Family Stressors & Personal Anxiety Influences on College Students’ GPA
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Introduction
Identify how family stressors and personal anxiety influence college students’ GPA.

GPA
• Students with lower GPAs managed stress worse than those with higher GPAs (Moses, 2012).
• Risky financial behavior such as obtaining a payday loan was shown to negatively impact a student’s GPA (Xiao, Serido, & Shim, 2010).

STRESS
• Students with majors in professional fields experienced more financial stress (Fosnacht, 2013).
• Financial stress & anxiety are correlated with college debt (Grable & Joo, 2006).

Control Framework

<table>
<thead>
<tr>
<th>College Students’ Stress</th>
<th>Coping</th>
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</thead>
<tbody>
<tr>
<td>Cognitive Appraisal of Individual/Family Stressful Situations</td>
<td>Sleep</td>
</tr>
<tr>
<td></td>
<td>Cry</td>
</tr>
<tr>
<td></td>
<td>Hang out w/ friends or family</td>
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<td></td>
<td>Alcohol</td>
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<td></td>
<td>Counseling</td>
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</tbody>
</table>

Academic Achievement

Methods
Sample
Undergrads from a large public university who were enrolled at least part time
A regression analysis was used to predict GPA
• 36% Males
• 36% First generation students
• 84% White
• 93% Filled out a FAFSA
• 18% Participate in a sorority or fraternity
• 3.097 Average GPA
• 33% Enrolled in the College of Arts & Science

Results
Significant predictors
• Individual stressors (-)
• Anxiety (-)
• Coping factor (+)
• Male (-)
• First generation student (-)
• FAFSA dependency (+)
• Greek affiliation (+)
• Architecture, Business, Education, Engineering (+ to Arts & Science majors)
• Income (-)
• Savings (+)

Model accounts for 18% of variance in GPA

Most likely to be:
• Female
• College-educated
• FAFSA filers

Future Clients

Encourage family savings for education, time management, limit working during school if possible

Educate parents and grandparents of college students on stress students encounter, especially 1st generation students

College graduates:
• Higher income
• Higher financial knowledge
• GPA differentiates
• Scholarships likely to assist in GPA