

Financial, Teacher Related Student's Stressors And Career Anxiety: Moderating Role Of Self-Competency

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Abstract: Career planning from an early age is important for students to prepare themselves for their future. Apart from focusing on academic activities, career planning is also important so that they have a clear idea of what they want to pursue after graduation. This study was carried out with the primary objective of investigating the relationship between student's stressors related to academia, self-competence, and anxiety related to career and moderating role of self-competence in relationship to academic stressors and career anxiety among college students. 300 students from college level with age range of 16-21 (M=18, SD=1.02) has been recruited through correlational research design and purposive sampling strategy. To gather the responses from the participants, Survey of College Academic stressors (SCAS) scale (Calaguas, 2012), Self-Liking and Self-Competence Scale (SLSCS) (Tafarodi & Swan, 2001), Career Anxiety Scale (CAS) (Michelle, 2014) and socio-demographic Performa were used. Result showed that Academic stressor subscales Subject related stressors, Teacher related Stressors, Financial related Stressors and Expectation Stressors are positively correlated with each other and negatively related with self-competence. It is also revealed that Academic stressors Teacher related Stressors, and Financial related Stressors have positive relationship with career anxiety and negatively correlated with self-competence. (**p<.001). The findings also revealed that Teacher related Stressors, and Financial related Stressors have interactional effect with self-competence. Also, Self-competence moderate the relationship between academic stressors and career anxiety (**p<.001). The investigation of this study will be helpful for the students to realize their potentials, enhance critical thinking and decision making for career planning and selection.

Keywords: Academic Stressors, Self-competence and Career related anxiety, critical thinking, purposive.

Introduction

Education is essential to creating better societies since it teaches its citizens to respect mutual rights and obey laws and regulations. It also helps them to thrive financially, and inculcates values and ethics in them. Even though education is tough for students the end rewards are a better life both financially and socially. Education determines person's lifestyle, self-concept, professional domain, and his or her perception toward life (Charies, 2009). Human life consists of multiple fields which includes socialization, feeling and thinking patterns, physical, mental or psychological, personal, educational and

professional. Various dynamics have a great effect on all areas of human life and these factors determine the one's life and effectiveness of individuals. One of the most important areas of person's life is education area (Bong & Skaalvik, 2003).

Late adolescence and emerging adulthood are transitional periods marked by major physical and psychological changes, including heightened stress. This pattern is especially true for college students. Studies showed that experiencing stress in college can serve as a predictor of mental health outcomes (Barbayannis, Bandari, Zheng, Baquerizo, Pecor, & Ming, 2022). In fact, many

mental health disorders, including depression, anxiety, and substance use disorders, begin during this period (Ming, et al. 2022). The stress experienced by college students is multifactorial and can be attributed to a number of contributing factors. . A growing body of evidence suggests that academic stress plays an important role in college. College students face new academic pressures, such as an extensive academic course load, considerable study, time management, classroom competition, financial concerns, family pressure, and adjusting to a new environment. Academic stress can reduce motivation, hinder academic success, and increase college dropout rates (Pacor et al., 2020).

Educational experiences develop and formed a student's perception about academic goals, performance and self –perception about their career goals. Academic performance also plays significant role to determine one's perception and realization about competence. Good academic performance leads toward high competence and poor academic performance influence students' perception toward competence negatively (Henk & Melnick, 2005). Other than student's role there are many other factors which effects self -competence including behavior and teaching strategies adopted by the instructors or teachers, parent's expectations, peer influences, finical problems, conducive environment and administration of the institutions (Stipek & Daniels, 2012).

Academic stress is adversely affecting personal growth, development and performance of students. Academic stress is affecting their overall quality of life and pre-eminent factor involved in anti-social behavior especially at the college level. Academic pressure and competitive environment sometimes lead to psychological disorders in students (Gervásio, Kawaguchi, Casalechi and Carvalho, 2012). Academic stressors relate to mental and emotional pressure, tension, or stress that occurs due to the demands of college life (DeDeyn, 2008). Academic stressors include mental disturbance about academic challenges and fear or failure in studies. Most frequent academic stressors of students are grade, assignment, achievement expectation and parental pressure. Excessive level of academic stressors causes physical and psychological problems like,

depression, anxiety and stress related problems that in returns effect the academic performance of the students. Academic frustration, academic conflicts, academic anxieties and academic pressures are the four components which were identified in a study (Thakkar, 2018). Studies showed that Academic responsibilities or pressures, Finances, uncertainty about planning and selection of career, Poor work/college-life balance and Family issues are also the academic stressors which trigger academic stress and then students are unable to perform well in their academia which ultimately affects their self-competency and increase career anxiety (Wilks, 2008).

Competitive environment causes anxiety about career among students. They become more concerned and anxious about further merits in different profession. Societal and parental pressure also influence their executive functioning i.e. decision making and career planning to select certain fields according to beneficent and scoopful field rather than select profession in order to satisfy their own interests and talent (Marsh, 2009). There are some students who made an imaginal and unrealistic career goals and when they could not able to meet them because of obstacles in reality, they get frustrated, develop poor self -image, low self-esteem and competence which leads towards mental health problems. Career related anxiety includes finance, job obtainability, atmosphere of the area which student want to choose, competition in field and job assignment related workload, all these elements play essential role in developing self-doubt regarding career and challenges (Salford, 2019).

Absence of clear career planning and goals can ENJOY have many negative effects and can even cause a quarter-life crisis. Quarter-life crisis itself is a term that refers to emotional states such as worry, doubt, and confusion about determining one's life direction, which usually occurs in the 20- to 30-year-old age group (Abdulghani, AIKanhal, Mahmoud & Ponnamperruma, 2011). Clard in 2013 conducted national survey on college students and finding of the survey showed that those students who reported less academic stress and high self-competence with good academic performance because of supportive

and conducive education environment whereas who reported stressor financial stressors e.g education, tuition fee, transport expenses, stationary and books expenses and other expenses of some activities at college level have low self –competency with poor academic performance. Furthermore, research from the Wisconsin Hope Lab showed that food insecurity and housing are the most prevalent stressors among college students. Between 20 to 40 percent students are striving for food and do not taking compulsory basic nutrition that is affecting their physical, mental and emotional health (Jeseaon, 2017). In a study it is determined that those college students who are homeless, they feel insecure about their future life and life styles which affects their cognitive functioning and academic performance (Robert, 2019).

Anxiety is the negative emotion which affects students' academic from primary basic level to high level. It is basically anticipation about future so when students have negative assumption about their career it affects their executive functioning and they perceived themselves helpless, show low confidence and unable to focus on their career related goals which leads them toward poor decision making about career planning and selection (Zeidner 2007). Fouad in 2007 noted that students with career poor decision-making also suffer from career-related anxiety. A review by Gordon (1998) notices that anxiety in students badly impact their career as they feel difficult to choose their proper career. Anxiety effects the productive behaviors of studies as they avoid to have career related counselling and other tasks related to studies so it was seen that there is negative correlation among career related anxiety and success of students (Germeijs et al. 2006; Weinstein et al. 2002).

Self-competence is a learning skill that person can learn with the passage of time by his experiences. Research about self-competence was done with social work students. It was already perceived that engagement in self-care activities made the people more self-cared that ultimately causes self-competence. Self-care competency course was done with 40 students of social work. Results indicates that self-competence of students increased after attending the course. It means self-

competence can be increased by effective learning (Miller, 2020). Another research was conducted in china they explored that what is the impact of career planning on college student's efficacy. They made two group: with one group career planning was done and with second group career planning was not done. Results of the research showed that students whom career planning was done have better self-efficacy as compared to those whose do not do. There is a relationship between career planning and self-efficacy of students that improved their academic performance (Wen, 2019). A study was conducted to investigate how self-focused attention and self-rumination effects the career anxiety in students. Career adaptability was studied as a mediator between self-focused attention and career anxiety. 326 participant of undergraduate in South Korea were selected for study. Results of the study showed that self-focused attention does not have relationship with career anxiety that's why career adaptability is high among these students. There is a relationship between self-rumination and career anxiety. These students do not have career adaptability (Shin, 2019).

A phenomenon of career related anxiety through qualitative approach was investigated. To carry out the purpose of the study, 7 college students were selected. In depth interview was conducted with students that consists of what kind of career related anxiety they experienced? Total number of seven major categories were formulated from their responses as common signs of anxiety, concerns about meaningful existence, burden, ambiguous career direction, dysfunctional thought process, societal judgments, and financial/professional insecurity. Finding of current study showed that various factors can become reason of career related anxiety and counselors can play their constructive role in order to deal and reduce career related anxiety in college students (Pisarik, 2017). In Recent researches it is also found that students who are studying in uni -gender institution showed greater perceives stress and dissatisfaction toward life as compared to those students who are studying in coeducation and their self-esteem positively predicts life satisfaction in students (Afridi & Maqsood, 2019).

Study Variables

Independent Variable: Academic Stressors i.e. Subject related stressors, teacher related stressors, financial related stressors and expectation related stressors.

Moderator: Self-competence

Dependent Variable: Career Anxiety.

Objectives of Study

- To examine the relationship among Academic stressors (Subject related stressors, teacher related stressors, financial related stressors and expectation related stressors.), self-competence and career anxiety in college students.
- To find out the moderating role of self-competence in relationship between academic stressors (Subject related stressors, teacher related stressors, financial related stressors and expectation related stressors) and career anxiety in college students.

Hypotheses of Study

Hypotheses based on the previous literature it was hypothesized

H₁: There is likely to be significant relationship of Academic stressors (Subject related stressors, teacher related stressors, financial related stressors and expectation related stressors), Self-Competence and career anxiety in college students.

H₂: There is likely to be an interactional effect of academic stressors (teacher related stressors,

financial related stressors) and self-competence on career anxiety in college students.

Scope of the Study

Self-competence is the student's creative abilities of dealing with stressors while career anxiety is their worries about future life. So, in this perspective student's self-perceptions and self-potential are also need to be understand. There is an emerging need to make career plans for students so that they could deal with academic stressors and enhance their executive functioning. The students are the National Builders of any country so this study is identifying all factors which will be helpful for educationalist, parents, teachers and society role so they all can contribute in positive way and appropriate steps should be taken to stronger the students' capabilities. The present research aims to identify the milestones for students to be succeed in life.

METHODOLOGY

Present study is correlational research in nature. The study considered Academic Stressors, Self-Competence and Career related anxiety independent, mediator and dependent variables respectively. The current research was based on a survey with 300 private sector students (n=75 males, n=75 females) and 150 public sector students (n=75 boys, n=75 girls), through purposive sampling strategy. The age range of the sample was 16 to 21 (M 18.38 SD 1.02). The regular students of humanities and science group were included in the sample. Job holder, Students of O-level and A-level and failing any course were excluded.

Table 1 Demographics of Participants (N=300)

Demographics	f	%	M (SD)
Age			18.38(1.02)
Gender			
Male	150	50	
Female	150	50	
Education			
FSC	123	41	
FA	177	59	

Educational Group

Science	189	63
Humanities	111	37

Sector/Institute

Private	150	50
Public	150	50

Measuring Tools

Following assessment tools were used for data collection.

Demographic Performa: In this study participants were asked various background information which is related to research requirement i.e., age, gender, education, discipline in which they have taken for further study, institution type etc.

The Survey of College Academic Stressors: The Survey of College Academic Stressors Scale (Calaguas, 2012) is used to identify the academic stressors of college students. This scale has 30-items of four sub scales namely Subject related stressors, Teacher related Stressors, Financial related Stressors and Expectation Stressors. Cronbach alpha value for its sub-scale is ranges from 0.70 to 0.89.

Self-Competence Scale: Self- competence scale (Tafarodi , & Swan, 2001) is used to measure Self-efficacy related abilities of students. This scale has 16 items and a 5-point Likert scale. Cronbach's Alpha value of the scale is .91.

Career Related Anxiety: Career related Anxiety Scale (Michelle, 2014) is used to measure career related anxiety among students. This scale has 12 items and a 6-point Likert scale. The Cronbach's Alpha value of the scale is .82.

Procedure

First of all, permission was taken from the respective authors of all three assessment measures, Survey of College Academic Stressors, Self-Competence and Career related anxiety, before data collection. In a pilot study the scales were administered on fifteen students to assess user friendliness of the scales. The data collection was then started after official permission was granted

from all three authors and the College authorities. The data was collected from different institutes. The students were explained about the purpose of the research and informed about confidentiality, anonymity of the participants and their right to withdraw at any point of time in the research. Then instructions were provided to them to complete the questionnaires. Respondent's queries were answered and they were satisfied with regard to their questions. After data collection the data was entered in SPSS v26

Results and Discussion

Pearson product moment correlation coefficient (r) was used to find out the relationship between academic stress, social competence and career anxiety. Before carrying out correlation analysis, assumptions i.e. assessing the linearity through scatter plot, checking the outliers, normality and independence of observations for the analysis were met. Moderation analysis was carried out to find out the moderating role social competence in relation between academic stress and career anxiety in students studying in public institutions. Moderation tests whether a variable (Z) affects the direction and/or strength of the relation between an IV (X) and a DV (Y) (Cohen, 2008). To examine this, SPSS software (v26) was used. Before conducting moderation, centration was done for both mean and independent variables to reduce multicollinearity. Also, interaction term was created for all four subscale of academic stressor scale i.e. (Subject related Stressors x Self competence, Teacher related stressors x Self competence, Financial related stressors x Self competence and Expectation stressors x Self competence). Moderation analysis was carried out for four subscales of Academic stressors (IV) namely Subject related stressors, Teacher related Stressors, Financial related Stressors and Expectation Stressors, self-

competence was selected as moderator and career anxiety was selected as DV.

Table 2 Intercorrelations of Academic Stressor's Scales, Self-Competence Scale and Career Related Anxiety Scale (N=300)

Measures	1	2	3	4	5	6
1.SRS	-	.44***	.33***	.36***	-.12	.11
2.TRS		-	.22**	.19**	-.34***	.45***
3.FRS			-	.34**	-.37***	.32***
4.ES				-	-.02	.06
5.Self-Competence					-	-.42***
6.Career Anxiety						-
M	38.40	7.58	7.51	24.05	51.83	77.53
SD	5.93	2.05	2.04	5.28	8.40	11.23

Note. SRS=Subject related stressors, TRS=Teacher related Stressors, FRS=Financial related Stressors ES= Expectation Stressors df= 299, ***p<.001

The results of correlational analysis showed that Academic subscales Teacher related Stressors, and Financial related Stressors are positively correlated with each other and negatively related with self-competence. The results showed that there was a significant positive correlation of academic stressor's subscales Teacher related Stressors, and Financial related Stressors with career anxiety. Whereas no significant correlation was found Financial Related stressors and expectation Related stressors with self –competence and career anxiety. Also, self-competence has significant negative correlation with career anxiety. Studies have shown that students in educational settings faced wide variety of ongoing stressors such as day to day hassles, academic demands, pressure to get good grades, exams, completing assignments, work load, time management, peer pressures, making important career choices, and financial constraints (Almojali, Almalki, Alothman, Masuadi, & Alaqeel, 2017). Prevalence of stress in universities has been

reported in many different countries and is estimated to be 42% Malaysia, 31.2% in British universities, and 61.4% in Thailand. Major sources of stress among students are daily academic hassles as being the most common stressor. Financial problems, excessive academic workloads and social expectations were also found to be a greater source of stress among first year students compared with the continuing students. Consequently, effecting the well-being, mental health, and self-competence of students (Elias, Ping, & Abdullah, 2011). Further investigations have revealed that college environment has been perceived to be stressful as students are baffled with their newly found independence and need to form the new relationships, along with the academic pressure. One of the protective factors in this regard is student's self-competence. Research has shown the negative effects of academic stress on academic performance, career and self-competence (Nakalema & Ssenyonga, 2014)

Table 3 Hierarchical Multiple Regression for Moderating Effect of Teacher Related Stressors and Self-Competence on Career Related Anxiety in College Students.

Block	Predictors	Block 1		Block 2		Block 3		Block 4	
		β	SE	β	SE	β	SE	β	SE
1	Sector/Institute	.22***	1.04	.20***	.99	.20***	.99	.20***	.98
2	Z-Self-Competence			.18***	.47	.18**	.47	.88***	1.77
3	Z-Teacher related stressors					-.05	.47	1.26***	3.17

4	Teacher Stressors_X_Self-Competence				1.43***	.03
	R	.28	.33	.33	.38	
	R²	.08	.11	.11	.15	
	F	4.81**	5.92***	5.18	6.24***	
	ΔR²	.08	.03	.01	.04	

The model showed a significant interaction effect between Teacher Stressors and Self-Competence on career anxiety ($\beta = 1.43$, $SE = .03$, $***p < .001$).

Table 4 Hierarchical Multiple Regression for Moderating Effect of Financial Related Stressors and Self-Competence on Career Related Anxiety in College Students.

Block	Predictors	Block 1		Block 2		Block 3		Block 4	
		β	SE	β	SE	β	SE	β	SE
1	Sector/Institute	.22***	1.00	.20***	.99	.19***	.99	.19***	.96
2	Z-Self-Competence			.18***	.47	.19**	.47	.98***	1.80
3	Z-Teacher related stressors					.14	.46	1.56***	3.19
4	Teacher Stressors_X_Self-Competence							1.61***	.03
	R	.28		.33		.36		.41	
	R²	.08		.11		.13		.17	
	F	4.81**		5.92***		6.10		7.37***	
	ΔR²	.08		.03		.02		.04	

The model showed a significant interaction effect between Financial Stressors and Self-Competence on career anxiety ($\beta = 1.61$, $SE = .03$, $***p < .001$). It is evident that self-competence is very important protective factor for academic success and in reducing career anxiety faced by the students. Different types of stressors have multifaceted effect on student's life. For example, Teacher related stressors includes favoritism, biased attitude and punitive teaching style effects the student's self-competence and academic grades. Similarly, some students set high goals and unrealistic expectation for themselves. Failure to meet these expectations, students feel inferior, incompetent causing career anxiety. Financial stressors and constraints such as worries about college expanses, paying tuition fee, eventuating in fear about continuing their studies, and career anxiety. Although the effects of academic stress on academic performance have been widely studied and it is associated with limited opportunities available to students and high competitiveness creating tension, fear, and anxiety in students, the possibility of failing or passing the examination as

that can shape the direction or course of one's academic career and professional life (Deb, Strodl, & Sun, 2014). College environment itself could be a constant source of stress. Supportive environment enable student to succeed academically, socially and to meet the non-academics demands as well (Robotham, 2008). Similarly, a study conducted in the South African context highlighted contributing factors of academic failure are: a lack of effective study skills, a lack of self-competence academic overload, a lack in behavioral self-control skills, unrealistic future expectations and anxiousness. Theoretically it is established that stress and self-competence are related concepts. Personal belief about oneself is crucial component in evaluating threat in the environment. Personal with high self-competence are more likely to perceive these threats as challenges, reducing stress and anxiety. The extent to which a person feels confident about his/her performance, it makes students more proficient and persistent in accomplishing their goals (Smith & Renk, 2007).

The figure 1 showed the interactive effect of teacher related stressor and self-competence on career

related anxiety. It is revealed that lower teacher related stressors and high self-competence, career related Anxiety will reduce while on the other side

higher the teacher related stressors and low self-competence will maximize the career anxiety among college students.

Figure 1 Slope Analysis for Interaction effect of Teacher related stressors and self-competence on Career related anxiety

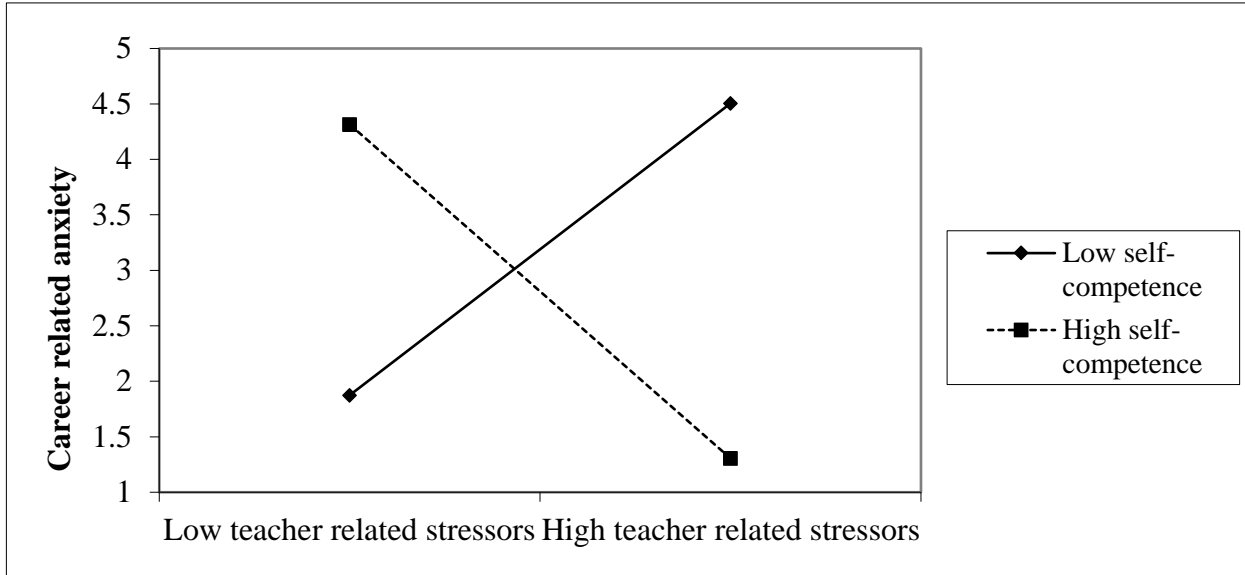


Figure 2 Slope Analysis for Interaction effect of financial related stressors and self-competence on Career related anxiety

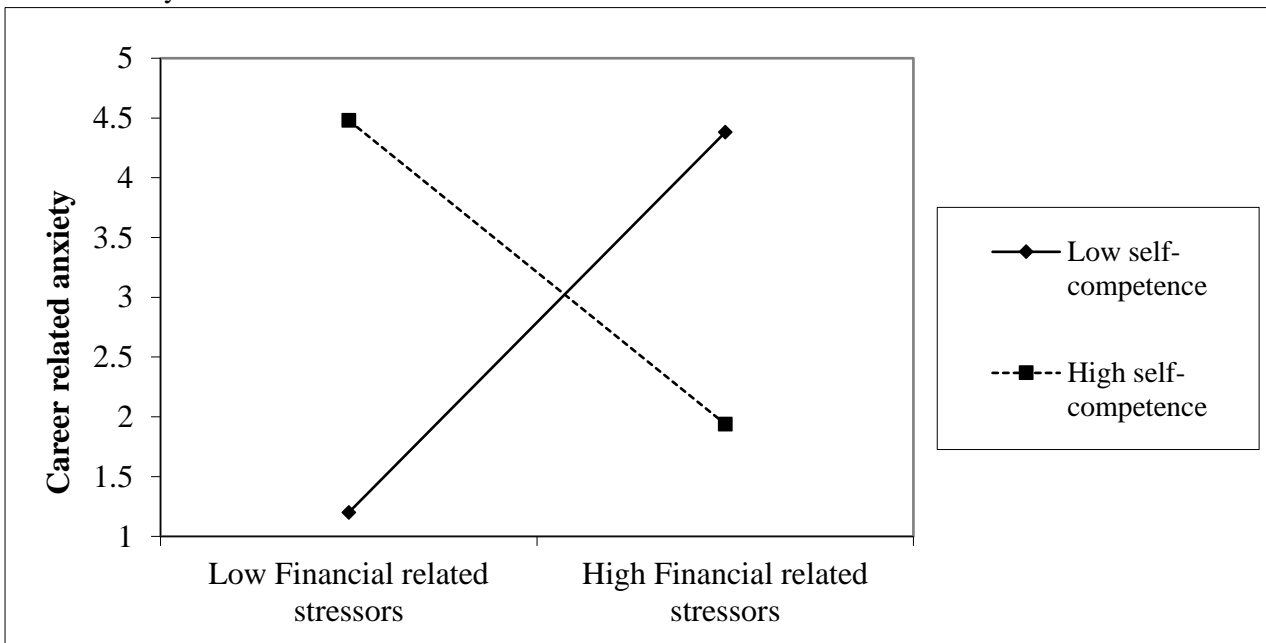


Fig 2 showed that interactive effect of financial related stressors and self-competence on career related anxiety. It is revealed that higher the financial related stressors and low self-competence, career anxiety will be high whereas lower the

financial related stressors and higher self-competence will decrease career related anxiety.

Conclusion

It is concluded that student’s stressors related to education including Subject related, Teacher

related, Financial related and Expectation Stressors are positively correlated with each other and negatively related with self-competence. The results of the study showed that there was a significant positive correlation of academic stressor's subscale with career anxiety. Interaction effects also showed that lower stressors related to teacher and high self-competence will decrease career related Anxiety and higher the financial related stressors and low self-competence will increase the career anxiety.

Limitations and Suggestions

Conducive environment for data collection was not provided which may affect the responses of participants. Diversity in data collection procedure was not maintained. This study will be helpful for parents and teachers in order to understand their roles and responsibilities, take help and guidance regarding their valuable contribution for the enhancement of students cognitive functioning and betterment for their mental health. This study will be helpful to assist intellectuals, instructors, career counselor, and the college administrations in order to understand and deal academic stressors.

Implications

This study will be helpful for the student to select their career by their choices and interest with appropriate career planning and identifying their self-concept and self-potential. The outcomes will help them in enhancing their decision making power and judgmental powers, critical thinking and reinforcement of self-competence. Awareness about Academic stressors, self-competence and career related anxiety will be the milestone for students, parents and teachers to enhance their decision making abilities.

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