

Abstract 8:

Pattern of expenditures, sources of income, financial stress and their association with mental health among medical students of the Faculty of Medicine, University of Jaffna

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Background and objective: Mental health, according to the World Health Organization, is a state of well-being that enables individuals to manage challenges, realize their potential, and contribute to society. Medical students face numerous mental health challenges. Financial stress is an important aspect of mental well-being that remains underexplored among them. This study examines expenditure patterns, sources of income, financial stress, and their association with mental health among medical students of the University of Jaffna.

Methods: A mixed-methods study was conducted among all medical students at the Faculty of Medicine, University of Jaffna. Data collection involved self-administered questionnaires and in-depth interviews. Mental health was assessed using the General Health Questionnaire (GHQ-12), while financial stress was measured using the Financial Stress-College Version questionnaire. Statistical analyses were performed using SPSS version 27, applying Pearson correlation, t-tests, ANOVA, and chi-square tests at a 95% confidence interval. Qualitative data were coded and thematically analysed.

Results: A total of 427 students participated (response rate: 100%), with a mean age of 23.2 years; 75.9% were out-district students. Primary income sources included parental support (97.4%), savings (7%), and scholarships (7%). No students had educational loans. The average monthly expenditure was Rs. 32,030 (SD 10,580), mainly on food (mean Rs.16, 330, SD 7,780). Expenditure was associated with ethnicity ($p=0.005$) and district status ($p<0.001$) but not with age, year, or gender. Financial stress correlated significantly with expenditure ($p<0.001$), and students experiencing higher financial stress reported poorer mental health outcomes ($p<0.001$). The qualitative component revealed that financial stress influenced family dynamics, with students reporting parental sacrifices such as reduced personal spending, restructuring daily routines, and delaying healthcare. Common themes included prioritizing educational expenses over household needs and the emotional burden on family members.

Conclusions and recommendations: The study findings suggest that financial burden impacts students' well-being. Expanding financial aid, enhancing counselling services, and promoting student loan awareness are recommended.

Keywords: Expenditure pattern, Financial stress, Mental health, Medical students, Student loans