

Financially Stressed? You're Covered!: Using Emotional Support in Financial Advertisements

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PSYC 321

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Financially Stressed? You're Covered!: Using Emotional Support in Financial Advertisements

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Executive Summary

University students often struggle with financial hardships. Yet, UBC enrolment services professionals report strikingly low student attendance rates for their financial education programs. One factor that may influence attendance rates for students with high financial stress is how receptive they are to advertisements promoting these programs. It is possible that for students under considerable financial distress, advertisements that provide emotional support may be more appealing and increase the likelihood that students will attend a workshop in the future. To test this, we recruited 140 UBC students to read one of two different advertisements: the current informational support-based advertisement or a modified emotional support-based version of the advertisement. Afterward, participants rated how appealing they found the message and how likely they would attend a financial workshop after reading the message. For students under high financial stress, there were no differences in message appeal. However, these same financially stressed students reported a greater likelihood of attending a workshop after reading the emotional support-based advertisement as compared to the current, informational support-based advertisement. Our study emphasizes the importance of conveying emotional support to students with high financial stress to help increase the likelihood that students' will access financial services at UBC.

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Financially Stressed? You're Covered!: Using Emotional Support in Financial Advertisements

University is a place of hope and excitement. People from all walks of life enter the hallowed halls of higher education to acquire new knowledge and skills, forge deep connections with others, discover their passions, and pursue their life goals. Yet university is also a place of struggle and hardships. Students can feel overwhelmed as they juggle between classes, relationships, and other matters both in and out of the classroom. One common concern for many UBC students is their finances. Some students strain to scrape together enough money for tuition, housing, and food. Others look to the future with unease as their credit card bills and student debts grow ever larger. Research suggests that financial burden and financial stress are major factors for poor academic performance, higher levels of anxiety, and increased dropout rates among university students (Ross, Cleland, & Macleod, 2006; Joo, Grable, & Bagwell, 2003). Consequently, universities have instituted financial education and assistance programs to ensure that their students can effectively manage their finances (Henry et al., 2001).

Surprisingly, even though these financial resources are freely available to university students, they are often underutilized. According to our client Camille Johnson, associate director of the UBC Enrolment Services program, student financial support programs held by UBC continue to see low registration and attendance rates. It seems that despite feeling stressed by financial burdens, students generally do not seek financial advice from their Enrolment Service Professionals (ESPs). Because of this, Camille asked us to examine students' financial attitudes and behaviours to better understand the discrepancy between student financial stress and financial help-seeking behaviour at UBC.

For this research project, we examined if one reason why UBC's financial support programs are underutilized is because advertisements for these programs are not being well received by students. ESPs email students twice each term to publicize their services, with extensive details on financial programs available to students. However, these messages do not necessarily have a welcoming or warm tone. Students should perceive these messages as informational support, a form of social support in which advice or useful information is provided to help problem-solve (Langford, Bowsher, Maloney, & Lillis, 1997). Social support helps people cope with their problems (Thoits, 1986). But in this case, it seems like students are not acting upon this informational support to utilize ESP financial programs and learn how to address their financial burdens. Perhaps this is because students desire other forms of social support instead such as emotional support, in which empathy, concern, and encouragement is provided (Langford et al., 1997) when they are financially stressed. Studies have proposed that in order for social support to be beneficial, the type of support that is provided needs to match what recipients wish to receive (e.g. Cutrona, 1990). Individuals may get even more stressed if the type of support given differs from the type of support they desire (Horowitz et al., 2001).

The current ESP emails seem to provide informational support but little emotional support. Therefore, we investigated if these messages can be more effective in reaching out to financially stressed students when they provide emotional support by conveying compassion towards students' financial situations. In other words our research question was, how do financially stressed students react to advertisements for financial education programs that provide either informational support or emotional support?

We made two predictions based on this research question. First, we hypothesized that students with high (vs. low) financial stress will be more receptive to emotional support-based

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advertisements and will thus find them more appealing (*H1*). Following Hypothesis 1, we also predicted that those with high (vs. low) financial stress will be more likely and willing to attend an ESP financial workshop after reading an emotional support-based advertisement (*H2*).

Method

Participants

Since the overall purpose of our study was to examine how to get more UBC students to utilize ESP financial programs and services, we recruited participants exclusively from the UBC student population. Our sample consisted of 140 UBC students ($M_{age} = 20.0$, $SD = 2.17$; 63% female). In terms of ethnicity, our sample consisted of 57% East Asians, 26% Caucasians, 5% South Asians, 5% multi-racial, 4% Middle Easterners, 1% Blacks, 1% Hispanics, and 1% Métis. For school year status, 6% of our participants were first years, 17% were second years, 27% were third years, 39% were fourth years, 9% were fifth years, and 2% were unclassified. In terms of employment status, 53% of participants reported working part-time, full-time or being self-employed, 42% described themselves as being full-time students or unemployed, and 5% did not report their employment status. Lastly, 69% of our participants were local students, 13% were from out of province, and 18% were international students.

Conditions

Participants were randomly assigned to read one of two versions of messages advertising UBC financial workshops: an informational support-based message currently used by ESPs and an altered emotional support-based message created by us (see Appendix A for stimuli).

The informational support-based message highlights the benefits of attending a financial service workshop and stresses the importance of reaching out for financial advising. For the emotional-support message, we followed the recommendations of High and Dillard (2012) to incorporate person-centered communication and empathy. Briefly, person-centered messaging is communication with the intent of helping others to cope effectively with emotional distress (i.e. verbal social support; High & Dillard, 2012). Indeed, person-centered messaging is linked to several positive emotional-support outcomes (High & Dillard, 2012). In High and Dillard's (2012) meta-analysis, they provide different levels of person-centered communication with level 1 being the lowest and level 3 being the highest on emotional support. Therefore, in our emotional support message, we utilized level 3 person-centered communication, which emphasises being empathic of the student, to convey the highest social support to students. All other parts of the message including details on financial advising sessions, and webinars remained constant across both conditions.

Measures

We measured students' receptiveness to the message as well as their perceived financial stress levels. First, to measure participants' receptiveness to each financial advertisement, we created three face-valid dependent variables. On a 7-point Likert scale, participants were asked to rate how appealing they found the message to be (0-*Not at all appealing*; 6-*Very appealing*). In addition, on the same 7-point scale, participants reported on both how informative they found the message and how likely they would attend a financial education workshop after reading the message. To assess how positive the message made participants feel, we included the 6-item mood subscale from Schimmack and Grob's (2000) emotional well-being scale. Participants were asked to what extent the message made them feel good versus bad, pleasant versus unpleasant, and positive versus negative (0-*Not at all*; 6-*Very much*; $\alpha = .73$). Second, to

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measure participants financial stress, we created a face-valid item where participants were asked to rate how stressed they felt with their current financial situation on a 7-point Likert scale (0-*Not at all stressed*; 6-*Very stressed*).

To acquire relevant demographic information, participants responded to the following items: gender, age, ethnicity, measures of parental socioeconomic status, residence status, employment status, and what type of student they were (e.g., international vs domestic). Finally, we included several exploratory measures (see Appendix B for an abridged list of measures). For example, we assessed to what extent participants felt optimistic about their current financial situation. Additionally, for participants who indicated having never attended a financial education program hosted by UBC, participants were asked to select from a list of five potential reasons which were applicable for them (e.g., “I have no reason to seek the services of UBC financial advising;” see Appendix B for full list of options).

Procedure

We recruited students to participate in our study on campus both in person and through social media channels. Participants were invited to complete an online survey, which took an average of 5 minutes to complete. Participation was completely voluntarily and their responses were anonymous and confidential. Each participant was remunerated with an entry to a gift card worth \$25 CAD.

Results

The means, standard deviations, Cronbach’s alphas, and zero-order intercorrelations for all study variables are reported in Table 1. The motivating research question was if students’ perceived level of financial stress moderated the effects of reading either a financial services advertisement that emphasized informational support or an advertisement that emphasized emotional support. Counter to hypothesis 1, the relationship between the type of message that students read and how appealing they found the message to be was not significantly moderated by student financial stress, $\beta = .19$ with $CI_{.95} [-.16, .53]$, $p = .29$. Table 2 presents results of moderated regression analyses for Hypothesis 1.

For Hypothesis 2, we found that perceived financial stress significantly moderated how likely students were willing to attend a financial education workshop after reading either the information-support or emotional-support advertisement, $\beta = .40$ with $CI_{.95} [.07, .74]$, $p < .05$. For high levels of financial stress (1.58 SD above the mean), there was a strong relationship between message type and likelihood of attendance, such that financially stressed students expressed more interest in attending a financial education workshop after reading the emotional-support message versus the informational-support message, $\beta = .63$ with $CI_{.95} [.00, 1.26]$, $p < .05$. In contrast, for low levels of financial stress (1.61 SD below the mean), the relationship between message type and likelihood of attendance reversed, such that financially unstressed students were less interested in attending a workshop after reading the emotional-support message versus the informational-support message, $\beta = -.65$ with $CI_{.95} [-1.28, -.02]$, $p < .05$. Together, the type of message that students read and the student’s level of financial stress significantly predicted how likely students were willing to attend a financial workshop, $F(3, 128) = 4.31$, $p < .01$, adjusted $R^2 = .07$. See figure 2 for an illustration of the moderation effect, and table 3 for results of moderated regression analyses for Hypothesis 2.

Because Hypothesis 2 was supported but not Hypothesis 1, we conducted post-hoc analysis to see if the moderated relationship between message type and willingness to attend was

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mediated by either how informative the message was using our created question, or to what extent the message made them feel positive using the emotional well-being scale (Schimmac & Grob, 2000). See figure 3 for the hypothesis moderated mediation effect. However, the moderation effect for both proposed mediators was not significant, which violated a basic assumption for mediation. Therefore, possibility for a moderated mediation effect was ruled out. Although not related to our hypotheses, we also tested for differences between groups for gender, ethnicity, academic standing, and employment status using one-way ANOVA analysis. However, we did not see any significant differences between groups for any of our dependent variables.

Discussion

The present study aims to investigate whether students' financial stress levels can modify how they receive emotional support- versus informational support-based advertisements for financial education programs. In our experiment, contrary to our first hypothesis, we found that financial stress did not affect how appealing students found either message to be. However, for students under considerable financial distress, reading an emotional support-based advertisement increased their perceived likelihood that they will attend a financial education program. Thus, we found preliminary evidence to suggest that modifying the university's current informational support-based advertisement to display more emotional support for students can help encourage the participation of students that stand to benefit the most from a financial education program, those with high levels of financial stress.

Given the substantial risks that students with financial stress face, ranging from poor academic performance and increased dropout rates (Ross, Cleland, & Macleod, 2006; Joo, Grable, & Bagwell, 2003) to detriments to their psychological well-being (Clare, 1998) it is important to consider the role that emotional support-based advertisements may play in encouraging students to utilize resources to effectively manage their finances and perhaps improve their academic success and psychological well-being in the process. The present research emphasizes learning to better understand the external circumstances and psychological states that students are struggling with and subsequently adapt communications regarding programs in ways that are better suited to meet the emotional needs of students. To the extent that students are more receptive to advertisements for resources offered by the university, even beyond the realm of financial education, participation rates for these programs may also substantially increase and in turn, their opportunities to improve their well-being.

Of course, while research suggests that one way to increase behaviours is by increasing one's intentions to perform that behaviour (Ajzen 1991), it is not clear from our research whether reading an emotional-support based message would be impactful enough to change the behaviours of students with high financial stress so that they actually attend a financial education program. Future work should measure if students with high financial stress who read an emotional support-based advertisement are more likely to actually attend a financial education program than those that read an informational support-based advertisement.

Of further concern, despite following High and Dillard's (2012) recommendations to create an emotional support-based message by making it person centered and empathic, it is not clear that the message had any impact on making students feel emotionally supported. Indeed, there was no indication that the emotional support-based message affected how positive or pleasant students felt in comparison to the information-based message. The present study is limited in that we did not directly assess if either message made participants feel emotionally supported, only if it made them feel more positive. Future researchers should therefore consider assessing a modified version of Weber and Patterson's (1996) emotional support scale to assess

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to what extent the message engendered feelings of emotional support. Without the appropriate data, we cannot rule out the alternative explanation that simply making the advertisement more personalized and/or more empathetic is what lead to changes in perceived likelihood of attending a financial education program for students with high financial stress. Regardless, modifying the current message

University life is a time of great opportunities for students. While it is also a time of great financial hardship and distress for many, it does not have to be unmanageable. Many students suffering through considerable financial distress may just need a little extra emotional support to help guide them to not only take an active role to secure their current and future financial well-being, but perhaps even help them take necessary steps to improve their academic success and psychological well-being.

Recommendation

Based on the results of our study, we recommend the following to our client:

- Throughout the school year, distribute online surveys that appropriately assess the financial stress levels of students. Based on students' scores, send out altered versions of advertisements that have a more person-centered, empathetic, and emotionally supportive basis. For your records, keep a database organized by student number detailing which students received an emotional support-based advertisement and which students received an informational support-based advertisement.
- For students that attend financial education workshops, ask students for their student number and how they heard about the workshop. Afterwards, cross reference which version of the advertisement each student received and analyze whether there is a greater frequency of students that attended a workshop after receiving an emotional support-based advertisement compared to an informational support-based advertisement. If there are data from the participation rates of previous years, check to see if overall participation rates increased after implementing the above changes.
- For students who are under low or moderate levels of financial stress, it is possible that illustrating how exactly the financial workshops can help students in their current and future financial situations will provide more informational support than the message that is currently used. To the extent that these particular students stand to benefit more from informational as opposed to emotional support, realizing how they can practically use financial education programs in current and future problems may also increase participation rates. Future research, however, needs to be done to support this claim.
- Since a number of students indicated that they do not have serious financial burdens as the reason for not attending the sessions, ESP should frame the messages in a way that highlights the benefits of attending for students who also have stable financial situations.
- Since it is hard to target specific groups in email as certain groups find different types of messages more appealing. Instead, we can have a peer-advising program to build a balance between informative and understanding
- Also, conveying important messages over email can be difficult, so could have volunteers do in-class presentations about benefits of financial advising session or set up informational booths around campus

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Table 1

Descriptive Statistics and Intercorrelations of the Study Variables

Variable	<i>M</i>	<i>SD</i>	1	2	3	4	5	6	7	8	9	10
1. Age ^a	21.16	2.17	-									
2. Gender ^b	.70	.48	-.02	-								
3. Academic Standing ^a	3.33	1.12	.65**	.12	-							
4. Employment Status ^c	.47	.50	.07	.05	.02	-						
5. Student Type ^d	.49	.74	-.04	.03	-.10	-.05	-					
6. Message Condition ^e	.49	.50	.10	-.02	.08	-.11	-.07	-				
7. Financial Stress	3.88	1.79	.20*	.13	.02	.03	.09	.07	-			
8. Message Appeal	3.76	1.41	.03	.08	-.08	.03	.04	-.04	.11	-		
9. Message Helpfulness	4.67	1.26	-.12	.06	-.17*	.06	.02	-.01	-.08	.55**	-	
10. Willingness to Attend	2.66	1.40	.08	-.01	.01	.03	.15	.01	.23**	.55**	.34**	-

Note. *N* = 129-133 for all pairwise correlations.

^aAge and academic standing is reported in years.

^bGender is coded as 0 (*males*), and 1 (*females*). Participants who identified as non-binary were excluded from this table to simplify gender values.

^cEmployment status is coded as 0 (unemployed) and 1 (employed).

^dStudent type is coded as 0 (local), 1 (out of province) and 2 (international).

^eMessage condition is coded as 0 (informational support message) and 1 (emotional support message).

p* < .05, *p* < .01.

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Table 2

Regression Results for Message Type and Perceived Financial Stress

Predicting Appeal of Financial Advertisement

Predictors	Standardized Path Coefficient (β)	95% Confidence Interval	
		Lower Bound	Upper Bound
Message type	-.08	-.43	.26
Financial stress	.01	-.25	.27
Message type X financial stress	.08	-.07	.24
Model Summary			
N	132		
F(3, 128)	.99		
R ²	.02		
Adjusted R ²	.00		
Change in R ² due to interaction	< .01		

Note. Message type is coded as 0 (informational support message condition) and 1 (emotional support message condition).

* $p < .05$, ** $p < .01$, *** $p < .001$.

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Table 3

Regression Results for Message Type and Perceived Financial Stress

Predicting Willingness to Attend a Financial Workshop

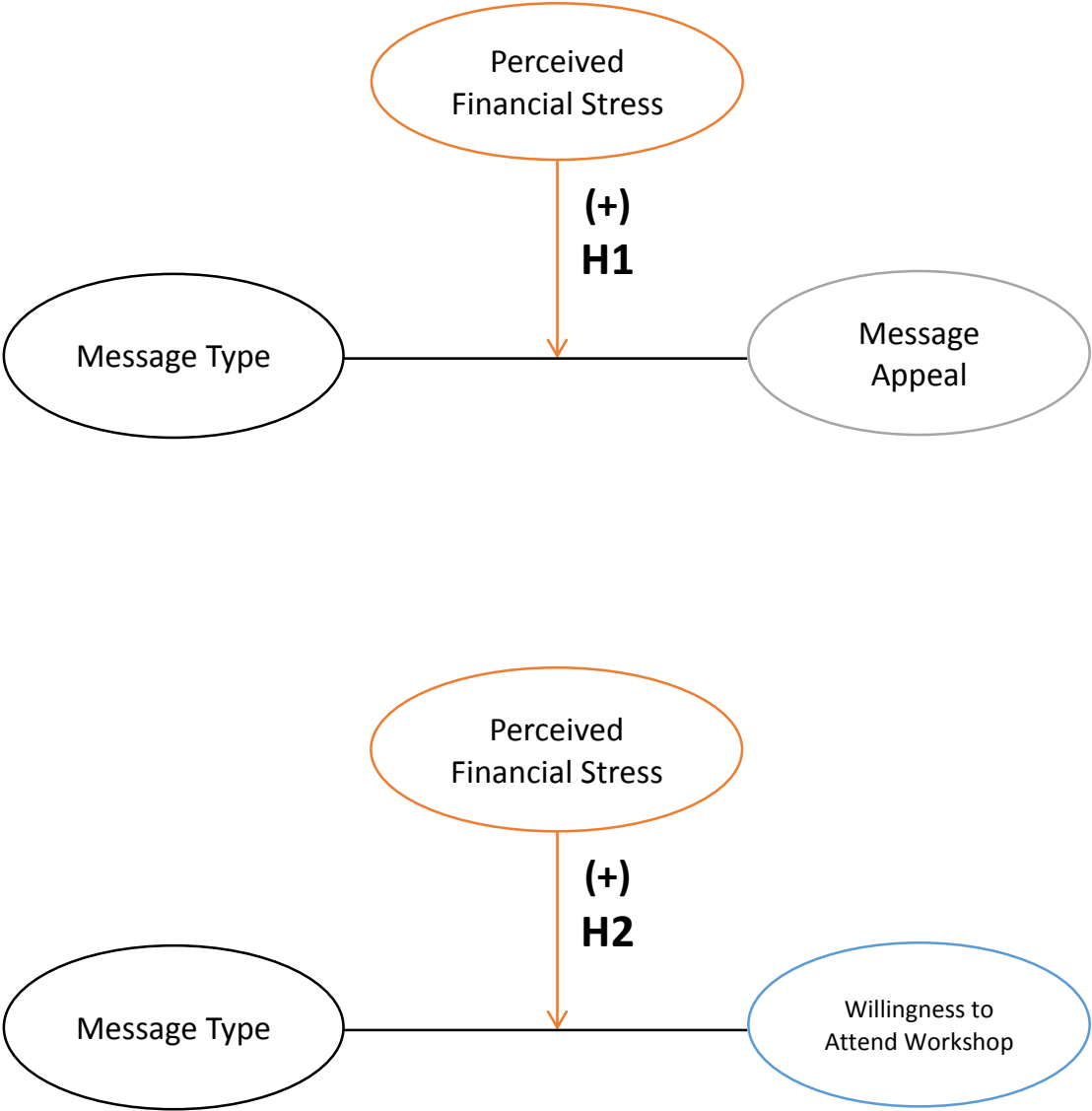
Predictors	Standardized Path Coefficient (β)	95% Confidence Interval	
		Lower Bound	Upper Bound
Message type	-.00	-.34	.33
Financial stress	.01	-.24	.26
Message type X financial stress	.40*	.07	.74
Model Summary			
N	132		
F(3, 128)	4.31**		
R ²	.09		
Adjusted R ²	.07		
Change in R ² due to interaction	.04*		

Note. Message type is coded as 0 (informational support message condition) and 1 (emotional support message condition).

* $p < .05$, ** $p < .01$, *** $p < .001$.

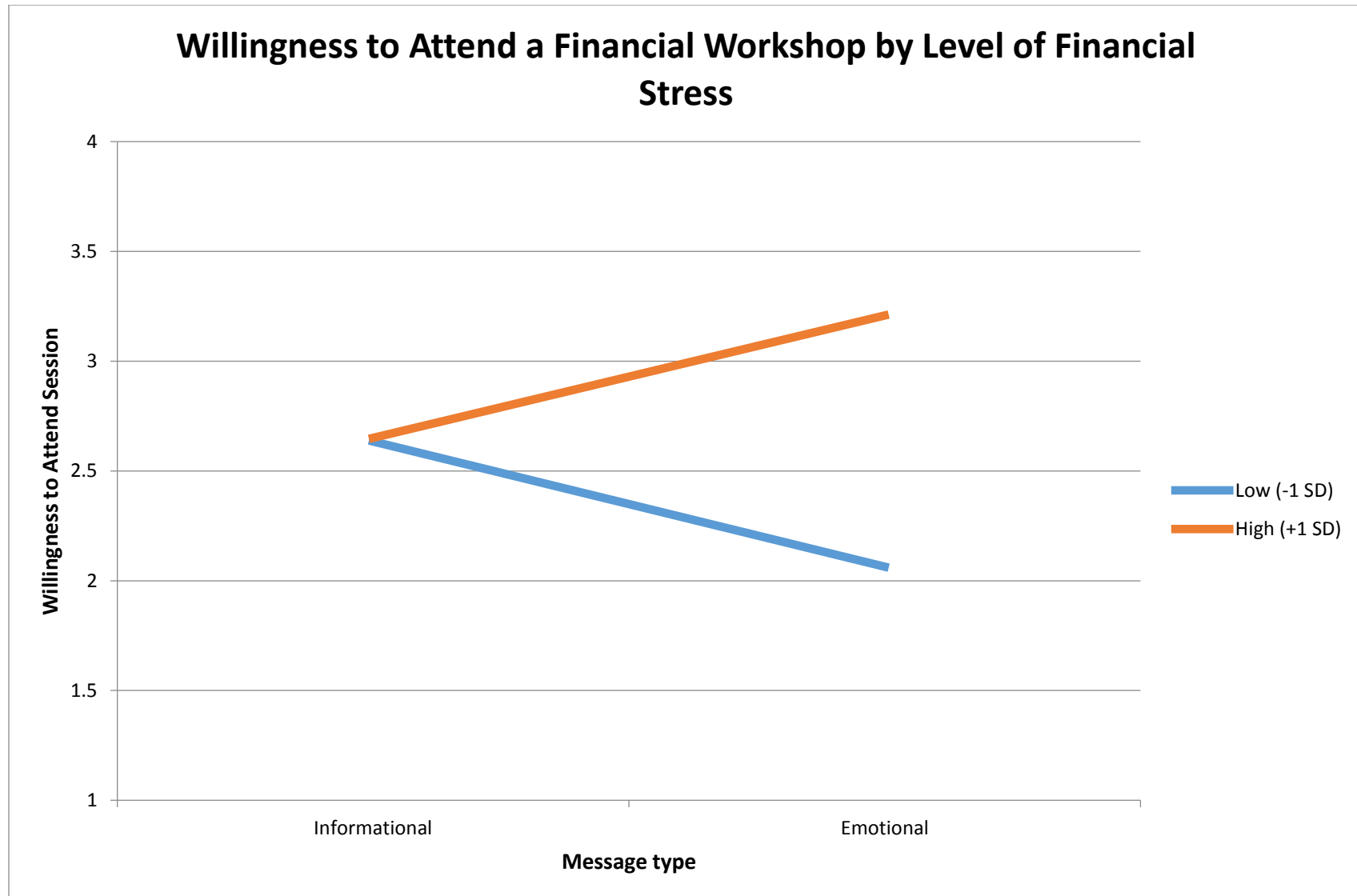
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Figure 1. Relationship models of proposed moderation effects for Hypotheses 1 and 2.



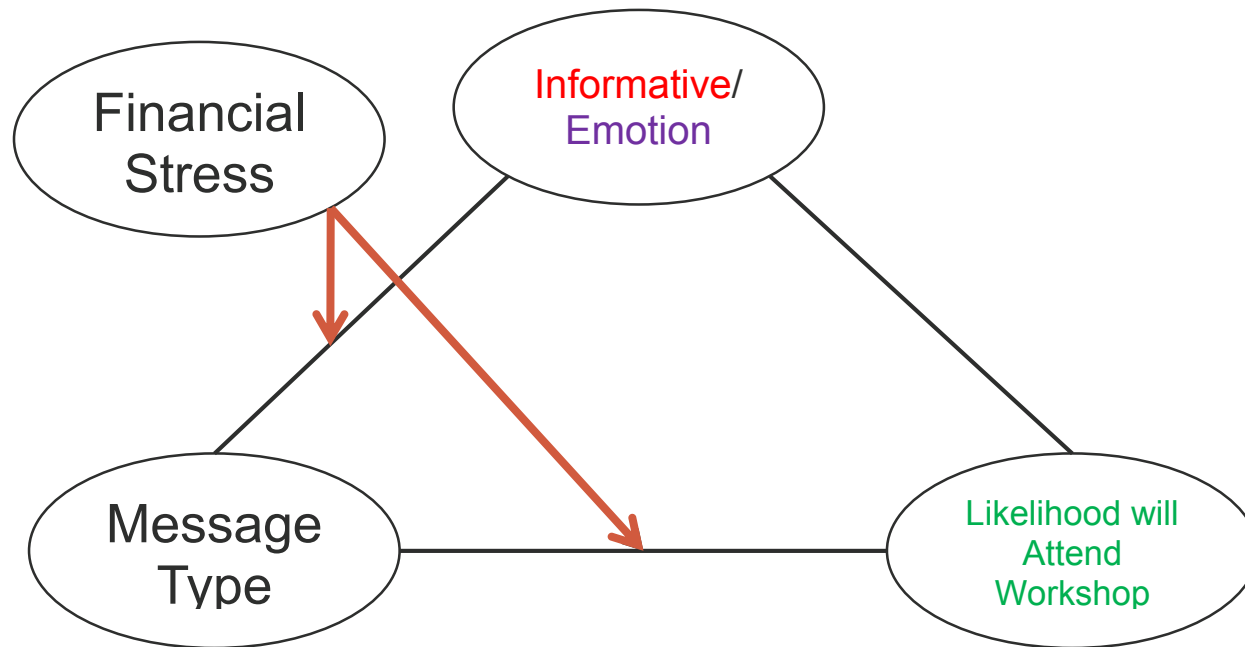
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Figure 2. Relationship between message condition and self-reported likelihood to attend an ESP financial workshop at low and high values of financial stress.



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Figure 3. Relationship model of proposed mediated moderation effect during post-hoc analysis.



Note: Financial stress did not significantly moderate the relationship between message type and either how informative the message was or to what extent the message made participants feel positive emotions. Therefore, possibility for a moderated mediation effect was ruled out.

Appendix A

[Information Condition – Control]

If you're looking for help managing your money, Enrolment Services Professionals (ESPs) are here to help. We've partnered with the AMS and are hosting free workshops and drop-in advising sessions on financial literacy and financial support. You can always stop by our new office in the Nest for Drop-In Advising. Otherwise, please be in touch if you have any questions about your finances for this year.

Remember that there are still many ways to approach your finances for the year and it is never too late to look into creating a budget, applying for financial aid or other available scholarships. More workshops and drop-ins will be held in March and April - find out more at students.ubc.ca/finances.

Repaying student loans

Enrolment Services Professionals (ESPs) are hosting two workshops on loan repayments, where they'll cover:

Grace period

Negotiating terms

Fixed and floating interest rates

Repayment Assistance Plan

Consolidation agreements

Budgeting for repayment

11:00 AM - 1:00 PM

Beside Uppercase

Drop-in advising

Get hands-on help and budgeting advice at our ESP drop-in session.

When and where:

Wednesday, March 23, 2016 from 11:00 AM - 1:00 PM

Student Life & Sustainability Centre on the lower level of the Nest, between The Pit and Flipside

[Emotion Condition - Experimental]

How's your semester going? We hope there's enough time for you to relax during March Madness before finals.

We understand that coping with university life can be stressful. We appreciate how hard it can be to juggle your academics, social life, and personal life. The last thing you should have to worry about is your financial situation. It can be incredibly frustrating to have to add that to the list of things you need to manage. We would not want you to work as hard as you do, only to feel like you are being let down by not having the resources you need to face the financial hardships of university. We want to support you and ensure your financial well-being is taken care of now and for the future. We are here, and very happy to help keep your finances from ever becoming a hassle.

As Enrollment Services Professionals (ESPs), we have recently partnered with the AMS to provide free workshops and drop-in advising sessions on financial literacy and support. You can always stop by our new office in the Nest for Drop-In Advising.

More workshops and drop-ins will be held in March and April - find out more at students.ubc.ca/finances. We're always available to help you!

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Consolidation agreements

Budgeting for repayment

Come learn more about ESPs and how we can help you manage your money and get access to financial support.

When and where:

Tuesday, March 15, 2016 from 11:00 AM - 1:00 PM

Beside Uppercase

Appendix B

Please answer the following demographic questions:

1. Are you currently a student enrolled at UBC?

[Yes/No]

2. What is your gender?

[Female/Male/Other (Please specify)]

3. What is your age? Please answer in numerals (i.e., ##) _____

4. What is your current employment status?

Part-time employed

Full-time employed

Self-employed

Out of work and looking for work

Out of work but not currently looking for work

Unable to work

Other (Please specify) _____

5. What is your parents' annual income?

\$10,000 or less

\$10,001 - \$20,000

\$20,001 - \$30,000

\$30,001 - \$40,000

\$40,001 - \$50,000

\$50,001 - \$60,000

\$60,001 - \$70,000

\$70,001 - \$80,000

\$80,001 - \$90,000

\$90,001 - \$100,000

\$100,001 - \$110,000

\$110,001 - \$120,000

\$120,001 - \$130,000

\$130,001 - \$140,000

\$140,001 - \$150,000

\$150,000 +

6. How stressed do you feel about your current financial situation?

0 Not at all stressed

6 very stressed

7. How optimistic do you feel about your current financial situation?

0 Not at all optimistic

6 Very optimistic

8. What is your residence status?

[Canadian citizen/Permanent resident/International student/Exchange student]

9. What is your ethnicity/race?

- Asian
- Black
- Caucasian/White
- First Nation
- Hispanic
- Middle Eastern
- Multi-racial
- Other (Please specify) _____

Please answer the following questions about the message that you just read:

10. How appealing did you find the message about financial advising?

0 Not at all appealing 6 Very appealing

11. How informative did you find the message about financial advising?

0 Not at all informative 6 Very informative

12. How likely are you to attend the informational session after reading the message about financial advising?

0 Not at all likely 6 Very likely

Please answer the following questions about how the message made you feel using the scales provided.

13. This message made me feel

	0 - Not at all	1	2	3	4	5	6 - Very much
Pleasant							
At rest							
Unpleasant							
Restless							
Good							
Relaxed							
Tense							
Calm							
Jittery							
Bad							
Negative							
Positive							

14. What percentage of your tuition is paid for by the following factors? Please ensure that the percentage across all of the factors below add up to a total of 100%.

Scholarships/Bursaries	%
Student or Bank loans	%
Parents/Family	%
My own income	%
Other (Please specify)	%
Total	100 %

15. Have you ever attended a financial advising session provided by UBC?

[Yes/No]

16. How hopeful have you found the financial advising sessions provided by UBC to be?

0 not at all helpful

6 very helpful

17. Why have you not attended a financial advising sessions at UBC? Please select all that apply.

- I feel that UBC financial advising would not provide me with the support I need to manage my finances
- I want to attend a UBC financial advising session, but I have not found the time to attend
- I do not feel comfortable talking about my financial situation
- I have no reason to seek the services of UBC financial advising
- I already receive financial advice from sources other than UBC financial advising. If so, please specify the sources you obtain financial advice from, _____
- Other (Please specify) _____