

Stress among undergraduate Pokhara university business students in Kathmandu

Bhawana Khadka*

Abstract

This study examines on the stress among undergraduate Pokhara University business students in Kathmandu. Stress among undergraduates is the dependent variable. The selected independent variables are career problem, time limit, fear of public speaking, financial difficulties and decision-making confusion. The study is based on the primary data with 139 respondents. To achieve the purpose of the study, structured questionnaire is prepared. The correlation and multiple regression models are estimated to test the significance and importance of the stress among undergraduate Pokhara University business students in Kathmandu.

The study showed that career problem is positively correlated to stress among undergraduate students. It means that higher the career problem higher will be the stress among the undergraduates. Similarly, time limit is positively correlated to stress among undergraduates. It means limited time can increase the level of stress among the undergraduates. Likewise, Fear of public speaking is positively correlated to stress among undergraduates. It reveals that as the level of fear of public speaking increases, the level of stress also tends to increase. Moreover, financial difficulties are positively correlated to stress among the undergraduates. It indicates that as financial difficulties increase among undergraduates, their stress levels tend to rise as well. In addition, decision making confusion is positively correlated to stress among the undergraduate. It means that as undergraduates experience more confusion in their decision-making, their stress levels tend to increase.

Keywords: career problem, time limit, fear of public speaking, financial difficulties, decision-making confusion, stress among undergraduates

1. Introduction

In today's competitive world every student will feel the effect of stress at some point of time in their life. Selye (1983) defined that stress is a non-specific response of the body. Rosenhan (1989) claimed that stress is the body's non-specific response or reaction to demands made on it, or too disturbing events in the environment. According to Myers (2005), stress is a process by which we perceive and cope with environmental threats and challenges. Likewise, Volpe (2000) defined stressor as anything that challenges an individual's adaptability or stimulates an individual's body or mentality. It can be explained in terms of sadness, worries, tension, frustration which leads to depression which is temporary or may last for long. Depression is one of the main factors that generates disability in populations in modern societies (Dong, 2020). Likewise, Zou (2018) revealed experiencing more upsetting events in life and finding it difficult to cope with them are also predictors of anxiety, stress, and depression. The relationships between stress, anxiety, and depression have long been documented in the scientific literature. Longitudinal studies in young people also suggested that stress predicts depression (Agoston & Rudolph, 2011). In addition, Diaz *et al.* (2012)

* Ms. Khadka is a Freelance Researcher, Kathmandu, Nepal.

stated that in highly stressful situations, there is a close link between anxiety and depression. Undergraduate students at university have been observed to be more fearful of COVID-19 than graduates (Reznik, 2020).

Bledsoe *et al.* (2014) explored common types of student fears such as performance-based anxiety, fear of failure, fear of being laughed at, and cultural components of fear that impact learning. The study has shown that when instructors practice even the simplest interventions to help reduce classroom anxieties, student engagement and performance has been shown to improve. Furthermore, Agolla *et al.* (2009) examined an assessment of academic stress among undergraduate students. Stress has become an important topic in academic circle as well as in our society. Many scholars in the field of behavioral science have carried out extensive research on stress and its outcome and concluded that the topic need more attention (Agolla *et al.*, 2009).

Stress in academic institution can have both positive and negative consequences if not well managed (Stevenson *et al.*, 2006). From the findings, the results clearly showed that students are stressed. The symptoms identified are anxiety, nervousness, indigestion, endless worries, tense, pain in neck or shoulders. while these symptoms do not tell the cases that have already lost control, it is important to note that they are hampering students was of academic life. The study also found that the major cause of stress among students are academic overload, inadequate resource, low motivation and poor performance in academic work and uncertainty of getting jobs after graduation from university. Likewise, Ribeiro *et al.* (2018) examined stress and quality of life (QoL) among university students. The result of this systematic review highlights the negative association between stress and quality of life in university students, through the deterioration of various aspects related to physical and mental health. In addition, Raja (2017) revealed that fear of public speaking is a learned skill and can be overcome by practicing and rehearsing and people who experience public speaking anxiety can perform well.

Kumaraswamy (2013) examined academic stress, anxiety and depression among college students are a cause of concern. Some of the salient problems specific to college students are, time pressure, fear of failure, struggle to establish identity, pressure of academic excellence and tough competence. Emotional problems such as feel inferior to others, not able to think properly. Similarly, Kumaraswamy (2013) concluded that the colleges should encourage a warm and affective learning environment for students. Support and mentoring are required so that stress can be identified early and dealt with appropriately. Health education programs, mentorship and a reduction in information overload in the curriculum can be important strategies to enable undergraduates cope better with the demands of tertiary education. Likewise, Lee *et al.* (2000) explained stress as an interaction between environmental stressors, student's appraisal and reactions for the same. It has now become a grave reality that is termed as a "career stopper" (Kadapatti *et al.*, 2012). Academic stress has become a pervasive problem across countries, cultures, and ethnic groups (Wong *et al.*, 2006). This study brought into light that academic stress still continues to be a devastating problem affecting a student's mental health and well-being. Techniques like biofeedback, yoga, life-skills training, mindfulness meditation, psychotherapy have been found to be effective in reducing stress among students. In addition, Denise (2001) reported source of stress that college students encounter is receiving a lower grade than they expected. The study found that moderate amounts of stress can help motivate students and sometimes increase academic

performance.

Qureshi *et al.* (2013) investigated the relationship between job stress, workload, environment and employee turnover intentions. The result showed that employee turnover intentions are positively related with job stressor and it is also found that a good and health work environment will lead to less employee turnover intention. Similarly, Regehr *et al.* (2013) examined the intervention to reduce stress in university students. The study found that cognitive, behavioral and mindfulness interventions were associated with decreased symptoms of anxiety. This study also showed that cognitive, behavioral, and mindfulness intervention are effective in reducing stress on university students.

Guan *et al.* (2022) examined financial stress and depression in adults. The study showed that this systematic review of the link between financial stress and depression in adults found that financial stress is positively associated with depression, in particular among low socioeconomic groups. Likewise, Asif *et al.* (2020) investigated the frequency of depression, anxiety and stress among university students in Sialkot, Pakistan. The study found that symptoms of anxiety and stress are more prevalent with moderate to extremely severe range than depression in the current sample.

In the context of Nepal, Karki *et al.* (2022) examined that the existing community-based studies conducted among high school students of various parts of Nepal have reported a wide range of prevalence of symptoms of depression and anxiety. Gurung *et al.* (2020) argued that high school education is an important turning point in the life of academic students in Nepal. As the educational system becomes more specialized and tough in high school, the students become more likely to experience stress at this level. Similarly, Subedi (2000) found a negative effect of class size on classroom achievement could be due to a crowded classroom producing a less favorable teaching and learning atmosphere. Such a situation reduces the teachers' chance for individual student attention. In addition, Bista (1999) suggested greater focus should be given on what happens inside the schools because local actions and factors generally determine student outcomes. Dangal *et al.* (2020) investigated the student's anxiety experiences during covid-19 in Nepal. The study concluded that 18.1% of the respondents were experiencing severe anxiety, 22.9% moderate anxiety, and 25.7% mild anxiety. Moreover, females were more prone to anxiety as compared to males.

Paudel *et al.* (2020) studied depression, anxiety and stress among the undergraduate students of Pokhara Metropolitan, Nepal. The study found that there was no association existing between the current academic discipline and the level of depression, and stress among the students. However, the higher rate was observed among the students from non-technical disciplines such as Humanities and Education. Similarly, Chand (2021) explored challenges faced by bachelor level students while speaking English to explore the difficulties faced by undergraduate level students and the possible causes of their difficulties in speaking skills. The present study concluded that teaching methods, classroom culture, and background of the students, overuse of mother tongue are the main causal factors of developing speaking which is different from the studies reviewed in this study.

The above discussion shows that empirical evidences vary greatly across the studies on the stress among undergraduate. Though there are above mentioned empirical evidences in the context of other countries and in Nepal, no such findings using more recent data exist in the context of Nepal. Therefore, in order to support one view or the other, this study has

been conducted.

The major objective of the study is to examine the stress among undergraduate Pokhara University business students in Kathmandu valley. Specifically, it examines the relationship of career problem, time limit, fear of public speaking, financial difficulties and decision-making confusion with stress among undergraduates.

The remainder of this study is organized as follows: section two describes the sample, data, and methodology. Section three presents the empirical results and final section draws the conclusion.

2. Methodological aspects

The study is based on the primary data. The data were gathered from 139 respondents through questionnaire. The study employed convenience sampling method. The respondents' views were collected on career problem, time limit, fear of public speaking, financial difficulties and decision-making confusion within Kathmandu Valley. This study is based on descriptive as well as causal comparative research designs.

The model

The model used in this study assumes that stress among undergraduates depends upon selected independent variable. The dependent variable selected for the study is stress among undergraduates. Similarly, the selected independent variables are f career problem, time limit, fear of public speaking, financial difficulties and decision-making confusion. Therefore, the model takes the following form:

$$\text{STRS} = \beta_0 + \beta_1 \text{CP} + \beta_2 \text{TL} + \beta_3 \text{FPS} + \beta_4 \text{FD} + \beta_5 \text{DM} + e$$

Where,

STRS = Stress among undergraduates

CP = Career problem

TL = Time limit

FPS = Fear of public speaking

FD = Financial difficulties

DMC = Decision making confusion

Career problem was measured using a 5-point Likert scale where the respondents were asked to indicate the responses using 1 for strongly disagree and 5 for strongly agree. There are 5 items and sample items include "I belief that my workload and academic commitment contribute to high level of stress and anxiety", "I feel anxious about the possibility of unemployment or underemployment after graduation" and so on. The reliability of the items was measured by computing the Cronbach's alpha ($\alpha = 0.712$).

Time limit was measured using a 5-point Likert scale where the respondents were asked to indicate the responses using 1 for strongly disagree and 5 for strongly agree. There are 5 items and sample items include "I think that time limit negatively affects my academic performance and causes stress", "I sacrifice my sleep due to less time in my academic life" and so on. The reliability of the items was measured by computing the Cronbach's alpha (α

= 0.790).

Fear of public speaking was measured using a 5-point Likert scale where the respondents were asked to indicate the responses using 1 for strongly disagree and 5 for strongly agree. There are 5 items and sample items include "I feel confident and comfortable when speaking in front of a group of people", "I feel negative judgement made by others would lower my confidence" and so on. The reliability of the items was measured by computing the Cronbach's alpha ($\alpha = 0.621$).

Financial difficulties were measured using a 5-point Likert scale where the respondents were asked to indicate the responses using 1 for strongly disagree and 5 for strongly agree. There are 5 items and sample items include "I feel secure and confident in my ability to manage my finances as a student", "I feel managing living expenses is a source of financial stress" and so on. The reliability of the items was measured by computing the Cronbach's alpha ($\alpha = 0.649$).

Decision making confusion was measured using a 5-point Likert scale where the respondents were asked to indicate the responses using 1 for strongly disagree and 5 for strongly agree. There are 5 items and sample items include "I think decision making can cause stress", "I think decision making confusion led to my overall stress" and so on. The reliability of the items was measured by computing the Cronbach's alpha ($\alpha = 0.577$).

Stress among undergraduates was measured using a 5-point Likert scale where the respondents were asked to indicate the responses using 1 for strongly disagree and 5 for strongly agree. There are 5 items and sample items include "Career problem is one of the factors that causes stress among the students", "Time limit causes students to stress more" and so on. The reliability of the items was measured by computing the Cronbach's alpha ($\alpha = 0.762$).

The following section describes the independent variables used in this study along with the hypothesis formulation.

Career problem

Career decision-making difficulties refer to the challenges that prevent individuals from making a career decision (Osipow, 1999). Career decision-making difficulties has been among the most studied constructs in the field of vocational psychology owing to its importance to career planning and decisions (Gati *et al.*, 2011). Sevier (1998) found that students are often attracted to post-secondary education because of the career opportunities. Paulsen (1990) stated that students often make college choices based on existing job opportunities for college graduates. Over the past few decades, increased attention has been paid to the process by which career decisions are made (Miller *et al.*, 2009). Various studies have examined the impact of such constructs as aptitude, ability, needs, personality and values on the career decision making process (Brown and Lent, 2005). Sevier (1997) showed that students are interested in outcomes and they are influenced by what graduates are doing, what graduate schools they attend and contribution they are making for the society. Based on it, this study develops the following hypothesis:

H₁: There is a positive relationship between stress among undergraduates and career problem.

Time limit

Good time management skills have been identified as having a “buffering” effect on stress and are a key indication of higher performance and lower stress and anxiety in higher education (Kearns and Gardiner, 2007). However, many students find it hard to regulate both their studies and their external lives leading to time mismanagement, poor sleep patterns, and increased levels of stress (Van der Meer, 2010). Time management can be defined as clusters of behavioral skills that are important in the organization of study and course load (Lay, 1993). Scherer (2017) found that noncognitive personal behaviors such as a student’s time perspective are effective predictors of academic outcomes as poor time management approaches mean that students find it hard to plan their work and may feel agitated toward the end of a course, when they are likely to be assessed. Kelly (2002) proposed that examining time use efficiency involves three primary assumptions: an awareness of time, an awareness of the elements that fill time, and positive working habits. Kshirsagar *et al.* (2016) stated that time management also plays an effective role as a stressor. Most of the times, the college students feel lazy and thus they keep on postponing their tasks and other works. While completing the work at the end, an individual feels the stress of doing the entire task together. Academic stress in college level arises from overcrowded lecture halls, semester system, and inadequate resources to perform academic work (Awino, 2018). Based on it, this study develops the following hypothesis:

H₂: There is a positive relationship between stress and time limit.

Fear of public speaking

Verderber *et al.* (2011) stated that public speaking is a sustained formal presentation by a speaker to an audience, is simply one form of human communication. So, learning to be an effective public speaker will help you to be more effective in other communication settings as well. Tacheva (2013) asserted that the verbal register, intonation, articulation, pronunciation, tone, rhythm, dialect define the character of the communicative impact as positive or negative depending on whether they facilitate or hinder the achievement of communicative. According to Lucas (2011), Many people who converse easily in all kinds of everyday situations become frightened at the idea of standing up before a group to make a speech. Such people need to realize that they are not the only ones who may be going through these emotions; in fact, almost every speaker feels the same. Anxiety in speaking is not only attributed to the use of the foreign language but the fact that students are facing a crowd (Young, 1990). Based on it, this study develops the following hypothesis:

H₃: There is a positive relationship between stress among undergraduates and fear of public speaking.

Financial difficulties

Financial stress may be defined as the inability to meet one’s financial obligations, but can also include psychological or emotional effects (Northern *et al.*, 2010). Kshirsagar (2016) argued that it has become more familiar with the fact that the education has become so much expensive. Mainly the college education is touching heights in economical side. So, he concludes here that college fee is expensive. College students encounter a series of complex financial decisions as they determine how to fund their college education (Goetz *et al.*, 2011). Henry (2001) stated that students were on the brink of a financial disaster due to credit card

debt and poor financial management behaviors, such as the lack of a budget. Lange and Byrd (1998) found that high debt levels were associated with lower self-esteem and a decreased sense of ability to manage personal finances. Furthermore, debt has been found to be related to lower perceived financial well-being and higher stress levels among college students (Norvilitis *et al.*, 2006). Based on it, this study develops the following hypothesis:

H₄: There is a positive relationship between stress among undergraduates and financial difficulties.

Decision making confusion

Confusion, or cognitive disequilibrium, is defined as the uncertainty about what to do next (D'Mello *et al.*, 2005). It occurs when a student encounters stimuli or experiences that fail to meet expectation and plays an important role in the learning process because cognitive disequilibrium has a high likelihood of activating conscious, effortful cognitive deliberation, questions and inquiry that aim to restore cognitive equilibrium (D'Mello *et al.*, 2008). If unresolved, confusion can lead to frustration or boredom, and students may decide to disengage from the learning task altogether (D'Mello & Graesser, 2012). Confusion is an important construct to examine as it is one of the most common emotions students experience when learning with or through especially, during complex learning (D'Mello *et al.*, 2014). When resolved successfully, confusion has been shown to be positively correlated to learning outcomes and can be effective in promoting deep processing, thereby facilitating learning gains (D'Mello *et al.*, 2014). Based on it, this study develops the following hypothesis:

H₅: There is a positive relationship between stress among undergraduates and decision-making confusion.

3. Results and discussion

Correlation analysis

On analysis of data, correlation analysis has been undertaken first and for this purpose, Kendall's Tau correlation coefficients along with mean and standard deviation has been computed and the results are presented in Table 1.

Table 1

Kendall's Tau correlation coefficients matrix

This table presents Kendall's Tau coefficients between dependent and independent variables. The correlation coefficients are based on 139 observations. The dependent variable is STRSS (Stress among undergraduates). The independent variables are CP (career problem), TL (time limit), FPS (fear of public speaking) FD (financial difficulties) and DMC (decision making confusion).

Variables	Mean	S. D	STRS	CP	TL	FPS	FD	DMC
STRSS	3.93	0.6327	1					
CP	3.92	0.6621	0.382**	1				
TL	3.962	0.7678	0.383**	0.556**	1			
FPS	3.952	0.6568	0.332**	0.486**	0.447**	1		
FD	3.748	0.6238	0.352**	0.492**	0.527**	0.544**	1	
DMC	3.804	0.5798	0.030	0.049	0.019	0.066	0.052	1

Note: The asterisk signs (**) and (*) indicate that the results are significant at one percent and five percent levels respectively.

Table 1 reveals career problem is positively correlated to stress among undergraduate students. It means that higher the career problem higher will be the stress among the undergraduates. Similarly, time limit is positively correlated to stress among undergraduates. It means limited time can increase the level of stress among the undergraduates. Likewise, Fear of public speaking is positively correlated to stress among undergraduates. It reveals that as the level of fear of public speaking increases, the level of stress also tends to increase. Moreover, financial difficulties are positively correlated to stress among the undergraduates. It indicates that as financial difficulties increase among undergraduates, their stress levels tend to rise as well. In addition, decision making confusion is positively correlated to stress among the undergraduate. It means that as undergraduates experience more confusion in their decision-making, their stress levels tend to increase.

Regression analysis

Having indicated the Kendall's Tau correlation coefficients, the regression analysis has been carried out and the results are presented in Table 2. More specifically, it shows the regression results of career problem, time limit, fear of public speaking, financial difficulties and decision making on stress among undergraduates.

Table 2

Estimated regression result of career problem, time limit, fear of public speaking, financial difficulties and decision making on stress among undergraduates

The results are based on 139 observations using linear regression model. The model is $STRS = \beta_0 + \beta_1 CP + \beta_2 TL + \beta_3 FPS + \beta_4 FD + \beta_5 DMC + e$, where the dependent variable is STRSS (Stress among undergraduates). The independent variables are CP (Career problem), TL (Time limit), FPS (Fear of public speaking), and FD (Financial difficulties and DMC (Decision making confusion).

Model	Intercept	Regression coefficients of					Adj. R _{bar} ²	SEE	F-value
		CP	TL	FPS	FD	DMC			
1	1.81 (6.888)**	0.565 (8.579)**					0.345	0.5122	73.605
2	2.18 (9.343)**		0.469 (8.091)**				0.318	0.5224	65.47
3	2.682 (8.808)**			0.346 (4.499)**			0.122	0.5928	20.24
4	2.405 (7.649)**				0.415 (5.241)**		0.161	0.5796	27.467
5	3.421 (9.646)**					0.161 -1.745	0.015	0.6281	3.046
6	1.692 (6.505)**	0.36 (3.657)**	0.234 (2.758)**				0.375	0.5003	42.381
7	1.729 (5.982)**	0.37 (3.541)**	0.238 (2.757)**	0.024 (0.295)			0.371	0.5019	28.093
8	1.734 (5.689)**	0.37 (3.518)**	0.24 (2.604)**	0.022 -0.242 (0.053)	0.006 (0.053)		0.366	0.5038	20.915
9	1.629 (4.166)**	0.366 (3.450)**	0.238 (2.575)**	0.017 -0.188	0.009 -0.088	0.033 (0.429)	0.362	0.5054	16.667

Notes:

- i. Figures in parenthesis are t-values.
- ii. The asterisk signs (**) and (*) indicate that the results are significant at one percent and five percent level respectively.
- iii. Stress among undergraduates is dependent variable.

Table 2 shows that the beta coefficients beta coefficients for career problem is positive with stress among undergraduates. It indicates that career problem has a positive impact on stress among undergraduates. This finding is consistent with the findings of Reddan and Rauchle (2012). Likewise, the beta coefficients for time limit are positive with stress. It

indicates that time limit has a positive impact on stress. This finding is consistent with the findings of Scherer (2017). In addition, the beta coefficients for fear of public speaking are positive with stress. It indicates that fear of public speaking has a positive impact on stress. This finding is consistent with the findings of Behlau (2005). Similarly, the beta coefficients for financial difficulties are positive with stress. It indicates financial difficulties has a positive impact on stress. This finding is consistent with the findings of Norvilitis (2010). Similarly, the beta coefficients for decision making confusion are positive with stress. It indicates that decision making confusion has a positive impact on stress. This finding is consistent with the findings of D'Mello & Graesser (2012).

4. Summary and conclusion

The imposition of time limits on undergraduates has been found to significantly contribute to heightened stress levels. As students face the pressure of completing assignments, exams, and projects within tight deadlines, the resulting stress adversely affects their overall well-being and academic performance. Research indicates that prolonged exposure to such time constraints can lead to burnout and mental health challenges among undergraduates. In conclusion, it is imperative for educational institutions to reassess and potentially adjust time limits to create a more supportive and conducive learning environment, fostering not only academic success but also the holistic well-being of students.

This study attempts to examine the stress among undergraduate Pokhara University business students in Kathmandu. The study is based on primary data of 139 respondents.

The study showed that career problem, time limit, fear of public speaking, financial difficulties and decision making have positive impact on stress among undergraduates. The study also concludes that career problem followed by time limit and financial difficulties are the most influencing factors that affect stress level among undergraduate students.

References

- Agolla, J. E., and H. Ongori, 2009. An assessment of academic stress among undergraduate students: The case of university of Botswana. *Asian Journal*, 4(3), 45-55.
- Awino, J. O., and J. E. Agolla, 2008. A quest for sustainable quality assurance measurement for universities: Case of study of the university of Botswana. *Journal of Applied Sciences* 3(6), 213-218.
- Bista, M. B., 1999. Some issues confronting school reform in Nepal. *Educational and Development Tribhuvan University* 22(2), 90-98.
- Bledsoe, T. S., and J. J. Baskin, 2014. Recognizing student fear: The elephant in the classroom. *College Teaching*, 62(1), 32-41.
- Chand, G. B., 2021. Challenges faced by bachelor level students while speaking English. *Indonesian Journal of English Language Teaching and Applied Linguistics* 6(1), 45-60.
- D'Mello, S., A. Graesser, 2012. Dynamics of affective states during complex learning. *Learning and Instruction Undergraduate Journal of Psychology* 22(2), 145-157.
- D'Mello, S., B. Lehman, R. Pekrun, and A. Graesser, 2014. Confusion can be beneficial for learning. *Sage Open* 29(5), 153-170.

- D'Mello, S., S. D. Craig, B. Gholson, S. Franklin, R. Picard, and A. C. Graesser, 2005. Integrating affect sensors in an intelligent tutoring system in affective interactions. *The Computer in the Affective Loop Workshop* 173(4), 7-13
- D'Mello, S., T. Jackson, S. Craig, B. Morgan, P. Chipman, H. White, and A. Graesser, 2008. Auto tutor detects and responds to learners affective and cognitive states. *In Proceedings of the Workshop on Emotional and Cognitive issues in ITS in conjunction with the 9th International Conference on Intelligent Tutoring Systems* 18(7), 31-43.
- Dangal, M. R., and L. S., Bajracharya, 2020. Students' anxiety experiences during COVID-19 in Nepal. *Kathmandu University Medical Journal* 18(2), 53-57.
- Diaz, C. A., G. R. Quintana, and E. H. Vogel, 2012. Syntomic depression, *Ter Psicol* 30(2), 37-43.
- Dong, L., V. A. Freedman, and C. F. M. Leon, 2020. The association of comorbid depression and anxiety symptoms with disability onset in older adults. *Psychosom* 82(4), 158-164.
- Gati, I., R. Gadassi, N. Saka, Y. Hadadi, N. Ansenberg, R. Friedmann, and L. Asulin-Peretz, 2011. Emotional and personality-related aspects of career decision-making difficulties: Facets of career indecisiveness. *Journal of Career Assessment* 19(1), 3-20.
- Goetz, J., B. J. Cude, R. B. Nielsen, S. Chatterjee, and Y. Mimura, 2011. College-based personal finance education: Student interest in three delivery methods. *Journal of Financial Counseling and Planning* 21(1), 27-42.
- Guan, N., A. Guariglia, P. Moore, F. Xu, and H. Al-Janabi, 2022. Financial stress and depression in adults: A systematic review. *Applied Science Journal* 17(2), 26-40.
- Gurung, M., N. Chansatitporn, K. Chamroonsawasdi, P. Lapvongwatana, 2020. Academic Stress among high school students in a rural area of Nepal: A Descriptive Cross-sectional Study. *Journal of Scientific Research* 35(4), 58- 306.
- Henry, R. A., J. G. Weber, and D. Yarbrough, 2001. Money management practices of college students. *College Student Journal* 4(1), 244-247.
- Joo, S., and J. Grable, 2004. An exploratory framework of the determinants of financial satisfaction. *Journal of Family and Economic Issues* 25(1), 25-50.
- Kadapatti, M. G., and A. H. M. Vijayalaxmi, 2012. Stressors of Academic Stress- A Study on Pre-University Students. *Indian Journal of Scientific Research* 3(1), 171-175.
- Karki, A., B. Thapa, P. M. S. Pradhan, and P. Basel, 2022. Depression, anxiety and stress among high school students: A cross-sectional study in an urban municipality of Kathmandu, Nepal. *PLOS Global Public Health* 2(5), 23-45.
- Kearns, H., and M. Gardiner, 2007. Is it time well spent? The relationship between time management behaviors, perceived effectiveness and work-related morale and distress in a university context. *Higher Education Research and Development* 26(5), 235-247.
- Kelly, W. E. 2002. Harnessing the river of time: A theoretical framework of time use efficiency with suggestions for counselors. *Journal of Employment Counseling* 39(9), 12-21.
- Kshirsagar, R., and A. Seema, 2016. A conceptual framework on stress among undergraduate students-A literature review. *International Journal of Management, IT and Engineering* 6(8), 11-45.

- Kumaraswamy, N., 2013. Academic stress, anxiety and depression among college students: A brief review. *International Review of Social Sciences and Humanities* 5(1), 135-143.
- Lay, C. H., and H. C. Schouwenburg, 1993. Trait procrastination, time management, and academic behavior. *Journal of Social Behavior and Personality* 8(2), 647-662.
- Lee, M., and R. Larson, 2000. The Korean 'Examination Hell' long hours of studying distress and depression. *International Journal of Management* 11(12), 34- 44.
- Northern, J. J., W. H. O'Brien, and P. W. Goetz, 2010. The development, evaluation, and validation of a financial stress scale for undergraduate students. *Journal of College Student Development*, 51(1), 79-92.
- Norvilitis, J. M., M. M. Merwin, T. M. Osberg, P. V. Roehling, P. Young, and M. M. Kamas, 2006. Personality factors, money attitudes, financial knowledge, and credit-card debt in college students. *Journal of Applied Social Psychology* 36(5), 1395-1413.
- Osipow, S. H., 1999. Assessing career indecision. *Journal of Vocational Behavior* 55(9), 147-154.
- Paudel, S., H. Gautam, C. Adhikari, and D. K., Yadav, 2020. Depression, anxiety and stress among the undergraduate students of Pokhara Metropolitan. *Kathmandu University Journal* 3(2), 22-35.
- Qureshi, M. I., M. Iftikhar, S. G. Abbas, U. Hassan, K. Khan, and K. Zaman, 2013. Relationship between job stress, workload, environment and employees' turnover intentions: What we know, what should we know. *World Applied Sciences Journal* 23(6), 764-770.
- Raja, F., 2017. Anxiety level in students of public speaking: Causes and remedies. *Journal of Education and Educational Development* 4(1), 2-21.
- Reddan, G., and M. Rauchle, 2012. Student perceptions of the value of career development learning to a work-integrated learning course in exercise science Australian journal of career development. *Journal of Applied Sciences* 21(1). 38-48.
- Regehr, C., D. Glancy, and A. Pitts, 2013. Interventions to reduce stress in university students: A review and meta-analysis. *Journal of Affective Disorders* 148(1), 1-11.
- Reznik, A., V. Gritsenko, V. Konstantinov, N. Khamenka, and R. Isralowitz, 2020. COVID-19 fear in Eastern Europe: validation of the Fear of COVID-19 Scale. *Addict* 5(2), 1-6.
- Ribeiro, I. J., R. Pereira, I. V. Freire, B. G. De Oliveira, C. A. Casotti, and E. N. Boery, 2018. Stress and quality of life among university students: A systematic literature review. *Health Professions Education* 4(2), 70-77.
- Rosenhan, D. L., and M. E. Seligman, 1989. Abnormal psychology. *New York* 3(3), 22-35.
- Scherer, S., and C. P. Talley Fife, 2017. How personal factors influence academic behavior and GPA in African American STEM students. *SAGE Open*, 7(2), 555-567.
- Selye, H., 1983. A syndrome produced by diverse nocuous agents. *Nature* 13(8), 32-44.
- Stevenson, A., and S. Harper. 2006. Workplace stress and the students learning experience, Qual. *Assure* 14(2), 167-178.
- Subedi, B. R., 2003. Factors influencing high school student achievement in Nepal. *International Education Journal* 4(2), 98-107.

- Tacheva, V. 2013. Communication-the master key to the patient's heart. *JAHHR* 4(7), 601-620.
- Van der Meer J., E. Jansen, and M. Torenbeek, 2010. It's almost a mindset that teachers need to change: First-year students' need to be inducted into time management. *Studies in Higher Education* 35(2), 777-79.
- Verderber, R. F., K. S. Verderber, and D. D. Sellnow, 2011. The challenge of effective speaking. *Boston: Cengage Learning* 3(2), 34-46.
- Volpe, J. F., 2000. A guide to effective stress management. *Career and Technical Education* 48(10), 183-188.
- Wong, P. T., L. C. Wong, and C. Scott, 2006. Beyond stress and coping: The positive psychology of transformation. *In Handbook of Multicultural Perspectives on Stress and Coping* 23(2), 1-26.
- Young, D. J. 1990. An investigation of students' perspectives on anxiety and speaking. *Foreign Language Annals* 23(6), 539-553.
- Zou, P., L. Sun, W. Yang, Y. Zeng, Q. Chen, and H. Yang, 2018. Associations between negative life events and anxiety, depressive, and stress symptoms: A cross-sectional study among Chinese male senior college students. *Psychiatry* 270(2), 26-33.