Honors Program

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Debt and Its Effects on College Students'
Well-Being at Bemidji State University

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Abstract

The point of this research was to see if there was a relationship between the debt levels, stress levels and the levels of dangerous activities (smoking and drinking) by students at Bemidji State University. This was completed by issuing surveys via student e-mail accounts and then using Microsoft Excel and SPSS to compute correlations and cross tabulations. The results of this research showed that there is a positive correlation between levels of student debt and levels of stress. The results also show that students with loans have more stress. The results were inconclusive with regard to the connection between debt levels and the smoking. There was a relationship between having student loans and the drinking habits of the students at Bemidji State University. This research will hopefully help us understand that there are psychological and even physical implications to the acquisition of debt in order to finance secondary education as well as everyday life.

Debt and Its Effects of Students' Well-Being at

Bemidji State University

Debt has many different forms. It can be seen as loans to purchase a car, as carrying a balance on a credit card from month to month and, what affects many of us that are between the ages of 18 and 22, student loans. Debt, in my survey and research, will simply mean "to owe an amount". Many people think that once they pay off their debt, then they will not have to worry about it any longer. What they do not think about is how the debt affects their mental health and how the anxiety related to this debt affects their lives.

The majority of my research was conducted via a survey which was distributed via e-mail to students at Bemidji State University. The results of this survey showed levels of debt in the student populace as well as any possible hazardous behaviors. These results will let us see how Bemidji State University students handle the debt they face. A survey was conducted in which the results showed that "[t]hose in debt were more likely to answer in the affirmative for prostitution, … drug dealing, … and crime" (Roberts, 1999). I tried to replicate this survey for the students at Bemidji State University.

This research will help us, as students and worried consumers, get an idea of what we are facing as we near graduation day, as well as the current road blocks in our way to get there. I reviewed surveys that were conducted by other scholars from different universities in order to ask two specific questions: how are the debt levels and stress levels related for the students at Bemidji State University and is there a relationship between a higher stress level and a higher rate of smoking and drinking for the students at Bemidji State University.

Throughout the remainder of this paper, I will explain the methods I used, the results that I obtained, a discussion on those results and also a section regarding what I wish I would have done better or changed altogether.

Literature Review

An article published in 2009 in *Forbes* magazine by Kathy Kristof gives a nice starting example as to how student debt is being financed and how a specific student within the system has to cope with the costs of obtaining a higher education. It elaborated on the idea of how a college graduate makes more in their life time than a high school graduate, but the costs often make the gains seem miniscule in the short run. "All the while students have been lulled into thinking of the extra $1 million that will be theirs, they have been forced to disgorge an ever larger fraction of it in pursuit of the degree" (Kristof, 2009). The different ways on how college students finance their education, such as working at full-time jobs or taking out loans, are also brought up within this article. It is stated that "[b]orrowing has doubled over the past decade" (Kristof, 2009), with around $85 billion in new student loans alone. With all of this information, it is clear how the debt that we are all facing arose. While applying this information to my study, I know to expect rather high levels of debt among the students that have a higher class ranking, such as a senior or junior.

A survey conducted in Great Britain by Roberts, Golding, Towell and Weinreb in 1999 gave an insight on how debt affects a student. The survey contained questions regarding alcohol, tobacco and drug use. It assigned a different point value per answer and the totals of those points were then used to arrive upon the results. The results showed that the debt affected psychosocial

factors, rather than the physical well-being of those studied. It also showed that only about half of the 365 students surveyed even had debt. While only a smaller number had debt, "the evidence suggests university students are experiencing serious detriments in health, social functioning, and vitality" (Roberts, 1999) and those that were in the debt category had a higher chance of experiencing such detriments. I used this survey as a foundation for my own, with respect to the various aspects of destructive decisions.

A survey conducted in London by Callender and Jackson in 2008 gathered information on how income and potential debt can affect a student's choice on what their major is and where they go to school. While some of the questions asked on the survey were focused on British qualifications, the other questions gave me an idea of what to generally expect from my own survey. Its questions were easy to understand and their results could not be "in the middle". It gave some excellent data on perceived attitudes of debt and the perceived advantages of getting a degree, such as how a college graduate typically makes more money in their life time, but it comes at a great expense of actually affording to get a degree, which leads to high amounts of debt relatively early on in someone's life. One key piece of information that this survey actually verified with its completion is that "[m]any of the potential students in [the] study reported that their choice of university was constrained by the cost of going to the university" (Callender & Jackson, 2008). While it seems as though it is common sense, the verification of this idea is an important thing to take note of since it may be that some of the students at Bemidji State University had no other college choice financially.

An article written by Dean Nelson in 2009 focused on the effects of a recession and attending a university. It compared statistics between two different years, showing how the lack of funds has drastically increased the need to borrow more, or the need to simply not attend. This

information gave me a good base on the topic of how debt levels can change between two different years. Specifically, how much debt is acquired over the four years that are needed to obtain a degree and the different variables that affect when and where you attend the school. One key idea that fuels the entire article is that "[h]igher education continues to outpace inflation" (Nelson, 2009). This is important for my study since we are currently trying to recover from a recession, and some say that we are still in it.

An article in the Mosby's Medical Dictionary defines what information my survey will gather about anxiety state, or state anxiety. It is defined as "a mental or emotional reaction characterized by apprehension, uncertainty, and irrational fear" (Mosby, 2009) to an event or circumstance. State anxiety can also be accompanied by physiological changes which could include, but not limited to, things like tremors, rapid heartbeat or insomnia (Mosby, 2009). This is relevant to my survey because it is exactly what I hope to analyze in my project. I will use the levels of debt as the circumstance and use the feeling of anxiety, stress and worry to see if there is any correlation to destructive habits used as a coping mechanism.

It is with these sources that I have developed my hypotheses. My first hypotheses will test the relationship between student loans and stress levels, and will include two hypotheses:

Hypothesis 1:

H_1 : There is no relationship between levels of stress and having student loans.

H_A : Stress levels are higher for students who have student loans than for students without student loans.

Hypothesis 2:

H_2 : There is no relationship between levels of stress and levels of student loans.

H_A : Higher loan levels will be associated with higher stress levels.

My second set of hypotheses will test the relationship between student loans and smoking and will include two hypotheses:

Hypothesis 3:

H_3 : There is no relationship between having student loans and smoking.

H_A : Students with student loans are more likely to smoke.

Hypothesis 4:

H_4 : There is no relationship between levels of student loans and smoking.

H_A : Higher loan levels will be associated with smoking.

My third set of hypotheses will test the relationship between student loans and alcohol consumption and will include two hypotheses:

Hypothesis 5:

H_5 : There is no relationship between having student loans and alcohol consumption.

H_A : Students with student loans are more likely to consume alcohol.

Hypothesis 6:

H_6 : There is no relationship between student loan levels and drinking alcohol.

H_A : Higher loan levels are associated with student alcohol consumption.

Methods

In order to obtain the data for the Bemidji State University students, I submitted an electronic survey to 100 random students. These students were selected by a random generation

of e-mail addresses from the Information Technology department at Bemidji State University. I chose to do an electronic survey due to a few key strengths I noticed. These were a "faster transmission time", "higher response rate", and "more candid responses" (Writing@CSU, 2012). In order to be allowed to issue a survey to the students, I first had to have it approved by the Human Subjects Committee as well as Lisa Erwin, Vice President for Student Development and Enrollment.

As stated previously, this survey was e-mailed to students. One question on the survey asked students to identify their class rank (Freshman, Sophomore, Junior, Senior). This was done in order to see if there was any relationship between class rank and level of debt. The remaining questions were about the various kinds of debt that the student had as well as various rankings for the amount of debt in equal intervals. There were a few questions that asked if the student either smoked tobacco products or drank alcoholic beverages. After each of these questions was a frequency question that asked how often they participated in those activities. Near the end of the survey, were questions regarding how often the students were stressed about debt, how often they thought about debt, and also an open-ended question that asked how they typically coped with debt.

Once this survey was completed by the students, I compiled the data into an Excel spreadsheet. I then ran correlation statistics on Excel as well as on SPSS with the help of my advisor. These correlations were mainly between the debt questions and the stress questions. A few correlations were completed that also showed the relation between stress and the smoking and drinking frequencies by the students. The correlation that I used was Spearman's rho. I used this for my data that was at the ordinal levels. Nonparametric methods of correlation must be used in order to account for the ordinal level data. Since Spearman's rho is a nonparametric

statistic, it is the best candidate for my statistical analysis. "The Spearman's ... correlation is the nonparametric version of the Pearson product-moment correlation" (Laerd Statistics, 2012). Spearman's rho requires "variables that are either ordinal, interval or ratio" (Laerd Statistics, 2012). I also conducted cross tabulations in order to compare nominal level data, including the smoking and drinking habits of the survey takers.

Since "[h]alf of all surveys receive at least a 26% response rate" (Hamilton), I had to think of a back-up plan in case my survey fell into this category. I could still compute my correlation with the given computations stated previously, but I may also have to rely on descriptive statistics.

I computed cross tabulations (crosstabs) using Microsoft Excel. I used crosstabs since the questions that were asked for the variables I used were nominal level, "yes" or "no" answers. Since I am interested in the relationship between two variables and the data is nominal, I should use crosstabs as the proper analysis tool (Lee, Famoye, Shelden, and Brown, 2012)

Findings

Out of a sample size of 100, the response rate for my survey was nine. This was far under what I had expected of 30. One of the survey takers was also not a student at Bemidji State University so I removed that response for the purpose of this research since my population of study is only to students at Bemidji State University. Of the eight respondents, one was a Freshman, three were Sophomores, two were Juniors, and two were Seniors. Five of the students had student loans while the remaining three did not. The students with loans that were ranked higher (Juniors and Seniors) were the ones that had a larger amount of student loan debt. The

Juniors and Seniors, on average, had between $15,000 and $19,999 in student loans while the Freshmen and Sophomores had, on average, between $5,000 and $14,999 in student loans. There was only one smoker of the eight survey takers and three of the students also stated that they drank alcoholic beverages.

Table 1 lists each survey question and the statistical label that I assigned to it. It can be located in the section near the end of the paper titled "Tables".

Table 2 shows the response categories for each of the survey questions. It can be located in the section near the end of the paper titled "Tables".

Table 3 shows the Spearman's rho correlations that were computed using the SPSS program. It can be located in the section near the end of the paper titled "Tables".

Table 4 shows the cross-tabs that were computed. It can be located in the section near the end of the paper titled "Tables".

For hypothesis 1, the level of stress for students with loans was compared to the level of stress for students without loans. The stress felt daily for the students with loans (mean = 3.2) was higher than that of the students that did not have loans (mean = 2.3) but the difference is only statistically significant at the .10 level (t = 1.561, Df = 6, p = .08). The stress related to debt was also higher for students with student loans compared to the students that did not have student loans. As one would imagine, the students with student loans think about debt more often than the students that did not have student loans (mean of 2.8 vs. a mean of 1, t = 2.315, Df = 6, p = .03). The students with student loans also worried about their debt more often than the students that did not have student loans (mean of 2.6 vs. a mean of 1, t = 2, Df = 6, p = .05). Students with loans also experience higher levels of debt-related stress than the students without student loans

(mean of 2 vs. mean of 1, t = 1.677, Df = 6, p = .07). Based upon these results, I accept my alternate hypothesis which states that stress levels are higher for students that have student loans than the students that do not have student loans.

For hypothesis 2, I reject my null hypothesis and accept my alternate hypothesis. According to my data, there is a relationship between debt and stress levels. The Spearman rho correlation between LOANVAL and STRESSAVG is .396 (p = .166) which is not statistically significant at either the .05 or .01 significance level, but it is positive. The correlations between LOANVAL and other aspects, such as how much the student thinks about debt (DEBTTHINK), how much the student worries about debt (WORRY), and the amount of stress related to debt (STRESSDEBT) are all positive and statistically significant. The correlation between LOANVAL and DEBTTHINK is .803 (p = .008) which is significant at the .01 level, the correlation between LOANVAL and WORRY is .849 (p = .004), which is also significant at the .01 level, and the correlation between LOANVAL and STRESSDEBT is .872 (p = .002), which is yet again significant at the .01 level.

For hypothesis 3, I compared the cross-tabulations of smokers to the students with loans. The ChiSquare of .686 (Df = 1) has a one-tailed significance of .2. Due to this low significance level, I accept the null hypothesis.

For hypothesis 4, there was only one smoker in my survey sample. This does not let me fully test this hypothesis for association. I accept my null hypothesis for this hypothesis.

For hypothesis 5, I compared the cross-tabulations of alcohol consumption compared to if the student had student loans. The ChiSquare of 2.88 (Df = 1) has a one-tailed significance of .05. Due to this high significance, I accept the alternate hypothesis.

For hypothesis 6, the Spearman's rho correlation between ALCFREQ and LOANVAL is .281 ($p = .25$). This number is not that significant at either the .01 or .05 level, but it is still a positive correlation. Much like the correlation between SMOKEFREQ and LOANVAL ($p = .421$), it shows that there is a slight positive correlation between these two variables (loans and drinking). In this case, the correlation is larger than the SMOKEFREQ/LOANVAL. This leads me to believe that there is a stronger correlation between loans and drinking. However, I accept the null hypothesis since the correlation is not statistically significant.

In addition to the statistics used to test my hypotheses, I also collected several descriptive statistics that can be used to describe the responses. For the correlations computed using Microsoft Excel, a few of them popped out as quite high. The correlation between how often a student thought of debt and how much they worried about debt was quite high. This shows that the more they were thinking about debt, the more that they worried and this was consistent among all survey respondents.

As stated before in this paper, the survey included some questions that could not be statistically analyzed. One of them was how stress interferes with the survey taker's daily interactions. For the most part, the responses were negative, ranging from things like making the stressed individual irritable, not letting them sleep properly and also limiting their social interactions.

The survey also asked a few open-ended questions. One of these was how stress interferes with the survey taker's daily interactions. These replies are illustrated in Table 5. This table can be found near the end of the paper in the section titled "Tables". These replies were all

close together in nature. They ranged from being irritable, to wasting time worrying, to becoming compulsive due to the stress.

Another question that was asked in the survey was how the survey taker usually handles their stress. The following table lists the responses in no particular order. These replies are illustrated in Table 6. This table can be found near the end of the paper in the section titled "Tables". Many of these replies were the same, such as listening to music, but some of the more interesting ones were using the internet to distract them or sleep in order to make the stress go away.

Another question that was on the survey that cannot be correlated or described statistically was asked as follows: "Do you feel as though, without stress, you would be a healthier person?" All eight of the people that responded to this survey replied "yes" to this question.

Discussion

My findings on hypothesis 1 show that students with student loans have higher stress levels than those that do not have student loans. This means that a student who acquires no loans for education will have a less stressful period at a college or university compared to one who must use student loans to finance the education. This could mean that those without the additional stress could perform academically better than the students that have the student loans due to the fact that stress plays a negative role in many people's lives.

My findings on hypothesis 2 show that there is a relationship between higher loan levels and higher stress levels. This means that, in order to finance their college education, the student takes on debt as well as more stress. This means that they add on additional tension early on in their life in order to, hopefully, become successful in later years. Since loans traditionally take many years in order to pay off, this stress can haunt the student for quite a long period of time even after they graduate.

My findings on hypothesis 3 showed that there is no real correlation between having student loans and smoking tobacco products. This could be because the students that do smoke started when they officially could in high school. This could mean that the students who smoke used smoking as a stress-reliever when they needed it the most in high school and it is now just something that they do, regardless of any outside circumstances.

My findings on hypothesis 4 were inconclusive due to the fact that there was only one smoker that replied to my survey. If I apply the same logic as I did to the discussion of hypothesis 3, there would be no relationship between the level of student loans and the rate of smoking.

My findings on hypothesis 5 ~~were much similar to that of hypothesis 3, except there was a slightly more positive correlation between the tw~~showed that there is a relationship between having student loans and drinking alcohol. Since drinking alcohol is illegal up until you reach the age of 21 and the college years often include this year, it is not uncommon to have college students drink alcohol. Since it is still a novel idea for some of the students, this could mean that more of them would drink just for the sake of drinking and because they could do it. It could also be possible that the students whom drink under the age of 21 would not admit to doing so due to the illegal nature of the activity.

My findings on hypothesis 6 are very similar to those of hypotheses 3 and 5. While the relationship exists, it is not significant enough in order to draw a sound conclusion upon whether or not students use drinking alcohol as a coping mechanism for the debt-related stress.

One important thing to notice from my research is that there is a strong correlation between how often a student thinks about debt and how much the student worries about debt. While this is a logical thing to assume, these facts solidify it and make it easy to state that there is a correlation between debt and stress. Another important thing to notice is that every survey taker believed that they would be healthier if they did not have to worry about debt in their lives.

According to Inner Health Studio's website, *Healthy Coping with Stress*, there is no coping mechanism that will consistently work, but one of the most effective methods is simply to relax (2011). Many of the techniques given by Inner Health Studio for relaxation are ones that were used by the survey takers when asked about how they dealt with their stress. This means that they are at least coping with their stress effectively.

The replies given for the question regarding how stress interferes with their lives shows that, at least in their minds, debt has a negative effect on their lives. This could be key for any future research done on this topic. It would have been more convincing, however, if there were more people that had replied to the survey. Despite the small size, it is still an important thing to notice.

The students at Bemidji State University have all stated that stress has negatively affected their lives. This is something that one would expect since "stress symptoms can affect your body, your thoughts and feelings, and your behavior" (American Psychological Association, 2010).

The fact that my survey also showed these results gives it some validity with respect to how stress can have an influence in peoples' lives.

Conclusion

The data for the comparison between stress levels and students with student loans and students without student loans show that the students with student loans have more stress in their lives.

The data for the relationship between higher loan levels and stress levels is positive and shows that there is a correlation between the two.

The data for the smoking frequencies compared to the levels of debt did not support a statistical correlation.

The data for smoking and having student loans did not support a statistical correlation.

The data for drinking alcohol frequency compared to the levels of debt showed a positive correlation but was not statistically significant.

The data for drinking alcohol and having student loans showed a positive correlation and was statistically significant, but the relationship between higher student loan levels and drinking alcohol remained inconclusive.

The replies given for the open-ended questions reveal that stress has a negative impact on the students' lives and that, without the stress, they believe that they would be a healthier person.

Recommendations

One thing that I would've liked to change was how many people responded to the survey. I should have either had a paper survey or had a larger pool of candidates to work with. With having a paper survey, you are guaranteed results but the students would also be forced to do it and that could make the results skewed or inaccurate. With a larger pool of candidates, I would have kept my initial idea of freedom for the survey takers. They could have taken it if they wanted to and be honest. A larger pool would have given me more results, which is what I would recommend to anyone that would do something similar in the future.

Another recommendation that I have is to include questions regarding outside influences to stress, such as a job, relationships or family issues. This could be used in order to see where the survey taker's original stress comes from and help to analyze the topic even further.

A third, and final, recommendation I have is to include more open-ended questions with respect to choice of school and major. A simple addition would be to ask if they would have chosen a different location, other than Bemidji State University, to obtain their secondary education if they did not have to worry about debt.

Tables

Table 1 Key for Survey Questions	
Survey Question	**Statistical Label**
Are you a student at Bemidji State University?	BSU
What is your class ranking at Bemidji State University?	RANK
Do you have any student loans?	LOANS
What is the range of amounts that your total student loans are within?	LOANVAL
Do you have a credit card?	CC
On your credit card, do you have an outstanding balance?	CCBAL
Select the range in which the outstanding balance of your credit card falls.	CCVAL
Do you have any debt that could be classified as unpaid bills, mortgage loans or car loans?	MISC
Select the range in which the total of this type of debt falls into.	MISCVAL
Do you have any debt that is not previously stated in a question?	OTHER
Select the range in which this other debt falls into.	OTHERVAL
Do you smoke on a regular basis?	SMOKE
How often do you smoke?	SMOKEFREQ
Do you drink alcohol on a regular basis?	ALC
How often do you drink alcohol?	ALCFREQ
If you drink alcohol and/or smoke regularly, do you feel as though you would be less likely to engage in these activities if you did not have to worry about debt and/or bills?	DEBTACT
How often do you think about debt (all types)?	DEBTTHINK
How often do you worry about debt (all types)?	WORRY
Rate the amount of stress you experience on a daily basis.	STRESSAVG
Rate the amount of stress you experience because of debt on a daily basis.	STRESSDEBT
How do you usually handle your stress?	HANDLE
How does stress interfere with your daily interactions?	INTERFERE
Do you feel as though, without stress, you would be a healthier person?	HEALTHIER

Table 2

Response Categories for Survey Questions

Survey Question	Response Categories											
BSU	0 = No	1 = Yes										
RANK		1 = Freshman	2 = Sophomore	3 = Junior	4 = Senior							
LOANS	0 = No	1 = Yes										
LOANVAL	0 = N/A	1 = 0 - 4999	2 = 5000 - 9999	3 = 10000 - 14999	4 = 15000 - 19999	5 = 20000 - 24999	6 = 25000 - 29999	7 = 30000 - 34999	8 = 35000 - 39999	9 = 40000+		
CC	0 = No	1 = Yes										
CCBAL	0 = No	1 = Yes	2 = N/A									
CCVAL	0 = N/A	1 = 0 - 499	2 = 400 - 999	3 = 1000 - 1499	4 = 1500 - 1999	5 = 2000 - 2499	6 = 2500 - 2999	7 = 3000 - 3499	8 = 3500 - 3999	9 = 4000 - 4499	10 = 4500 - 4999	11 = 5000+
MISC	0 = No	1 = Yes										
MISCVAL	0 = N/A	1 = 0 - 499	2 = 400 - 999	3 = 1000 - 1499	4 = 1500 - 1999	5 = 2000 - 2499	6 = 2500 - 2999	7 = 3000 - 3499	8 = 3500 - 3999	9 = 4000 - 4499	10 = 4500 - 4999	11 = 5000+
OTHER	0 = No	1 = Yes										
OTHERVAL	0 = N/A	1 = 0 - 499	2 = 400 - 999	3 = 1000 - 1499	4 = 1500 - 1999	5 = 2000 - 2499	6 = 2500 - 2999	7 = 3000 - 3499	8 = 3500 - 3999	9 = 4000 - 4499	10 = 4500 - 4999	11 = 5000+
SMOKE	0 = No	1 = Yes										
SMOKEFREQ		1 = 1-3 Times a Week	2 = 1-3 Times a Day	3 = 3-4 Times a Day	4 = 5+ Times a Day	5 = N/A						
ALC	0 = No	1 = Yes										
ALCFREQ		1 = <Once a Month	2 = 1-2 Times a Month	3 = 2-3 Times a Month	4 = 1-2 Times a Week	5 = 2-3 Times a Week	6 = 3+ Times a Week	7 = 1-2 Times a Day	8 = 2-3 Times a Day	9 = 3+ Times a Day	10 = N/A	
DEBTACT	0 = No	1 = Yes										
DEBTTHINK		1 = Rarely	2 = Monthly	3 = Weekly	4 = Daily							
WORRY		1 = Rarely	2 = Monthly	3 = Weekly	4 = Daily							
STRESSAVG		1 = 1	2 = 2	3 = 3	4 = 4	5 = 5						
STRESSDEBT		1 = 1	2 = 2	3 = 3	4 = 4	5 = 5						
HANDLE	Essay											
INTERFERE	Essay											
HEALTHIER	0 = No	1 = Yes										

Table 3

Spearman's Rho Computations

	LOANVAL	SMOKEFREQ	ALCFREQ	DEBTTHINK	STRESSAVG	WORRY	STRESSDEBT
LOANVAL	1.000						
SMOKEFREQ	.085 P = .421	1.000					
ALCFREQ	.281 P = .25	.168	1.000				
DEBTTHINK	.803** P = .008	.265	.611	1.000			
STRESSAVG	.396 P = .166	.524	.520	.385	1.000		
WORRY	.849** P = .004	.178	.589	.993**	.354	1.000	
STRESSDEBT	.872** P = .002	-.286	.399	.730*	.240	.802**	1.000
N	8	8	8	8	8	8	8
Mean	2.38	.25	1.63	2.13	2.87	2	1.63
Std. Dev.	2.264	.707	1.408	1.356	.835	1.31	.92

* = correlation is significant at the .05 level

** = correlation is significant at the .01 level

Table 4
Cross Tabulations

STRESSAVG		LOANS		
		0	1	Total
STRESSAVG	2	2	1	3
	3	1	2	3
	4	0	2	2
Total		3	5	8
ChiSquare	2.311		P	.157

WORRY		LOANS		
		0	1	Total
WORRY	1	3	1	4
	2	0	2	2
	4	0	2	2
Total		3	5	8
ChiSquare	4.8		P	.045

SMOKE		LOANS		
		0	1	Total
SMOKE	0	3	4	7
	1	0	1	1
Total		3	5	8
ChiSquare	.686		P	.2

DEBTTHINK		LOANS		
		0	1	Total
DEBTTHINK	1	3	1	4
	2	0	1	1
	3	0	1	1
	4	0	2	2
Total		3	5	8
ChiSquare	4.8		P	.09

STRESSDEBT		LOANS		
		0	1	Total
STRESSDEBT	1	3	2	5
	2	0	1	1
	3	0	2	2
Total		3	5	8
ChiSquare	2.88		P	.118

ALC		LOANS		
		0	1	Total
ALC	0	3	2	5
	1	0	3	3
Total		3	5	8
ChiSquare	2.88		P	.045

Table 5
Answers to "How does stress interfere with your daily interactions?"

Irritable
Time wasted on worrying
Robs of peace of mind
It doesn't really
School with a full time job causes my stress, and it reduces an amount of time for myself or others. I have become alienated by it because there just isn't enough time in the day.
I get anxious and crabby and take it out on the people that I love.
Sometimes hard to sleep, makes me kind of compulsive

Table 6
Answers to "How do you usually handle your stress?"
Singing, hanging with my boyfriend, hanging with friends
Read, pray
Internet distractions
Exercise
Go for a walk, listen to loud music, rant to a friend….If all else fails: cry.
Listen to music
I don't. Once or twice a month it surfaces as irritability towards others.
Sleeping, watching movies, listening to music

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