



**Faculty of Administrative Science
& Policy Studies
Universiti Teknologi MARA**

Bachelor of Administrative Science (Hons)

**The factors that influence the financial stress. A study among university students at
UiTM Cawangan Negeri Sembilan (UiTM CNS), Kampus Seremban**

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ABSTRACT

University students are vulnerable to faced financial problem which led to financial stress. The purpose of this study was to examine the relationship of Financial Management, Student Debt and Cost of Living towards Financial Stress among university students at UiTM Cawangan Negeri Sembilan (UiTM CNS), Kampus Seremban. This study has managed to collect a total of 400 respondents which has been carried between April until August 2022. This study used convenience sampling technique in collecting the survey data by distribute an online google form to students. Pearson correlation coefficient analysis was used to determine a relationship between a factor that influence financial stress among students. The result of the study revealed an important finding that majority of the respondents agree that financial management, student debt and cost of living are factors for financial stress. The findings shows that majority of students are from B40 with a total household income between RM0-RM4,849 along with majority of students' financial resources is based on education loan of PTPTN. Findings were used to develop recommendations on create awareness among students in managing personal financial as well as provide financial assistance to ease a burden from students especially from low-income family.

Keywords: Financial Stress, Financial management, Student debt, Cost of living, Students.

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