

## Study on the Mental Health Status and Intervention of College Students with Financial Difficulties

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**Abstract:** The mental health of college students with financial difficulties is a matter of great concern to the society. The mainly psychological characteristics are academic difficulties, interpersonal avoidance, emotional distress, imbalanced personality development and others. The main problems of mental health education for students with financial difficulties are: there is not a precise psychological education system for students with financial difficulties. The society generally attaches importance to "economic poverty alleviation" but ignores "psychological poverty alleviation". Negative psychological problems are highlighted, while positive psychological capital training is ignored. This paper proposes to improve the psychological early warning assistance system for students with financial difficulties, to carry out mental health education in a targeted manner, and to cultivate the psychological capital advantages and sound personality of students with financial difficulties.

**Keywords:** Colleges and universities; Students with financial Difficulties; Mental health

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The Ministry of Education has proposed to fight well the poverty alleviation of education. Students with financial difficulties have always been a group of great concern to the state and society. Due to the influence of history, education traditions, regional economic level of development and higher education management system, there are more students from rural area in Chinese colleges and universities, in which students with financial difficulties take a large proportion with a high incidence of psychological problems. Studies have found that students with family financial difficulties may have psychological problems such as inferiority, depression, indifference, anxiety, guilt, and sensitivity<sup>[1][2]</sup>.

### 1 Psychological analysis of college students with financial difficulties

#### 1.1 Students with significant economic problems and academic difficulties also have significant psychological problems

The academic performance is closely related to the

mental health status. Among the students with financial difficulties, the mental health level of students with unsatisfactory academic performance is relatively low. Some students from families with financial difficulties come from remote areas whose economic development the teaching level is lagging behind, resulting in some gaps between the basic learning ability and the students. During school, many students will suffer from psychological discomfort and learning discomfort. And they are unable to keep up with the fast-paced university model with high demand for individual self-directed learning. So it leads to unsatisfactory grades. Some students will improve their grades after hard work, but some students will give up, resulting in a "learning helpless" psychology of learning. There are also students from families with financial difficulties, participating in multiple work-study programs and part-time work outside the school, which directly affects normal studies. And they gradually lose interest and motivation in learning.

### **1.2 Significant depression and anxiety**

Family poverty leads to an increase in depression and a decrease in optimism, thereby reducing their social adaptability. The detection rate of mood disorder is currently the main psychological disorder of college students. According to the continuous follow-up survey in recent years, the degree of depression and anxiety of poor college students is significantly higher than that of non-poor college students. Anxiety is a complex emotional response caused by psychological conflict or frustration. The individual's inability to reach the goal or the threat of overcoming obstacles frustrates self-esteem and self-confidence, or increases the sense of failure and guilt, forming a sense of nervousness and fear Emotional state<sup>[3]</sup>. A study of 480 poor students in three colleges and universities in Xi'an found that the highest detection rate of psychological problems is anxiety symptoms, and the detection rate exceeds 70%<sup>[4]</sup>.

### **1.3 Inferiority complex, vanity and jealousy coexist, and social avoidance is serious**

Inferiority complex is the most typical psychological characteristic of students with financial difficulties in the family and the main source of their psychological problems. If students with financial difficulties in the family stay in poverty for a long time, their self-image will be low, mainly manifested in lack of self-confidence, low evaluation of their own factors such

as their abilities and qualities, fragile psychological capacity, and unwillingness to communicate with others. They easily avoid in action, rarely participate in social activities, and has obvious inferiority complex. The vast majority of students with financial difficulties in the family have relatively strong self-esteem and self-closed rejection. Some are even reluctant to receive financial assistance from society, schools or individuals. And they have missed opportunities for assistance and funding from every industries of society. At the same time, they bear the financial burden alone. And these mental states react to their personality, which is easy to cause strong emotional fluctuations and excessive behaviour due to small problems, reluctance to express emotions, and long-term suppression.

## **2 The current situation and dilemma of psychological assistance for college students with financial difficulties**

### **2.1 No accurate psychological education system for students with financial difficulties**

At present, there is a lack of detailed understanding of the mental health of students with family financial difficulties. Many colleges and universities mainly use the mental health survey of freshmen for knowing the psychological health status. They analyze the results of mental health of overall college students, with a lack of a separate scientific analysis of the mental health status of college students with financial difficulties and the establishment of psychological files. And they don't make dynamic tracking and assistance for special cases. Therefore, there is a lack of research on the mental health of students with financial difficulties in the family, which leads to a lack of systematic and targeted mental health education, and fewer ways to enhance the psychological development of college students with financial difficulties from the perspective of career planning.

### **2.2 Pay attention to "economic poverty alleviation" and ignore "psychological poverty alleviation"**

Funding for students from financially disadvantaged families in colleges and universities is a people's livelihood project that the party and the government attach great importance to. All levels of departments and universities attach great importance to financial aid for students with financial difficulties. But they only take economic support as the main aspect, and

rarely involve psychological care and assistance. For example, the bursary is a kind of single assistance, lacking assessment and follow-up spiritual incentive mechanism. There has been a phenomenon of "They are actively seeking for poor students at the time of identification, but without a concern from then on. It takes a day for identification but gives no concern for several years." Psychological assistance for students with financial difficulties is particularly important and urgent.

### **2.3 Pay attention to negative psychological problems and ignore positive psychological capital training**

There are researches also focusing on the screening and intervention of psychological problems of students with financial difficulties. There are phenomena of absolutizing, enlarging, and extreming negative psychological characteristics, ignoring the positive psychological characteristics. There is not enough research on excellent quality and the internal positive forces. In recent years, some scholars have found that family disadvantages do not directly affect students' mental health. Many students with financial difficulties in their families can actively control their psychological power in the forging of the acquired environment, internalizing their advantageous personalities such as "independence, wisdom, courage, and gratitude", maximizing their potential and achieving self-realization.

## **3 Psychological assistance system for college students with financial difficulties**

### **3.1 Improve the psychological early warning assistance system for students with financial difficulties**

Colleges and universities should do well in helping and alleviating difficulties, building a "five levels" early warning and prevention system for schools, departments, classes, dorms, individuals and families. Subsidies are combined with education, and psychological files are established for students with financial difficulties. The general screening is unified with the specific helping. Psychological education should play a key role in the core of the family. According to the provisions of the Mental Health Law in China, the role of the parent's main guardian should be implemented. And the parent can grasp the child's mental health status and changes. The school should

thoroughly popularize mental health awareness in an all-round way, teach all students to realize that they are the first person responsible for mental health, and improve their psychological adjustment and balance.

### **3.2 Carry out accurate mental health education for students with financial difficulties**

Pay attention to the organic combination of group counseling and individual counseling. Individual consultation is an effective way of psychological counseling, which is very effective for solving single psychological problems. However, many poor students have cognitive prejudice against psychological counseling. Out of concerns about self-privacy protection, they are reluctant to accept one-on-one psychological counseling. As a result, the benefit of psychological counseling is small and the coverage and efficiency is low. Group psychological counseling has the advantages of high efficiency, which is easy to be absorbed and accepted by students. It has strong infectivity and wide influence, and it is easy to consolidate the effect of counseling, which is an effective educational method. Many research results have demonstrated that group counseling is an effective way to improve students' mental health<sup>[5]</sup>. It is an effective measure to solve the psychological problems of individual students by adopting classified and layered precise psychological counseling for the poor students and enhancing their self-psychological adjustment ability.

### **3.3 Cultivation of psychological capital advantage for students with financial difficulties**

The "psychological capital" theory is a major contribution of positive psychology, guiding people to discover the internal positive psychological power of individuals<sup>[6]</sup>. Studies have shown that adolescents' psychological capital can predict their mental health status<sup>[7]</sup>. Promoting the employment of poor students is the basis for changing the living conditions of poor students and having the ability of sustainable development<sup>[8]</sup>. Schools can integrate the resources of student financial aid centers, mental health education centers, and employment guidance centers. According to the psychological development characteristics of students with family difficulties, they can give full play to the main role of students and build four education systems, that is, making full use of the on-campus work-study mechanism which can help poor students improve their professional skills and comprehensive

qualities. They should enhance the "practice educating people" system, highlight the improvement of the social awareness, practical ability of poor students, and the "funding educating people" system. And they should also establish a long-term education mechanism of alleviating poor, combined with cultivating positive spirits and wisdom. The "employment education" system should be improved to accurately help poor students with full, high-quality employment. Improve the career planning and sustainable development abilities of college students with financial difficulties.

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