STRESS FACTORS AND PSYCHOLOGICAL WELL-BEING AMONG PART-TIME STUDENTS IN UNIVERSITIES

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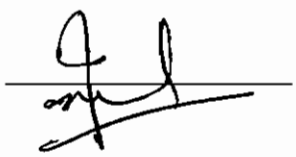

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ABSTRACT

The aim of this study is to determine the relationship of stress factors on psychological well-being among part-time students. 150 part-time students agreed to be the respondents for this study. Data analysis was done using descriptive statistics, correlation, and multiple regressions. Descriptive statistics revealed that most respondents have moderate level of psychological well-being. The findings of this study revealed that the work stress (r value = 0.499), family stress (r value = 0.418), academic stress (r value = 0.287)and financial stress (r value = 0.323) have a relationship and significantly influence on the psychological well-being. Whereas self-efficacy and psychological well-being (r value = -0.148) has a negative correlation. The results of multiple regression analysis indicates only two dimensions of stress factors are significantly influence on psychological well-being i.e. work stress and family stress as the value of p are less than 0.05 ($p < 0.05$). The researcher suggested that the study on the influence and relationship of stress factors on psychological well-being among part-time students would be continued in future and extended to all part-time students from various programs and institutions of higher learning across Malaysia.

Keywords: Work Stress, Family Stress, Academic Stress, Financial Stress Psychological Well-being

ABSTRAK

Tujuan kajian ini adalah untuk menentukan hubungan faktor-faktor tekanan pada kesejahteraan psikologi di kalangan pelajar sambilan. Seramai 150 orang pelajar-pelajar separuh masa bersetuju untuk menjadi responden untuk kajian ini. Analisis data dilakukan dengan menggunakan statistik deskriptif, korelasi, dan pelbagai terurus. Statistik deskriptif menunjukkan bahawa kebanyakan responden mempunyai tahap sederhana kesejahteraan psikologi. Hasil kajian ini menunjukkan bahawa tekanan kerja (nilai r = 0.499), tekanan keluarga (nilai r = 0.418), tekanan akademik (nilai r = 0.287) dan tekanan kewangan (nilai r = 0.323) mempunyai hubungan yang ketara dan mempengaruhi kesejahteraan psikologi. Manakala efikasi kendiri dan kesejahteraan psikologi (nilai r = -0.148) mempunyai hubungan korelasi yang negatif. Keputusan analisis regresi berganda menunjukkan hanya dua dimensi faktor-faktor tekanan secara ketara mempengaruhi kesejahteraan psikologi tekanan iaitu kerja dan tekanan keluarga dengan nilai p kurang daripada 0.05 ($p < 0.05$). Pengkaji mencadangkan agar kajian mengenai pengaruh dan hubungan faktor-faktor tekanan ke atas kesejahteraan psikologi di kalangan pelajar separuh masa dapat diteruskan pada masa akan datang dan diperluaskan kepada semua pelajar-pelajar separuh masa dari pelbagai program dan institusi pengajian tinggi di seluruh Malaysia.

Kata Kunci: Tekanan Kerja, Tekanan Keluarga, Tekanan Akademik, Tekanan Kewangan, Psikologi Kesejahteraan

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CHAPTER 1

INTRODUCTION

1.0 BACKGROUND OF THE STUDY

Basically, part-time students return to higher education to improve the prospect of advancing their career or increasing earning potential in the workforce. According to Alansian (2001), the primary reason that part-time students enter or re-enter university is related to employment. Additional education is often mandated to retain apposition as well as to advance within an organization or a career. Employers may hire or promote younger persons with a degree over individuals with work experience but without the same educational credentials. As a result, increasing numbers of working adults without college degrees are enrolling in higher education.

The background of early educations, life styles, work experiences, educational purposes, and learning process of part-time students distinguished them from full-time students. Most of them are burdened with multiple responsibilities such as marriage, children, work and community that restrict their time to engage in academic activities at the university (Carnevale et al., 2012).

The topic of stress became an important issue in university environment as well as in the education system in every country. Scholars in the field of psychological and behavioural

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APPENDIX A

Dear Sir/Madam,

STUDY ON STRESS FACTORS AMONG PART-TIME STUDENTS IN UNIVERSITY

I refer you to the above.

My name is Amir Shaaban, a UUM post-graduate student. I am carrying out a research project on evaluation the factors of stress that influence part-time students in universities and its relationships to their psychological well-being status. This research project is supervised by Dr. Jasmani binti Mohd Yunus (UUM).

The questionnaire contains 76 questions and can be completed in about 10 to 15 minutes. Your participation is on a voluntary basis and you may withdraw at any time without consequence. Your individual responses will be kept confidential and are numbered to keep materials together.

I would like to thank you in advance for participating in my research project.

Yours sincerely,

Amir Shaaban
Msc. Management
Universiti Utara Malaysia
Kuala Lumpur Campus

APPENDIX A

UNIVERSITI UTARA MALAYSIA

QUESTIONNAIRE

SOAL SELIDIK

The purpose of the study is to evaluate the factors of stress that influence part-time students in university and its relationships to their psychological well-being status.

Tujuan kajian ini adalah untuk membuat penilaian faktor-faktor tekanan yang mempengaruhi pelajar-pelajar separuh masa di universiti dan hubungannya dengan status kesejahteraan psikologi mereka.

The questionnaire should take about 10 minutes to complete. Your response is very important to this study and will be kept strictly confidential. Please return the completed questionnaire at your earliest convenience.

Soal selidik ini akan mengambil masa lebih kurang 10 minit. Kerjasama anda amat dihargai untuk kajian kami. Segala maklumat anda adalah sulit dan hanya untuk tujuan kajian. Sila kembalikan borang soal selidik yang telah dijawap dan dilengkapkan.

Amir Bin Shaaban

Master of Science Management

Universiti Utara Malaysia, Kuala Lumpur Campus

41-3, Jalan Raja Muda Abdul Aziz

50300 Kuala Lumpur

APPENDIX B1

SECTION A: SOCIO-DEMOGRAPHIC INFORMATION
[BAHAGIAN A: MAKLUMAT SOSIO-DEMOGRAFI]

Please answer/ tick (√) only the box applicable.
[Sila jawab/ tandakan (√) dalam kotak yang berkenaan sahaja.]

1. **Gender** *[Jantina]*

☐ **Male** *[Lelaki]*	☐ **Female** *[Perempuan]*

2. **Age** *[Umur]*

☐ **18-29 years [1]** *[18-29 tahun]*
☐ **30-39 years [2]** *[30-39 tahun]*
☐ **40 and above [3]** *[40 tahun dan keatqs]*

3. **Marital status** *[Status perkahwinan]*

☐ **Single [1]** *[Belum berkahwin]*
☐ **Married [2]** *[Berkahwin]*
☐ **Divorced [3]** *[Bercerai]*

4. **Race** *[Bangsa]*

☐ **Malay [1]** *[Melayu]*	☐ **Indian [3]** *[India]*
☐ **Chinese [2]** *[Cina]*	☐ **Others. Please indicate: [4]** *[Lain-lain. Sila nyatakan:]*

5. **Religion** *[Agama]*

☐ **Islam [1]** *[*Islam*]*	☐ **Buddha [4]** *[*Buddha*]*
☐ **Christian [2]** *[*Kristian*]*	☐ **Others. Please indicate: [5]** *[Lain-lain. Sila nyatakan:]*
☐ **Hindu [3]** *[Hindu]*	

6. **Level of academic** *[Tahap akademik]*

☐	**SPM [1]**	☐	**Degree [4]** *[Ijazah]*
☐	**STPM [2]**	☐	**Masters [5]** *[Sarjana]*
☐	**Diploma [3]**	☐	**PhD. [6]** *[PhD.]*

7. **The programme you are currently pursuing.** *[Program yang anda sedang ikuti]*

☐	**Diploma [1]**	☐	**Masters [3]** *[Sarjana]*
☐	**Degree [2]** *[Ijazah]*	☐	**PhD. [4]** *[PhD.]*

8. **Your employment status.** *[Status pekerjaan anda]*

☐	**Working [1]** *[Berkerja]*	☐	**Entrepreneur [3]** *[Usahawan]*
☐	**Unemployed [2]** *[Penganggur]*	☐	**Pensioner [4]** *[Bersara]*

9. **Income group.** *[Kumpulan pendapatan]*

☐	**RM1000 - RM2000 [1]**	☐	**RM4000 – RM5000 [4]**
☐	**RM2000 – RM3000 [2]**	☐	**RM5000 and above [5]**
☐	**RM3000 – RM4000 [3]**		

10. **Source of funding your studies.** *[Sumber pembiayaan pengajian anda]*

☐	**Self-paying [1]** *[Sendiri]*	☐	**EPF withdrawal [4]** *[Pengeluaran KWSP]*
☐	**Bank loan [2]** *[Pinjaman dari bank]*	☐	**Employer [5]** *[majikan]*
☐	**PTPTN / HRDF [3]**	☐	**Others. Please indicate: [6]** *[lain-lain. Sila nyatakan]*

Thank you very much for your precious time spent answering the questionnaire.

APPENDIX B2

SECTION B: PSYCHOLOGICAL WELL-BEING

[BAHAGIAN B: KESEJAHTERAAN PSIKOLOGI]

Please read each statement carefully and for each statement, circle the number which fits your best according to the following scales:

[Sila baca setiap kenyataan dengan teliti dan bagi setiap pernyataan, bulatkan nombor yang sesuai yang terbaik mengikut skala berikut:]

1	2	3	4	5
Never *[Tidak pernah]*	**Rarely** *[Jarang-jarang]*	**Sometimes** *[Kadang-kadang]*	**Frequently** *[Kerap]*	**Very frequently** *[Sangat kerap]*

No.	Statement *[Pernyataan]*	Scale *[Skala]*				
		1	2	3	4	5
1.	**I lost much sleep over worry.** *[Saya tidak tidur kerana risau.]*	1	2	3	4	5
2.	**I felt constantly under strain.** *[Saya sentiasa berada dalam tekanan.]*	1	2	3	4	5
3.	**I felt I couldn't overcome my difficulties.** *[Saya rasa saya tidak boleh mengatasi kesusahan saya.]*	1	2	3	4	5
4.	**I felt unhappy or depressed.** *[Saya merasa tidak gembira atau muram.]*	1	2	3	4	5
5.	**I lost confidence in myself.** *[Saya hilang keyakinan diri.]*	1	2	3	4	5
6.	**I thought of myself as a worthless person.** *[Saya terfikir bahawa diri saya adalah seorang yang tidak berguna.]*	1	2	3	4	5

No.	Statement *[Pernyataan]*	Scale *[Skala]*				
		1	**2**	**3**	**4**	**5**
7.	**I felt capable of making decisions about things.** *[Saya rasa saya mampu membuat keputusan mengenai sesuatu.]*	**1**	**2**	**3**	**4**	**5**
8.	**I was able to enjoy my normal day-to-day activities.** *[Saya boleh menikmati aktiviti harian saya.]*	**1**	**2**	**3**	**4**	**5**
9.	**I was able to face up to problems.** *[Saya mampu menghadapi masalah.]*	**1**	**2**	**3**	**4**	**5**
10.	**I felt reasonably happy, all things considered.** *[Saya merasa agak gembira, semua perkara telah diambil kira.]*	**1**	**2**	**3**	**4**	**5**

Thank you very much for your precious time spent answering the questionnaire

APPENDIX B3

SECTION C: WORK STRESS

[BAHAGIAN C: TEKANAN KERJA]

Please read each statement carefully and for each statement, circle the number which fits your best according to the following scales:

[Sila baca setiap kenyataan dengan teliti dan bagi setiap pernyataan, bulatkan nombor yang sesuai yang terbaik mengikut skala berikut:]

1	2	3	4	5
Never at all *[Tidak pernah]*	**Almost Never** *[Hampir tidak pernah]*	**Sometimes** *[Kadang-kadang]*	**Fairly Often** *[Agak kerap]*	**Very Often** *[Sangat kerap]*

No	Statement *[Pernyataan]*	Scale *[Skala]*				
1.	**I have always feel unsecure of my work.** *[Saya sentiasa berasa tidak terjamin kepada perkerjaan saya.]*	**1**	**2**	**3**	**4**	**5**
2.	**My jobs require high demand of performance.** *[pekerjaan saya memerlukan prestasi permintaan yang tinggi.]*	**1**	**2**	**3**	**4**	**5**
3.	**I am tired of the expansion and changing of technology at my workplace.** *[Saya bosan dengan perkembangan dan perubahan teknologi di tempat kerja saya.]*	**1**	**2**	**3**	**4**	**5**
4.	**I don 't like my workplace culture.** *[Saya tidak suka budaya di tempat kerja saya.]*	**1**	**2**	**3**	**4**	**5**
5.	**My jobs require me to work long hours.** *[Pekerjaan saya memerlukan saya bekerja lebih masa.]*	**1**	**2**	**3**	**4**	**5**

No	Statement *[Pernyataan]*	Scale *[Skala]*				
6.	**There are conflicts of role in my jobs at my workplace.** *[Terdapat konflik peranan dalam pekerjaan saya di tempat kerja.]*	**1**	**2**	**3**	**4**	**5**
7.	**I am always expose to physically dangerous at my workplace.** *[Saya sentiasa terdedah kepada bahaya secara fizikal di tempat kerja saya.]*	**1**	**2**	**3**	**4**	**5**
8.	**I have interpersonal conflicts with my co-workers, subordinate and supervisors.** *[Saya mempunyai konflik interpersonal dengan rakan sekerja saya, orang bawahan dan penyelia.]*	**1**	**2**	**3**	**4**	**5**
9.	**I am always deal with difficult people such as client, subordinate, supervisors and colleagues at my workplace.** *[Saya sentiasa berurusan dengan orang yang sukar seperti pelanggan, orang bawahan, penyelia dan rakan-rakan di tempat kerja saya.]*	**1**	**2**	**3**	**4**	**5**
10.	**I fell overwork and tide to meet my jobs deadline.** *[Saya merasakan lebihan kerja/bebanan kerja dan terikat untuk memenuhi tarikh akhir menyiapkan tugasan pekerjaan.]*	**1**	**2**	**3**	**4**	**5**

Thank you very much for your precious time spent answering the questionnaire**.**

APPENDIX B4

SECTION D : FAMILY STRESS

[BAHAGIAN D: TEKANAN KELUARGA]

Please read each statement carefully and for each statement, circle the number which fits your best according to the following scales:

[Sila baca setiap kenyataan dengan teliti dan bagi setiap pernyataan, bulatkan nombor yang sesuai yang terbaik mengikut skala berikut:]

1	2	3	4	5
Never at all *[Tidak pernah]*	**Almost Never** *[Hampir tidak pernah]*	**Sometimes** *[Kadang-kadang]*	**Fairly Often** *[Agak kerap]*	**Very Often** *[Sangat kerap]*

No	Statement *[Pernyataan]*	Scale *[Skala]*				
1.	**I have conflict with my spouse.** *[Saya mempunyai konflik dengan pasangan saya.]*	1	2	3	4	5
2.	**I am burden with household work.** *[Saya dibebani dengan kerja di rumah.]*	1	2	3	4	5
3.	**I have personal health problem.** *[Saya mempunyai masalah kesihatan.]*	1	2	3	4	5
4.	**I have to take care of my family member health problems.** *[Saya perlu menjaga masalah kesihatan ahli keluarga saya.]*	1	2	3	4	5
5.	**I have difficulty due to no babysitters.** *[Saya mengalami kesukaran kerana tiada pengasuh anak]*	1	2	3	4	5
6.	**I have too much debt and bills to pay.** *[Saya mempunyai banyak hutang dan bil untuk dibayar.]*	1	2	3	4	5
7.	**I and my husband / my wife often quarrel about my excessive involvement in work.** *[Saya dan suami saya/ isteri saya sering bertengkar tentang penglibatan berlebihan saya dalam kerja.]*	1	2	3	4	5

8.	**My neighbourhood is disgusting and unfriendly.** *[Kawasan kejiranan saya adalah menjijikkan dan tidak mesra]*	**1**	**2**	**3**	**4**	**5**
9.	**My time spent with family members is not enough** *[Masa saya dihabiskan dengan ahli keluarga tidak mencukupi]*	**1**	**2**	**3**	**4**	**5**
10.	**My money and my salary not enough.** *[wang saya dan gaji saya tidak cukup.]*	**1**	**2**	**3**	**4**	**5**

Thank you very much for your precious time spent answering the questionnaire**.**

APPENDIX B5

SECTION E : ACADEMIC STRESS
[BAHAGIAN E : TEKANAN AKADEMIK]

Please read each statement carefully and for each statement, circle the number which fits your best according to the following scales:
[Sila baca setiap kenyataan dengan teliti dan bagi setiap pernyataan, bulatkan nombor yang sesuai yang terbaik mengikut skala berikut:]

1	2	3	4	5
Strongly disagree *[Sangat tidak setuju]*	**Disagree** *[Tidak setuju]*	**Neither agree nor disagree** *[Tidak pasti]*	**Agree** *[Setuju]*	**Strongly agree** *[Sangat setuju]*

No	Statement *[Pernyataan]*	Scale *[Skala]*				
1.	**Lecturers make too many extra demands on students.** *[Pensyarah membuat terlalu banyak permintaan tambahan kepada pelajar.]*	1	2	3	4	5
2.	**Lecturers do not have enough knowledge on the subjects taught.** *[pensyarah tidak mempunyai pengetahuan yang cukup terhadap subjek yang diajar]*	1	2	3	4	5
3.	**Poor interest in some subjects.** *[Kurang minat dalam beberapa mata pelajaran.]*	1	2	3	4	5
4.	**Difficulty in remembering all that is studied.** *[Kesukaran dalam mengingati semua yang dipelajari.]*	1	2	3	4	5
5.	**Worrying about the examinations.** *[Bimbang tentang peperiksaan.]*	1	2	3	4	5
6.	**Worry about results after examinations.** *[Bimbang tentang keputusan selepas peperiksaan.]*	1	2	3	4	5
7.	**Hesitate to ask the lecturer for detailed explanation of the subject being taught** *[Teragak-agak untuk bertanya kepada pensyarah untuk penjelasan terperinci mengenai subjek diajar]*	1	2	3	4	5

8.	**Not knowing how to prepare for the examinations.** *[Tidak tahu bagaimana untuk membuat persediaan bagi peperiksaan.]*	**1**	**2**	**3**	**4**	**5**
9.	**Lack of confidence in the class.** *[Kekurangan keyakinan diri dalam kelas.]*	**1**	**2**	**3**	**4**	**5**
10.	**Exam papers are tough and too challenging** *[kertas peperiksaan yang sukar dan terlalu mencabar]*	**1**	**2**	**3**	**4**	**5**
11.	**Unable to complete the assignment in time.** *[Tidak dapat menyiapkan tugasan dalam masa yang ditetapkan.]*	**1**	**2**	**3**	**4**	**5**
12.	**No enough discussion in the subject taught between students and lecturer in the class.** *[Tiada perbincangan yang cukup dalam mata pelajaran yang diajar di antara pelajar dan pensyarah dalam kelas.]*	**1**	**2**	**3**	**4**	**5**
13.	**Lack of mutual help among classmates.** *[Kekurangan bantuan bersama di kalangan rakan sekelas.]*	**1**	**2**	**3**	**4**	**5**
14.	**Difficulty in public speaking during group or individual paperwork presentation.** *[Kesukaran dalam pengucapan awam semasa persembahan kertas kerja kumpulan atau individu]*	**1**	**2**	**3**	**4**	**5**
15.	**Examination syllabus is too heavy in some subjects.** *[Sukatan peperiksaan terlalu berat dalam beberapa subjek.]*	**1**	**2**	**3**	**4**	**5**
16.	**Unable to understand the subjects taught.** *[Tidak dapat memahami subjek yang diajar]*	**1**	**2**	**3**	**4**	**5**

Thank you very much for your precious time spent answering the questionnaire.

APPENDIX B6

SECTION F: FINANCIAL STRESS

[BAHAGIAN F : TEKANAN KEWANGAN]

Please read each statement carefully and for each statement, circle the number which fits your best according to the following scales:

[Sila baca setiap kenyataan dengan teliti dan bagi setiap pernyataan, bulatkan nombor yang sesuai yang terbaik mengikut skala berikut:]

1	2	3	4	5
Strongly disagree *[Sangat tidak setuju]*	**Disagree** *[Tidak setuju]*	**Neither agree nor disagree** *[Tidak pasti]*	**Agree** *[Setuju]*	**Strongly agree** *[Sangat setuju]*

No	Statement *[Pernyataan]*	Scale *[Skala]*				
1.	**The increase in tuition fees burden the students.** *[Peningkatan yuran pengajian membebankan pelajar.]*	1	2	3	4	5
2.	**I have to go through the loan application process with the Financial Institution / Bank / PTPTN to finance my study.** *[Saya perlu melalui proses permohonan pinjaman dengan Institusi Kewangan / Bank / PTPTN untuk membiayai pengajian saya.]*	1	2	3	4	5
3.	**Financial Institute/ Bank / PTPTN charged high interest on study loans.** *[Institut Kewangan / Bank mengenakan faedah yang tinggi atas pinjaman pelajaran.]*	1	2	3	4	5
4.	**I have to repay my education loans to banks / PTPTN within a relatively long period of time.** *[saya perlu membayar balik pinjaman pelajaran kepada bank / PTPTN dalam tempoh jangka waktu yang agak panjang.]*	1	2	3	4	5
5.	**Using my savings / EPF to finance my tuition fees as no facility sponsorship from my employer and failure process of study loans from bank / PTPTN.** *[Menggunakan simpanan saya / KWSP untuk membiayai yuran pengajian saya kerana tiada penajaan daripada majikan dan kegagalan proses pinjaman daripada bank / PTPTN.]*	1	2	3	4	5

6.	**My financial is not sufficient to finance study fees and support family.** *[Sumber kewangan saya tidak mencukupi untuk membiayai yuran pengajian dan menyara keluarga.]*	**1**	**2**	**3**	**4**	**5**
7.	**I was plagued by personal debt around me which comprises of debt to pay to friends, relative or to other individuals.** *[Saya telah dibelenggu dengan hutang peribadi di sekeliling saya yang terdiri daripada hutang untuk dibayar kepada kawan-kawan, saudara atau kepada individu lain.]*	**1**	**2**	**3**	**4**	**5**
8.	**I have high commitment for family obligations.** *[Saya mempunyai komitmen yang tinggi untuk tanggungjawab keluarga.]*	**1**	**2**	**3**	**4**	**5**
9.	**My income is not enough to cover the high cost of living.** *[Pendapatan saya tidak cukup untuk menampung kos sara hidup yang tinggi.]*	**1**	**2**	**3**	**4**	**5**
10.	**I have to do other part-time job to supplement my income.** *[Saya terpaksa melakukan kerja sambilan lain untuk menambah pendapatan saya.]*	**1**	**2**	**3**	**4**	**5**

Thank you very much for your precious time spent answering the questionnaire

APPENDIX B7

SECTION G: SELF-EFFICACY

[BAHAGIAN G : KEBERKESANAN KENDIRI]

Please read each statement carefully and for each statement, circle the number which fits your best according to the following scales:

[Sila baca setiap kenyataan dengan teliti dan bagi setiap pernyataan, bulatkan nombor yang sesuai yang terbaik mengikut skala berikut:]

1	2	3	4	5
Strongly disagree *[Sangat tidak setuju]*	**Disagree** *[Tidak setuju]*	**Neither agree nor disagree** *[Tidak pasti]*	**Agree** *[Setuju]*	**Strongly agree** *[Sangat setuju]*

No	Statement *[Pernyataan]*	Scale *[Skala]*				
1. 1	**I can always manage to solve difficult problems if I try hard enough.** *[Saya sentiasa boleh berjaya menyelesaikan masalah yang sukar jika saya berusaha mencuba.]*	1	2	3	4	5
2.	**If someone opposes me, I can find the means and ways to get what I want.** *[Jika seseorang menentang saya, saya boleh mencari jalan dan kaedah untuk mendapatkan apa yang saya mahu..]*	1	2	3	4	5
3.	**It is easy for me to stick to my aims and accomplish my goals.** *[Ia adalah mudah bagi saya untuk berpegang kepada keinginan saya dan mencapai matlamat saya.]*	1	2	3	4	5
4.	**I am confident that I could deal efficiently with unexpected events.** *[Saya yakin saya boleh menangani dengan cekap dengan peristiwa yang tidak diduga.]*	1	2	3	4	5
5.	**Thanks to my resourcefulness, I know how to handle unforeseen situations.** *[Terima kasih kepada kepintaran saya, saya tahu bagaimana untuk menangani situasi yang tidak diduga.]*	1	2	3	4	5
6.	**I can solve most problems if I invest the necessary effort.** *[Saya boleh menyelesaikan kebanyakan masalah jika saya melabur usaha yang diperlukan.]*	1	2	3	4	5

7.	**I can remain calm when facing difficulties because I can rely on my coping abilities. [Saya boleh kekal tenang ketika menghadapi masalah kerana saya boleh bergantung kepada kebolehan saya menanganinya.]**	**1**	**2**	**3**	**4**	**5**
8.	**When I am confronted with a problem, I can usually find several solutions. [Apabila saya sedang berhadapan dengan masalah, saya biasanya boleh mencari beberapa penyelesaian.]**	**1**	**2**	**3**	**4**	**5**
9.	**If I am in trouble, I can usually think of a solution. [Jika saya dalam kesusahan, Saya biasanya boleh memikirkan penyelesaiannya.]**	**1**	**2**	**3**	**4**	**5**
10.	**I can usually handle whatever comes my way. [Saya biasanya boleh mengendalikan apa sahaja yang datang kepada saya]**	**1**	**2**	**3**	**4**	**5**

Thank you very much for your precious time spent answering the questionnaire

APPENDIX C1

1. RELIABILITY TEST

PILOT TEST

I. Psychological well-being

Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded[a]	0	.0
	Total	30	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.817	.821	10

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
PWB_Q1	19.2333	28.116	.169	.355	.845
PWB_Q2	19.2333	28.116	.320	.243	.817
PWB_Q3	19.7000	28.700	.292	.319	.818
PWB_Q4	19.6333	27.344	.446	.479	.806
PWB_Q5	19.5667	26.116	.437	.646	.807
PWB_Q6	20.4000	27.766	.476	.574	.804
PWB_Q7	19.5333	24.051	.724	.681	.775
PWB_Q8	19.6333	23.895	.647	.557	.782
PWB_Q9	19.4000	23.421	.811	.838	.764
PWB_Q10	19.5667	23.357	.784	.771	.767

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
21.7667	31.564	5.61822	10

II. Work stress

Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded[a]	0	.0
	Total	30	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.728	.730	10

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
WS_Q1	24.7000	34.769	.395	.474	.706
WS_Q2	23.4333	36.461	.221	.177	.733
WS_Q3	24.4333	32.047	.537	.600	.681
WS_Q4	24.3667	34.723	.291	.351	.725
WS_Q5	23.6000	33.834	.397	.445	.705
WS_Q6	23.9333	34.478	.459	.482	.697
WS_Q7	24.3667	32.240	.463	.636	.694
WS_Q8	24.7333	36.961	.316	.515	.717
WS_Q9	24.2000	35.131	.378	.612	.708
WS_Q10	24.0333	33.344	.446	.553	.697

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
26.8667	41.223	6.42051	10

III. Family stress

Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded[a]	0	.0
	Total	30	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.852	.866	15

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
FMS_Q1	30.8000	78.786	.339	.608	.850
FMS_Q2	30.5333	77.982	.477	.590	.845
FMS_Q3	30.8667	75.292	.643	.608	.838
FMS_Q4	30.5333	72.326	.661	.630	.834
FMS_Q5	29.1333	77.085	.256	.647	.860
FMS_Q6	30.2667	71.513	.509	.690	.843
FMS_Q7	29.8000	70.579	.579	.602	.838
FMS_Q8	30.7667	77.633	.349	.518	.851
FMS_Q9	31.1333	77.637	.510	.825	.844
FMS_Q10	31.0000	76.276	.582	.834	.840
FMS_Q11	30.8000	73.476	.604	.686	.837
FMS_Q12	30.9333	75.857	.623	.900	.839
FMS_Q13	29.7667	72.323	.499	.514	.843
FMS_Q14	29.6000	73.697	.459	.643	.846
FMS_Q15	30.4667	74.740	.484	.693	.843

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
32.6000	85.214	9.23113	15

IV. Academic stress

Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded[a]	0	.0
	Total	30	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.970	.970	36

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
AS_Q1	94.4000	603.559	.545	.	.969
AS_Q2	94.2667	582.271	.736	.	.968
AS_Q3	94.5333	585.775	.692	.	.969
AS_Q4	93.9000	586.024	.648	.	.969
AS_Q5	93.5000	581.845	.659	.	.969
AS_Q6	94.6333	587.413	.784	.	.968
AS_Q7	94.8667	598.533	.645	.	.969
AS_Q8	95.0000	597.724	.605	.	.969
AS_Q9	93.5667	584.530	.597	.	.969
AS_Q10	94.3000	595.183	.520	.	.970
AS_Q11	94.5000	596.672	.582	.	.969
AS_Q12	94.6667	594.437	.721	.	.969
AS_Q13	94.5333	587.775	.674	.	.969
AS_Q14	94.5333	588.947	.754	.	.968
AS_Q15	94.2667	585.513	.766	.	.968
AS_Q16	94.6000	590.593	.779	.	.968
AS_Q17	94.8667	594.326	.623	.	.969
AS_Q18	94.5333	591.706	.664	.	.969
AS_Q19	94.4333	594.599	.667	.	.969
AS_Q20	94.4333	579.909	.818	.	.968
AS_Q21	94.5000	593.293	.761	.	.968
AS_Q22	94.2667	583.513	.781	.	.968
AS_Q23	94.4667	582.740	.808	.	.968

AS_Q24	94.2000	588.166	.621	.	.969
AS_Q25	94.3333	577.954	.825	.	.968
AS_Q26	94.4000	591.076	.669	.	.969
AS_Q27	94.5000	592.741	.671	.	.969
AS_Q28	94.0333	582.861	.805	.	.968
AS_Q29	94.6333	594.999	.613	.	.969
AS_Q30	94.3333	577.954	.906	.	.968
AS_Q31	94.2333	580.047	.810	.	.968
AS_Q32	94.3000	596.286	.554	.	.969
AS_Q33	94.8000	602.855	.491	.	.970
AS_Q34	94.4000	599.559	.507	.	.969
AS_Q35	94.9667	597.137	.609	.	.969
AS_Q36	94.9667	600.309	.509	.	.969

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
97.1333	623.913	24.97824	36

V. Financial stress

Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded[a]	0	.0
	Total	30	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.931	.931	15

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
FS_Q1	42.0333	133.689	.699	.821	.925
FS_Q2	41.5667	140.668	.627	.839	.927
FS_Q3	41.8667	135.430	.777	.835	.923
FS_Q4	42.2000	135.959	.729	.871	.924
FS_Q5	41.9667	139.757	.605	.737	.927
FS_Q6	42.9333	145.926	.290	.514	.936
FS_Q7	42.5000	134.741	.725	.881	.924
FS_Q8	42.5667	135.633	.600	.722	.928
FS_Q9	42.4333	129.978	.765	.909	.923
FS_Q10	42.6000	134.938	.748	.917	.924
FS_Q11	42.3000	142.355	.514	.546	.930
FS_Q12	42.5000	134.603	.730	.926	.924
FS_Q13	41.6333	134.861	.727	.883	.924
FS_Q14	41.7667	130.254	.801	.853	.922
FS_Q15	42.4000	137.628	.628	.821	.927

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
45.2333	155.840	12.48360	15

VI. Self-efficacy

Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded[a]	0	.0
	Total	30	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.957	.959	10

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
SE_Q1	34.6667	28.506	.845	.898	.952
SE_Q2	34.9000	30.024	.816	.809	.952
SE_Q3	34.7333	32.892	.733	.681	.956
SE_Q4	34.8000	30.924	.889	.963	.950
SE_Q5	34.8667	30.533	.764	.782	.954
SE_Q6	34.7333	31.375	.803	.954	.953
SE_Q7	34.8333	31.109	.832	.962	.952
SE_Q8	34.8000	29.476	.886	.942	.949
SE_Q9	34.8000	30.097	.803	.843	.953
SE_Q10	34.8667	30.602	.813	.970	.952

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
38.6667	37.540	6.12701	10

APPENDIX C2

MAIN STUDY (AFTER EDITING PROCESS)

I. Psychological well-being

Case Processing Summary

		N	%
Cases	Valid	150	100.0
	Excluded[a]	0	.0
	Total	150	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.690	.692	10

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
PWB_Q1	26.4600	22.935	.332	.327	.670
PWB_Q2	26.3600	21.480	.569	.585	.627
PWB_Q3	26.7400	21.952	.502	.523	.639
PWB_Q4	26.8133	22.247	.470	.653	.645
PWB_Q5	27.0667	21.767	.503	.676	.638
PWB_Q6	27.3800	23.190	.311	.507	.674
PWB_Q7	25.4933	24.668	.184	.435	.696
PWB_Q8	25.5133	24.721	.174	.519	.698
PWB_Q9	25.5467	24.679	.205	.535	.691
PWB_Q10	25.4867	23.755	.288	.592	.677

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
29.2067	27.615	5.25497	10

II. Work stress

Case Processing Summary

		N	%
Cases	Valid	150	100.0
	Excluded[a]	0	.0
	Total	150	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.859	.860	10

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
WS_Q1	24.0200	50.503	.518	.348	.850
WS_Q2	22.8200	51.290	.407	.309	.859
WS_Q3	24.1067	48.780	.579	.414	.845
WS_Q4	24.0667	46.345	.661	.540	.837
WS_Q5	23.4267	48.367	.516	.392	.851
WS_Q6	23.6733	46.919	.737	.565	.832
WS_Q7	24.3933	49.180	.522	.375	.850
WS_Q8	24.3333	48.385	.615	.511	.842
WS_Q9	23.3800	50.130	.460	.283	.855
WS_Q10	23.6200	46.680	.671	.482	.837

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
26.4267	59.146	7.69062	10

III. Family stress

Case Processing Summary

		N	%
Cases	Valid	150	100.0
	Excluded[a]	0	.0
	Total	150	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.798	.804	10

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
FMS_Q1	20.3733	39.189	.526	.397	.775
FMS_Q2	20.0133	38.174	.553	.406	.771
FMS_Q3	20.2600	39.402	.468	.318	.781
FMS_Q4	19.5800	39.346	.374	.250	.794
FMS_Q5	20.7067	41.551	.369	.271	.791
FMS_Q6	19.7733	37.116	.552	.433	.770
FMS_Q7	20.6400	38.474	.630	.524	.765
FMS_Q8	20.6067	40.723	.457	.251	.783
FMS_Q9	19.5667	38.784	.458	.354	.782
FMS_Q10	18.9400	39.412	.384	.431	.792

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
22.2733	47.354	6.88145	10

IV. Academic stress

Case Processing Summary

		N	%
Cases	Valid	150	100.0
	Excluded[a]	0	.0
	Total	150	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.890	.890	16

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
AS_Q1	44.3733	94.303	.397	.279	.889
AS_Q2	44.8200	95.155	.408	.357	.888
AS_Q3	44.3067	92.362	.490	.395	.886
AS_Q4	43.7533	92.845	.503	.363	.885
AS_Q5	43.2000	93.356	.463	.655	.887
AS_Q6	43.1133	92.396	.487	.655	.886
AS_Q7	44.2333	90.006	.565	.450	.883
AS_Q8	44.1800	89.679	.618	.518	.881
AS_Q9	44.4400	89.872	.630	.512	.880
AS_Q10	43.8467	89.312	.685	.561	.878
AS_Q11	44.2000	89.047	.614	.459	.881
AS_Q12	44.0600	90.352	.637	.591	.880
AS_Q13	44.1867	92.072	.548	.457	.884
AS_Q14	44.2067	92.527	.464	.404	.887
AS_Q15	43.9733	91.234	.585	.529	.882
AS_Q16	44.3067	90.899	.647	.569	.880

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
47.0133	103.449	10.17101	16

V. Financial stress

Case Processing Summary

		N	%
Cases	Valid	150	100.0
	Excluded[a]	0	.0
	Total	150	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.830	.834	10

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
FS_Q1	29.6067	51.744	.519	.329	.815
FS_Q2	30.2067	50.286	.488	.318	.817
FS_Q3	29.9133	52.939	.392	.337	.826
FS_Q4	29.9467	50.588	.439	.399	.823
FS_Q5	30.2200	49.864	.481	.403	.819
FS_Q6	29.8733	47.964	.709	.606	.796
FS_Q7	30.8400	50.753	.475	.299	.819
FS_Q8	29.9200	50.571	.575	.447	.810
FS_Q9	29.6600	49.259	.622	.570	.805
FS_Q10	30.4133	48.419	.526	.425	.814

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
33.4000	60.872	7.80208	10

VI. Self-efficacy

Case Processing Summary

		N	%
Cases	Valid	150	100.0
	Excluded[a]	0	.0
	Total	150	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.923	.922	10

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
SE_Q1	34.3467	33.758	.572	.419	.922
SE_Q2	34.5267	34.425	.538	.421	.923
SE_Q3	34.5333	32.063	.763	.667	.912
SE_Q4	34.6267	31.403	.768	.726	.911
SE_Q5	34.6333	31.979	.733	.649	.913
SE_Q6	34.3933	31.851	.743	.615	.913
SE_Q7	34.6533	31.906	.688	.582	.916
SE_Q8	34.5867	31.828	.786	.761	.910
SE_Q9	34.5867	32.660	.694	.687	.915
SE_Q10	34.5933	31.599	.766	.672	.911

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
38.3867	39.594	6.29241	10

APPENDIX C3

2. FACTOR ANALYSIS

I. Psychological Well-Being

Correlation Matrix

		PWB_Q1	PWB_Q2	PWB_Q3	PWB_Q4	PWB_Q5	PWB_Q6	PWB_Q7	PWB_Q8	PWB_Q9	PWB_Q10
Correlation	PWB_Q1	1.000	.539	.375	.446	.308	.189	-.059	-.145	-.056	-.004
	PWB_Q2	.539	1.000	.617	.630	.509	.429	.016	-.145	-.041	-.003
	PWB_Q3	.375	.617	1.000	.617	.601	.449	-.058	-.114	-.161	-.043
	PWB_Q4	.446	.630	.617	1.000	.708	.458	-.185	-.214	-.146	-.164
	PWB_Q5	.308	.509	.601	.708	1.000	.669	-.127	-.117	-.167	-.098
	PWB_Q6	.189	.429	.449	.458	.669	1.000	-.242	-.142	-.177	-.142
	PWB_Q7	-.059	.016	-.058	-.185	-.127	-.242	1.000	.560	.496	.521
	PWB_Q8	-.145	-.145	-.114	-.214	-.117	-.142	.560	1.000	.557	.638
	PWB_Q9	-.056	-.041	-.161	-.146	-.167	-.177	.496	.557	1.000	.686
	PWB_Q10	-.004	-.003	-.043	-.164	-.098	-.142	.521	.638	.686	1.000

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.783
Bartlett's Test of Sphericity	Approx. Chi-Square	705.562
	df	45
	Sig.	.000

Anti-image Matrices

		PWB_Q1	PWB_Q2	PWB_Q3	PWB_Q4	PWB_Q5	PWB_Q6	PWB_Q7	PWB_Q8	PWB_Q9	PWB_Q10
Anti-image Covariance	PWB_Q1	.673	-.182	-.010	-.069	.002	.054	.031	.037	.017	-.048
	PWB_Q2	-.182	.415	-.135	-.111	.028	-.098	-.099	.068	-.020	-.021
	PWB_Q3	-.010	-.135	.477	-.079	-.074	-.023	-.019	-.012	.080	-.045
	PWB_Q4	-.069	-.111	-.079	.347	-.166	.060	.068	.006	-.056	.055
	PWB_Q5	.002	.028	-.074	-.166	.324	-.209	-.043	-.013	.041	-.021
	PWB_Q6	.054	-.098	-.023	.060	-.209	.493	.126	-.031	-.012	.020
	PWB_Q7	.031	-.099	-.019	.068	-.043	.126	.565	-.171	-.084	-.048
	PWB_Q8	.037	.068	-.012	.006	-.013	-.031	-.171	.481	-.070	-.158
	PWB_Q9	.017	-.020	.080	-.056	.041	-.012	-.084	-.070	.465	-.215
	PWB_Q10	-.048	-.021	-.045	.055	-.021	.020	-.048	-.158	-.215	.408
Anti-image Correlation	PWB_Q1	.827[a]	-.345	-.018	-.143	.005	.094	.051	.064	.031	-.091
	PWB_Q2	-.345	.785[a]	-.305	-.293	.076	-.216	-.205	.153	-.046	-.051
	PWB_Q3	-.018	-.305	.878[a]	-.194	-.188	-.047	-.037	-.025	.171	-.101
	PWB_Q4	-.143	-.293	-.194	.793[a]	-.494	.145	.153	.016	-.141	.147
	PWB_Q5	.005	.076	-.188	-.494	.748[a]	-.523	-.100	-.034	.106	-.057
	PWB_Q6	.094	-.216	-.047	.145	-.523	.744[a]	.238	-.064	-.026	.045
	PWB_Q7	.051	-.205	-.037	.153	-.100	.238	.772[a]	-.327	-.163	-.100
	PWB_Q8	.064	.153	-.025	.016	-.034	-.064	-.327	.801[a]	-.149	-.357
	PWB_Q9	.031	-.046	.171	-.141	.106	-.026	-.163	-.149	.762[a]	-.493
	PWB_Q10	-.091	-.051	-.101	.147	-.057	.045	-.100	-.357	-.493	.738[a]

a. Measures of Sampling Adequacy(MSA)

Communalities

	Initial	Extraction
PWB_Q1	.327	.253
PWB_Q2	.585	.600
PWB_Q3	.523	.577
PWB_Q4	.653	.696
PWB_Q5	.676	.643
PWB_Q6	.507	.386
PWB_Q7	.435	.453
PWB_Q8	.519	.576
PWB_Q9	.535	.587
PWB_Q10	.592	.717

Extraction Method: Principal Axis Factoring.

Total Variance Explained

	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
Factor	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.848	38.480	38.480	3.418	34.181	34.181	3.118	31.179	31.179
2	2.479	24.785	63.265	2.070	20.697	54.878	2.370	23.699	54.878
3	.956	9.562	72.827						
4	.611	6.111	78.938						
5	.475	4.753	83.691						
6	.438	4.382	88.073						
7	.425	4.249	92.323						
8	.315	3.149	95.472						
9	.270	2.704	98.176						
10	.182	1.824	100.000						

Extraction Method: Principal Axis Factoring.

Factor Matrix[a]

	Factor	
	1	2
PWB_Q4	.794	
PWB_Q5	.750	
PWB_Q3	.690	.317
PWB_Q2	.671	.386
PWB_Q6	.608	
PWB_Q1	.454	
PWB_Q10	-.414	.739
PWB_Q9	-.439	.628
PWB_Q8	-.461	.603
PWB_Q7	-.383	.553

Extraction Method: Principal Axis Factoring.

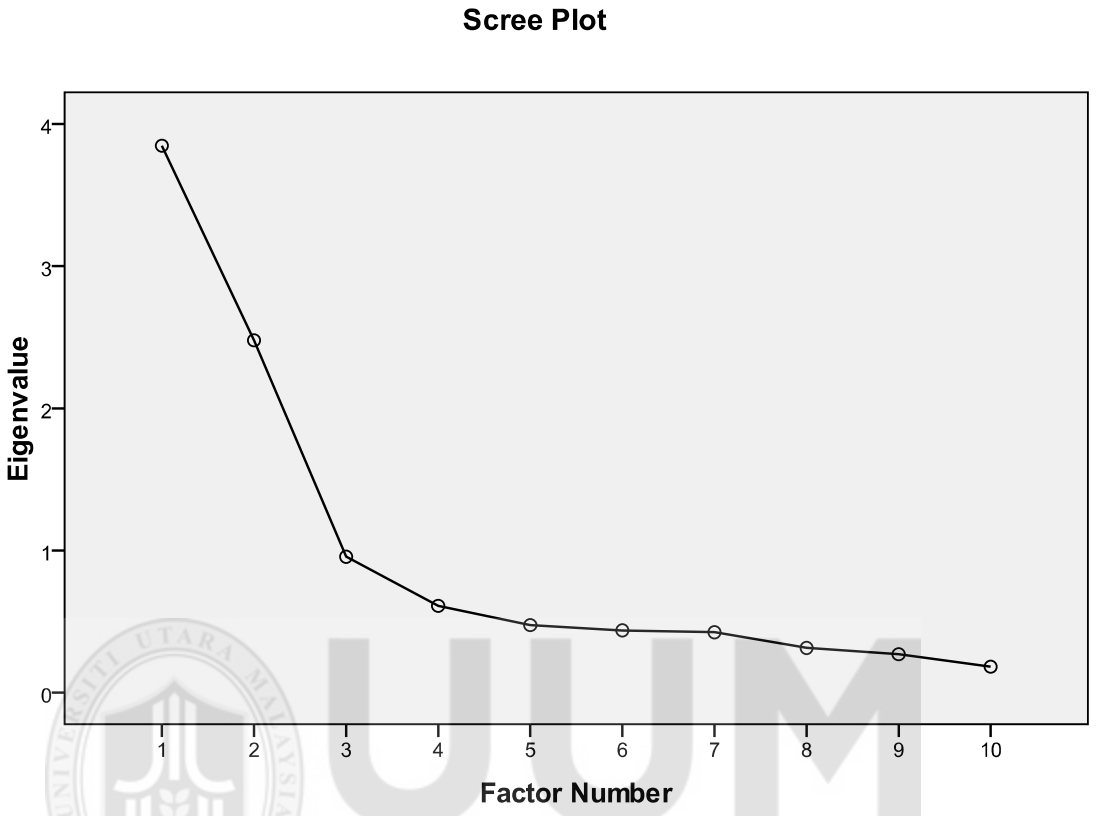
a. 2 factors extracted. 8 iterations required.

Factor Transformation Matrix

Factor	1	2
1	.882	-.472
2	.472	.882

Extraction Method: Principal Axis Factoring.

Rotation Method: Varimax with Kaiser Normalization.



II. Work Stress

Correlation Matrix

		WS_Q1	WS_Q2	WS_Q3	WS_Q4	WS_Q5	WS_Q6	WS_Q7	WS_Q8	WS_Q9	WS_Q10
Correlation	WS_Q1	1.000	.265	.477	.449	.271	.465	.261	.277	.262	.421
	WS_Q2	.265	1.000	.264	.258	.499	.351	.086	.195	.207	.369
	WS_Q3	.477	.264	1.000	.514	.267	.496	.404	.447	.202	.433
	WS_Q4	.449	.258	.514	1.000	.303	.596	.477	.627	.296	.435
	WS_Q5	.271	.499	.267	.303	1.000	.453	.296	.274	.292	.482
	WS_Q6	.465	.351	.496	.596	.453	1.000	.410	.565	.418	.577
	WS_Q7	.261	.086	.404	.477	.296	.410	1.000	.517	.336	.376
	WS_Q8	.277	.195	.447	.627	.274	.565	.517	1.000	.341	.425
	WS_Q9	.262	.207	.202	.296	.292	.418	.336	.341	1.000	.464
	WS_Q10	.421	.369	.433	.435	.482	.577	.376	.425	.464	1.000

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.875
Bartlett's Test of Sphericity	Approx. Chi-Square	545.052
	df	45
	Sig.	.000

Anti-image Matrices

		WS_Q1	WS_Q2	WS_Q3	WS_Q4	WS_Q5	WS_Q6	WS_Q7	WS_Q8	WS_Q9	WS_Q10
Anti-image Covariance	WS_Q1	.652	-.033	-.159	-.104	.005	-.078	.011	.080	-.040	-.072
	WS_Q2	-.033	.691	-.054	-.030	-.250	-.029	.118	.004	-.018	-.055
	WS_Q3	-.159	-.054	.586	-.072	.031	-.058	-.095	-.054	.081	-.067
	WS_Q4	-.104	-.030	-.072	.460	.011	-.095	-.081	-.168	.019	.000
	WS_Q5	.005	-.250	.031	.011	.608	-.086	-.096	.023	-.010	-.117
	WS_Q6	-.078	-.029	-.058	-.095	-.086	.435	.010	-.101	-.077	-.092
	WS_Q7	.011	.118	-.095	-.081	-.096	.010	.625	-.132	-.096	-.031
	WS_Q8	.080	.004	-.054	-.168	.023	-.101	-.132	.489	-.047	-.028
	WS_Q9	-.040	-.018	.081	.019	-.010	-.077	-.096	-.047	.717	-.154
	WS_Q10	-.072	-.055	-.067	.000	-.117	-.092	-.031	-.028	-.154	.518
Anti-image Correlation	WS_Q1	.877[a]	-.049	-.257	-.191	.008	-.146	.018	.142	-.058	-.124
	WS_Q2	-.049	.797[a]	-.085	-.053	-.385	-.053	.180	.006	-.025	-.091
	WS_Q3	-.257	-.085	.895[a]	-.138	.051	-.114	-.157	-.101	.125	-.122
	WS_Q4	-.191	-.053	-.138	.881[a]	.020	-.212	-.152	-.354	.033	.001
	WS_Q5	.008	-.385	.051	.020	.824[a]	-.167	-.156	.043	-.015	-.209
	WS_Q6	-.146	-.053	-.114	-.212	-.167	.909[a]	.018	-.220	-.138	-.194
	WS_Q7	.018	.180	-.157	-.152	-.156	.018	.870[a]	-.239	-.144	-.054
	WS_Q8	.142	.006	-.101	-.354	.043	-.220	-.239	.860[a]	-.080	-.055
	WS_Q9	-.058	-.025	.125	.033	-.015	-.138	-.144	-.080	.878[a]	-.253
	WS_Q10	-.124	-.091	-.122	.001	-.209	-.194	-.054	-.055	-.253	.904[a]

a. Measures of Sampling Adequacy(MSA)

Communalities

	Initial	Extraction
WS_Q1	.348	.311
WS_Q2	.309	.419
WS_Q3	.414	.416
WS_Q4	.540	.621
WS_Q5	.392	.507
WS_Q6	.565	.636
WS_Q7	.375	.398
WS_Q8	.511	.577
WS_Q9	.283	.246
WS_Q10	.482	.548

Extraction Method: Principal Axis Factoring.

Total Variance Explained

	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
Factor	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	4.499	44.989	44.989	3.998	39.981	39.981	2.866	28.664	28.664
2	1.199	11.994	56.983	.680	6.797	46.778	1.811	18.114	46.778
3	.914	9.138	66.121						
4	.756	7.565	73.685						
5	.590	5.903	79.589						
6	.494	4.938	84.527						
7	.486	4.856	89.382						
8	.392	3.920	93.302						
9	.338	3.384	96.686						
10	.331	3.314	100.000						

Extraction Method: Principal Axis Factoring.

Factor Matrix[a]

	Factor	
	1	2
WS_Q6	.797	
WS_Q4	.743	
WS_Q10	.717	
WS_Q8	.693	-.311
WS_Q3	.633	
WS_Q7	.579	
WS_Q5	.568	.429
WS_Q1	.557	
WS_Q9	.493	
WS_Q2	.453	.463

Extraction Method: Principal Axis Factoring.

a. 2 factors extracted. 7 iterations required.

Rotated Factor Matrix[a]

	Factor	
	1	2
WS_Q4	.756	
WS_Q8	.744	
WS_Q6	.641	.474
WS_Q7	.616	
WS_Q3	.586	
WS_Q1	.439	.343
WS_Q9	.368	.333
WS_Q5		.680
WS_Q2		.640
WS_Q10	.474	.569

Extraction Method: Principal Axis Factoring.

Rotation Method: Varimax with Kaiser Normalization.

Rotated Factor Matrix[a]

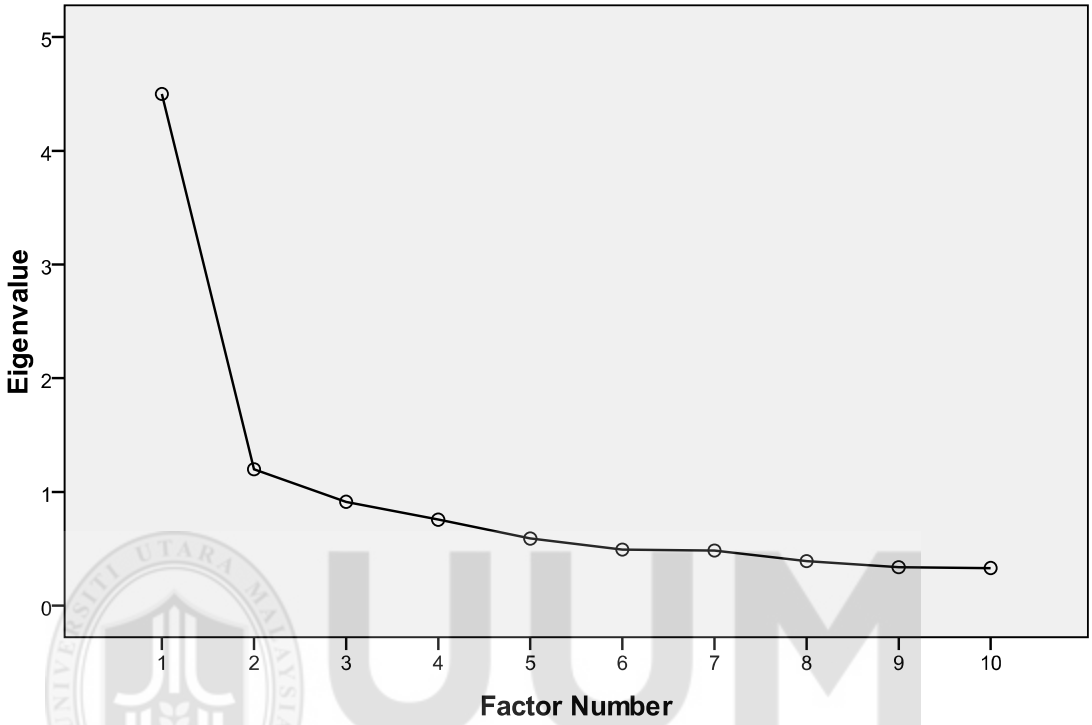
	Factor	
	1	2
WS_Q4	.756	
WS_Q8	.744	
WS_Q6	.641	.474
WS_Q7	.616	
WS_Q3	.586	
WS_Q1	.439	.343
WS_Q9	.368	.333
WS_Q5		.680
WS_Q2		.640
WS_Q10	.474	.569

Extraction Method: Principal Axis Factoring.

Rotation Method: Varimax with Kaiser Normalization.

a. Rotation converged in 3 iterations.

Scree Plot



Factor Transformation Matrix

Factor	1	2
1	.812	.584
2	-.584	.812

Extraction Method: Principal Axis Factoring.

Rotation Method: Varimax with Kaiser Normalization.

III. Family stress

Correlation Matrix

		FMS_Q1	FMS_Q2	FMS_Q3	FMS_Q4	FMS_Q5	FMS_Q6	FMS_Q7	FMS_Q8	FMS_Q9	FMS_Q10
Correlation	FMS_Q1	1.000	.536	.328	.290	.272	.283	.510	.278	.273	.126
	FMS_Q2	.536	1.000	.378	.241	.261	.263	.483	.330	.328	.220
	FMS_Q3	.328	.378	1.000	.411	.246	.328	.392	.204	.166	.106
	FMS_Q4	.290	.241	.411	1.000	.196	.233	.176	.190	.251	.094
	FMS_Q5	.272	.261	.246	.196	1.000	.222	.478	.317	.119	.024
	FMS_Q6	.283	.263	.328	.233	.222	1.000	.472	.367	.302	.501
	FMS_Q7	.510	.483	.392	.176	.478	.472	1.000	.402	.286	.233
	FMS_Q8	.278	.330	.204	.190	.317	.367	.402	1.000	.203	.242
	FMS_Q9	.273	.328	.166	.251	.119	.302	.286	.203	1.000	.518
	FMS_Q10	.126	.220	.106	.094	.024	.501	.233	.242	.518	1.000

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.783
Bartlett's Test of Sphericity	Approx. Chi-Square	407.582
	df	45
	Sig.	.000

Anti-image Matrices

		FMS_Q1	FMS_Q2	FMS_Q3	FMS_Q4	FMS_Q5	FMS_Q6	FMS_Q7	FMS_Q8	FMS_Q9	FMS_Q10
Anti-image Covariance	FMS_Q1	.603	-.201	-.009	-.097	.005	-.023	-.141	-.011	-.050	.054
	FMS_Q2	-.201	.594	-.117	-.002	-.003	.054	-.091	-.087	-.078	-.041
	FMS_Q3	-.009	-.117	.682	-.232	-.017	-.094	-.091	.033	.031	.035
	FMS_Q4	-.097	-.002	-.232	.750	-.071	-.062	.096	-.050	-.127	.052
	FMS_Q5	.005	-.003	-.017	-.071	.729	.001	-.200	-.117	-.003	.071
	FMS_Q6	-.023	.054	-.094	-.062	.001	.567	-.139	-.100	.032	-.239
	FMS_Q7	-.141	-.091	-.091	.096	-.200	-.139	.476	-.073	-.042	.011
	FMS_Q8	-.011	-.087	.033	-.050	-.117	-.100	-.073	.749	.014	-.051
	FMS_Q9	-.050	-.078	.031	-.127	-.003	.032	-.042	.014	.646	-.273
	FMS_Q10	.054	-.041	.035	.052	.071	-.239	.011	-.051	-.273	.569
Anti-image Correlation	FMS_Q1	.828[a]	-.336	-.014	-.145	.008	-.039	-.264	-.016	-.080	.092
	FMS_Q2	-.336	.835[a]	-.184	-.002	-.005	.093	-.171	-.131	-.127	-.070
	FMS_Q3	-.014	-.184	.808[a]	-.324	-.024	-.152	-.159	.046	.046	.056
	FMS_Q4	-.145	-.002	-.324	.718[a]	-.096	-.096	.160	-.066	-.182	.079
	FMS_Q5	.008	-.005	-.024	-.096	.796[a]	.001	-.339	-.158	-.005	.111
	FMS_Q6	-.039	.093	-.152	-.096	.001	.770[a]	-.267	-.154	.053	-.420
	FMS_Q7	-.264	-.171	-.159	.160	-.339	-.267	.800[a]	-.123	-.076	.021
	FMS_Q8	-.016	-.131	.046	-.066	-.158	-.154	-.123	.890[a]	.020	-.078
	FMS_Q9	-.080	-.127	.046	-.182	-.005	.053	-.076	.020	.741[a]	-.450
	FMS_Q10	.092	-.070	.056	.079	.111	-.420	.021	-.078	-.450	.630[a]

a. Measures of Sampling Adequacy(MSA)

Communalities

	Initial
FMS_Q1	.397
FMS_Q2	.406
FMS_Q3	.318
FMS_Q4	.250
FMS_Q5	.271
FMS_Q6	.433
FMS_Q7	.524
FMS_Q8	.251
FMS_Q9	.354
FMS_Q10	.431

Extraction Method:

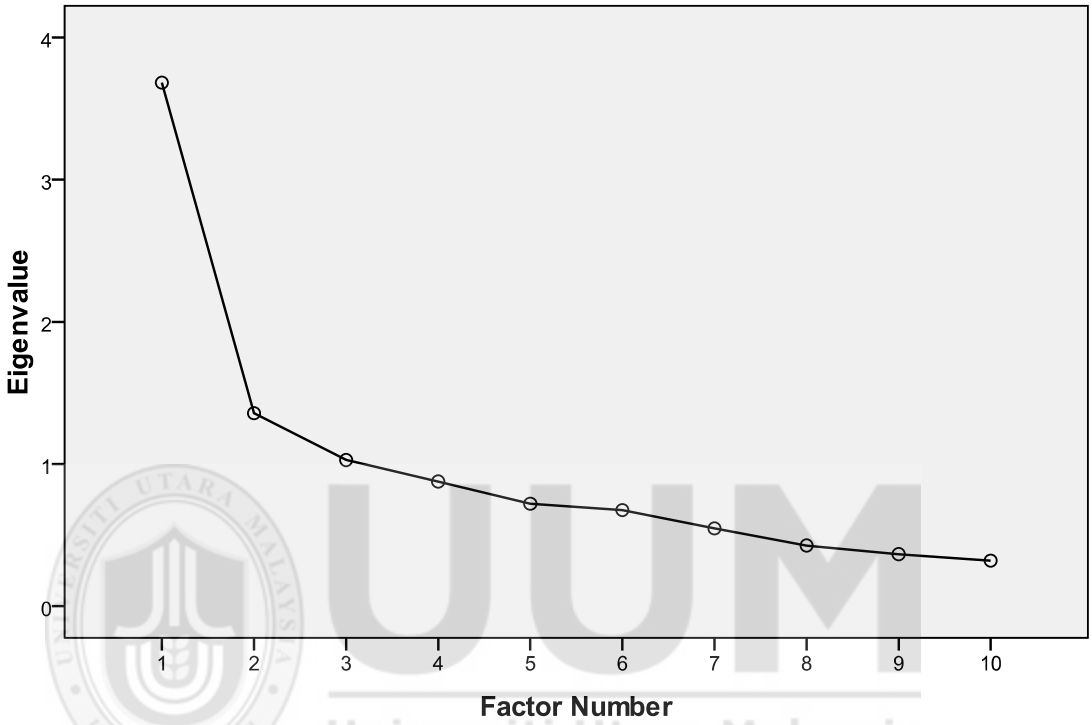
Principal Axis Factoring.

Total Variance Explained

	Initial Eigenvalues		
Factor	Total	% of Variance	Cumulative %
1	3.682	36.821	36.821
2	1.357	13.571	50.393
3	1.028	10.277	60.670
4	.877	8.768	69.439
5	.721	7.206	76.645
6	.676	6.760	83.404
7	.547	5.469	88.873
8	.427	4.266	93.140
9	.366	3.659	96.798
10	.320	3.202	100.000

Extraction Method: Principal Axis Factoring.

Scree Plot



Factor Matrix[a]

a. Attempted to extract 3 factors. In iteration 25, the communality of a variable exceeded 1.0. Extraction was terminated.

IV. Academic stress

Correlation Matrix

		AS_Q1	AS_Q2	AS_Q3	AS_Q4	AS_Q5	AS_Q6	AS_Q7	AS_Q8	AS_Q9	AS_Q10	AS_Q11	AS_Q12	AS_Q13	AS_Q14	AS_Q15	AS_Q16
Correlation	AS_Q1	1.000	.348	.292	.169	.196	.264	.199	.233	.209	.279	.289	.164	.271	.280	.257	.293
	AS_Q2	.348	1.000	.405	.185	.103	.101	.225	.166	.244	.257	.327	.385	.350	.162	.336	.248
	AS_Q3	.292	.405	1.000	.354	.249	.326	.248	.210	.250	.353	.307	.228	.329	.224	.397	.430
	AS_Q4	.169	.185	.354	1.000	.429	.395	.307	.430	.302	.404	.384	.337	.258	.127	.246	.339
	AS_Q5	.196	.103	.249	.429	1.000	.776	.256	.316	.337	.430	.280	.210	.135	.186	.166	.230
	AS_Q6	.264	.101	.326	.395	.776	1.000	.294	.303	.300	.416	.247	.224	.131	.198	.282	.279
	AS_Q7	.199	.225	.248	.307	.256	.294	1.000	.519	.520	.517	.313	.400	.349	.399	.309	.353
	AS_Q8	.233	.166	.210	.430	.316	.303	.519	1.000	.527	.530	.453	.454	.364	.247	.392	.532
	AS_Q9	.209	.244	.250	.302	.337	.300	.520	.527	1.000	.493	.500	.457	.389	.457	.311	.457
	AS_Q10	.279	.257	.353	.404	.430	.416	.517	.530	.493	1.000	.502	.538	.304	.260	.469	.486
	AS_Q11	.289	.327	.307	.384	.280	.247	.313	.453	.500	.502	1.000	.533	.361	.280	.427	.469
	AS_Q12	.164	.385	.228	.337	.210	.224	.400	.454	.457	.538	.533	1.000	.563	.423	.498	.440
	AS_Q13	.271	.350	.329	.258	.135	.131	.349	.364	.389	.304	.361	.563	1.000	.467	.386	.427

	AS_Q14	.280	.162	.224	.127	.186	.198	.399	.247	.457	.260	.280	.423	.467	1.000	.308	.303
	AS_Q15	.257	.336	.397	.246	.166	.282	.309	.392	.311	.469	.427	.498	.386	.308	1.000	.643
	AS_Q16	.293	.248	.430	.339	.230	.279	.353	.532	.457	.486	.469	.440	.427	.303	.643	1.000

Anti-image Matrices

		AS_Q1	AS_Q2	AS_Q3	AS_Q4	AS_Q5	AS_Q6	AS_Q7	AS_Q8	AS_Q9	AS_Q10	AS_Q11	AS_Q12	AS_Q13	AS_Q14	AS_Q15	AS_Q16
Anti-image Covariance	AS_Q1	.721	-.191	-.004	.018	.035	-.080	.031	-.044	.053	-.066	-.078	.116	-.062	-.135	.018	-.042
	AS_Q2	-.191	.643	-.182	.015	-.028	.058	-.051	.054	-.045	.040	-.036	-.121	-.047	.105	-.070	.059
	AS_Q3	-.004	-.182	.605	-.124	.030	-.071	-.003	.072	.015	-.063	-.019	.102	-.080	-.040	-.044	-.098
	AS_Q4	.018	.015	-.124	.637	-.078	-.021	-.031	-.101	.031	-.007	-.075	-.049	-.022	.062	.044	-.017
	AS_Q5	.035	-.028	.030	-.078	.345	-.245	.046	-.017	-.034	-.070	-.025	.032	-.013	-.030	.060	.007
	AS_Q6	-.080	.058	-.071	-.021	-.245	.345	-.043	.008	-.002	.006	.035	-.023	.043	.008	-.069	.009
	AS_Q7	.031	-.051	-.003	-.031	.046	-.043	.550	-.131	-.101	-.127	.057	.015	-.028	-.119	.009	.027
	AS_Q8	-.044	.054	.072	-.101	-.017	.008	-.131	.482	-.087	-.044	-.033	-.031	-.035	.071	-.013	-.104
	AS_Q9	.053	-.045	.015	.031	-.034	-.002	-.101	-.087	.488	-.042	-.115	-.002	-.016	-.140	.068	-.070
	AS_Q10	-.066	.040	-.063	-.007	-.070	.006	-.127	-.044	-.042	.439	-.052	-.119	.067	.068	-.060	-.021
	AS_Q11	-.078	-.036	-.019	-.075	-.025	.035	.057	-.033	-.115	-.052	.541	-.102	.018	.016	-.036	-.034
	AS_Q12	.116	-.121	.102	-.049	.032	-.023	.015	-.031	-.002	-.119	-.102	.409	-.158	-.099	-.070	.011
	AS_Q13	-.062	-.047	-.080	-.022	-.013	.043	-.028	-.035	-.016	.067	.018	-.158	.543	-.124	-.001	-.053

	AS_Q14	-.135	.105	-.040	.062	-.030	.008	-.119	.071	-.140	.068	.016	-.099	-.124	.596	-.048	.013
	AS_Q15	.018	-.070	-.044	.044	.060	-.069	.009	-.013	.068	-.060	-.036	-.070	-.001	-.048	.471	-.197
	AS_Q16	-.042	.059	-.098	-.017	.007	.009	.027	-.104	-.070	-.021	-.034	.011	-.053	.013	-.197	.431
Anti-image Correlation	AS_Q1	.789[a]	-.280	-.005	.027	.070	-.161	.049	-.075	.089	-.117	-.124	.213	-.098	-.205	.031	-.076
	AS_Q2	-.280	.770[a]	-.292	.023	-.060	.124	-.085	.096	-.080	.075	-.062	-.236	-.080	.169	-.128	.112
	AS_Q3	-.005	-.292	.833[a]	-.200	.066	-.155	-.006	.134	.028	-.122	-.033	.205	-.140	-.067	-.083	-.191
	AS_Q4	.027	.023	-.200	.911[a]	-.167	-.045	-.053	-.183	.056	-.014	-.128	-.096	-.037	.100	.079	-.033
	AS_Q5	.070	-.060	.066	-.167	.717[a]	-.711	.105	-.041	-.083	-.180	-.059	.085	-.031	-.066	.150	.017
	AS_Q6	-.161	.124	-.155	-.045	-.711	.730[a]	-.099	.020	-.004	.016	.081	-.061	.099	.018	-.171	.023
	AS_Q7	.049	-.085	-.006	-.053	.105	-.099	.882[a]	-.254	-.196	-.259	.104	.031	-.052	-.207	.018	.056
	AS_Q8	-.075	.096	.134	-.183	-.041	.020	-.254	.902[a]	-.180	-.095	-.065	-.070	-.069	.132	-.026	-.229
	AS_Q9	.089	-.080	.028	.056	-.083	-.004	-.196	-.180	.899[a]	-.091	-.225	-.005	-.030	-.260	.142	-.153
	AS_Q10	-.117	.075	-.122	-.014	-.180	.016	-.259	-.095	-.091	.902[a]	-.106	-.280	.136	.133	-.131	-.048
	AS_Q11	-.124	-.062	-.033	-.128	-.059	.081	.104	-.065	-.225	-.106	.926[a]	-.216	.034	.028	-.072	-.071
	AS_Q12	.213	-.236	.205	-.096	.085	-.061	.031	-.070	-.005	-.280	-.216	.842[a]	-.335	-.200	-.159	.027
	AS_Q13	-.098	-.080	-.140	-.037	-.031	.099	-.052	-.069	-.030	.136	.034	-.335	.885[a]	-.219	-.002	-.110
	AS_Q14	-.205	.169	-.067	.100	-.066	.018	-.207	.132	-.260	.133	.028	-.200	-.219	.808[a]	-.090	.026
	AS_Q15	.031	-.128	-.083	.079	.150	-.171	.018	-.026	.142	-.131	-.072	-.159	-.002	-.090	.860[a]	-.437
	AS_Q16	-.076	.112	-.191	-.033	.017	.023	.056	-.229	-.153	-.048	-.071	.027	-.110	.026	-.437	.879[a]

a. Measures of Sampling Adequacy(MSA)

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.852
Bartlett's Test of Sphericity	Approx. Chi-Square	1010.517
	df	120
	Sig.	.000

Communalities

	Initial	Extraction
AS_Q1	.279	.240
AS_Q2	.357	.352
AS_Q3	.395	.451
AS_Q4	.363	.352
AS_Q5	.655	.787
AS_Q6	.655	.757
AS_Q7	.450	.434
AS_Q8	.518	.615
AS_Q9	.512	.547
AS_Q10	.561	.577
AS_Q11	.459	.453
AS_Q12	.591	.538
AS_Q13	.457	.483
AS_Q14	.404	.634
AS_Q15	.529	.497
AS_Q16	.569	.549

Extraction Method: Principal Axis Factoring.

Total Variance Explained

Factor	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	6.167	38.542	38.542	5.694	35.589	35.589	3.024	18.901	18.901
2	1.628	10.176	48.718	1.301	8.134	43.722	2.056	12.852	31.753
3	1.244	7.773	56.491	.694	4.340	48.063	1.889	11.805	43.557
4	1.014	6.336	62.828	.577	3.607	51.670	1.298	8.113	51.670
5	.815	5.096	67.924						
6	.781	4.883	72.807						
7	.717	4.481	77.288						
8	.670	4.189	81.477						
9	.592	3.702	85.180						
10	.504	3.150	88.330						
11	.436	2.724	91.054						
12	.364	2.278	93.332						
13	.335	2.091	95.423						
14	.282	1.765	97.187						
15	.269	1.679	98.866						
16	.181	1.134	100.000						

Extraction Method: Principal Axis Factoring.

Factor Matrix[a]

	Factor			
	1	2	3	4
AS_Q10	.729			
AS_Q16	.693			
AS_Q12	.686			
AS_Q8	.681			
AS_Q9	.675			
AS_Q11	.654			
AS_Q15	.633			
AS_Q7	.604			
AS_Q13	.588	-.316		
AS_Q4	.532			
AS_Q3	.520		.423	
AS_Q2	.433		.341	
AS_Q1	.410			
AS_Q5	.527	.702		
AS_Q6	.546	.656		
AS_Q14	.520			.525

Extraction Method: Principal Axis Factoring.

a. Attempted to extract 4 factors. More than 25 iterations required. (Convergence=.002). Extraction was terminated.

Rotated Factor Matrix[a]

	Factor			
	1	2	3	4
AS_Q8	.744			
AS_Q10	.622		.313	
AS_Q9	.570			.409
AS_Q16	.550	.477		
AS_Q12	.546	.350		.342
AS_Q11	.529	.363		
AS_Q7	.519			.345
AS_Q4	.405		.366	
AS_Q3		.609		
AS_Q2		.560		
AS_Q15	.431	.545		
AS_Q1		.405		
AS_Q5			.856	
AS_Q6			.831	
AS_Q14				.745
AS_Q13	.325	.422		.445

Extraction Method: Principal Axis Factoring.

Rotation Method: Varimax with Kaiser Normalization.

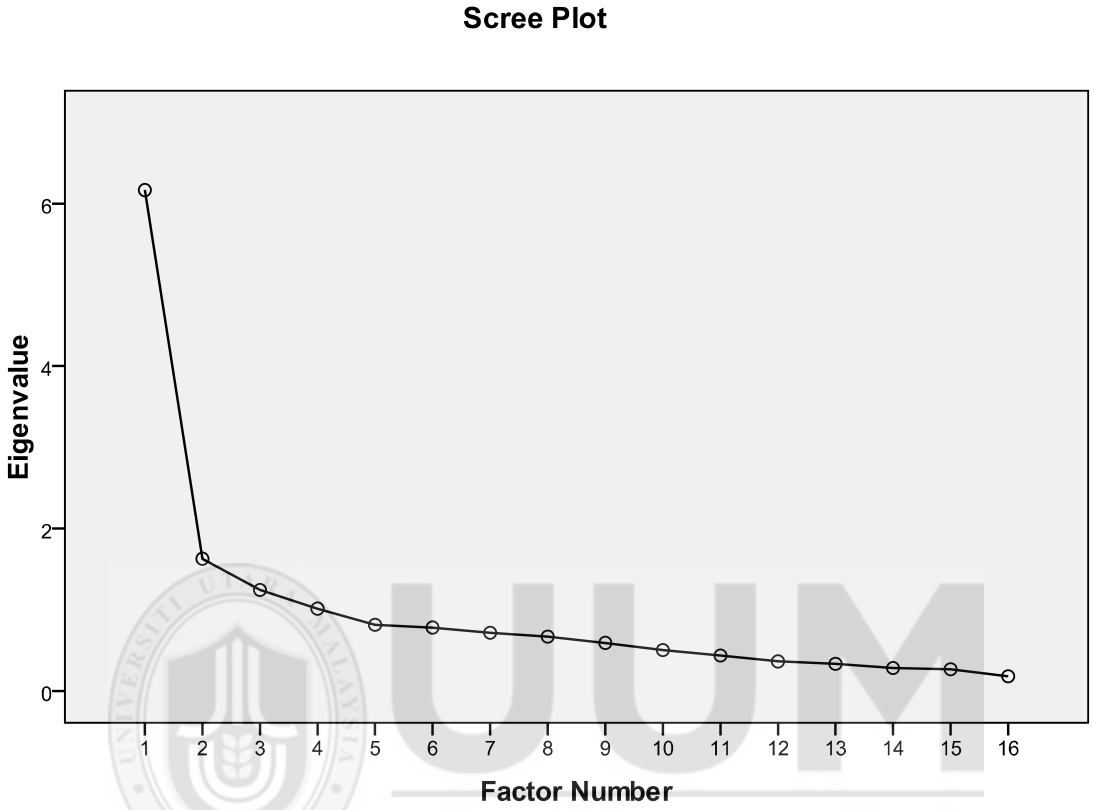
a. Rotation converged in 7 iterations.

Factor Transformation Matrix

Factor	1	2	3	4
1	.686	.513	.375	.354
2	-.132	-.281	.904	-.295
3	-.443	.809	.064	-.380
4	-.561	.054	.197	.802

Extraction Method: Principal Axis Factoring.

Rotation Method: Varimax with Kaiser Normalization.



V. Financial stress

Correlation Matrix

		FS_Q1	FS_Q2	FS_Q3	FS_Q4	FS_Q5	FS_Q6	FS_Q7	FS_Q8	FS_Q9	FS_Q10
Correlation	FS_Q1	1.000	.277	.380	.385	.323	.440	.226	.322	.406	.241
	FS_Q2	.277	1.000	.328	.476	.238	.354	.222	.273	.344	.294
	FS_Q3	.380	.328	1.000	.488	.197	.289	.162	.266	.138	.065
	FS_Q4	.385	.476	.488	1.000	.127	.275	.153	.319	.278	.115
	FS_Q5	.323	.238	.197	.127	1.000	.604	.354	.246	.305	.392
	FS_Q6	.440	.354	.289	.275	.604	1.000	.430	.428	.602	.518
	FS_Q7	.226	.222	.162	.153	.354	.430	1.000	.397	.335	.453
	FS_Q8	.322	.273	.266	.319	.246	.428	.397	1.000	.602	.429
	FS_Q9	.406	.344	.138	.278	.305	.602	.335	.602	1.000	.521
	FS_Q10	.241	.294	.065	.115	.392	.518	.453	.429	.521	1.000

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.820
Bartlett's Test of Sphericity	Approx. Chi-Square	502.279
	df	45
	Sig.	.000

Anti-image Matrices

		FS_Q1	FS_Q2	FS_Q3	FS_Q4	FS_Q5	FS_Q6	FS_Q7	FS_Q8	FS_Q9	FS_Q10
Anti-image Covariance	FS_Q1	.671	.018	-.136	-.110	-.071	-.057	-.002	.001	-.097	.015
	FS_Q2	.018	.682	-.077	-.221	-.030	-.022	-.015	.032	-.060	-.083
	FS_Q3	-.136	-.077	.663	-.197	-.015	-.069	-.014	-.093	.101	.065
	FS_Q4	-.110	-.221	-.197	.601	.047	-.008	.005	-.069	-.020	.054
	FS_Q5	-.071	-.030	-.015	.047	.597	-.218	-.066	.007	.065	-.067
	FS_Q6	-.057	-.022	-.069	-.008	-.218	.394	-.065	.017	-.150	-.073
	FS_Q7	-.002	-.015	-.014	.005	-.066	-.065	.701	-.124	.034	-.150
	FS_Q8	.001	.032	-.093	-.069	.007	.017	-.124	.553	-.205	-.070
	FS_Q9	-.097	-.060	.101	-.020	.065	-.150	.034	-.205	.430	-.100
	FS_Q10	.015	-.083	.065	.054	-.067	-.073	-.150	-.070	-.100	.575
Anti-image Correlation	FS_Q1	.889[a]	.027	-.203	-.173	-.112	-.111	-.003	.001	-.181	.024
	FS_Q2	.027	.844[a]	-.114	-.346	-.047	-.043	-.022	.053	-.112	-.132
	FS_Q3	-.203	-.114	.753[a]	-.311	-.023	-.135	-.021	-.153	.189	.106
	FS_Q4	-.173	-.346	-.311	.769[a]	.079	-.017	.008	-.119	-.039	.091
	FS_Q5	-.112	-.047	-.023	.079	.793[a]	-.450	-.102	.013	.129	-.114
	FS_Q6	-.111	-.043	-.135	-.017	-.450	.819[a]	-.124	.037	-.364	-.153
	FS_Q7	-.003	-.022	-.021	.008	-.102	-.124	.881[a]	-.199	.061	-.236
	FS_Q8	.001	.053	-.153	-.119	.013	.037	-.199	.826[a]	-.420	-.123
	FS_Q9	-.181	-.112	.189	-.039	.129	-.364	.061	-.420	.778[a]	-.202
	FS_Q10	.024	-.132	.106	.091	-.114	-.153	-.236	-.123	-.202	.870[a]

a. Measures of Sampling Adequacy(MSA)

Communalities

	Initial	Extraction
FS_Q1	.329	.349
FS_Q2	.318	.329
FS_Q3	.337	.405
FS_Q4	.399	.649
FS_Q5	.403	.325
FS_Q6	.606	.659
FS_Q7	.299	.320
FS_Q8	.447	.402
FS_Q9	.570	.537
FS_Q10	.425	.530

Extraction Method: Principal Axis Factoring.

Total Variance Explained

	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
Factor	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	4.068	40.683	40.683	3.540	35.404	35.404	2.731	27.313	27.313
2	1.463	14.630	55.313	.964	9.645	45.049	1.774	17.736	45.049
3	.911	9.109	64.422						
4	.766	7.662	72.084						
5	.720	7.196	79.280						
6	.545	5.454	84.734						
7	.467	4.673	89.407						
8	.420	4.202	93.610						
9	.388	3.882	97.491						
10	.251	2.509	100.000						

Extraction Method: Principal Axis Factoring.

Factor Matrix[a]

	Factor	
	1	2
FS_Q6	.790	
FS_Q9	.711	
FS_Q8	.632	
FS_Q10	.624	-.375
FS_Q1	.562	
FS_Q5	.541	
FS_Q7	.526	
FS_Q2	.521	
FS_Q4	.524	.612
FS_Q3	.436	.463

Extraction Method: Principal Axis Factoring.

a. 2 factors extracted. 16 iterations required.

Rotated Factor Matrix[a]

	Factor	
	1	2
FS_Q6	.758	
FS_Q10	.727	
FS_Q9	.688	
FS_Q8	.555	.307
FS_Q7	.552	
FS_Q5	.549	
FS_Q4		.800
FS_Q3		.628
FS_Q2		.491
FS_Q1	.365	.464

Extraction Method: Principal Axis Factoring.

Rotation Method: Varimax with Kaiser Normalization.

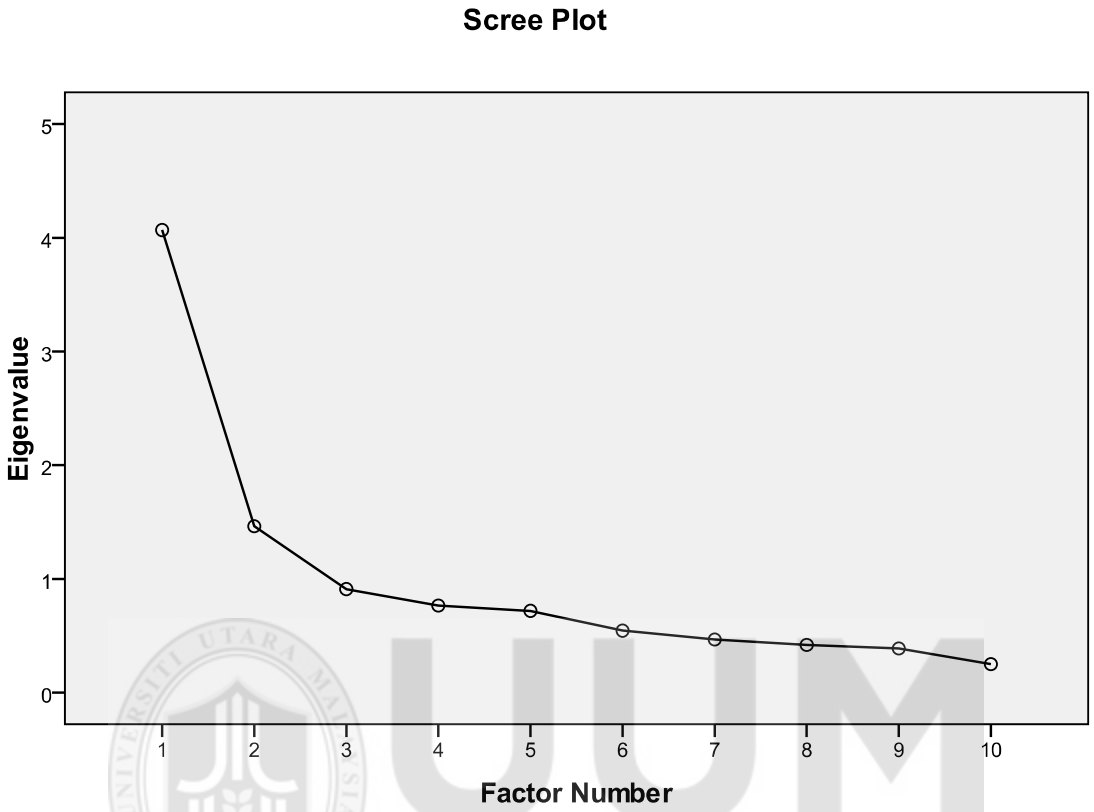
a. Rotation converged in 3 iterations.

Factor Transformation Matrix

Factor	1	2
1	.828	.560
2	-.560	.828

Extraction Method: Principal Axis Factoring.

Rotation Method: Varimax with Kaiser Normalization.



VI. Self-efficacy

Correlation Matrix

		SE_Q1	SE_Q2	SE_Q3	SE_Q4	SE_Q5	SE_Q6	SE_Q7	SE_Q8	SE_Q9	SE_Q10
Correlation	SE_Q1	1.000	.488	.524	.539	.404	.449	.459	.418	.357	.407
	SE_Q2	.488	1.000	.562	.434	.470	.413	.355	.351	.320	.429
	SE_Q3	.524	.562	1.000	.688	.580	.680	.561	.635	.473	.552
	SE_Q4	.539	.434	.688	1.000	.754	.719	.467	.569	.506	.602
	SE_Q5	.404	.470	.580	.754	1.000	.639	.490	.577	.502	.631
	SE_Q6	.449	.413	.680	.719	.639	1.000	.511	.606	.531	.565
	SE_Q7	.459	.355	.561	.467	.490	.511	1.000	.726	.590	.624
	SE_Q8	.418	.351	.635	.569	.577	.606	.726	1.000	.779	.710
	SE_Q9	.357	.320	.473	.506	.502	.531	.590	.779	1.000	.737
	SE_Q10	.407	.429	.552	.602	.631	.565	.624	.710	.737	1.000

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.890
Bartlett's Test of Sphericity	Approx. Chi-Square	1007.416
	df	45
	Sig.	.000

Anti-image Matrices

		SE_Q1	SE_Q2	SE_Q3	SE_Q4	SE_Q5	SE_Q6	SE_Q7	SE_Q8	SE_Q9	SE_Q10
Anti-image Covariance	SE_Q1	.581	-.163	-.026	-.111	.058	.000	-.100	.005	-.004	.014
	SE_Q2	-.163	.579	-.150	.057	-.096	.007	.013	.050	-.014	-.054
	SE_Q3	-.026	-.150	.333	-.085	.031	-.090	-.039	-.078	.052	.002
	SE_Q4	-.111	.057	-.085	.274	-.148	-.092	.044	.012	-.013	-.031
	SE_Q5	.058	-.096	.031	-.148	.351	-.046	-.020	-.031	.027	-.065
	SE_Q6	.000	.007	-.090	-.092	-.046	.385	-.015	-.018	-.032	.006
	SE_Q7	-.100	.013	-.039	.044	-.020	-.015	.418	-.118	.007	-.066
	SE_Q8	.005	.050	-.078	.012	-.031	-.018	-.118	.239	-.136	-.023
	SE_Q9	-.004	-.014	.052	-.013	.027	-.032	.007	-.136	.313	-.128
	SE_Q10	.014	-.054	.002	-.031	-.065	.006	-.066	-.023	-.128	.328
Anti-image Correlation	SE_Q1	.894[a]	-.281	-.060	-.278	.128	.000	-.203	.014	-.010	.031
	SE_Q2	-.281	.849[a]	-.341	.144	-.213	.015	.026	.135	-.034	-.124
	SE_Q3	-.060	-.341	.890[a]	-.281	.091	-.252	-.105	-.276	.163	.007
	SE_Q4	-.278	.144	-.281	.861[a]	-.478	-.284	.129	.047	-.044	-.104
	SE_Q5	.128	-.213	.091	-.478	.887[a]	-.125	-.052	-.107	.080	-.193
	SE_Q6	.000	.015	-.252	-.284	-.125	.945[a]	-.038	-.060	-.093	.016
	SE_Q7	-.203	.026	-.105	.129	-.052	-.038	.914[a]	-.374	.020	-.178
	SE_Q8	.014	.135	-.276	.047	-.107	-.060	-.374	.869[a]	-.498	-.081
	SE_Q9	-.010	-.034	.163	-.044	.080	-.093	.020	-.498	.859[a]	-.398
	SE_Q10	.031	-.124	.007	-.104	-.193	.016	-.178	-.081	-.398	.924[a]

a. Measures of Sampling Adequacy(MSA)

Communalities

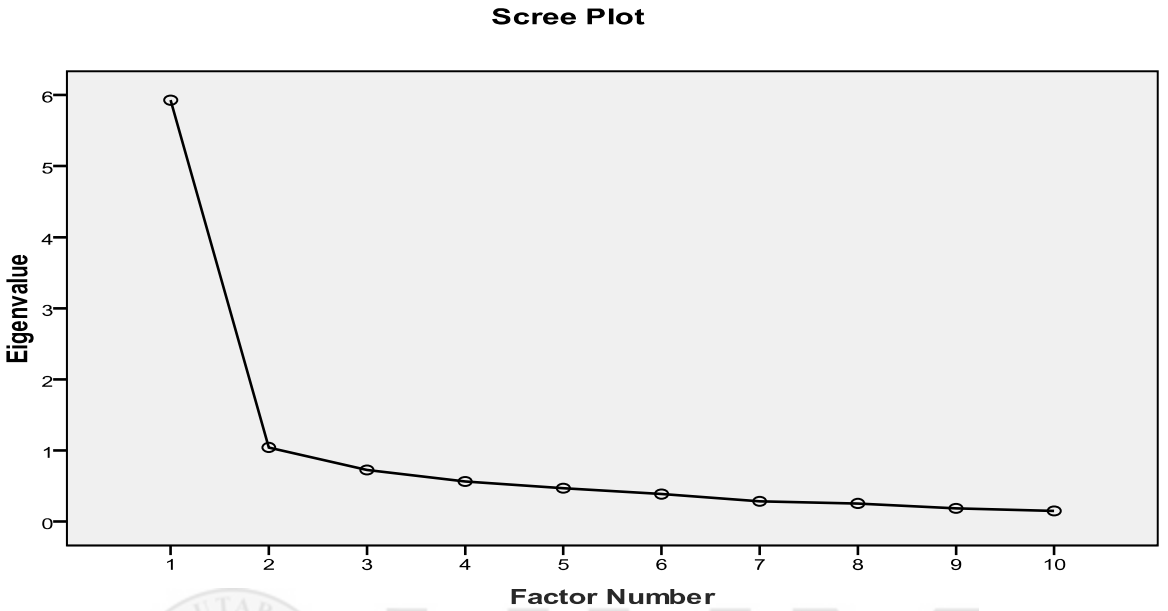
	Initial	Extraction
SE_Q1	.419	.393
SE_Q2	.421	.377
SE_Q3	.667	.687
SE_Q4	.726	.740
SE_Q5	.649	.608
SE_Q6	.615	.626
SE_Q7	.582	.562
SE_Q8	.761	.836
SE_Q9	.687	.741
SE_Q10	.672	.692

Extraction Method: Principal Axis Factoring.

Total Variance Explained

	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
Factor	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	5.927	59.270	59.270	5.580	55.799	55.799	3.284	32.838	32.838
2	1.044	10.437	69.708	.681	6.813	62.612	2.977	29.774	62.612
3	.727	7.270	76.978						
4	.565	5.651	82.629						
5	.470	4.698	87.327						
6	.388	3.884	91.211						
7	.286	2.862	94.073						
8	.255	2.554	96.627						
9	.187	1.868	98.495						
10	.151	1.505	100.000						

Extraction Method: Principal Axis Factoring.



Factor Matrix[a]

	Factor	
	1	2
SE_Q8	.843	-.354
SE_Q4	.811	
SE_Q10	.804	
SE_Q3	.795	
SE_Q6	.775	
SE_Q5	.763	
SE_Q9	.754	-.416
SE_Q7	.722	
SE_Q1	.590	
SE_Q2	.558	

Extraction Method: Principal Axis Factoring.

a. 2 factors extracted. 6 iterations required.

Rotated Factor Matrix[a]

	Factor	
	1	2
SE_Q4	.788	.345
SE_Q3	.740	.374
SE_Q6	.672	.417
SE_Q5	.665	.407
SE_Q2	.581	
SE_Q1	.575	
SE_Q8	.372	.835
SE_Q9		.819
SE_Q10	.440	.706
SE_Q7	.388	.642

Extraction Method: Principal Axis Factoring.

Rotation Method: Varimax with Kaiser Normalization.

a. Rotation converged in 3 iterations.

Factor Transformation Matrix

Factor	1	2
1	.729	.685
2	.685	-.729

Extraction Method: Principal Axis Factoring.

Rotation Method: Varimax with Kaiser Normalization.

3. NORMALITY TEST

Descriptives

			Statistic	Std. Error
Score_Total psychological well-being status	Mean		29.2067	.42907
	95% Confidence Interval for Mean	Lower Bound	28.3588	
		Upper Bound	30.0545	
	5% Trimmed Mean		29.3481	
	Median		29.0000	
	Variance		27.615	
	Std. Deviation		5.25497	
	Minimum		10.00	
	Maximum		43.00	
	Range		33.00	
	Interquartile Range		6.00	
	Skewness		-.532	.198
	Kurtosis		1.952	.394
Score_Total Work Stress	Mean		26.4267	.62794
	95% Confidence Interval for Mean	Lower Bound	25.1859	
		Upper Bound	27.6675	
	5% Trimmed Mean		26.3889	
	Median		26.5000	
	Variance		59.146	
	Std. Deviation		7.69062	
	Minimum		10.00	
	Maximum		48.00	
	Range		38.00	
	Interquartile Range		11.00	
	Skewness		.086	.198
	Kurtosis		-.385	.394
Score_Total Family Stress	Mean		22.2733	.56187
	95% Confidence Interval for Mean	Lower Bound	21.1631	
		Upper Bound	23.3836	
	5% Trimmed Mean		22.1444	

	Median		22.0000	
	Variance		47.354	
	Std. Deviation		6.88145	
	Minimum		10.00	
	Maximum		42.00	
	Range		32.00	
	Interquartile Range		10.25	
	Skewness		.270	.198
	Kurtosis		-.456	.394
Score_Total Academic Stress	Mean		47.0133	.83046
	95% Confidence Interval for Mean	Lower Bound	45.3723	
		Upper Bound	48.6543	
	5% Trimmed Mean		47.1778	
	Median		48.0000	
	Variance		103.449	
	Std. Deviation		10.17101	
	Minimum		16.00	
	Maximum		75.00	
	Range		59.00	
	Interquartile Range		12.00	
	Skewness		-.285	.198
	Kurtosis		.692	.394
Score_Total Financial Stress	Mean		33.4000	.63704
	95% Confidence Interval for Mean	Lower Bound	32.1412	
		Upper Bound	34.6588	
	5% Trimmed Mean		33.5889	
	Median		34.0000	
	Variance		60.872	
	Std. Deviation		7.80208	
	Minimum		10.00	
	Maximum		50.00	
	Range		40.00	
	Interquartile Range		10.00	
	Skewness		-.379	.198
	Kurtosis		.459	.394
Score_Total Self-efficacy	Mean		38.3867	.51377
	95% Confidence	Lower Bound	37.3714	

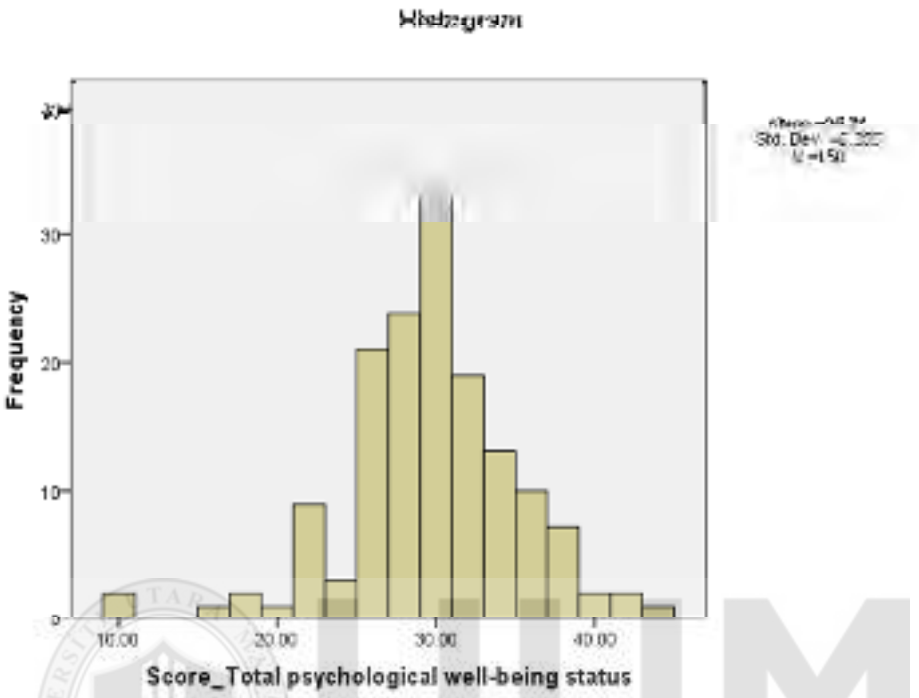
	Interval for Mean	Upper Bound	39.4019	
	5% Trimmed Mean		38.4593	
	Median		39.0000	
	Variance		39.594	
	Std. Deviation		6.29241	
	Minimum		19.00	
	Maximum		50.00	
	Range		31.00	
	Interquartile Range		8.00	
	Skewness		-.088	.198
	Kurtosis		-.055	.394

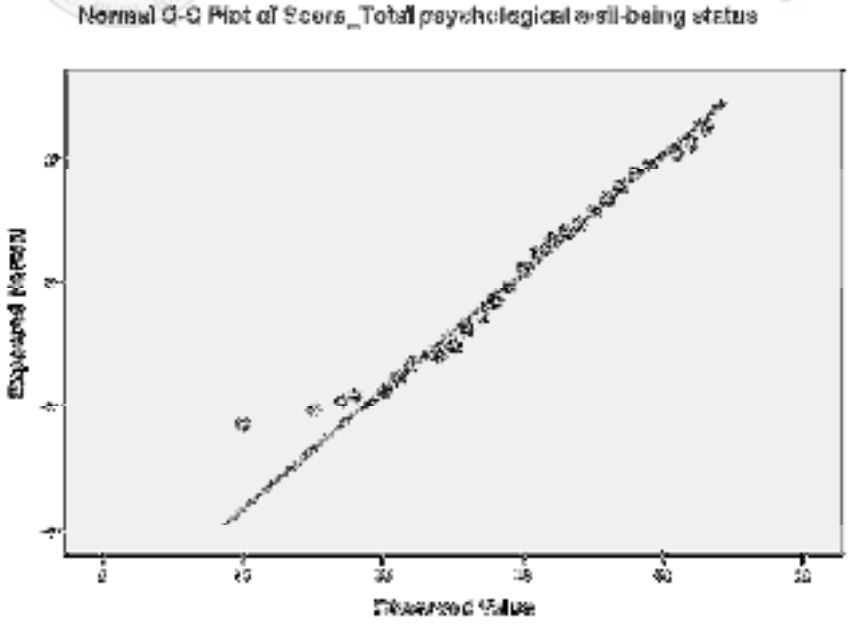
Tests of Normality

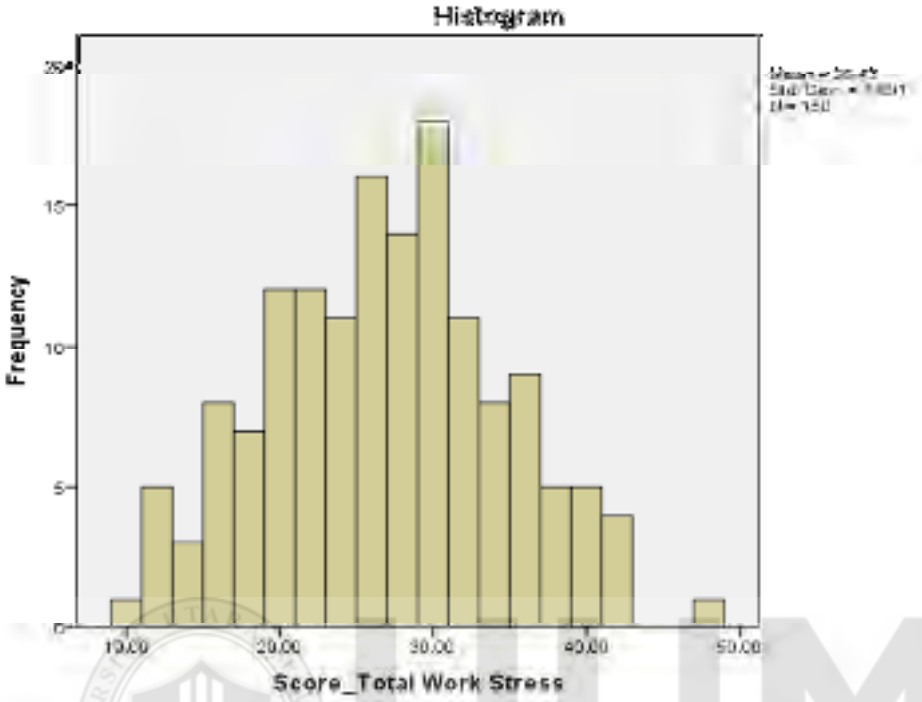
	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Score_Total psychological well-being status	.104	150	.000	.962	150	.000
Score_Total Work Stress	.053	150	.200*	.992	150	.533
Score_Total Family Stress	.066	150	.200*	.983	150	.057
Score_Total Academic Stress	.064	150	.200*	.987	150	.172
Score_Total Financial Stress	.080	150	.021	.979	150	.023
Score_Total Self-efficacy	.112	150	.000	.975	150	.007

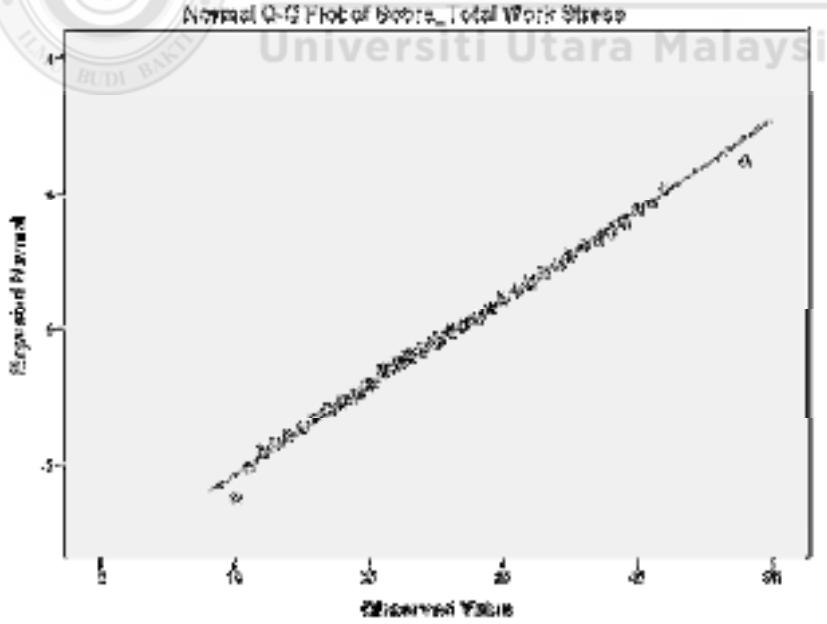
a. Lilliefors Significance Correction

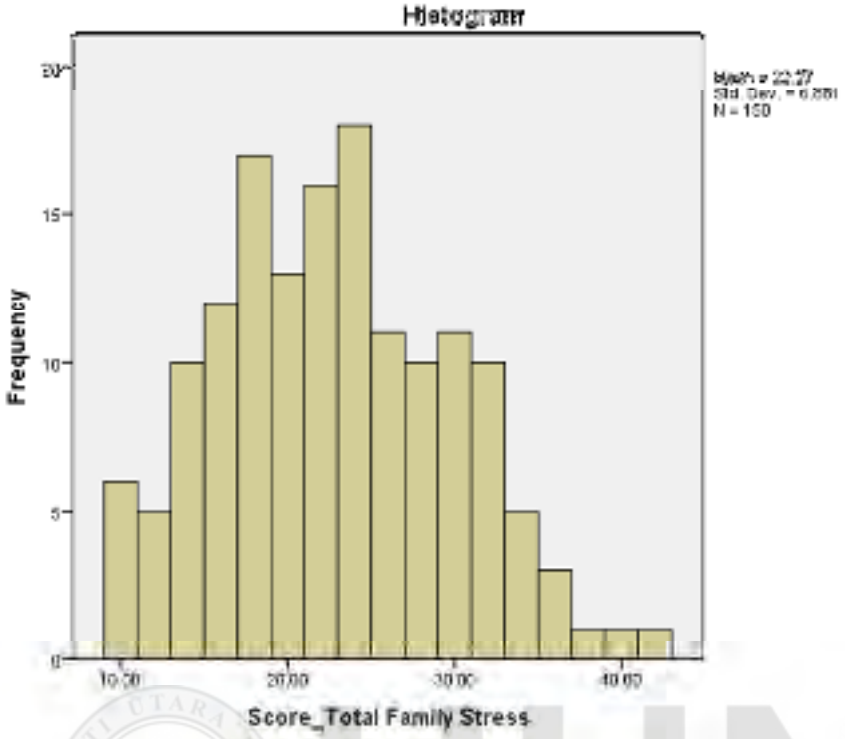
*. This is a lower bound of the true significance.

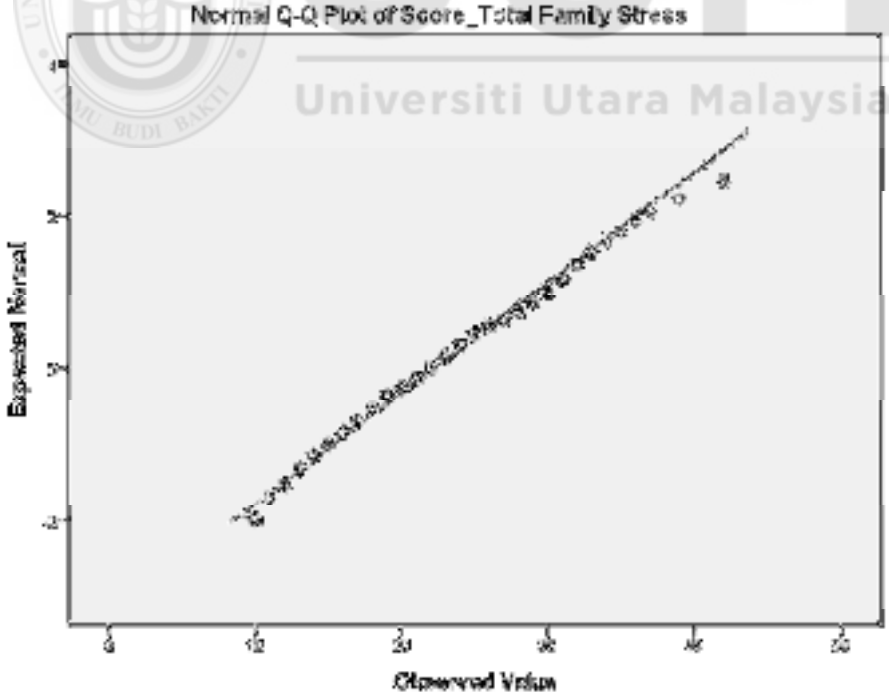


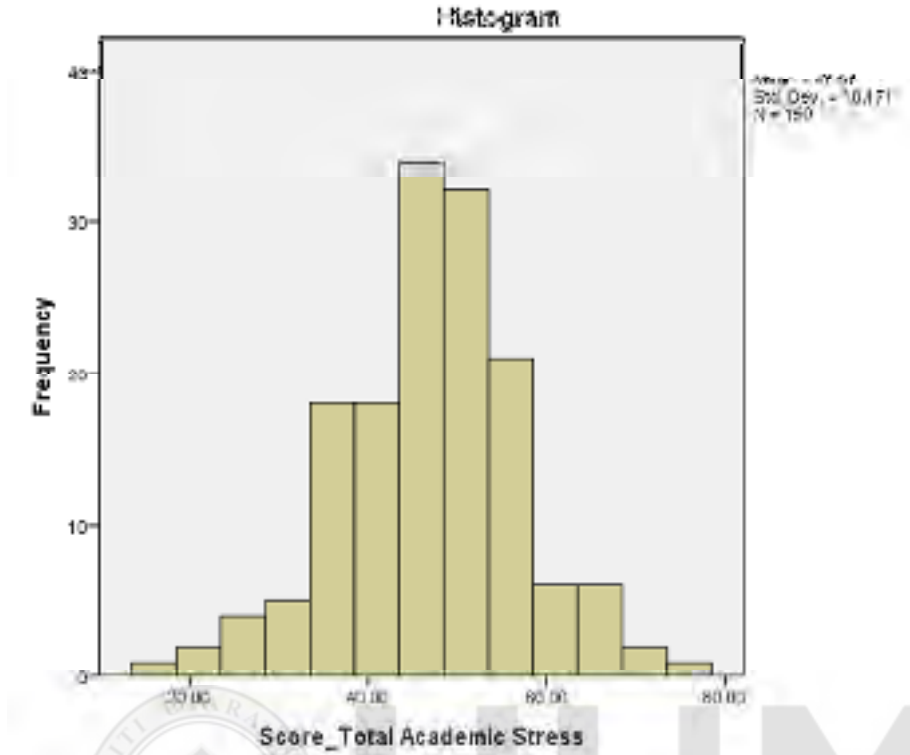


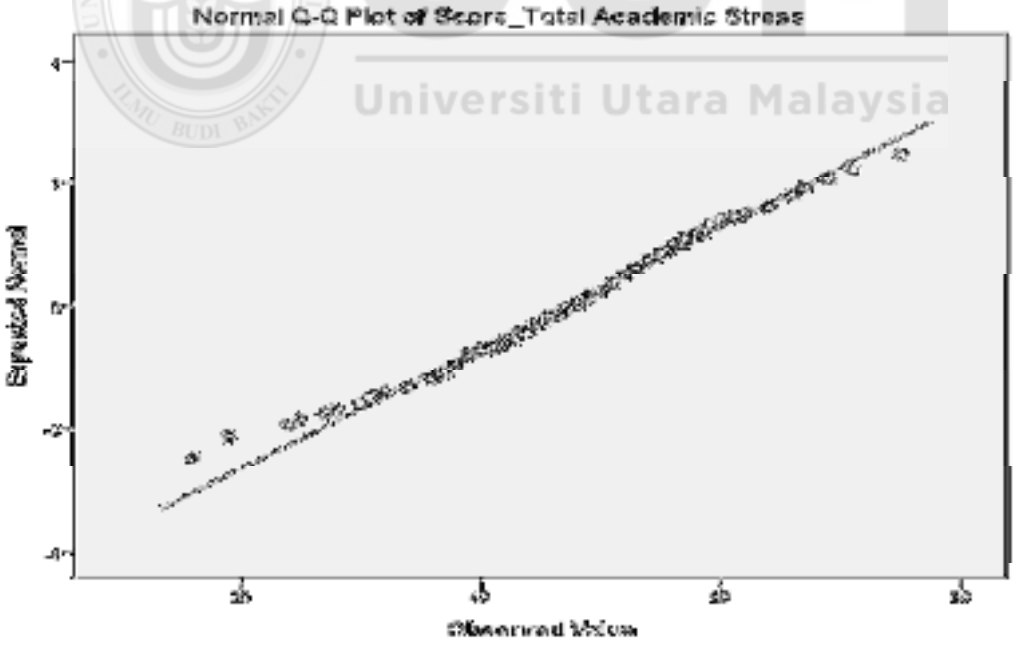


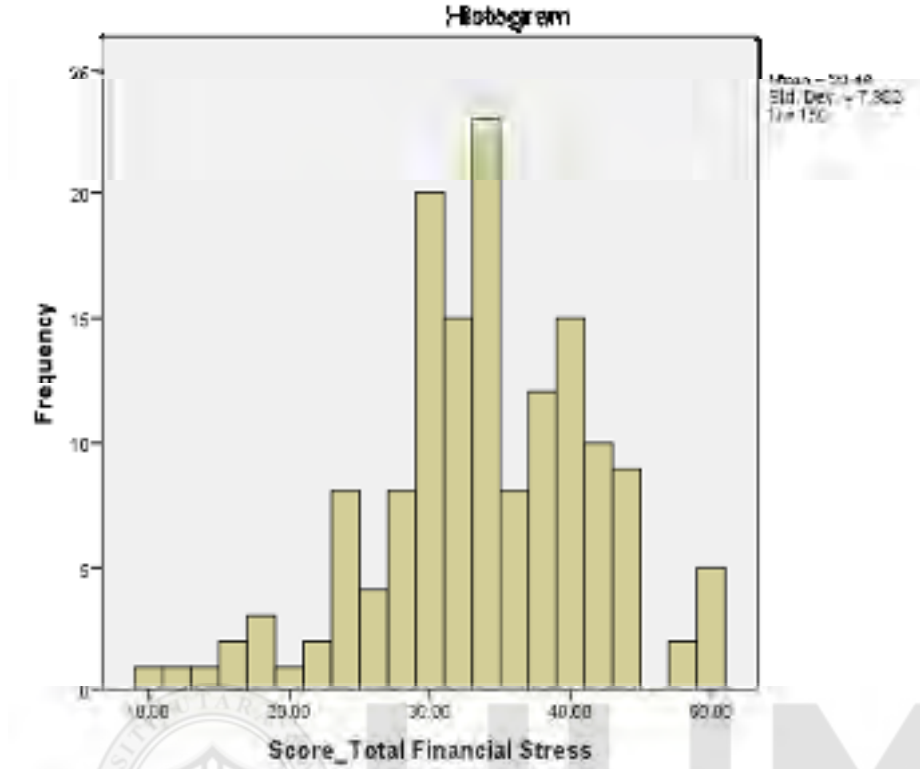


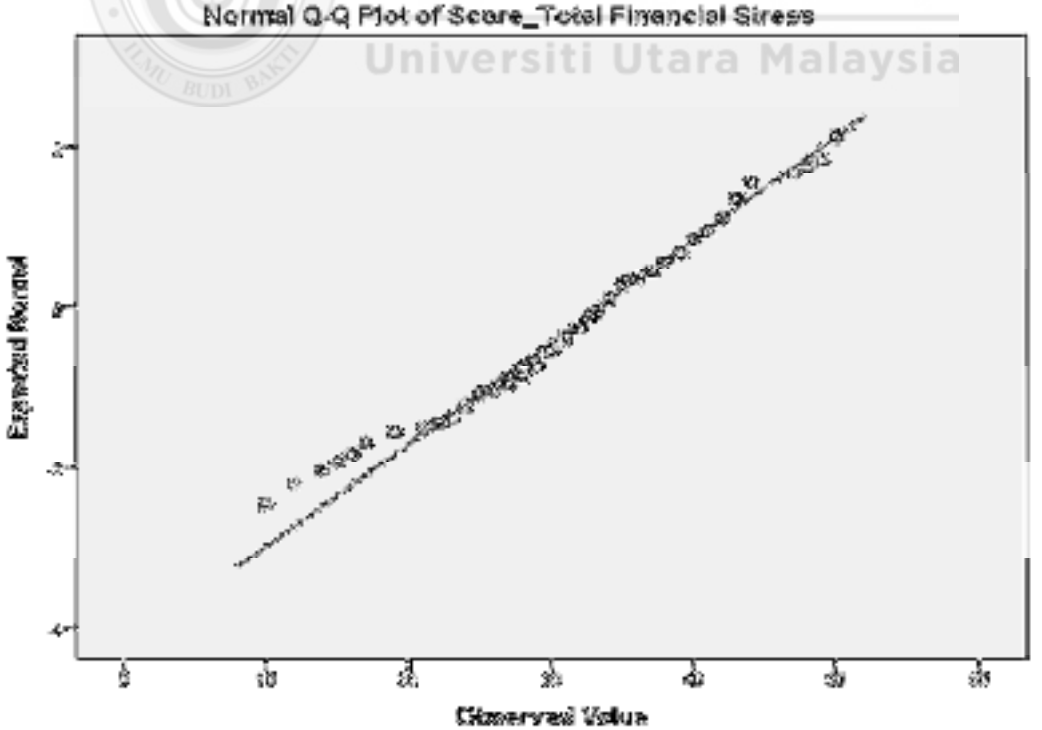


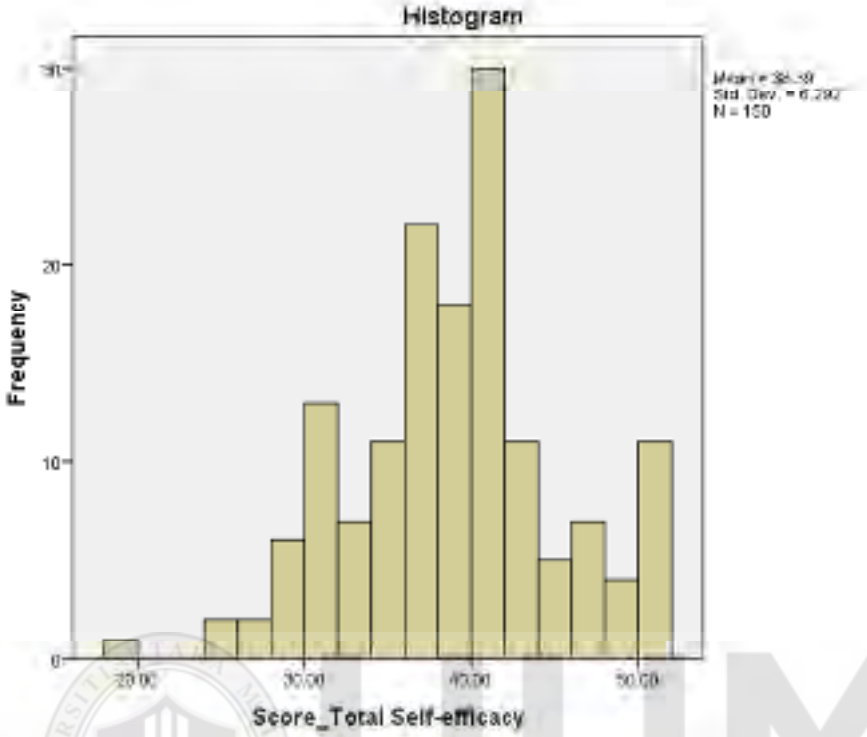


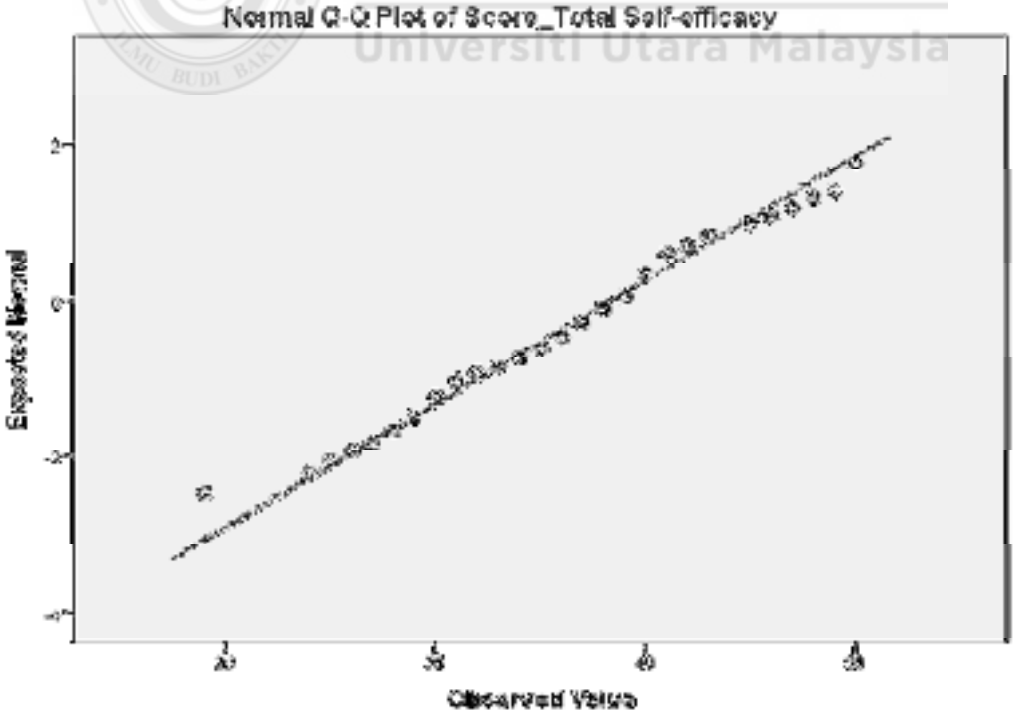






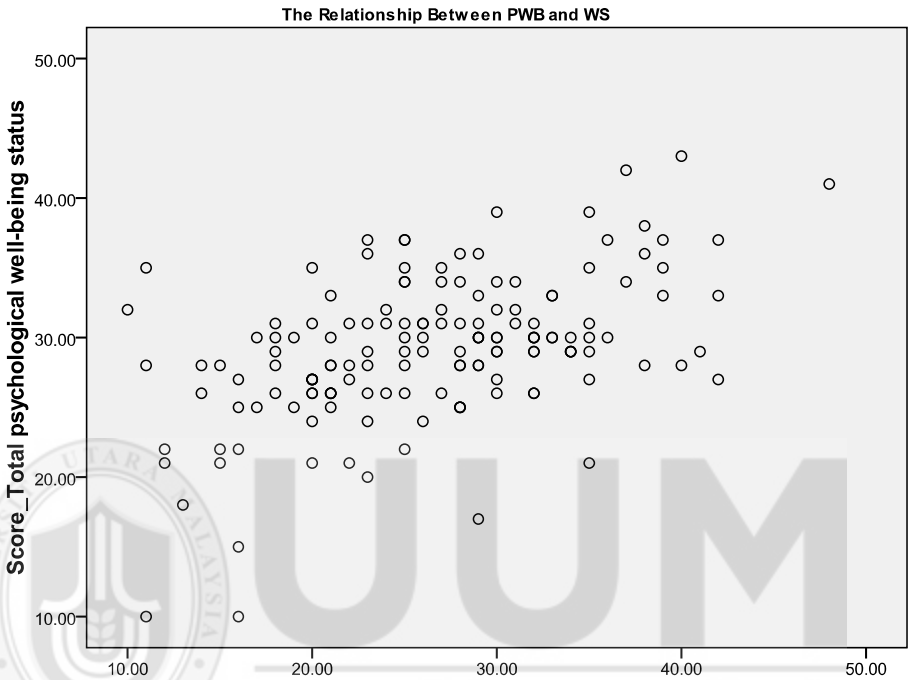


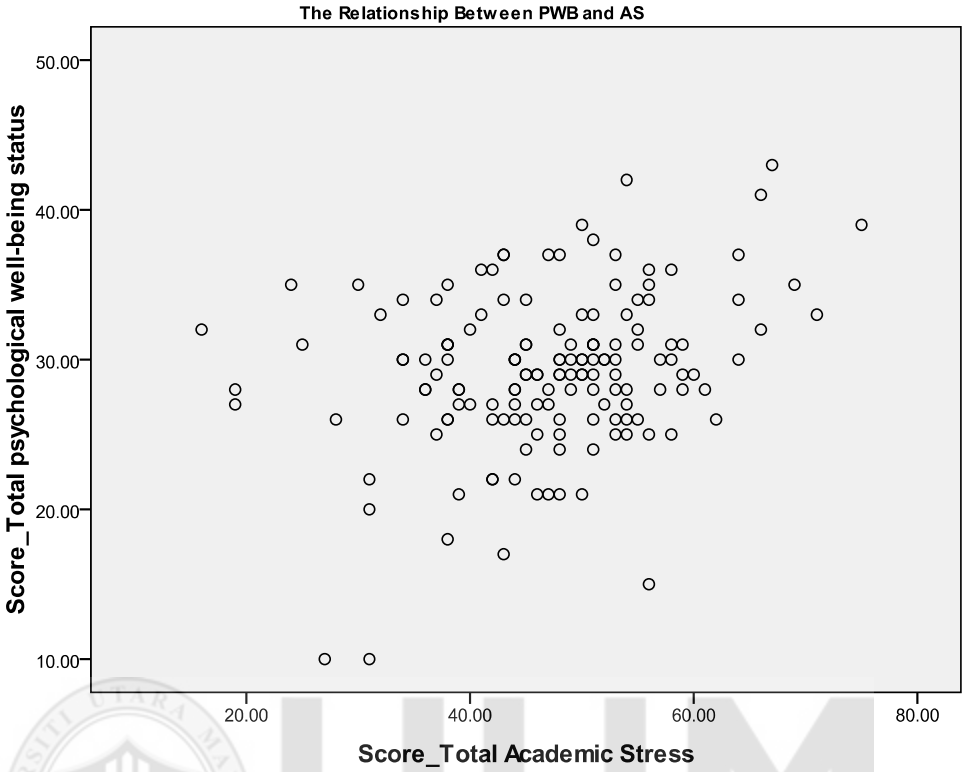


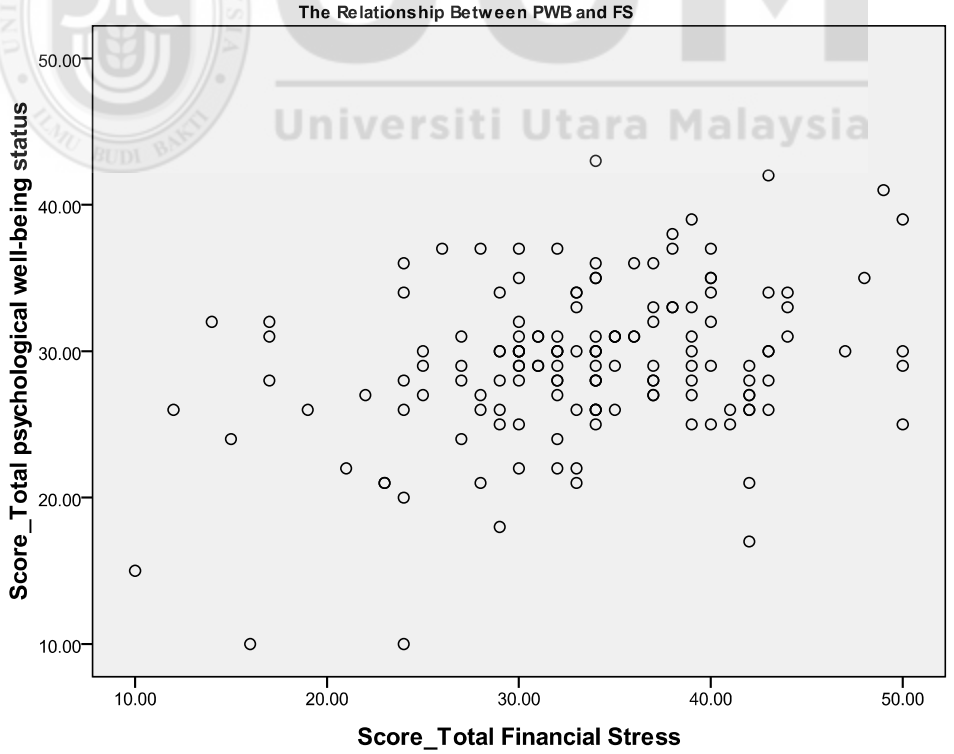


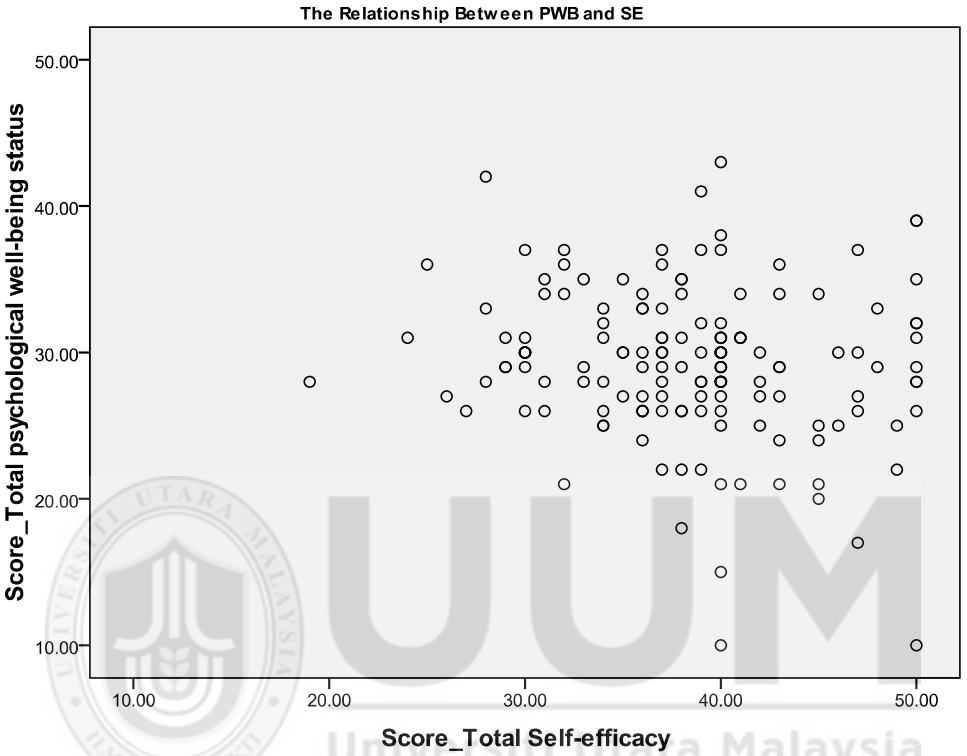
APPENDIX C5

4. LINEARITY TEST









APPENDIX C6

5. MULTICOLLINEARITY TEST

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	22.832	3.480		6.561	.000		
	Score_Total Work Stress	.272	.062	.398	4.395	.000	.592	1.688
	Score_Total Family Stress	.141	.068	.185	2.084	.039	.614	1.629
	Score_Total Academic Stress	-.057	.049	-.111	-1.178	.241	.549	1.821
	Score_Total Financial Stress	.081	.056	.120	1.432	.154	.695	1.438
	Score_Total Self-efficacy	-.103	.063	-.124	-1.630	.105	.845	1.184

a. Dependent Variable: Score_Total psychological well-being status

Collinearity Diagnostics[a]

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions					
				(Constant)	Score_Total Work Stress	Score_Total Family Stress	Score_Total Academic Stress	Score_Total Financial Stress	Score_Total Self-efficacy
1	1	5.814	1.000	.00	.00	.00	.00	.00	.00
	2	.081	8.469	.02	.08	.17	.01	.00	.12
	3	.038	12.302	.00	.58	.62	.03	.02	.00
	4	.032	13.435	.00	.17	.20	.13	.50	.09
	5	.027	14.687	.03	.15	.00	.42	.47	.01
	6	.007	28.463	.95	.02	.00	.41	.00	.78

a. Dependent Variable: Score_Total psychological well-being status

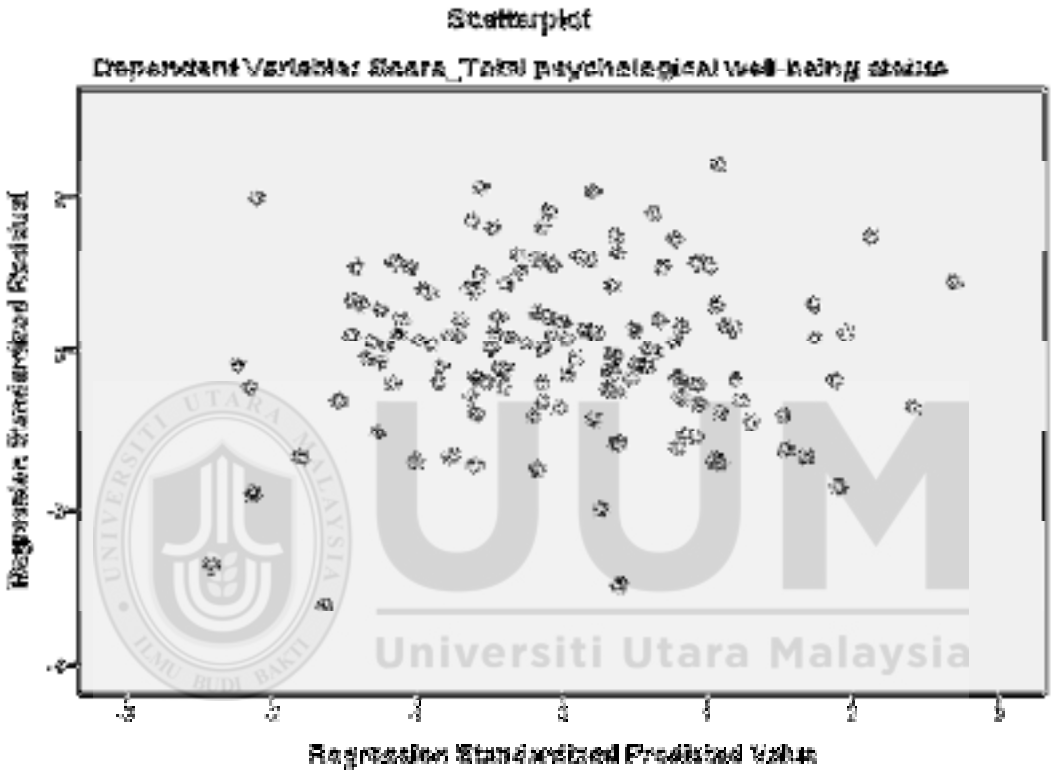
Residuals Statistics[a]

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	22.2376	36.9785	29.2067	2.88421	150
Std. Predicted Value	-2.416	2.695	.000	1.000	150
Standard Error of Predicted Value	.408	1.769	.856	.257	150
Adjusted Predicted Value	22.0562	36.7191	29.2042	2.89161	150
Residual	-14.49556	10.69703	.00000	4.39273	150
Std. Residual	-3.244	2.394	.000	.983	150
Stud. Residual	-3.326	2.462	.000	1.009	150
Deleted Residual	-15.23820	11.30912	.00246	4.63185	150
Stud. Deleted Residual	-3.450	2.506	.000	1.019	150
Mahal. Distance	.247	22.349	4.967	3.869	150
Cook's Distance	.000	.130	.009	.020	150
Centered Leverage Value	.002	.150	.033	.026	150

a. Dependent Variable: Score_Total psychological well-being status

APPENDIX C7

1. HOMOSCEDASTICITY TEST



APPENDIX C8

1. DESCRIPTIVE ANALYSIS OF DEMOGRAPHIC FACTORS

University

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	UUMKL	61	40.7	40.7	40.7
	OUM	59	39.3	39.3	80.0
	MSU	30	20.0	20.0	100.0
	Total	150	100.0	100.0	

Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	female	85	56.7	56.7	56.7
	male	65	43.3	43.3	100.0
	Total	150	100.0	100.0	

Age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18 - 29	82	54.7	54.7	54.7
	30-39	50	33.3	33.3	88.0
	40 and above	18	12.0	12.0	100.0
	Total	150	100.0	100.0	

Marital Status

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Single	90	60.0	60.0	60.0
	Married	59	39.3	39.3	99.3
	Divorced	1	.7	.7	100.0
	Total	150	100.0	100.0	

Race

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Malay	83	55.3	55.3	55.3
	Chinese	18	12.0	12.0	67.3
	Indian	44	29.3	29.3	96.7
	Others	5	3.3	3.3	100.0
	Total	150	100.0	100.0	

Religion

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Islam	85	56.7	56.7	56.7
	Christian	8	5.3	5.3	62.0
	Hindu	39	26.0	26.0	88.0
	Buddha	13	8.7	8.7	96.7
	Others	5	3.3	3.3	100.0
	Total	150	100.0	100.0	

Academic Status

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SPM	36	24.0	24.0	24.0
	STPM	13	8.7	8.7	32.7
	Diploma	57	38.0	38.0	70.7
	Degree	34	22.7	22.7	93.3
	Masters	10	6.7	6.7	100.0
	Total	150	100.0	100.0	

Employment Status

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Working	145	96.7	96.7	96.7
	Entrepreneur	5	3.3	3.3	100.0
	Total	150	100.0	100.0	

Income Group

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1000 - 2000	47	31.3	31.3	31.3
	2000 – 3000	41	27.3	27.3	58.7
	3000 – 4000	30	20.0	20.0	78.7
	4000 – 5000	11	7.3	7.3	86.0
	5000 - above	21	14.0	14.0	100.0
	Total	150	100.0	100.0	

Finance

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	self-paying	70	46.7	46.7	46.7
	bank loan	1	.7	.7	47.3
	PTPTN & HRDF	33	22.0	22.0	69.3
	EPF	27	18.0	18.0	87.3
	employer	5	3.3	3.3	90.7
	others	14	9.3	9.3	100.0
	Total	150	100.0	100.0	

2. DESCRIPTIVE ANALYSIS OF THE VARIABLES

Descriptive Statistics

	N	Minimum	Maximum	Mean		Std. Deviation
	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic
PWB_Q1	150	1.00	5.00	2.7467	.08934	1.09414
PWB_Q2	150	1.00	5.00	2.8467	.08012	.98128
PWB_Q3	150	1.00	5.00	2.4667	.08119	.99439
PWB_Q4	150	1.00	5.00	2.3933	.08077	.98918
PWB_Q5	150	1.00	5.00	2.1400	.08356	1.02342
PWB_Q6	150	1.00	5.00	1.8267	.08861	1.08527
PWB_Q7	150	1.00	5.00	3.7133	.08426	1.03195
PWB_Q8	150	1.00	5.00	3.6933	.08511	1.04237
PWB_Q9	150	1.00	5.00	3.6600	.07961	.97506
PWB_Q10	150	1.00	5.00	3.7200	.08253	1.01081
Score_Total psychological well-being status	150	10.00	43.00	29.2067	.42907	5.25497
Valid N (listwise)	150					

Descriptive Statistics

	N	Minimum	Maximum	Mean		Std. Deviation
	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic
WS_Q1	150	1.00	5.00	2.4067	.08413	1.03039
WS_Q2	150	1.00	5.00	3.6067	.09215	1.12862
WS_Q3	150	1.00	5.00	2.3200	.09187	1.12518
WS_Q4	150	1.00	5.00	2.3600	.10201	1.24932
WS_Q5	150	1.00	5.00	3.0000	.10406	1.27443
WS_Q6	150	1.00	5.00	2.7533	.08921	1.09260
WS_Q7	150	1.00	5.00	2.0333	.09573	1.17248
WS_Q8	150	1.00	5.00	2.0933	.09090	1.11335
WS_Q9	150	1.00	5.00	3.0467	.09570	1.17203
WS_Q10	150	1.00	5.00	2.8067	.09817	1.20233
Score_Total Work Stress	150	10.00	48.00	26.4267	.62794	7.69062
Valid N (listwise)	150					

Descriptive Statistics

	N	Minimum	Maximum	Mean		Std. Deviation
	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic
FMS_Q1	150	1.00	5.00	1.9000	.08709	1.06658
FMS_Q2	150	1.00	5.00	2.2600	.09385	1.14944
FMS_Q3	150	1.00	5.00	2.0133	.09268	1.13508
FMS_Q4	150	1.00	5.00	2.6933	.10866	1.33083
FMS_Q5	150	1.00	5.00	1.5667	.08215	1.00613
FMS_Q6	150	1.00	5.00	2.5000	.10438	1.27837
FMS_Q7	150	1.00	5.00	1.6333	.08215	1.00613
FMS_Q8	150	1.00	5.00	1.6667	.07952	.97393
FMS_Q9	150	1.00	5.00	2.7067	.10080	1.23455
FMS_Q10	150	1.00	5.00	3.3333	.10604	1.29877
Score_Total Family Stress	150	10.00	42.00	22.2733	.56187	6.88145
Valid N (listwise)	150					

Descriptive Statistics

	N	Minimum	Maximum	Mean		Std. Deviation
	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic
FS_Q1	150	1.00	5.00	3.7933	.08737	1.07001
FS_Q2	150	1.00	5.00	3.1933	.10521	1.28855
FS_Q3	150	1.00	5.00	3.4867	.09447	1.15704
FS_Q4	150	1.00	5.00	3.4533	.11056	1.35402
FS_Q5	150	1.00	5.00	3.1800	.11035	1.35146
FS_Q6	150	1.00	5.00	3.5267	.09586	1.17409
FS_Q7	150	1.00	5.00	2.5600	.10297	1.26109
FS_Q8	150	1.00	5.00	3.4800	.09060	1.10957
FS_Q9	150	1.00	5.00	3.7400	.09574	1.17256
FS_Q10	150	1.00	5.00	2.9867	.11624	1.42361
Score_Total Financial Stress	150	10.00	50.00	33.4000	.63704	7.80208
Valid N (listwise)	150					

Descriptive Statistics

	N	Minimum	Maximum	Mean		Std. Deviation
	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic
AS_Q1	150	1.00	5.00	2.6400	.08528	1.04451
AS_Q2	150	1.00	5.00	2.1933	.07609	.93189
AS_Q3	150	1.00	5.00	2.7067	.08647	1.05898
AS_Q4	150	1.00	5.00	3.2600	.08106	.99279
AS_Q5	150	1.00	5.00	3.8133	.08268	1.01258
AS_Q6	150	1.00	5.00	3.9000	.08657	1.06026
AS_Q7	150	1.00	5.00	2.7800	.09262	1.13439
AS_Q8	150	1.00	5.00	2.8333	.08794	1.07701
AS_Q9	150	1.00	5.00	2.5733	.08532	1.04494
AS_Q10	150	1.00	5.00	3.1667	.08269	1.01278
AS_Q11	150	1.00	5.00	2.8133	.09239	1.13153
AS_Q12	150	1.00	5.00	2.9533	.08156	.99890

AS_Q13	150	1.00	5.00	2.8267	.08068	.98816
AS_Q14	150	1.00	5.00	2.8067	.08909	1.09113
AS_Q15	150	1.00	5.00	3.0400	.08186	1.00255
AS_Q16	150	1.00	5.00	2.7067	.07717	.94512
Score_Total Academic Stress	150	16.00	75.00	47.0133	.83046	10.17101
Valid N (listwise)	150					

Descriptive Statistics

	N	Minimum	Maximum	Mean		Std. Deviation
	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic
SE_Q1	150	1.00	5.00	4.0400	.06407	.78475
SE_Q2	150	2.00	5.00	3.8600	.05985	.73302
SE_Q3	150	2.00	5.00	3.8533	.06512	.79754
SE_Q4	150	1.00	5.00	3.7600	.07059	.86451
SE_Q5	150	1.00	5.00	3.7533	.06817	.83495
SE_Q6	150	1.00	5.00	3.9933	.06854	.83944
SE_Q7	150	1.00	5.00	3.7333	.07246	.88740
SE_Q8	150	2.00	5.00	3.8000	.06554	.80268
SE_Q9	150	1.00	5.00	3.8000	.06485	.79427
SE_Q10	150	1.00	5.00	3.7933	.06906	.84581
Score_Total Self-efficacy	150	19.00	50.00	38.3867	.51377	6.29241
Valid N (listwise)	150					

APPENDIX C9

3. INFERENTIAL ANALYSIS

I) PEARSON CORRELATION

Correlations

		Score_Total psychological well-being status	Score_Total Work Stress	Score_Total Family Stress	Score_Total Academic Stress	Score_Total Financial Stress	Score_Total Self-efficacy
Score_Total psychological well-being status	Pearson Correlation	1	.499**	.418**	.287**	.323**	-.148
	Sig. (2-tailed)		.000	.000	.000	.000	.070
	N	150	150	150	150	150	150
Score_Total Work Stress	Pearson Correlation	.499**	1	.537**	.538**	.423**	-.089
	Sig. (2-tailed)	.000		.000	.000	.000	.280
	N	150	150	150	150	150	150
Score_Total Family Stress	Pearson Correlation	.418**	.537**	1	.489**	.455**	-.154
	Sig. (2-tailed)	.000	.000		.000	.000	.060
	N	150	150	150	150	150	150
Score_Total Academic Stress	Pearson Correlation	.287**	.538**	.489**	1	.432**	-.338**
	Sig. (2-tailed)	.000	.000	.000		.000	.000
	N	150	150	150	150	150	150
Score_Total Financial Stress	Pearson Correlation	.323**	.423**	.455**	.432**	1	.013
	Sig. (2-tailed)	.000	.000	.000	.000		.871
	N	150	150	150	150	150	150
Score_Total Self-efficacy	Pearson Correlation	-.148	-.089	-.154	-.338**	.013	1
	Sig. (2-tailed)	.070	.280	.060	.000	.871	
	N	150	150	150	150	150	150

**. Correlation is significant at the 0.01 level (2-tailed).

II) MULTIPLE REGRESSION

Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	Score_Total Self-efficacy , Score_Total Financial Stress, Score_Total Work Stress, Score_Total Family Stress, Score_Total Academic Stress[b]	.	Enter

a. Dependent Variable: Score_Total psychological well-being status

b. All requested variables entered.

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.549[a]	.301	.277	4.46834	.301	12.416	5	144	.000

a. Predictors: (Constant), Score_Total Self-efficacy , Score_Total Financial Stress, Score_Total Work Stress, Score_Total Family Stress, Score_Total Academic Stress

b. Dependent Variable: Score_Total psychological well-being status

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1239.482	5	247.896	12.416	.000[b]
	Residual	2875.111	144	19.966		
	Total	4114.593	149			

a. Dependent Variable: Score_Total psychological well-being status

b. Predictors: (Constant), Score_Total Self-efficacy , Score_Total Financial Stress, Score_Total Work Stress, Score_Total Family Stress, Score_Total Academic Stress

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	22.832	3.480		6.561	.000
	Score_Total Work Stress	.272	.062	.398	4.395	.000
	Score_Total Family Stress	.141	.068	.185	2.084	.039
	Score_Total Academic Stress	-.057	.049	-.111	-1.178	.241
	Score_Total Financial Stress	.081	.056	.120	1.432	.154
	Score_Total Self-efficacy	-.103	.063	-.124	-1.630	.105

a. Dependent Variable: Score_Total psychological well-being status

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B	
		B	Std. Error	Beta			Lower Bound	Upper Bound
1	(Constant)	22.832	3.480		6.561	.000	15.953	29.710
	Score_Total Work Stress	.272	.062	.398	4.395	.000	.150	.394
	Score_Total Family Stress	.141	.068	.185	2.084	.039	.007	.276
	Score_Total Academic Stress	-.057	.049	-.111	-1.178	.241	-.153	.039
	Score_Total Financial Stress	.081	.056	.120	1.432	.154	-.031	.192
	Score_Total Self-efficacy	-.103	.063	-.124	-1.630	.105	-.228	.022

a. Dependent Variable: Score_Total psychological well-being status

Casewise Diagnostics[a]

Case Number	Std. Residual	Score_Total psychological well-being status	Predicted Value	Residual
16	-3.244	10.00	24.4956	-14.49556

a. Dependent Variable: Score_Total psychological well-being status

Residuals Statistics[a]

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	22.2376	36.9785	29.2067	2.88421	150
Std. Predicted Value	-2.416	2.695	.000	1.000	150
Standard Error of Predicted Value	.408	1.769	.856	.257	150
Adjusted Predicted Value	22.0562	36.7191	29.2042	2.89161	150
Residual	-14.49556	10.69703	.00000	4.39273	150
Std. Residual	-3.244	2.394	.000	.983	150
Stud. Residual	-3.326	2.462	.000	1.009	150
Deleted Residual	-15.23820	11.30912	.00246	4.63185	150
Stud. Deleted Residual	-3.450	2.506	-.001	1.019	150
Mahal. Distance	.247	22.349	4.967	3.869	150
Cook's Distance	.000	.130	.009	.020	150
Centered Leverage Value	.002	.150	.033	.026	150

a. Dependent Variable: Score_Total psychological well-being status

Charts