



MENTAL HEALTH AWARENESS  
STUDENT WELLBEING • FINANCIAL WELLBEING • RESILIENCE

# FINANCIAL STRESS AMONG STUDENTS

*When money worries affect mental health, academic life, relationships, and everyday wellbeing.*



FEATURED AUTHOR

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Community of Care Initiative

Mental Health Awareness Campaign

For many college and university students, life involves more than lectures and examinations. Tuition, accommodation, food, transportation, learning materials, internet access, and other everyday costs can create significant pressure. When financial worries continue for a long time, they can affect emotional wellbeing, concentration, relationships, and academic participation.

## WHEN MONEY WORRIES BECOME MENTAL HEALTH PRESSURE

| CONSTANT WORRY                                                                            | LOSS OF CONCENTRATION                                                                      | WITHDRAWAL                                                                                               |
|-------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------|
| Thinking repeatedly about fees, food, accommodation, transport, or other financial needs. | Financial concerns can make it harder to focus on lectures, assignments, and examinations. | Students may avoid friends, activities, or campus spaces because of financial pressure or embarrassment. |

## FINANCIAL STRESS IS NOT A PERSONAL FAILURE

Students experiencing financial difficulty should not automatically be labelled lazy, irresponsible, or academically weak. Financial circumstances can place genuine pressure on anyone. A student's financial situation does not determine their worth, intelligence, or potential.

***“Financial difficulties may change your circumstances, but they do not define your worth or determine your future.”***

## WHAT CAN FINANCIAL STRESS LOOK LIKE?

*Persistent financial pressure can affect emotional, physical, social, and academic wellbeing.*

|    |                                                                                                                                                 |
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| 01 | <b>ANXIETY &amp; WORRY</b><br>Constant concern about meeting financial needs or unexpected expenses.                                            |
| 02 | <b>DIFFICULTY CONCENTRATING</b><br>Money worries may occupy attention that would otherwise go toward studying.                                  |
| 03 | <b>SLEEP &amp; ROUTINE CHANGES</b><br>Stress can disrupt sleep, eating patterns, energy, and normal daily routines.                             |
| 04 | <b>FRUSTRATION OR DISCOURAGEMENT</b><br>Repeated financial obstacles can leave students feeling overwhelmed or discouraged.                     |
| 05 | <b>SOCIAL WITHDRAWAL</b><br>Students may avoid social activities because they cannot afford them or feel embarrassed.                           |
| 06 | <b>LOWER ACADEMIC PARTICIPATION</b><br>Financial barriers can make it harder to access transport, materials, internet, or other learning needs. |

## COMMON SOURCES OF STUDENT FINANCIAL PRESSURE

|                                                                                                                          |                                                                                                                                       |
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| <b>FEES &amp; EDUCATIONAL COSTS</b><br>Tuition, registration, books, learning materials, and other academic expenses.    | <b>FOOD &amp; ACCOMMODATION</b><br>Meeting basic living needs while studying can be difficult when resources are limited.             |
| <b>TRANSPORT &amp; CONNECTIVITY</b><br>Transport, mobile data, and internet access may add regular costs.                | <b>FAMILY RESPONSIBILITIES</b><br>Some students also support relatives or carry responsibilities outside university.                  |
| <b>PRESSURE TO KEEP UP</b><br>Comparing lifestyles or feeling expected to spend like peers can create additional stress. | <b>UNCERTAINTY ABOUT THE FUTURE</b><br>Concerns about graduation, employment, debt, or career direction can add to financial anxiety. |

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| <b>SOCIAL MEDIA &amp; COMPARISON</b><br>Online posts often show selected moments rather than the full reality of someone's financial life. Comparing your circumstances with what you see online can increase pressure. Your journey is your own. |
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## 5 WAYS TO PROTECT YOUR WELLBEING

*Small, realistic actions can reduce the emotional burden of financial stress.*

|    |                                                                                                                                                                                         |
|----|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 01 | <b>TALK TO SOMEONE YOU TRUST</b><br>Sharing your worries with a trusted person can provide emotional support and help you identify practical options.                                   |
| 02 | <b>FOCUS ON WHAT YOU CAN CONTROL</b><br>You may not be able to solve every financial challenge immediately. Focus on manageable priorities and next steps.                              |
| 03 | <b>AVOID UNHELPFUL COMPARISONS</b><br>Your worth is not measured by what other students have, wear, buy, or post online.                                                                |
| 04 | <b>PROTECT YOUR BASIC WELLBEING</b><br>Maintain healthy routines around sleep, food, study, rest, movement, and supportive relationships as circumstances allow.                        |
| 05 | <b>SEEK SUPPORT EARLY</b><br>If financial pressure is seriously affecting your wellbeing, speak with a counsellor, healthcare professional, student support service, or trusted person. |

## WHAT COLLEGES & UNIVERSITIES CAN DO

Institutions can support students by strengthening financial-aid information, scholarship and bursary guidance, student welfare services, counselling, emergency support where available, career guidance, and safe spaces where students can discuss challenges without shame or judgement.

### A MESSAGE TO EVERY STUDENT

**You are more than your financial situation.  
Being unable to afford something does not make you less valuable.  
Asking for support is a strength, not a failure.**

### NEED SUPPORT OR SOMEONE TO TALK TO?

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### COMMUNITY OF CARE INITIATIVE (CCI)

Promoting mental health awareness, resilience, supportive communities, and healthier futures for young people.