each day functioning and relationships prompting potential clashes and insecurities in their future [Blignault et al 2009]. Mental wellness issues often displayed as anxiety and depression are expressed as "Stress" by the undergraduates and

it generally prompts issues in concentration, deficient mindfulness and eagerness, non-attendants and different diseases like sleep issues and disturbances (Bano and Iqbal 2018).

2.6 Psychological Stressors

Monetary pressure is observed to be one of the most critical origin of psychosocial stress in light of the fact that countless everyday life fundamental tasks are identified with private financial means and their management. Financial difficulties generally influence the degree of work efficiency and private relationships of an individual [Bailey et al 1998]. Today's youth represents the biggest group of students ever.

The transformation from puberty into youthful adulthood includes significant changes in a many aspect of life; monetary, mental, lodging, physical, social & emotional transitions, and this progress time can cause social difficulties that some youthful grown-ups experience as distressing. It has likewise been maintained that the level of students who experience their school life as mentally unpleasant is expanding (Nedregård and Olsen, 2014). This pattern may indicate that students encounter during this period is exceptionally requesting, and for some of them it might be an immediate reason for psychological instability (Nerdrum et al., 2009).

The expanding support of youngsters in advanced education in late decades has focused on student emotional well-being and prosperity, and expanded concerns with respect to the impact of money related pressure (McClound and Bann 2019). An audit of the current writing on college students' obligation and emotional well-being proposed that there ought to be more consideration and activity in contemplating the monetary and mental prosperity of college students. Roberts et. al. [2000] found a relationship between unfavorable monetary conditions of college students and the ill outcomes on physical and mental well-being. Student life can be unpleasant and for some, it might cause mental misery.

Aside from being a genuine public wellbeing challenge, mental trouble can influence scholarly execution and accomplishment (Grotan et al 2019), thus, these patterns have impacts for people, their families, the advanced education division and the public health network (Richardson et al 2015). Mental pain has been related with lower academic self-adequacy and poor examination progress, yet supporting systems are complicated and not completely clarified. Various investigations propose that students' credits/loans might be associated with students' emotional well-being issues (Fitch et al 2011 and Richardson et al 2013), however

different examinations have announced invalid discoveries (Ross et al 2006 and Cooke et al 2004). Given existing proof, it is hard to close with any conviction whether money related stress is related with students' emotional/mental wellness, nor which area of financial stress is mostly essential; the measure of debts, the genuine encounter of monetary challenges or the stress over debts.

2.7 Anxiety, Depression And Stress

Both anxiety and depression are disadvantageous to scholastic and social support in the daily life of students (Byrd and McKinney, 2012; Keyes et al., 2012; Salzer, 2012). Stress and anxiety are categorized as the two main client concerns seen by clinicians in school counselling sectors (Center for Collegiate Mental Health [CCMH], 2016). As anxiety concerns have consistently expanded as of late for undergraduates (CCMH, 2016), monetary stress has also developed as a dominating worry right now. For example, around seven out of 10 undergraduates concurred that encountering worry about their own financial states in a multi-site study (Heckman, Lim, and Montalto, 2014). Moreover, undergraduates who considered dropping out of their academic projects before ending because of money related challenges revealed more terrible mental wellbeing. Research has demonstrated a moderate connection among debt and emotional wellness issues which included depression and anxiety [Drenthe 2000, Jenkins et al 2008].

Debts has also been associated with a decrease in monetary prosperity and more elevated levels of general stress/pressure [Norvilitis et 2006]. Depressive disorders bring about lowered mood, decreased cognitive capacity, lack of a feeling of adaptation, lack of engagement with others, and absence of vitality (Mykletun et al., 2009). Thus, anxiety and depression frequently influence memory and fixation, which makes it progressively hard to grow new information and manage challenging circumstances. This will frequently fortify impression of misery and deficiency, and in numerous individuals, it will support the sentiment of uneasiness and discouraged temperament in ruthless circle (Rice et. al 2006 & Stallmann 2008). However, depending upon the side effect level, some vulnerability and tension in the academic circumstance may add to higher work exertion and perhaps better outcomes (Andrews and Wilding, 2004; Nedregård and Olsen, 2014).

A significant number of the writing identified with money related pressure has concentrated on the results of stress. Research has recorded the accompanying undesirable

after-effects of money related pressure, these include: (a) anxiety (Andrews and Wilding, 2004), (b) depression (Andrews and Wilding, 2004; Clark-Lempers, Lempers, and Netusil, 1990), (c) poor scholastic performance (Andrews and Wilding, 2004; Harding, 2011), (d) unfavorable well-being (Northern et al., 2010), and (e) trouble persevering towards degree finish (Letkiewicz, in press; Joo, Durband, and Grable, 2008; Robb, Moody, and Abdel-Ghany, 2011). Other research has concentrated on adapting conduct of monetarily stressed students, for example, requesting help (Britt et al., 2011; Lim, Heckman, Letkiewicz, Fox, and Montalto, 2012).

2.8 Coping Strategies

Individuals can eliminate or reduce stress through different adapting procedures. University students can utilize coping strategies that focus on problems to diminish, dispose of, or maintain a strategic distance from the undesirable results of worry because of the financial circumstance itself. Nonetheless, there are insufficient research results that plainly demonstrate the fundamental adapting methods for money related stress.

Students have responded to the expansion on the cost of advanced education in numerous aspects. Some students addressed the expansion in enlistments by working longer hours [Bennett et al 2015]. Othman & Sipon [2014] noticed that spiritual and religious practices are viewed as one of the significant instruments to manage money related worry by imploring God/Allah for wisdom and strength to abscond unpleasant conditions because of financial difficulties. Grown-ups who proposed having passionate social help, detailed lower pressure and stress-based depressive side effects than the individuals who showed having no emotional social help (APA, 2015). Social support from one's family or close system has been seen as especially incredible in advancing well-being prosperity (Alisia et al 2018).

2.9 Public Health Nursing Roles

Worries that credit loads and other money related stresses/issues contrarily influence student health are a top need for many college directors (Heckman et al 2014). Student wellbeing is a fundamental point on school grounds worldwide as advanced education and student life directors are getting progressively disturbed by stress among students. All the more explicitly, stress occurring because of individual money related troubles merits investigating

in more detail given the difficulties students and late alumni face with respect to the expanding ramifications of student credits (Heckman et al 2014).

Research with respect to origins of stress build up the compelling role that individual financial related issues play in the lives of students. Monetary troubles are frequently referenced among understudies as origins of stress (Northern, O'Brien, and Goetz, 2010; Ross, Niebling, and Heckert, 1999). Truth be told, a report from Inceptia, a non-benefit money related instruction advocate, found that four of the best five stressors among students included issues identified with individual fund (Trombitas, 2012). Moreover, the recognizable proof of ideas related with expanded likelihood of financial stress will help general wellbeing experts and financial therapists comprehend the issues and conditions that are particularly compelling among students. Given the significant formative phase of most university students, the experience of monetary worry during the school years may have a long-haul impact on individual wellbeing (Heckman et al 2014).

From a stress adapting point of view, higher social backings, including family support, may have a pressure buffering job in the connection between monetary stress and general anxiety among university students (Alisia et al 2018). Social help has for some time been considered as a significant adapting asset for people who are encountering a stressor, for example, money related pressure (Cohen and Wills, 1985; Pearlin and Schooler, 1978; Thoits, 1995). Backing from others can be instrumental (e.g., providing substantial assets), instructive (e.g., giving advice to direct critical thinking), as well as emotional (e.g., mindful, building regard, giving consolation, offering compassion, cultivating a feeling of having a place) and has been referred to as a support/hindrance against major unpleasant life occasions or constant troubles (Peirce, Frone, Russell, and Cooper, 1996; Shor, Roelfs, and Yogeve, 2013; Thoits, 1995).

3. MATERIALS & METHODS

3.1 The Design Of The Study

This was a descriptive, cross-sectional study between September 2019 - January 2020.

3.2 The Study Site

Near East University, built up in 1988, offers top notch advanced education with 438 projects containing 220 undergraduate programs and associate degree. The First Faculty of Nursing of the Turkish Republic of Northern Cyprus was built up under the umbrella of Near East University with the approval of the Council of Higher Education and the Higher Education Planning, Evaluation Accreditation and Coordination Council (YÖDAK).

Near East University Faculty of Nursing, previously Department of Nursing, is the pioneer offering graduate degree (MSc) and PhD programs in nursing in the Turkish Republic of Northern Cyprus. The Department of Nursing, known as Near East University-Faculty of Nursing currently, started to offer MSc graduate degree programs under the umbrella of Near East University Faculty of Health Sciences in 2007. After a year, in 2008, it propelled its PhD programs in nursing. It has assumed an essential responsibility not just in fulfilling the attendant need of our nation but in addition to creating paths for graduates to construct a recognized vocation over the others (NEU website). As a result, it is important to explore the mental and financial wellness of the Nursing students as well as how this can affect their personal and academic lives.

Near East University Faculty of Nursing provides education in Turkish and English. Students studying in English come from Nigeria, Somalia, Zimbabwe and the country. Near East University Near East Nursing Faculty, Nigeria and Zimbabwe Governments are accredited by the Ministry of Health.

3.3 Study Population And Sampling

The population of the research; Near East University Faculty of Nursing English international (N = 350) students. It is aimed to reach all students who have not been selected for sampling. The sample of the study consisted of n = 300 students.

3.4. Participation Criteria for Research Sample

- 18 years and older
- Agree to participate in the research
- International student status
- English speaking, studying

3.5. Exclusion Criteria for Research Sample

- Who don't wish to partake voluntarily in the study
- Who have communication problems

3.6 Study Variables

The study analysis comprised of the dependent variables which included the Anxiety and Depression scale values. And the non-dependent variables are the financial questionnaire values.

3.7 DATA COLLECTION

3.7.1. Forms For Data Collection

The financial information questionnaire, Beck Anxiety and Depression Scales Forms were used to data collection.

3.7.2. Personal Information

The personal information was incorporated in the socio-demographic section of the financial questionnaire. These include; age, gender, academic year, residence, parents' education, parents financial and economic conditions, personal source of income, working status and personal allowance needs (Questions 1 to 15)

3.7.3. Beck Depression Scale

The Beck Depression Inventory (BDI), created by Aaron T. Beck in 1961, is a 21-concept self-appraisal scale that estimates behavioral attitudes and depressive symptoms. The application takes around 10 minutes to finish. It was structured for individuals; 13yrs above. The test was first created 1978, and re-examined in 1996.

Scoring = levels of melancholy; 0 to 9 =normal/insignificant, 10 to 16 =mild, 17 to 29 = moderate, and 30 to 63 = severe. After answering all the questions, include the score for each of the twenty-one inquiries by checking the number to one side of each question you chose. The most elevated conceivable sum for the entire test would be 63. Meaning that you chose number 3 on the total21 inquiries. Since the most reduced conceivable score for each question is 0, the least conceivable score for the test would be 0. This would mean you chose zero on each question.

3.7.4. Beck Anxiety Inventory

BAI is a personal-evaluation scale utilized to determine the anxiety symptoms that individuals experience, (developed by Beck et al. (1988); a Likert format scale containing21 items and marked between 0 to 3. The final score is calculated by finding the total of the 21 items. 0 to 21 = low anxiety, 22 to 35 = moderate anxiety and 36 upwards = severe (potentially concerning levels of anxiety)

3.7.5. Data Form Application

The questionnaire form which included the financial data, Beck Anxiety and Depression scale was compiled as one. Prior to the distribution of the questionnaires, permissions were taken from lecturers and professors to perform the study data collection through the student feedbacks. This was distributed to the international (English-speaking) nursing students of NEU in the classrooms/halls under the supervision of the attending lecturers/professors. Information about the aim, instructions and objectives of the questionnaires was provided and the purpose of the study was given. It took about 5-10minutes to complete each questionnaire. Data was successfully gathered and the recipients were thanked afterwards.

3.7.6. Evaluation of Research Data

Research information were factually dissected in IBM Statistical Package for Social Sciences (SPSS) 24.0 software. Frequency analysis was used to decide the socio-segment qualities and financial status of the student and their knowledge and anxiety. In order to compare the beck depression & anxiety scores according to various characteristics of the students, the state of the data's compliance with the standard dissemination was first examined

with the Kolmogorov-Smirnov, Shapiro-Wilk tests. Accordingly, in comparing the scale scores of the students' socio-demographic characteristics; If the independent variable is in 2 categories, Mann-Whitney U test, if more than 2 categories, Kruskal-Wallis H test was used.

3.8 Ethical Considerations

In order to conduct the research, authorizations were gotten from the Near East University Ethics Committee (ANNEX-3) and the Near East University Faculty of Nursing (ANNEX-4) in writing. By introducing herself to the students participating in the research, the researcher clarified the reason for the examination/study verbally and in and in writing and obtained verbal consent from the participants (ANNEX-5).

3.9 Limitations Of The Study In Time And Space

The data obtained from the results of this research are limited only to students who agree to participate in the research in the Faculty of Nursing, Near East University and cannot be generalized.

4. FINDINGS

Table 1. Some Sociodemographic Distribution of Participants

		n	%
Gender	Female	218	72.70
	Male	82	27.30
Education	Year 1	114	38.00
	Year 2	55	18.30
	Year 3	65	21.70
	Year 4	66	22.00
Home	Student residence	77	25.70
	With family	17	5.70
	With friends	96	32.00
	Alone	110	36.70
Parent education	Illiterate	20	6.70
	High school	93	31.00
	University	187	62.30

Table 1 represents the distribution of some social demographic data of all respondents. On Gender, the female was 72.7% (n=210) and the male was 27.3% (n=82). From the education groupings, the highest frequency was for the Year 1 group at 38% (n=114) while the lowest frequency was for the Year 2 group 18.3% (n=55). In terms of residence, most 36.7% (n=110) of the students lived alone and very few 5.7% (n=17) students lived with their parents. On the level of Parent education, majority of the students reported that their parents had a university degree with the frequency of 62.3% (n=187) but few of them reported 6.7% (n=20) of the parents to be illiterates.

Table 2. Distribution of the Economic Situation Sociodemographic Characteristics

		n	%
Mum job	Yes	206	68.70
	No	94	31.30
Dad job	Yes	205	68.30
	No	95	31.70
Family Economic situation	Equal	155	51.70
	Less	92	30.70
	More	53	17.70
Personal Economic situation	Equal	133	44.30
	Less	117	39.00
	More	50	16.70
Source of income	Family	187	62.3
	State scholarship	34	11.3
	Special scholarship	14	4.7
	I work	65	21.7
Job	Full time	40	13.30
	Part time	83	27.70
	As I find	35	11.70
	Self employed	29	9.70
	Other (not working)	113	37.70
Weekly spending	Yes	178	59.3
	No	122	40.7

The distribution of the economic situation of respondents' families are shown in Table 2. 68.7% (n=206) of the respondents reported that their mothers still worked in a job that generates income and 31.3% (n=94) reported the opposite. Similarly, 68.3% (n=205) of the respondents reported that their fathers still worked in a job that generates income and 31.7% (n=95) reported the opposite. Just over half 51.7% (n=155) of the respondents confirmed that the economic situation of their families is average as the "income is equal to expenses" but the least 17.7% (n=53) of the respondents agreed that on the economic situation of their families, "income is more than expenses".

Quite closely, the personal economic situation of the respondents was similar to their family economic situation as 44.3% (n=133) of the respondents confirmed that their personal economic situation is average as the "income is equal to expenses" but the least 16.7% (n=50) of the respondents agreed that regarding their personal economic situation, "income is more

than expenses”. From the findings on both Family and Personal economic situations, the median/middle frequencies reflect that these group of respondents find their Family and Personal economic situation to be unfavorable as “income is less than expenses”. More than half of the respondents’ source of income is “family” 62.3% (n=187). However, the least of respondents 4.7% (14) have their source of income to be “special scholarship”. Most of the students 37.7% (n=113) are not working and the least percentage 9.7% (n=29) are self-employed. 59.3% (n=178) felt that their weekly spending is enough while 40.7% (n=122) reported the opposite.

Table 3. Distribution of the Financial Situation Sociodemographic Characteristics

	Yes		No	
	n	%	n	%
Monthly spending	156	52.00	144	48.00
Tuition	157	52.30	143	47.70
Bills	139	46.30	161	53.70
Charges	125	41.70	175	58.30
Holidays	128	42.70	172	57.30
Cinema	166	55.30	134	44.70
Concert	137	45.70	163	54.30
Clothing	197	65.70	103	34.30
Hygiene	240	80.00	60	20.00
Gym	110	36.70	190	63.30
Restaurant	146	48.70	154	51.30
Transportation	169	56.30	131	43.70
Travels	161	53.70	139	46.30
Courses	118	39.30	182	60.70
Education materials	113	37.70	187	62.30
Novels	118	39.30	182	60.70

Table 3 show the distribution of the financial situation of the respondents. 52% (n=156) respondents agreed that their monthly spending is enough while 48% (n=156) disagreed. Just above half 52.3% (n=157) reported that paying the university tuition badly affects their financial situation while the remaining 47.7% (n=145) reported the opposite. 53.7% (n=161) students do not have difficulty in paying rent and bills while 46.3% (n=139) find it difficult to do so. 58.3% (n=175) do not restrict themselves from using money due to internet and phone charges but 41.7% (n=125) restrict themselves. More than half 57.3% (n=172) students do not have the money to go and see their families during special days/holidays while the remaining 42.7% (n=128) can afford it. Most respondents 55.3% (166) can spend money on cinemas/theaters while the rest can't. More students 54.3% (n=163) don't have the money to go to musical concert programs. Most 65.7% (n=197) of the study participants can buy

adequate clothing. Majority 80% (n=240) of the respondents can afford personal hygiene products. More than half of the students cannot spend money on gym and exercise programs 63.3% (n=190). Half 51.3% (n=154) of the students cannot eat at least once weekly in a restaurant. 56.3% (n=169) students hate spending extra money on transportation. Just over half 53.7% (n=161) of the respondents were unable to go to their countries due to airline/ship ticket fees. 60.7% (n=182) cannot fund a course (music, language, painting, etc.) for personal development. 62.3%(n=187) cannot afford education materials such as textbook, clinic clothes, etc. Finally, 60.7% can afford novels, magazines and newspapers.

Table 4. Anxiety vs Distribution of Some Sociodemographic Characteristics

		Anxiety						x ²	P value
		Low	%	Mod.	%	High	%		
Gender	Woman	113	37.7	61	20.3	44	14.7	2.85	0.240
	Man	34	11.3	30	10	18	6		
Education	Year 1	69	23	30	10	15	5	17.65	0.007
	Year 2	21	7	14	4.7	20	6.7		
	Year 3	27	9	25	8.3	13	4.3		
	Year 4	30	10	22	7.3	14	4.7		
Home	Student residence	17	5.7	28	9.3	32	10.7	75.44	0.001
	With family	2	0.7	7	2.3	8	2.7		
	With friends	71	23.7	19	6.3		2		
	Alone	57	19	37	12.3	16	5.3		
Parent education	Illiterate	7	2.3	4	1.3	9	3	12.76	0.013
	High school	41	13.7	37	12.3	15	5		
	University	99	33	50	33	38	12.7		

Table 4 shows the relationship between anxiety and some sociodemographic distributions. Since gender vs anxiety is $x^2=2.85$ and $p=0.240$, this value is not statistically important. However, the remaining concepts Education, Home and Parent education are statistically significant with their values being $x^2=17.65$ and $p=0.007$; $x^2=75.44$ and $p=0.001$; and $x^2=12.76$ and $p=0.013$ respectively.

Table 5. Anxiety vs Economic Situation Sociodemographic Characteristics

		Anxiety						x ²	P value
		Low	%	Mod.	%	High	%		
Mum job	Yes	97	32.3	68	22.7	41	13.7	2.23	0.328
	No	50	16.7	23	7.7	21	7		
Dad job	Yes	96	32	62	20.7	47	15.7	2.22	0.329
	No	51	17	29	9.7	15	5		
Family Economic Situation	Equal	85	28.3	35	11.7	23	7.7	11.75	0.019
	Less	39	12	39	13	17	5.7		
	More	23	7.7	17	5.7	13	4.3		
Personal Economic Situation	Equal	69	69	33	11	20	6.7	11.57	0.021
	Less	58	19.3	44	4.7	14	4.7		
	More	20	6.7	15	5	16	5.3		
Source Of Income	Family	97	32.3	56	18.7	34	11.3	24.20	0.002
	State scholarship	21	7	7	2.3	6	2		
	Special scholarship	2	0.7	7	2.3	5	1.7		
	I work	22	7.3	21	21	10	3.3		
	Other	5	1.7	0	0	7	2.3		
Job	Full time	8	2.7	16	5.3	16	5.3	34.12	0.001
	Part time	49	16.3	26	8.7	8	2.7		
	As I find	11	3.7	14	4.7	10	3.3		
	Self employed	12	4	12	4	5	1.7		
	Other: not working	67	22.3	23	7.7	23	7.7		
Weekly Spending	Yes	83	27.7	49	16.3	46	15.3	7.312	0.026
	No	64	21.3	42	14	16	5.3		

Table 5 shows the comparison of Anxiety and the economic situation of the respondents. The values for the paying status of both “Mother’s job & Father’s job” are statistically insignificant. The family economic situation ($x^2=11.75$ and $p=0.019$), personal economic situation ($x^2=11.57$ and $p=0.021$), source of income ($x^2=24.20$ and $p=0.002$), job ($x^2=34.12$ and $p=0.001$) and weekly spending ($x^2=7.312$ and $p=0.026$) are statistically significant values.

Table 6. Anxiety vs Financial Situation Sociodemographic Characteristics

		Anxiety						x ²	p value
		Low	%	Mod.	%	High	%		
Monthly spending	Yes	81	27	40	13.3	35	11.7	3.42	0.181
	No	66	22	51	17	27	9		
Tuition	Yes	56	18.7	58	19.3	43	14.3	23.89	0.001
	No	91	30.3	33	11	19	6.3		
Bills	Yes	57	19	57	19	25	8.3	14.01	0.001
	No	90	30	34	11.3	37	12.3		
Charges	Yes	51	51	46	15.3	28	9.3	6.21	0.045
	No	96	96	45	15	34	11.3		
Holidays	Yes	70	70	41	13.7	17	5.7	7.58	0.023
	No	77	77	50	15.9	45	15		
Cinema	Yes	76	25.3	52	17.3	38	12.7	1.80	0.407
	No	71	23.7	39	13	24	8		
Concert	Yes	55	28.3	37	12.3	45	15	23.05	0.001
	No	92	30.7	54	18	17	5.7		
Clothing	Yes	104	34.7	56	18.7	37	12.3	2.36	0.187
	No	43	14.3	35	11.7	25	8.3		
Hygiene	Yes	137	45.7	61	20.3	42	14	31.39	0.001
	No	10	3.3	30	10	20	6.7		
Gym/ Exercise	Yes	49	16.3	33	11	28	9.3	2.64	0.268
	No	98	32.7	58	19.3	34	11.3		
Restaurant	Yes	67	22.3	52	17.3	27	9	3.83	0.147
	No	80	17	39	13	35	35		
Transport	Yes	97	32.3	34	11.3	38	12.7	19.50	0.001
	No	50	16.7	57	19	24	8		
Travels	Yes	70	23.3	62	20.7	29	9.7	11.00	0.004
	No	77	25.7	29	9.7	33	11		
Courses	Yes	62	20.7	35	11.7	21	9	1.30	0.521
	No	85	28.3	56	18.7	41	13.7		
Education	Yes	36	12	37	12.3	40	12.3	30.25	0.001
	No	111	37	54	18	22	7.3		
Novels	Yes	49	16.3	54	11.3	35	11.7	9.98	0.007
	No	98	32.7	57	19	27	9		

Table 6 continued. Anxiety vs Financial Situation Sociodemographic Characteristics

Table 6 shows the relationship between anxiety and financial situations. The findings of monthly spending, cinema, clothing, gym/exercise, restaurants and courses are not statistically significant. However, tuition ($x^2=23.89$ and $p=0.001$); bills ($x^2=14.01$ and $p=0.001$); charges ($x^2=6.21$ and $p=0.045$); holidays ($x^2=7.58$ and $p=0.023$); concert ($x^2=23.05$ and $p=0.001$); hygiene ($x^2=31.39$ and $p=0.001$); transport ($x^2=19.50$ and $p=0.001$); travels ($x^2=11.00$ and $p=0.004$); education ($x^2=30.25$ and $p=0.001$) and novels ($x^2=9.98$ and $p=0.007$) values were significant statistically.

Table 7. Depression vs Some Sociodemographic Characteristics

		No Depression	%	Depressi on	%	x	P value
Gender	Woman	176	58.7	42	14	2.03	0.154
	Man	60	20	22	7.3		
Education	Year 1	90	30	24	8	6.80	0.079
	Year 2	43	14.3	12	4		
	Year 3	45	15	20	6.7		
	Year 4	58	19.3	8	2.7		
Home	Student residence	48	16	29	9.7	23.04	0.001
	With family	11	3.7	6	2		
	With friends	87	29	9	3		
	Alone	90	30	20	6.7		
Parent education	Illiterate	7	2.3	13	4.3	0.10	0.749
	High school	74	24.7	19	6.3		
	University	155	51.7	32	10.7		

Table 7 represents the comparison of depression and some sociodemographic data. The values for gender, education and parent education at ($x^2=2.03$ and $p=0.154$); ($x^2=6.80$ and $p=0.079$) and ($x^2=0.10$ and $p=0.749$) respectively are not statistically significant. While the value for Home ($x^2=23.04$ and $p=0.001$) is the only statistically significant concept in this table.

Table 8. Depression vs Economic situation Sociodemographic Characteristics

		No Depression	%	Depression	%	X ²	P value
Mum job	Yes	161	53.7	45	15	0.10	0.749
	No	75	25	19	6.3		
Dad job	Yes	160	53.3	45	15	0.14	0.701
	No	76	25.3	19	6.3		
Family Economic situation	Equal	124	41.3	31	10.3	1.09	0.579
	Less	69	23	23	7.7		
	More	43	14.3	10	3.3		
Personal Economic situation	Equal	100	33.3	33	11	1.81	0.404
	Less	96	32	21	7		
	More	40	13.3	10	3.3		
Source Of income	Family	152	50.7	35	11.7	20.08	0.001
	State scholarship	20	6.7	14	4.7		
	Special scholarship	7	2.3	7	2.3		
	I work	45	15	8	2.7		
	Other	12	4	0	0		
Job	Full time	19	6.3	21	7	36.82	0.001
	Part time	67	22.3	16	5.3		
	As I find	24	8	11	3.7		
	Self employed	29	9.7	0	0		
	Other (not working)	97	32.3	16	5.3		
Weekly spending	Yes	131	43.7	47	15.7	6.71	0.010
	No	105	35	17	5.7		

Table 8 is the comparison of depression with the economic situations of the respondents. Job of mum ($x^2=0.10$ and $p=0.749$); job of dad ($x^2=0.14$ and $p=0.701$); family economic situation ($x^2=1.09$ and $p=0.579$) and personal economic situation ($x^2=1.81$ and $p=0.404$) are statistically unimportant. While source of income ($x^2=20.08$ and $p=0.001$); job ($x^2=36.82$ and $p=0.001$) and weekly spending ($x^2=6.71$ and $p=0.010$) are concepts that are significant statistically.

Table 9. Depression vs Financial Situation Sociodemographic Characteristics

		No Depression	%	Depression	%	x	P value
Monthly spending	Yes	121	40.3	35	11.7	0.235	0.628
	No	115	38.3	29	9.7		
Tuition	Yes	119	39.7	38	12.7	1.617	0.203
	No	38	12.7	26	8.7		
Bills	Yes	101	33.7	38	12.7	5.57	0.018
	No	135	45	26	8.7		
Charges	Yes	85	28.3	40	13.3	14.53	0.001
	No	151	50.3	24	8		
Holidays	Yes	98	32.7	30	10	0.589	0.443
	No	138	46	34	11.3		
Cinema	Yes	126	24	40	13.3	1.69	0.194
	No	110	36.7	24	8		
Concert	Yes	96	32	41	13.7	11.10	0.001
	No	140	46.7	23	7.7		
Clothing	Yes	163	54.3	34	11.3	5.68	0.017
	No	73	24.3	30	10		
Hygiene	Yes	200	66.7	40	13.3	15.57	0.001
	No	36	12	24	8		
Gym/ Exercise	Yes	84	27	152	38	0.55	0.459
	No	152	50.7	38	12.7		
Restaurant	Yes	113	37.7	33	11	0.27	0.601
	No	123	41	31	10.3		
Transport	Yes	133	44.3	36	12	0.00	0.988
	No	103	34.3	28	9.3		
Travels	Yes	124	41.3	37	12.3	0.562	0.453
	No	112	37.3	27	9		
Courses	Yes	85	28.3	33	33	5.10	0.024
	No	151	50.3	31	10.3		
Education	Yes	73	24.3	40	13.3	21.37	0.001
	No	163	54.3	24	8		
Novels	Yes	83	27.7	35	11.7	8.04	0.005
	No	153	51	29	9.7		

Table 9 Continued. Depression vs Financial Situation Sociodemographic Characteristics

Table 9 shows the relationship between depression and financial situations. Monthly spending, tuition, holidays, cinemas, gym/exercise, restaurant, transport and travels values are not statistically significant. The remaining values which includes bills ($x^2=5.57$ and $p=0.018$); charges ($x^2=14.53$ and $p=0.001$); concert ($x^2=11.10$ and $p=0.001$); clothing ($x^2=5.68$ and $p=0.017$); hygiene ($x^2=15.57$ and $p=0.001$); courses ($x^2=5.10$ and $p=0.024$), education ($x^2=21.37$ and $p=0.001$) and novels ($x^2=8.04$ and $p=0.005$) are significant statistically.

5. DISCUSSION

5.1. Socio-Demographic Characteristics of The Study Participants.

Globally, university students experience several types of stressors, and the emotional/psychological well-being of this category is a worldwide public health problem because of the expanding pervasiveness of psychological well-being issues (Dalky and Gharaibeh 2018). This investigation intended to discover the connection between financial challenges and the emotional well-being of college undergraduates and the probability of this resulting to anxiety and/or depression. Table 1 shows the distribution of some socio-demographic characteristics. From this finding, there were more female at 72.7% (n=210) than male at 27.3% (n=82) in this study population. This reflected the fact that most female students are prone to study Nursing than their male counterparts. As a result of advances in lifestyle, technologies, and the human population, there is an increase in the needs for nurses globally.

As shown on the education section of the table, majority 38% (n=114) of the students were in their first scholastic year in the university. The lowest percentage of students 5.7% (n=17), lived with their parent. This is normal as the main focal students of this study are international students (non-indigenes/citizens; individual that migrate to another country other than their own, for the purpose of education).

Additionally, most students 36.7% (n=110) lived alone; this is an important factor because prolonged loneliness or the lack of social/family support can lead to increased anxiety and/or depression. Finally, majority of the respondents reported that more than half of their parents 62.3% (n=187) had a university degree and quite few of the participants stated that their parents were illiterate 6.7% (n=20). This shows how parents are a good example/model for their children to follow because since majority of the parents are educated, it is easier for the children (students) to follow in their footsteps by pursuing a university degree.

5.2. Personal and Family Economic Situation of Study Participants

An orderly audit by Fryers et al (2003), for example, expressed that low training, lower salary and joblessness gave progressively unmistakable proof to social imbalances in the commonness of mental issue than economic wellbeing. From Table 2, it is evident that more than half of the study participants fathers 68.3% (n=205) and mothers 68.7% (n=206) had paying jobs at the time of the study. However, note that 30.7% (n=92) of respondents reported that concerning “family economic situation”, income was less than expenses. The lowest percentage 17.7% (n=53) of the respondents agreed that on the economic situation of their

families, “income is more than expenses” while just over half 51.7% (n=155) of the respondents confirmed that the economic situation of their families is average as the “income is equal to expenses”. This finding indicates that very few students come from wealthy family, most students are from average income families and approximately 4 out of every 10 students come from a low-income family. Simultaneously, the finding from the personal economic situation of the respondents took a similar pattern to that of their family economic situation;

44.3% (n=133) of the respondents confirmed that their personal economic situation is average as the “income is equal to expenses”, the least 16.7% (n=50) of the respondents agreed that regarding their personal economic situation, “income is more than expenses” and the remaining 39% (n=117) respondents stated that their economic situation to be unfavorable as “income is less than expenses”.

Table 2 also shows that the greater part of the respondents 62.3% (n=187) depended on “family” for income (spending allowance). However, the least of respondents 4.7% (14) have their source of income to be “special scholarship”. Most of the students 37.7% (n=113) are not working and the least percentage 9.7% (n=29) are self-employed. Finally, 59.3% (n=178) felt that their weekly spending is enough while 40.7% (n=122) reported the opposite. Considering that it is almost impossible for international students to find a proper income earning job (other than menial works; working in restaurants as dishwashers, waiters, cleaners, etc. which mostly pay less than the actual minimum wage of the country) and the additional difficulty/cost of getting a working permit, it is expected that majority of the international students of North Cyprus are not working.

5.3 The Distribution of The Financial Situations of Respondents

Leclerc (2012) gathered various studies that documented the factors influencing the spending habits of college students. These included socialization agents, family income, financial aid & knowledge and education & academic performance. Another angle to look into college students spending behavior is to study their source of income, what they spend money on, and the amount spent. A survey conducted on US college students found that the top five spending expenditures are on restaurants, trips/travel, beauty, bars and fashion; while the source of income included parents, employment and loans (eMarketer, 2014).

As shown in Table 3, there is an almost equal percentages in the responses to most concepts; monthly spending, tuition, bills, charges, holidays, cinemas, concerts, restaurants, transportation and travels. This means that while some respondents stated that they can afford certain needs, the others find it difficult to do so. However, there is a slight difference (approximately 60% ratio 40%) in the feedbacks for clothing, gym, courses, education materials and novels, where most 65.7% (n=197) of the study participants can afford adequate clothing and 60.7% can afford novels, magazines and newspapers, but a higher proportion of respondents couldn't afford to pay for gym 63.3% (n=190), courses 60.7% (n=182), and education/academic materials 2.3%(n=187) (e.g. textbooks, clinic clothes and equipment). The highest frequency difference in response was on hygiene where majority 80% (n=240) of the respondents can afford personal hygiene products.

5.4 Comparison of Anxiety to Socio-economic&Financial demographic Characteristics

The mental issues among undergraduates are of developing concern (Castillo and Schwartz, 2013; Milojevich and Lukowski, 2016). It ought to be noticed that at large, men report being less anxious and depressed/discouraged (Castillo and Schwartz, 2013) and having less self-destructive considerations contrasted with ladies (Dusser et al., 2009). Anxiety, depression and socio demographic factors among undergraduates in India showed that half of the example respondents were influenced by depression, 66.9% by nervousness/anxiety, and 53% by stress. Female students reliably scored higher than guys (Iqbal et al 2015). In Table 4, in spite of the fact that there is no measurably critical contrast in the comparison of gender to anxiety $x^2=2.85$ and $p=0.240$, when looking at the levels of anxiety in terms of “low, moderate and high”, the ratio of female is higher than that of the male. No important difference was found in the academic year of the respondents. Education (academic year), Home (residential situation) and Parent education (highest academic achievement) are statistically significant with their values being ($x^2=17.65$ and $p=0.007$; $x^2=75.44$ and $p=0.001$; & $x^2=12.76$ and $p=0.013$) respectively. Many studies focused on psychological medical problems in youths, particularly during their examining a very long time at college (Blanco et al. 2008, Milojevich&Lukowski 2016).

Students' mental uneasiness is manifested in a diverse way including anxiety, depression, stress, and sleeping issue (Nyer et. al. 2013; Petrov et. al. 2014; Feld & Shusterman

2015, Milojevich&Lukowski 2016). Othman et al (2019) study showed that socioeconomic factors including business, working conditions, educational cost installment, access to lodging and wellbeing administrations was likewise a ground-breaking indicator of moderate/extreme score of tension/anxiety. Moreover, this finding is in arrangement with different examinations that report absence of adequate pay or financial troubles as associated with anxiety/tension (Matheson et al 2016, Farrer et. al. 2016, Cheung et. al. 2016, Beiter et. al. 2015 and Eisenberg et. al. 2007). This support the findings from Table 5 where family economic situation ($x^2=11.75$ and $p=0.019$), personal economic situation ($x^2=11.57$ and $p=0.021$), source of income ($x^2=24.20$ and $p=0.002$), job ($x^2=34.12$ and $p=0.001$) and weekly spending ($x^2=7.312$ and $p=0.026$) are statistically significant values.

Perceived financial stress may be a superior indicator of emotional/mental well-being issues (Butterworth et al 2009). Maslow's hierarchy of needs is a hypothesis in brain research made by Abraham Maslow in his 1943 paper "A Theory of Human Motivation". Table 6 shows the relationship between anxiety and financial situations. The findings of monthly spending, cinema, clothing, gym/exercise, restaurants and courses are not statistically significant. These concepts are the physiological needs of humans in reference to Maslow's pyramid of needs. It is only normal that most people can easily afford these. However, tuition, bills, charges, holidays, concert, hygiene, transport, travels, education and novels values were statistically significant. These concepts are found in the 2nd (safety) and 3rd (love/belonging) stages of Maslow's pyramid.

5.5 Comparison of Depression to Socio-economic & Financial Demographic Characteristics

Mental distress manifested as stress, anxiety, & depression is a serious concern. The depression results were grouped into two main groups. Results from the BDI that was normal and mild were grouped into the "no-depression" group while results from the moderate and severe were grouped into the "depression" group. From Table 7 (which is a comparison of depression to some socio-demographic characteristics), majority of the respondents' feedback shows that there is no depression. Notably, more women 14% (n=42) had the "depression results" than men 7.3% (n=22) (a 2 to 1 ratio). This is supported by Kwaku and Johnny (2015) findings which stated that among college/university students, gender has been indicated to have

a very important influence on the depression epidemic; female students face greater degrees of depression.

Additionally, the value for “Home” ($x^2=23.04$ and $p=0.001$) is the only statistically significant concept in Table 7. Respondents living in the “student residence” 9.7% ($n=29$) reported the most “depression” results. Regardless of whether counseling focuses and assets are accessible inside the college grounds, there is little attention to them and little access. The mindfulness about the remarkable developing emotional/mental wellness issues and related-negative outcomes expands the interest for considering directing administrations offered by expertly qualified and prepared work force (Public health experts and mental health practitioners) for university students (Hunt and Eisenberg 2010).

Guiding analysts can assist students with adjusting to change or to make changes in their way of life. They help students in aspects such as, individual well-being, relational connections, work, amusement, wellbeing, emergency management, financial management and lifestyle changes (Zivin et al 2009). Table 8 (a comparison of depression with the economic situations of the respondents) showed that “source of income” ($x^2=20.08$ and $p=0.001$); job ($x^2=36.82$ and $p=0.001$) and weekly spending ($x^2=6.71$ and $p=0.010$) are concepts that are significant statistically. The highest depression rate on Table 8 was from respondents that claimed that their “weekly spending” was enough, the next depression rate (in relation to p value of statistical significance) was from respondents that worked “full-time” plus those that were “not working”. Unfortunately, most students with psychological distress do not get any remedial, professional guidance offers (Zivin et al 2009). Genuinely, the students' psychological well-being issues are getting progressively complex and severe, and there is a requirement for guidance administrations and interventions from the public health sectors.

Othman et al (2019) study discovered high predominance of worry/stress, anxiety with depression among students and also discovered various critical variables related with these conditions. Searching for the reasons for psychological wellness issues and their answers through an ecologic point of view; including individual, relational, family, social and different components affecting the student both in and outside the college may give better choices for understanding the issue. Findings from Table 9 showed that “bills, charges, concerts, clothing, hygiene, courses, education and novels had values that were statistically significant. Interestingly, the concepts also had the highest frequency of depression findings. Access to and

utilization of the psychological as well as financial facilities/administrations services is inadequate. Students should be encouraged to take part in individual and categorical level exercises to appropriately oversee stressors of college life. A seriousness of depression among college students would not be important those with the problems were getting suitable treatment, care, supports and mediations. Saleh et al (2017) discoveries proposed that concentrating on the feeling of self-efficacy and confidence could be fundamental in mediation programs for students.

System-wide activities are required that incorporates college overseers, scholastic educators and consultants, school and communityhealth professionals, public health nurses, psychological well-being practice, and student peer-group. It ought to be as worthy to look for mental/emotional wellness and financial guide for what it's worth to look for help for physical wellbeing.

6 CONCLUSION AND RECOMMENDATION

6.1. CONCLUSION

In this study,

1. 72.7% (n=210) were female. From the education groupings, the highest frequency was for the year 1 group at 38% (n=114).
2. Family and personal economic situations, the median/middle frequencies. However, the least of respondents 4.7% (14) have their source of income to be “special scholarship”. Most of the students 37.7% (n=113) are not working.
3. Just above half 52.3% (n=157) reported that paying the university tuition badly affects their financial situation. 53.7% (n=161) students do not have difficulty in paying rent and bills 58.3% (n=175) do not restrict themselves from using money due to internet and phone charges but 41.7% (n=125) restrict themselves.
4. The relationship between *anxiety and some sociodemographic* distributions. Since gender vs anxiety is ($\chi^2=2.85$ and $p=0.240$), this value is not statistically important. However, the remaining concepts education, home and parent education are statistically significant with their values being ($\chi^2=17.65$ and $p=0.007$; $\chi^2=75.44$ and $p=0.001$; & $\chi^2=12.76$ and $p=0.013$) respectively. The family economic situation ($\chi^2=11.75$ and $p=0.019$), personal economic situation ($\chi^2=11.57$ and $p=0.021$), source of income ($\chi^2=24.20$ and $p=0.002$), job ($\chi^2=34.12$ and $p=0.001$) and weekly spending ($\chi^2=7.312$ and $p=0.026$) are statistically significant values.
5. Monthly spending, tuition, holidays, cinemas, gym/exercise, restaurant, transport and travels values are not statistically significant. The remaining values which includes bills ($\chi^2=5.57$ and $p=0.018$); charges ($\chi^2=14.53$ and $p=0.001$); concert ($\chi^2=11.10$ and $p=0.001$); clothing ($\chi^2=5.68$ and $p=0.017$); hygiene ($\chi^2=15.57$ and $p=0.001$); courses ($\chi^2=5.10$ and $p=0.024$), education ($\chi^2=21.37$ and $p=0.001$) and novels ($\chi^2=8.04$ and $p=0.005$) are significant statistically.
6. The comparison of *depression and some sociodemographic* data. The values for gender, education and parent education at ($\chi^2=2.03$ and $p=0.154$); ($\chi^2=6.80$ and $p=0.079$) and ($\chi^2=0.10$ and $p=0.749$) respectively are not statistically significant.
7. While the value for Home ($\chi^2=23.04$ and $p=0.001$) is the only statistically significant concept in this table.

8. Job of mum ($x^2=0.10$ and $p=0.749$); job of dad ($x^2=0.14$ and $p=0.701$); family economic situation ($x^2=1.09$ and $p=0.579$) and personal economic situation ($x^2=1.81$ and $p=0.404$) are statistically unimportant.
9. While source of income ($x^2=20.08$ and $p=0.001$); job ($x^2=36.82$ and $p=0.001$) and weekly spending ($x^2=6.71$ and $p=0.010$) are concepts that are significant statistically.
10. Monthly spending, tuition, holidays, cinemas, gym/exercise, restaurant, transport and travels values are not statistically significant. The remaining values which includes bills ($x^2=5.57$ and $p=0.018$); charges ($x^2=14.53$ and $p=0.001$); concert ($x^2=11.10$ and $p=0.001$); clothing ($x^2=5.68$ and $p=0.017$); hygiene ($x^2=15.57$ and $p=0.001$); courses ($x^2=5.10$ and $p=0.024$), education ($x^2=21.37$ and $p=0.001$) and novels ($x^2=8.04$ and $p=0.005$) are significant statistically.

6.2 RECOMMENDATION

1. The researchers prescribed further examinations to investigate this topic in a thorough manner. Future investigations ought to incorporate students' ways of life and their relationship with the manifestation of psychological wellness issues and to likewise investigate obstructions to accessibility.
2. Public health nurses should work with university managers, deans, lecturers and professors to identify the psycho-financial needs of students and plan an effective intervention program that will reduce or alleviate the problems of the university students.
3. The university should work with the faculties, student advisors and international office to create strategies that will help to provide scholarships for more students based on academic performance and/or financial assistance needs.
4. The university should set up a public health sector/office that will work together with counselors/psychologists to help students in need of assistance in areas of lifestyles, planning and decision-making deficits.
5. Conferences and awareness programs/activities should be organized for all students of the university to reduce stigma concerning asking for financial/mental help, and hotlines help units should be created as well.

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CONSENT OF THE PARTICIPANT

Information and Consent Form Concerning Participation in the Thesis

1. Title of the Thesis

2. Responsible for the Thesis

2.1. Responsible

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3. Preamble

3.1. Brief description of the Thesis

3.2. Research process

4. Benefits, Risks and/or Inconvenience Associated with the Participation of this Study

5. Confidentiality of Data

6. Voluntary Participation and Right of Withdrawal

QUESTIONNAIRE IN-DEPTH

DETERMINATION OF THE EFFECT OF THE FINANCIAL STATUS OF NURSING FACULTY STUDENTS ON ANXIETY AND DEPRESSION

This questionnaire is for survey purpose to investigate the academic impact of financial stress on university students. Any information in connection with this study that can be identified with you remains confidential. Thank you for your participation.

1. Your age
2. Gender a. Woman b. Male
3. What year are you at the university?
4. Where do you live? a. Student residence b. With my family
c. At home with my friend for rent d. House for rent by myself e. Other
5. What is the education level of your father and mother?
a. Illiterate b. Primary school c. Middle School d. High school
e. University
6. Does your mother still work in a job that generates income?
a. Yes b. No
7. Does your father still work in a job that generates income?
a. Yes b. No
8. What do you think about the economic situation of your family? a. Income - equal to expenses b. Income - is less than expenses c. Income - more than expense
9. How do you assess your own economic situation? a. Income - equal to expenses
b. Income - is less than expenses c. Income - more than expense
10. Which of the following is your source of income? (You can mark more than one)
a. Support from my family b. I have a state scholarship c. I have a special scholarship
d. I work myself e. Other.....
11. If you work in a paid job;
a. Full time work in a workplace b. Part-time work in a workplace c. As I find work
d. I'm doing my own business (teaching music, producing and selling something handcrafted, taking care of patients, teaching private maths, etc.)
e. Other

12. How much money do you spend on average per week for your needs? Do you think this amount is enough?

..... a. Yes b. No

13. How much money do you spend on average per month for your needs? Do you think this amount is enough?

..... a. Yes b. No

14. How do you express your monetary situation in the following cases?

	Yes	No
Paying the university tuition badly affects my financial situation		
I have difficulty in paying for rent, dormitory fees, electricity, water bill etc.		
I restrict myself from using money due to internet and phone charges		
I have the money to go see my family on special days or holidays.		
Once or twice a month I can spend money on activities such as cinema and theater		
I don't have the money to go to a concert / music program.		
I can buy a sweatshirt-pants-dress-shoes		
I can spend enough money on personal hygiene products		
I can spend money on a gym or exercise course.		
I can eat at any restaurant I want at least once a week		
I hate spending more money when I use installments / dolmuş out of the service for urban transportation		
I was unable to go to my country due to airline / ship ticket prices		
I can fund a course for my personal development (painting, music course, language learning, etc.)		
I cannot afford textbook, clinic coat, etc. financially		
I think I cannot get novels, magazines, newspapers at high prices		

15. Is there anything else you would like to mention about your financial situation?

BECK'S ANXIETY INVENTORY

	Not at all	Mildly, but it didn't bother me much	Moderately – it wasn't pleasant at times	Severely – it bothered me a lot
Numbness or tingling	0	1	2	3
Feeling hot	0	1	2	3
Wobbliness in legs	0	1	2	3
Unable to relax	0	1	2	3
Fear of worst happening	0	1	2	3
Dizzy or lightheaded	0	1	2	3
Heart pounding / racing	0	1	2	3
Unsteady	0	1	2	3
Terrified or afraid	0	1	2	3
Nervous	0	1	2	3
Feeling of choking	0	1	2	3
Hands trembling	0	1	2	3
Shaky / unsteady	0	1	2	3
Fear of losing control	0	1	2	3
Difficulty in breathing	0	1	2	3
Fear of dying	0	1	2	3
Scared	0	1	2	3
Indigestion	0	1	2	3
Faint / lightheaded	0	1	2	3
Face flushed	0	1	2	3
Hot / cold sweats	0	1	2	3

BECK'S DEPRESSION INVENTORY

1.	0	I do not feel sad
	1	I feel sad
	2	I am sad all the time and I can't snap out of it
	3	I am so sad and unhappy that I can't stand it
2.	0	I am not particularly discouraged about the future
	1	I feel discouraged about the future
	2	I feel I have nothing to look forward to
	3	I feel the future is hopeless and that things cannot improve
3.	0	I do not feel like a failure
	1	I feel I have failed more than the average person
	2	As I look back on my life, all I can see is a lot of failures
	3	I feel I am a complete failure as a person
4.	0	I get as much satisfaction out of things as I used to
	1	I don't enjoy things the way I used to
	2	I don't get real satisfaction out of anything anymore
	3	I am dissatisfied or bored with everything
5.	0	I don't feel particularly guilty
	1	I feel guilty a good part of the time
	2	I feel quite guilty most of the time
	3	I feel guilty all of the time
6.	0	I don't feel I am being punished
	1	I feel I may be punished
	2	I expect to be punished
	3	I feel I am being punished

7.	0	I don't feel disappointed in myself
	1	I am disappointed in myself
	2	I am disgusted with myself
	3	I hate myself
8.	0	I don't feel I am any worse than anybody else
	1	I am critical of myself for my weaknesses or mistakes
	2	I blame myself all the time for my faults
	3	I blame myself for everything bad that happens
9.	0	I don't have any thoughts of killing myself
	1	I have thoughts of killing myself, but I would not carry them out
	2	I would like to kill myself
	3	I would kill myself if I had the chance
10.	0	I don't cry any more than usual
	1	I cry more now than I used to
	2	I cry all the time now
	3	I used to be able to cry, but now I can't cry even though I want to
11.	0	I am no more irritated by things than I ever was
	1	I am slightly more irritated now than usual
	2	I am quite annoyed or irritated a good deal of the time
	3	I feel irritated all the time
12.	0	I have not lost interest in other people
	1	I am less interested in other people than I used to be
	2	I have lost most of my interest in other people
	3	I have lost all of my interest in other people

13.	0	I make decisions about as well as I ever could
	1	I put off making decisions more than I used to
	2	I have greater difficulty in making decisions more than I used to
	3	I can't make decisions at all anymore
14.	0	I don't feel that I look any worse than I used to
	1	I am worried that I am looking old or unattractive
	2	I feel there are permanent changes in my appearance that make me look unattractive
	3	I believe that I look ugly
15.	0	I can work about as well as before
	1	It takes an extra effort to get started at doing something
	2	I have to push myself very hard to do anything
	3	I can't do any work at all
16.	0	I can sleep as well as usual
	1	I don't sleep as well as I used to
	2	I wake up 1-2 hours earlier than usual and find it hard to get back to sleep
	3	I wake up several hours earlier than I used to and cannot get back to sleep.
17.	0	I don't get more tired than usual
	1	I get tired more easily than I used to
	2	I get tired from doing almost anything
	3	I am too tired to do anything
18.	0	My appetite is no worse than usual
	1	My appetite is not as good as it used to be
	2	My appetite is much worse now
	3	I have no appetite at all anymore

19.	0	I haven't lost much weight, if any, lately
	1	I have lost more than five pounds
	2	I have lost more than ten pounds
	3	I have lost more than fifteen pounds
20.	0	I am no more worried about my health than usual
	1	I am worried about physical problems like aches, pains, upset stomach, or constipation
	2	I am very worried about physical problems and it's hard to think of much else
	3	I am so worried about my physical problems that I cannot think of anything else
21.	0	I have not noticed any recent change in my interest in sex
	1	I am less interested in sex than I used to be
	2	I have almost no interest in sex
	3	I have lost interest in sex completely

CURRICULUM VITAE



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E-Commerce



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REFERENCES

Available upon request

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2020 - 2021	LaSalle College Istanbul Fashion Patternmaker Certificate Istanbul, Turkey
2018 - 2020	Near East University MSc in Public Health (Nursing) North Cyprus (TRNC)
2014 - 2018	Near East University Bachelors Degree in Nursing North Cyprus (TRNC)

WORK EXPERIENCE

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