

# IMPACT OF LIFE STRESS ON PSYCHOLOGICAL PRECISION ASSISTANCE FOR COLLEGE STUDENTS WITH FINANCIAL DIFFICULTIES

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**Abstract:** The discussion on the life stress level and mental health status of college students from economically disadvantaged families is helpful to promote the precise psychological assistance work for college students from economically disadvantaged families. The questionnaire survey results of college students from economically disadvantaged families using life stress events and general mental health scales show that the mental health status of female college students from economically disadvantaged families is significantly lower than that of male college students from economically disadvantaged families, and they are higher than boys in terms of low self-affirmation, depression, and anxiety; the mental health status of first-year students with economic difficulties is lower than that of other grades, and there are significant differences in the anxiety dimension between grades; the life stress level of female college students with economic difficulties is significantly higher than that of boys, and girls are higher than boys in terms of interpersonal relationships, study pressure, punishment, loss, and health adaptation; there are significant differences in the life stress level of each grade, and the life stress level of senior students with economic difficulties is higher than that of other grades, and there are significant differences in interpersonal relationships, study pressure, loss, and health between grades; the life stress level is significantly correlated with mental health status, and the life stress level can significantly predict mental health status.

**Keywords:** College students from economically disadvantaged families; Psychological precision support; Life stress; Mental health

## 1 INTRODUCTION

Our country has achieved a comprehensive victory in the fight against poverty. The next step is to strengthen support for people who are prone to falling back into poverty and ensure that large-scale poverty does not occur. Poverty needs to be understood from the internal mechanism of the main body of poverty. Only through precise psychological support can the intergenerational transmission of poverty be blocked and poverty relapse be prevented [1]. Precision support for college students from economically disadvantaged families is the core content of the funding work of various universities. Colleges and universities have established a relatively complete funding support system, which has basically solved the economic difficulties of college students, but rarely involves psychological support. Poverty is not only a lack of material resources, but also reflected in mental health. Mental health is more complex and hidden, and is not easy to pay attention to and deal with. In recent years, although the mental health of college students with economic difficulties has improved significantly, there is still a gap compared with non-economically disadvantaged students [2]. At present, there are few studies on precise psychological support for college students with economic difficulties in China. The attribution of poverty is one-sided, the means of support are relatively single, and most of them are based on financial assistance. There is a lack of effective monitoring and measurement tools. How to help college students with economic difficulties to achieve both material and psychological poverty alleviation as soon as possible and prevent college students who have escaped poverty from falling back into poverty has become an important part of precise psychological support for college students with economic difficulties. Stressful events refer to events that occur suddenly in an individual's life and cause a strong psychological reaction. They are an important factor affecting college students' mental health. If they are not resolved in a timely manner, stressful events in daily life will accumulate and cause greater harm to individuals [3]. Therefore, this study attempts to investigate the mental health status and life stress level of college students with financial difficulties, in order to provide some reference for the in-depth development of college funding and assistance work.

## 2 RESEARCH METHODS

### 2.1 Research Subjects

This study adopted the stratified cluster sampling method and selected economically disadvantaged college students of different grades for a questionnaire survey. The main screening criteria were economically disadvantaged families, monthly income per capita below the minimum living standard of the city, and college students who applied for relevant national subsidies. A total of 1,200 questionnaires were issued, 1,113 questionnaires were collected (recovery rate 92.75%), and 1,076 valid questionnaires were obtained after invalid questionnaires were eliminated (effectiveness

96.68%). Among them , there are 754 boys (accounting for 70.07%) and 322 girls (accounting for 29.93%); 73 freshmen (accounting for 6.78%), 364 sophomores (accounting for 33.83%), 462 juniors (accounting for 42.94%), and 177 seniors (accounting for 16.45%); 65 urban residents (accounting for 6.04%), and 1011 rural residents (accounting for 93.96%); 258 Han students (accounting for 23.98%), and 818 ethnic minority students (accounting for 76.02%), and the ethnic minorities are mainly Miao, Tujia, Dong, Buyi, etc. (see Table 1).

**Table 1** Basic Information of the Subjects

Gender		Grade				Nationality		Household registration	
Male	Female	Freshman	Sophomore	Junior	Senior	Han	Minority	Urban residents	Rural residents
754	322	73	364	462	177	258	818	65	1 011

Unit: Person

## 2.2 Research Tools

**Stressful life events:** The Youth Life Events Questionnaire developed by Liu Xianchen et al. [4] was used. This questionnaire has 27 items, including six dimensions: interpersonal relationships, learning pressure, punishment, loss, health adaptation, and others. Each dimension contains 3-7 questions . The answer method for each life event is as follows: first determine whether the event occurred within a specified time period. If it did occur, the psychological feelings at the time of the event were scored into 5 levels (1 "no impact" to 5 "severe"). If the event did not occur, it was counted as no impact. The cumulative scores of each event were the total stress amount. The higher the score, the higher the degree of life stress. In this study, the Cronbach's  $\alpha$  coefficients of the subscales of each dimension were 0.84, 0.88, 0.78, 0.77, 0.83, and 0.82, respectively, and the Cronbach's  $\alpha$  coefficient of the total scale was 0.89, with good reliability.

**General mental health:** The general mental health questionnaire revised by Li Hong et al. [5] was used. The questionnaire consists of 20 items, including three dimensions: self-affirmation, depression, and anxiety. It is scored as "yes" or "no", with a score of 1 and 0 respectively. The higher the score, the higher the level of depression and anxiety; the higher the score of the self-affirmation dimension, the higher the level of self-affirmation; after reverse scoring the score of the self-affirmation dimension, it is added with the scores of the depression and anxiety dimensions to obtain the total score. The higher the total score, the lower the level of mental health. The Cronbach's  $\alpha$  coefficients of the subscales of each dimension in this study were 0.83, 0.82, and 0.80, respectively, and the Cronbach's  $\alpha$  coefficient of the total scale was 0.85, with good reliability.

## 2.3 Data Statistics and Processing

SPSS 22.0 software was used to perform T-test, correlation analysis and regression analysis on the data.

## 3 RESEARCH RESULTS

### 3.1 Analysis of the Mental Health Status of College Students with Financial Difficulties

The three factors of mental health status of college students with financial difficulties were subjected to independent sample t-tests with gender as the grouping variable, and the three factors of mental health status of college students with financial difficulties were subjected to one-way analysis of variance with grade as the factor. The results are shown in Table 2: (1) In terms of total mental health score, girls were significantly higher than boys ( $t=-2.56$ ,  $P<0.01$ ); in terms of dimensions, girls were significantly higher than boys in terms of self-affirmation (reverse) ( $t=-2.56$ ,  $P<0.01$ ), and girls were significantly higher than boys in terms of anxiety ( $t=-2.04$ ,  $P<0.05$ ). In addition, girls were higher than boys in terms of total mental health score, self-affirmation (reverse), depression, and anxiety, indicating that the mental health status of female college students with financial difficulties was significantly lower than that of male college students. (2) When grade was used as a grouping variable for college students with financial difficulties, there was a significant difference in anxiety between grades ( $F= 1.98$ ,  $P<0.05$ ). Freshmen with financial difficulties scored the highest in total mental health score, self-affirmation (reverse), and anxiety, reflecting their poor mental health.

**Table 2** Comparison of Differences in Mental Health Status

Demographic variables	Mental Health	Self-affirmation ( reverse )	Depression	Anxiety
Male ( n=754 )	5.98 ± 3.01	3.60 ± 2.12	1.52 ± 0.96	0.86 ± 1.46

Gender	Female ( n=322 )	6.56 ± 3.45	3.97 ± 2.14	1.53 ± 0.90	1.06 ± 1.53
	T	-2.56* *	-2.59* *	-0.12	-2.04*
Grade	Freshman ( n=73 )	6.75 ± 3.70	3.97 ± 2.19	1.58 ± 1.01	1.21 ± 1.06
	Sophomore ( n=364 )	6.07 ± 3.15	3.73 ± 2.20	1.51 ± 0.96	1.04 ± 0.84
	Junior year ( n=462 )	6.07 ± 3.26	3.71 ± 2.16	1.48 ± 0.82	1.04 ± 0.88
	Senior year ( n=177 )	6.29 ± 3.84	3.56 ± 2.29	1.66 ± 1.14	1.18 ± 1.07
	F	1.04	0.61	1.68	1.98*

Note: \*P<0.05, \*\*P<0.01.

### 3.2 Analysis of Life Stress Levels of College Students with Financial Difficulties

Independent sample t-test was performed on the six factors of life stress events of college students with financial difficulties with gender as the grouping variable, and one-way analysis of variance was performed on the six factors of life stress events of college students with financial difficulties with grade as the factor. The research results are shown in Table 3: (1) When gender was used as the grouping variable for college students with financial difficulties, the total score of life stress of girls was significantly higher than that of boys ( $t=-1.66$ ,  $P<0.05$ ). In terms of dimensions, girls were significantly higher than boys in terms of interpersonal relationships ( $t=-2.94$ ,  $P<0.01$ ), learning pressure ( $t=-0.81$ ,  $P<0.05$ ), punishment ( $t=-1.60$ ,  $P<0.05$ ), and other aspects were significantly higher than boys ( $t=1.61$ ,  $P<0.05$ ). Girls were also higher than boys in terms of loss and health adaptation. (2) When grade was used as a grouping variable for college students with financial difficulties, there were significant differences among grades in the total score of life stress ( $F=1.21$ ,  $P<0.05$ ), interpersonal relationships ( $F=0.98$ ,  $P<0.05$ ), learning pressure ( $F=2.31$ ,  $P<0.01$ ), loss ( $F=1.82$ ,  $P<0.05$ ), and health adaptation ( $F=1.47$ ,  $P<0.05$ ). The senior students with financial difficulties had the highest level of life stress.

**Table 3** Comparison of Differences in Life Stress Levels

Demographic variables		Life stress	Relationships	Study pressure	Punished	Loss	Healthy Adaptation	other
Gender	Male ( n=754 )	40.94 ± 12.12	7.86 ± 3.05	9.52 ± 3.07	8.61 ± 3.04	4.55 ± 2.22	5.31 ± 1.73	5.08 ± 1.82
	Female ( n=322 )	42.28 ± 11.98	8.48 ± 3.29	9.89 ± 3.17	8.95 ± 3.43	4.68 ± 2.14	5.37 ± 1.70	4.91 ± 1.50
	T	-1.66*	-2.94* *	-0.81*	-1.60*	-0.89	-0.51	1.61*
Grade	Freshman ( n=73 )	41.02 ± 11.02	8.10 ± 3.42	9.36 ± 3.14	8.88 ± 3.11	4.88 ± 2.39	5.10 ± 1.28	4.92 ± 1.57
	Sophomore Year ( n=364 )	40.08 ± 11.86	7.87 ± 2.95	9.34 ± 2.87	8.72 ± 3.18	4.48 ± 2.15	5.40 ± 1.83	5.00 ± 1.66
	Junior Year ( n=462 )	41.19 ± 11.84	8.06 ± 3.11	9.79 ± 3.16	8.58 ± 3.01	4.51 ± 2.07	5.25 ± 1.67	5.00 ± 1.74
	Senior Year ( n=177 )	42.87 ± 12.49	8.36 ± 3.444	9.94 ± 3.36	8.99 ± 3.54	4.96 ± 2.47	5.49 ± 1.78	5.22 ± 1.94
	F	1.21*	0.98*	2.31**	0.78	1.82*	1.47*	0.89

Note: \*P<0.05, \*\*P<0.01.

### 3.3 Relationship between Mental Health Status and Life Stress Level of College Students with Financial Difficulties

The correlation analysis results in Table 4 show that there is an obvious positive and close relationship between the three factors of mental health status and the six factors of life stress level. The general health scale and the life event scale are also highly positively correlated internally. Among them, anxiety has the highest correlation with learning pressure, and self-affirmation (reverse) has the lowest correlation with loss.

In order to further test the predictive ability of life stress level on the mental health of college students with financial difficulties, this study used the mental health of college students with financial difficulties as the dependent variable (predicted variable) and the six dimensions of life stress level as independent variables (predictor variables) to establish a multivariate linear stepwise regression equation. The results are shown in Table 5. In Model 1 with mental health as the dependent variable, interpersonal relationships, learning pressure, punishment, loss and other factors that entered the regression equation all had a significant positive predictive effect on the dependent variable.

**Table 4** Correlation Analysis between Mental Health Status and Life Stress Level of College Students with Financial Difficulties

Variable Name	1	2	3	4	5	6	7	8	9
1. Self-affirmation (reverse)	—								
2. Depression	0.06*	—							
3. Anxiety	0.28**	0.46**	—						
4. Relationships	0.27**	0.22**	0.35**	—					
5. Study pressure	0.25**	0.23**	0.38**	0.64**	—				
6. Punished	0.17**	0.16**	0.21**	0.55**	0.55**	—			
7. Loss	0.13**	0.12**	0.19**	0.49**	0.46**	0.58**	—		
8. Healthy Adaptation	0.18**	0.15**	0.26**	0.54**	0.55**	0.60**	0.55**	—	
9. Other	0.25**	0.23**	0.29**	0.59**	0.54**	0.73**	0.50**	0.59**	—

Note: \*  $p < 0.05$ , \*\*  $p < 0.01$ .

**Table 5** Regression Analysis of Mental Health Status and Life Stress Level of College Students with Financial Difficulties

Model	Dependent Variable	Predictor variables	R <sup>2</sup>	F	$\beta$	t
1	Mental health conditions	Relationships	0.48	59.01**	0.24	5.36**
		Study pressure			0.26	6.31**
		Punished			0.16	3.66**
		Loss			0.04	2.14**
		other			0.21	5.12**

## 4 DISCUSSION

### 4.1 Analysis of the Mental Health Status of College Students with Financial Difficulties

The statistical results of the mental health status of college students with financial difficulties in terms of gender show that the mental health status of female college students with financial difficulties is significantly lower than that of male college students. Previous studies have shown that the mental health status of male college students with financial difficulties is generally better than that of female college students. This study is consistent with the results of previous studies [6]. In terms of dimensions, female college students are higher than male students in self-affirmation (reverse), depression, anxiety, etc. Influenced by traditional culture, social environment and their own characteristics, women are more likely to have emotional problems. Similar situations exist not only in the group of students with financial difficulties, but also in the entire group of female college students. This suggests that colleges and society should pay more attention to the mental health status of female college students, increase support, and discover and solve problems

in a timely manner. The statistical results of the mental health status of college students with financial difficulties in terms of grade show that there are significant differences in anxiety among grades. The anxiety level of freshmen with financial difficulties is the highest, followed by seniors with financial difficulties, and the anxiety level of sophomores and juniors with financial difficulties is the lowest; the mental health status of freshmen with financial difficulties is the worst, followed by seniors. Freshmen have just entered the school, and their living environment and learning methods have undergone tremendous changes, so they need a process of adaptation. At the same time, because they have just entered the school, the school's financial assistance is weak and the support level is low, which directly affects their mental health. Although senior students with financial difficulties can enjoy the school's "awards, loans, diligence, assistance, exemptions" and other financial assistance policies, they face various pressures such as employment, further studies, and loan repayments. Insufficient accumulation of social capital will also affect their mental health.

#### **4.2 Analysis of Life Stress Levels of College Students with Financial Difficulties**

The statistical results of the life stress level of college students with financial difficulties in terms of gender show that the life stress level of female college students with financial difficulties is significantly higher than that of male college students, and female college students are higher than male college students in terms of study pressure, interpersonal relationships, punishment, loss, and health adaptation. It shows that female college students with financial difficulties have greater pressure in academics, poor interpersonal skills, easy conflicts with people around them, and a strong sense of crisis in life. The statistical results of the life stress level of college students with financial difficulties in terms of grade show that there are significant differences in life stress levels among grades, and there are significant differences in study pressure, interpersonal relationships, loss, and health adaptation among grades. The life stress level of senior students with financial difficulties is the highest, suggesting that we should increase the support for senior students and introduce specific measures to help them eliminate the impact of stressful events. Previous studies have shown that college students with financial difficulties are greatly affected by economic and material scarcity. This study shows that college students with financial difficulties have the greatest pressure from study, followed by punishment, interpersonal relationships, health adaptation, others, and loss. Since the country began to implement student loans in 1999, the support has been expanded year by year, effectively alleviating the pressure of college students with financial difficulties. Since 2012, the country has officially implemented national special plans, local special plans and university special plans (collectively referred to as special plans), and has set aside a portion of the quota from the annual college entrance examination enrollment plan of key universities to recruit students from rural and poor areas; the "Notice on Doing a Good Job in Enrolling Rural and Poor Area Students in Key Universities in 2019" issued by the Ministry of Education pointed out that it is necessary to continue to implement special plans, improve long-term mechanisms, and further promote educational equity. After poverty alleviation, poor counties in the implementation areas of special plans can continue to enjoy the national special plan policies in 2019. According to statistics, in 2018 alone, the special plan enrolled a total of 103,800 students. Although this move helped students from rural and poor areas realize their university dreams, due to the poor learning resources and foundation of these students, the learning pressure ensued, causing psychological problems.

#### **4.3 Correlation and Regression Analysis between Mental Health Status and Life Stress Level of College Students with Financial Difficulties**

The mental health of college students with financial difficulties is closely related to their life stress level. The life stress level can significantly predict their mental health. The higher the life stress level of female college students with financial difficulties, the lower their mental health. The resource conservation theory believes that when resources are threatened by depletion, individuals will experience psychological stress, and then consume more resources to cope with the threat. If the resources are excessively depleted or cannot be replenished in time, it will induce negative emotions in individuals and affect their health level. The occurrence of various stressful events requires college students with financial difficulties to consume individual resources to cope with them. Compared with non-financially disadvantaged students, the individual resources of students with financial difficulties are relatively scarce, and their coping methods are relatively simple. They are prone to the superposition effect of stressful events, which in turn endangers their mental health. Therefore, a more complete personal file registration information should be established for college students with financial difficulties, which should not only include basic family conditions and financial aid status, but also accurately identify life stress events that occur during their school years, dynamically monitor their mental health status, and scientifically evaluate the mental health status of college students with financial difficulties, so as to formulate targeted assistance strategies, carry out targeted psychological precision poverty alleviation work, and provide more effective financial assistance for college students with financial difficulties.

#### **CONFLICT OF INTEREST**

The authors have no relevant financial or non-financial interests to disclose.

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