ACADEMIC ACHIEVEMENT AND GENERAL WELL-BEING OF UNDERGRADUATE UNIVERSITY STUDENTS

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ABSTRACT

This study investigated the academic achievement and general well-being of a sample of 107 students studying at the Albany campus of Massey University's College of Business. Relationships between academic achievement and general well-being, and the variables of English language ability, experienced difficulties, general self-efficacy, and received social support were investigated. To further understand these variables, demographic group differences including gender, age, ethnicity, residency status, country of birth, years enrolled at Massey University, proportion of life lived in New Zealand, years of secondary schooling in New Zealand, home environment, course of study, and major subject, were assessed. In addition, a Student Difficulties Scale is constructed to measure experienced difficulties and focus group transcripts were analysed to facilitate an enhanced understanding of the specific difficulties experienced by this student population. Positive correlations were identified between academic achievement and the variables of general well-being, English language ability, and general self-efficacy. A positive correlation was also identified between general well-being and general self-efficacy. Experienced difficulties was negatively related to all variables other than received social support. English language ability was identified as the best predictor of academic achievement and experienced difficulties as the best predictor of general well-being. Significant differences between demographic subgroups were found on all variables other than the 'positive social exchange' dimension of received social support. Recommendations were made as to how the overall academic achievement and well-being of this population of students may be enhanced.

CHAPTER ONE: INTRODUCTION AND LITERATURE REVIEW

Recent economic and social trends have changed the context and composition of New Zealand's work environment. In particular, rapid technological changes have lead to rapid changes in the knowledge, skills, and abilities required to be successful in the workforce. Furthermore, individuals who would once spend their working lives in a single occupation, perhaps even with the same organisation, are now looking at an average of up to five different careers during their life time (Fay, 1995). In addition, changing migration patterns have resulted in far greater ethnic diversity in many of New Zealand's communities.

These changes have, in turn, had a significant impact on the educational requirements of New Zealanders and, therefore, a significant impact on the demands placed on tertiary education institutions. The changing economic environment, and the new career demands created by these changes, often necessitate the acquisition of new knowledge and skills through retraining. Hence, individuals must continue education throughout their lifespan, continually updating their skills. The consequence for Universities is the enrolment of an increasing number of mature students who have already experienced working life. The changing ethnic composition of the general population has also contributed to a more ethnically diverse student population for which Universities must cater (Cunningham, 1998). In addition, Universities are increasingly marketing themselves overseas, attracting full-fee paying international students (Martin, 1999).

Changes in government planning and policy in relation to Universities has also had a significant impact over the last decade. Fee subsidies and access to student allowances have been greatly reduced. One impact of this is that many of the younger students remain living with their parents. Financial restraints also mean that greater numbers of students are choosing to study part-time, and that most students whether part-time or full-time must engage in paid employment to support themselves while studying. The increased sacrifices associated with tertiary study are also increasing the urgency for academic success and for training and qualifications that will transfer to

secure well-paid employment (Cassie, 1999). Increased competition among students for limited places in popular courses adds to this pressure.

In sum, the factors discussed above indicate that the demands being placed upon New Zealand's Universities in providing quality education are increasingly complex, while the acquisition of funding is increasingly difficult. Simultaneously demands on students have increased with pressure to achieve more in an increasingly challenging environment.

This study is primarily interested in two aspects of student life over which it is assumed the University environment exerts considerable influence. The first of these is perhaps the most obvious function of tertiary education, namely academic achievement. It is through academic achievement that students gain qualifications, the attainment of which is a core purpose for most of those attending University. The second focus of this study is general well-being. General well-being may be considered a primary gauge of the quality of human existence (Christopher, 1999). An individual's state of well-being will influence how they perceive and interact with the environment and their interactions with the environment will influence their well-being (Bandura, 1997).

This research has attempted to better understand the academic achievement and general well-being of a specific population of students, those studying Business at Massey University's Albany campus. To achieve this aim the current study has examined the nature of the relationship between these two variables and their relationship to several important demographic variables (e.g., age, ethnicity) and certain individual variables that have been associated with academic achievement and general well-being in research conducted in other countries (i.e., self-efficacy, social support, experienced difficulties, English language ability). It was hoped that examination of these relationships would provide suggestions for how the University on which this research has focused might improve the services they provide in order to maximise the academic achievement and general well-being of its' students.

Over the course of this introduction the constructs of academic achievement, general well-being, self-efficacy, social support, English language ability and

experienced difficulties are defined and recent literature concerning these constructs, and their relationships to academic achievement and general well-being is reviewed. This is followed by the specific aims of the current study.

Academic Achievement

Academic achievement has long been a key area of interest in research relating to the student experience. The primary focus of most studies has been the prediction of academic achievement based on a range of variables. The aim of such research has been to identify interventions that may best enhance students' academic achievement (Wilhite, 1990). Typically the variable of 'academic achievement' is defined and measured by Grade Point Average (GPA), a mean score based on the numeric translation of final course grades. Alternatively, academic achievement has been operationalised as a subjective self-evaluation of performance by individuals (e.g., DeFour & Hirsch, 1990; Tofi, Flett, & Timtimu-Thorpe, 1996).

Subjective measures are commonly utilised in academic research when objective measures are unavailable, such as when ethical concerns relating to students' privacy prevent the use of this data. The use of subjective measures has been viewed with some caution as past research has demonstrated a tendency for students to overestimate their grades and has also indicated that this overestimation may differ with regard to variables such as gender, level of study, and level of achievement (Flake & Goldman, 1991; Frucot & Cook, 1994). However, despite the existence of such systematic variations, past validity studies have indicated that self-reports of GPAs do generate high positive correlations with actual GPAs (e.g., r= .91; Frucot & Cook, 1994). Hence subjective measures do provide a sound alternative to objective measures of academic achievement.

Social Support

Social support is one predictor of academic achievement that has received considerable attention over the last two decades. 'Social support' has been defined as "those social interactions or relationships that provide individuals with actual assistance

or that embed individuals within a social system believed to provide love, caring, or sense of attachment to a valued social group or dyad" (Hobfoll, 1988, p. 121). However, it is generally accepted that this broad definition of Social Support encompasses several distinct constructs which vary in their interactions with other specific variables of interest (Sarason, Sarason, & Pierce, 1990). Predominant among these are 'available support', also referred to as 'perceived support' and 'received support', also referred to as 'enacted support'. Available support is the perception of support that would be available if needed while received support refers to actual support transactions (Sarason et al., 1990). Correlations between received and available support typically range from low (Sandler & Barrera, 1984) to moderate (Cohen, McGowan, Fooskas, & Rose, 1984; Sarason, Shearin, Pierce, & Sarason, 1987), thus supporting the notion that received and available social support are two distinct, albeit related constructs. Although terminology varies greatly between studies it is generally possible to interpret specific measures of social support along the lines of these definitions.

Research examining the relationship between academic achievement and social support has yielded fairly contradictory results with the differing effects of available and received support being particularly apparent. With a large sample of undergraduate students, Cutrona, Cole, Colangelo, Assouline, and Russell (1994) investigated the predictive value of received support from parents with regard to GPA scores. Received support from parents, particularly 'reassurance of worth', explained the most variance in GPAs when controlling for academic aptitude, family achievement orientation, and family conflict. Support from friends and partner/spouse was not associated with GPAs.

With a sample of African American graduate students, DeFour and Hirsch (1990) found that a 'perception of achievement as better than average' was associated with frequent non-school contact with African American faculty members, low proportion of African American students in their social network, and high satisfaction with African American academic support. Students who received satisfactory personal support from non-African American network members tended to rate their satisfaction with academic achievement more highly than those less satisfied with support from non African American network members.

Similarly, Hackett, Betz, Casas, and Rocha-Singh (1992), with a sample of 218 engineering students, found a moderate, positive relationship between encouragement from academic staff and academic achievement. Encouragement from academic staff was assessed by the frequency with which students had encountered a series of specified supportive statements. However, a more general measure of received social support was associated with diminished academic achievement.

Other studies have failed to find any relationship between academic achievement and social support. Jay and D'Augelli's (1991) study with a sample of 165 undergraduate students compared the relationship between available social support and academic achievement for both African American and European American students. Social support was not predictive of academic achievement, although increased contact with network members showed a near significant relationship with lower GPAs. Halamandaris and Power's (1999) research with a sample of 183 undergraduate students and Hersberger and D'Augelli's (1992) research with a sample of 165 undergraduate students, also failed to find significant effects of social support on academic achievement.

Overall, while the relationship between social support and academic achievement is unclear there is some evidence for received support from parents (Cutrona et al., 1994) and academic staff (DeFour & Hirsch, 1990; Hackett et al., 1992). Clear conclusions are inhibited by a lack of consistency in the operationalisation of the constructs across studies. The relationship between these variables is still the focus of researchers' attention, so it is likely that as the body of empirical research expands a progressively clearer picture of the role of social support in enhancing students' academic achievement will emerge.

Experienced Difficulties

Considerable effort is expended by universities in adjusting systems to minimise student difficulties and to assist students with difficulties that they are experiencing. This is demonstrated by the significant resources allocated to facilities such as student learning centres and student health and counselling centres. It follows that a considerable amount of research has investigated the nature of specific difficulties experienced by students in the course of their studies (recent examples include, Chandler & Gallagher, 1996; Dill & Henley, 1998; Mullins, Quintrell, & Hancock, 1995). Such research has typically been descriptive in nature and has investigated group differences with the intention of finding how students may best be assisted.

'Experienced difficulties' are typically represented by scales including items that refer to specific situations and events that would be considered difficulties in the lives of a given population (e.g., Tofi et al., 1996; Wong & Kwok, 1997). The extent to which such difficulties are relevant to an individual is then indicated by marking the extent which they agree with a given statement, or the extent to which a given difficulty applies to them.

Research has investigated the links between variables such as social support and experienced difficulties. For example, Wong and Kwok (1997) investigated social support and experienced difficulties with a sample of 600 Hong Kong University students over the age of 23 years. The researchers were interested in the sources and levels of support, as well as the perceived adequacy of this support, and how this effected the levels and types of difficulty experienced by the participants. The main areas of difficulty for this sample were study, work, and family. A clear relationship emerged in which increased support was associated with diminished difficulties. The receipt of informational support, a construct comparable to directive guidance, proved to be the most influential, and demonstrated significant negative associations with study, interpersonal relations, work, family, and social life dimensions of experienced difficulties.

While such research proved very helpful in developing a difficulties scale for the current study it reveals little about the relationship between experienced difficulties and academic achievement. Such information has typically come from research investigating the antecedents and outcomes of stress, with stress being assessed using scales such as 'the daily hassles scale', which may be seen to parallel 'experienced difficulties'.

Tofi et al. (1996) measured the extent to which a sample of 61 Pacific Islander students at Massey University's Palmerston North Campus experienced difficulties from a list of 42 specific and commonly experienced problems. The authors examined the relations between these experienced difficulties and social support, academic performance, and psychological well-being. Experienced difficulties were indeed associated with diminished academic achievement. Contrary to the authors' expectations this relationship was not effected by differing levels of social support. In Hackett et al's. (1992) study, discussed above in relation to social support, a scale was administered assessing academic, financial, family, and social difficulties. Lower levels of experienced difficulties were associated with higher GPA's, increased attainment of academic milestones, and a reduction in negative outcome expectancies.

In sum, the literature specifically investigating relationships between experienced difficulties and academic achievement in student populations is relatively sparse. However, available evidence supports the intuitive assumption that increased levels of difficulty will be associated with diminished academic achievement.

Self-efficacy

'Self-efficacy' has been defined as " ... beliefs in one's capabilities to organize and execute the courses of action required to produce given attainments" (Bandura, 1997, p. 3). In Bandura's view our perceptions of self-efficacy are specific to given behavioral domains, that is, our perceptions of self-efficacy relating to different behavioral domains are considered to be independent of one an other. For instance, an individual may have great confidence in their ability to execute the skills necessary to successfully participate in a given sporting activity while seriously doubting their ability

to execute study behaviours to successfully comprehend and retain information from an academic text in order to sit an exam.

Alternatively, self-efficacy has been conceptualised in a broader sense. In this view self-efficacy refers to our general, non-domain specific perceptions of personal competence. Sherer, et al. (1982) define 'general self-efficacy' as a generalised set of expectations that a person possesses, based on past experiences of success and failure, that affect his or her expectations of success in new situations.

Perceptions of self-efficacy have been attributed to several sources. The most influential of these are enactive mastery experiences and vicarious experience (Vrugt, 1996). Enactive mastery experiences refers to past performance experiences with clear successes being associated with enhanced self-efficacy and clear failures being associated with diminished self-efficacy. The second most important determinant of self-efficacy is vicarious experience. By observing someone else successfully executing a given behavior an individual may learn more about the behavior, hence increasing his/her confidence to complete the behavior him/herself. Alternatively the observation of others failing may lead to diminished confidence in the individuals' ability to perform the behaviour.

Although research investigating the role of self-efficacy in academic achievement is still developing, studies conducted over the last 20 years indicate that greater self-efficacy is associated with greater academic achievement. As part of a broad review of the self-efficacy literature Lent, Brown, and Hackett (1994) conducted a meta-analysis using 13 previous studies to investigate the hypothesis that greater self-efficacy is associated with enhanced career performance and academic performance. A moderate, positive correlation (r= .38) was demonstrated between the two variables.

With a sample of 184 undergraduate students, Wilhite (1990) examined academic self-efficacy, locus of control, self-assessment of memory ability, and study activities as predictors of academic achievements. Although academic self-efficacy was a significant predictor of final grades for this sample, the relationship between locus of control and academic achievement was stronger. Mone (1994) set out to compare the

relative predictive validity of what he called 'outcome self-efficacy' and 'process self-efficacy' with regard to academic achievement. The operationalistion of 'outcome self-efficacy' is inconsistent with past research on self-efficacy and appears to be assessing the distinct but related construct of outcome expectancies (Bandura, 1997). However 'process self-efficacy' was operationalised as 'academic self-efficacy', a well validated construct (Wood & Locke, 1987). Both variables were significant predictors of enhanced academic achievement.

In an earlier study, Lent, Brown, and Larkin (1984) investigated the relationship between self-efficacy and persistence and success within a sample of 42 engineering and science students. Self-efficacy was assessed as students' confidence in their ability to successfully complete specific academic and occupational tasks relating to the fields of science and engineering. High ratings of self-efficacy proved to be related to greater persistence in science and engineering majors and better end of year grades. These results must be interpreted cautiously, both because the sample was non-random and drawn from a group participating in a career-planning course, and due to the small sample size.

Despite the modest body of research investigating self-efficacy and academic achievement in student populations the picture to date is clear and consistent. Referring back to the theoretical determinants and outcomes of self-efficacy, such findings are not surprising. High academic achievement, by definition, implies the experience of enactive mastery, which Bandura (1977), since his original work on self-efficacy theory, has presented as being the strongest determinant of self-efficacy beliefs. In turn greater self-efficacy is theoretically associated with greater persistence in the face of adversity, and enhanced effort (Shelton, 1990). Hence, it is apparent how an upward spiral effect between greater self-efficacy and enhanced achievement could occur.

English Language Ability

Language may be considered a key competency for successful university study. Written and verbal expression is required in practically all forms of assessment and learning in universities. In the context of the current study, that is an English speaking university situated in a country where English is the major language, English language ability is likely to be of particular relevance for immigrants and international students for whom English is a second language.

Such an expectation is supported by recent research. Stonoff (1997) examined factors associated with the academic achievement of 77 international students in their first year of study at an American university. Greater language proficiency was associated with greater GPA's, greater credits earned, and reduced likelihood of withdrawal. Similarly, Bosher and Rowekamp (1992), with a sample of 52 refugee/immigrant students, found that English language ability was the second most important predictor of academic achievement. The best predictor for this sample was number of years of schooling completed in the student's native country.

Such research strongly indicates the importance of English language ability in the academic achievement of those for whom English is a second language. Despite such findings the importance of English language ability for the academic achievement of native speakers does not seem to have inspired similar research.

General Well-being

General well-being, represented by it's numerous operationalisations, has been the focus of much research. The understanding and promotion of well-being may be considered a primary goal of the discipline of Psychology, with the professional lives of many researchers/practitioners devoted to it's optimisation. Despite the existence of this large body of research investigating variables that enhance or diminish well-being, little attention has been focused on the construct of 'well-being' itself (Christopher, 1999).

Generally, well-being has been approached in terms of both individuals' judgements about their life satisfaction, and the balance between positive and negative effect (Christopher, 1999). This is consistent with the approach taken by the current study, in which well-being has been assessed using the General Health Questionnaire which assesses the extent to which participants are able to carry out normal healthy functions such as concentration and sleep, and the occurrence of undesirable phenomenon such as loss of self confidence and depressed mood (Goldberg & Williams, 1988).

Due to the sparsity of past research relating this specific operationalisation of well-being to the questions posed by the current study, this review has extended to research that has assessed more specific indicators of well-being, such as depression, anxiety, and somatic symptoms. While such measures do not claim to indicate an individual's general state of well-being, they do indicate the presence of symptoms that are likely to diminish well-being. Other researchers have referred to 'adjustment' (e.g., Jay & D'Augelli, 1991). This is typically a composite of measures of specific domains of functioning, such as academic achievement and indexes of physical and psychological health.

Social Support

Earlier in this introduction the observation was made that a clear understanding of the relationship between social support and academic achievement is some way off. Significantly greater progress has been made with regard to the study of social support and well-being, with much of the body of research investigating social support focusing on this issue. Viswesvaran, Sanchez, and Fisher's (1999) research is illustrative of this progress. The authors conducted a meta-analysis of 68 studies to investigate the role of social support in the process of work stress.

This study was interested in how the relationship between 'stressors', which are environmental conditions that adversely affect health, and 'strains', which are individual responses to stressors, are affected by social support. Essentially the authors were testing several general models of this relationship. 'Direct effects models' assume that social

support and stressors each have an independent influence on strain. Alternatively, the 'moderator effects' model proposes that reduced levels of social support will strengthen the relationship between strains and stressors. In addition, several 'mediational models' were tested including the 'buffering hypothesis', in which social support is thought to diminish the effects of stressors thereby reducing strain. Findings indicated that social support reduced the strains experienced, mitigated perceived stressors, and moderated the stressor-strain relationship (Viswesvaran et al., 1999). It follows that this research supports both the direct effects model and the moderator effects model.

With a sample of 888 undergraduate psychology students Finch et al. (1997) investigated the relationship between four dimensions of received support, namely, positive social exchange, tangible assistance, and directive guidance, with the outcome variables of depression and life satisfaction. Tangible assistance and directive guidance were associated with increased depression, while positive social exchange was associated with reduced depression. Only positive social exchange was predictive of life satisfaction with greater levels of positive social exchange being associated with enhanced life satisfaction.

With a sample of 311 Hispanic undergraduates Solberg and Villarreal (1997) investigated the relationship between available social support and well-being. It was reported that, for students reporting high levels of stress, increased available support was associated with greater levels of well-being. However, for students reporting low levels of stress increased available support was associated with diminished well-being. The authors interpreted this finding as demonstrating the reciprocal nature of supportive relationships in this population. That is, those who perceive high levels of available support may also perceive an obligation to provide high levels of support. Hence, at times of low stress, perceived demands from significant others may result in diminished well-being.

In Jay and D'Augelli's (1991) study, discussed earlier with regard to academic achievement, perceived adequacy of social support and availability of social support were associated with enhanced psychological and physical well-being. Demakis and McAdams (1994) investigated personality, social support, and well-being with a sample

of 63 first year college students. They found that greater perceived available support was associated with greater satisfaction with life and experienced lower levels of psychological distress.

With a sample of 57 students Cohen and Hobberman (1983) investigated the role of both perceived and available support in relation to negative and positive life events and depressive and physical symptomology. Greater received support was associated with increased physical symptoms and was unrelated to depressive symptoms. In contrast to this finding, greater available support was associated with reduced depressive symptoms and was unrelated to physical symptoms. However, as Viswesvaran et al. (1998) point out the low statistical power associated with such a small sample size means that the probability of identifying an effect was diminished.

Zea, Jarama, and Bianchi (1995) in a study with an ethnically diverse sample of 357 students examined social support and psychosocial competence as predictors of adaptation to college. 'Psychosocial competence' referred to the use of active coping techniques and 'college adjustment' referred to academic adjustment, social adjustment, personal/emotional adjustment, and general institutional attachment. Both satisfaction with social support and active coping were significant predictors of college adjustment.

In sum, while much progress has been made in understanding the possible mechanisms that may determine relationships between social support and well-being, the literature still presents a collection of fairly inconsistent findings. Again, this may to some extent be attributed to the many different measurement models, both of general well-being and social support, that have been utilised by researchers to date.

Experienced Difficulties

As was the case with academic achievement, research associating experienced difficulties with well-being have typically come from stress research. For example, Lu (1994) measured experienced difficulties and psychological well-being with a sample of 102 Taiwanese first year university students. Psychological well-being was measured by the presence of depression, anxiety, and somatic symptoms. Greater experienced

difficulties had a positive relationship with each of depression, anxiety, and somatic symptoms. Lu also assessed the experience of 20 major life events using an adaptation of Holmes and Rahe's (1967) social readjustment rating scale. Major life events were also predictive of diminished psychological well-being.

Tyrrell (1992) investigated experienced difficulties - in this case presented as sources of stress - and general well being with a sample of 94 undergraduate students. The most frequently reported difficulties were, fears of falling behind with coursework, finding the motivation to study, time pressures, financial worries, and concern about academic ability. Remarkably Tyrrell assessed and discussed both experienced difficulties and general well-being without investigating or discussing any relationships between the two.

Jou and Fukada (1996) assessed the experienced difficulties of 175 Chinese students studying at Universities in Japan. Five dimensions of experienced difficulties were measured including, interpersonal problems, academic problems, health/living problems, financial anxiety, and environmental problems. Regression analyses indicated that all dimensions of experienced difficulties, other than financial anxiety, were predictive of depression. Interpersonal problems and financial anxiety were predictive of somatic symptoms. Measures of experienced difficulties showed no relationships with a measure of happiness. Solberg and Villarreall's (1997) study also assessed experienced difficulties. Results indicated that greater experienced difficulties were associated with diminished social adjustment and personal adjustment.

As has been discussed earlier, the literature investigating general well-being is characterised by great variation in how this variable has been operationalised. This is associated with variation in findings relating to the influence of experienced difficulties on well-being. Different measures of well-being, as well as different dimensions within single measures, show different interactions with measures of experienced difficulties. This issue is further complicated by the fact that measures of experienced difficulties are unlikely to be generalisable across populations (Crandall, Preisler, & Aussprung, 1992). Despite such issues greater experienced difficulties, overall, appear to be associated with diminished well-being.

Self-efficacy

Research investigating the relationship between self-efficacy and general measures of well-being is particularly sparse. An example of such research is presented by Solberg and Villarreal (1997). The authors set out to assess the relationships between self-efficacy, social support, and stress and how these predict levels of psychological and physical distress of Hispanic college students. Well-being was operationalised using the Brief Symptom Inventory which assesses the frequency of a variety of physical and psychological symptoms within a defined time period. Self-efficacy was measured using Solberg, O'Brien, Villarreal, Kennel, and Davis'(1993) 'College Self-efficacy Inventory', developed using items describing different behaviours that are required to succeed with college study. Self-efficacy emerged as a significant predictor of well-being, with increased levels of self-efficacy being associated with greater well-being.

A body of research has accumulated that links self-efficacy with factors that may be considered indicators of diminished general well-being. Predominant among these is depression. Kavanaugh (1992) found that improvement of self-efficacy expectations accounted for 50% of the variance in subsequent improvements in depression. Similarly, with a sample of 186 undergraduate students, Oliver and Paull (1995) set out to investigate associations among self-esteem, self-efficacy, several socialisation variables, and several personality variables with the outcome variable of depression. Self-efficacy was operationalised as a general construct measuring participants' beliefs in their abilities to cope in a broad range of situations. Both self-esteem and self-efficacy were negatively related to depression.

Enhanced self-efficacy has also been associated with reduced anxiety and phobic disorders (Williams, 1992), reduced addictive behaviours (DiClemente, Fairhurst, & Piotrowski, 1995) and enhanced health promoting behaviours (Maddux, Brawley, & Boykin, 1995). Such research has been based on very specific measures of self-efficacy and very specific measures of the associated outcome variables. However, as general self-efficacy represents a cumulation of self-efficacy across multiple domains (Shelton, 1990), and general well-being is an indicator of overall physical and psychological

health, the above research may indicate similar relationships among more generalised constructs.

In sum, while available research would suggest an association between higher levels of general self-efficacy and general well-being, there is inadequate research to draw any clear conclusions.

Conclusion

The primary function of this introduction and literature review has been to present the broad context in which the current study was conducted and to outline past research that has investigated the role that social support, experienced difficulties, and self-efficacy play with regard to the outcome variables of academic achievement and general well-being in student populations. This body of research clearly indicates negative relationships between experienced difficulties and academic achievement and experienced difficulties and general well-being, positive relationships between self-efficacy and academic achievement, and between English language ability and academic achievement. Findings with regard to the other variables are less consistent. Primarily these inconsistencies are due to varying measurement models and in some cases an insufficient body of research from which to draw clear conclusions.

Research Aims

The primary aim of this study is to investigate English language ability, experienced difficulties, self-efficacy, received social support, and demographic variables as antecedents of the academic achievement and general well-being of undergraduate students at the Albany campus of Massey University's College of Business.

To assess these relationships significant correlations will be identified between the variables and the extent to which English language ability, experienced difficulties, self-efficacy, and received social support are predictive of academic achievement will be investigated. In addition significant differences between demographic subgroups will be

identified. This information will highlight factors with which intervention may enhance academic achievement and general well-being, and will indicate the position of demographic subgroups with regard to these variables.

CHAPTER TWO: METHOD

Setting

Participants were drawn from students enrolled in undergraduate papers at the Albany Campus of Massey University's College of Business. The campus is fairly unique in that it is, relative to other Tertiary Institutions in New Zealand, very young. This research was conducted during the campus's sixth academic year. Geographically, the student population is widely dispersed which is a significant contrast to Universities such as Massey's Palmerston North campus, Otago University in Dunedin, and other tertiary Institutions in provincial centers in which the majority of internal students live within a relatively small area. With regard to size, that is, student role, the Albany campus is relatively small compared to other universities in New Zealand (1825 students enrolled at the Albany College of Business at 12 April 1999; Corporate Planning Information, 1999).

It was decided to limit sampling to one College in order to eliminate the possible confounding effect of differences between Colleges. The College of Business was selected as it is the largest College at Massey's Albany campus, and the role includes more Permanent Resident and International students than the other colleges (Corporate Planning Information, 1999).

Participants

In the course of this research two samples were drawn. The first sample recruited volunteers to participate in focus groups, the primary purpose of which were to provide items for the development of a scale assessing experienced difficulties. The second, more extensive, sample involved the recruitment of students to complete the questionnaire on which the bulk of this research is based.

Focus Group Participants

Two focus groups were run with a total of twelve participants. This sample consisted of four male and eight female students. Participants' ages ranged from 18 to 46 years with a median age of 22 years. Nine participants identified themselves as Pakeha New Zealanders, two as New Zealand Maori and one as Indian. Eight participants were in their first year of study at Massey University, three in their second year of study, and one in their fourth. All participants other than one had attended secondary school in New Zealand.

Survey Participants

Of 600 questionnaires that were distributed, six failed to be delivered due to incorrect or missing addresses. A total of 107 questionnaires were returned yielding a response rate of 18%. The low response rate may have been due to the length of the questionnaire which comprised of 139 items, and required a time commitment of up to half an hour. As with recruitment for the focus groups the response rate may have also been affected by impending exams. However, such a response rate is relatively consistent with other studies employing student samples (e.g., Cheng, Leong, & Geist, 1993; Dill & Henley, 1998; Tyrrell, 1992). Demographic details of respondents are summarised in Table 1.

Measures

Demographic Information

This included gender, date of birth, whether enrolled in full-time or part-time study, country of birth, residency status, ethnicity, years resident in NZ, years of secondary schooling in NZ, living arrangements, course of study, and major subject. One open ended question, requesting motivation for selecting major, was included to gain information for a Senior Staff member from the College of Business but was not used in this research (see Appendix 1).

Table 1

Demographic Characteristics of Survey Respondents

Variable	Level	%	n
Gender	Male	46	49
	Female	54	58
Age	18-21 years	51	54
	22-25 years	19	20
	26-29 years	7	7
	30 + years	24	26
Ethnicity	Pakeha	67	72
	Chinese	24	26
	Pacific Islander	3	3
	Indian	1	1
	Other	4	4
Residency Status	Citizen of New Zealand	82	88
	Permanent Resident of New Zealand	9	10
	International Student	8	9
Country of Birth	New Zealand	65	69
	Overseas	36	38
Years Enrolled at Massey University including current year.	One Year	28	30
	Two Years	28	30
	Three Years	27	29
	Four or more years	17	18
Portion of life lived in New Zealand	0 to 1/4	21	22
	1/4 to 1/2	7	7
	1/2 to 3/4	9	10
	3/4 to all	64	68
Years of secondary schooling in New Zealand	None	12	13
	1 to 4 years	31	33
	All	57	61
Home Environment	At home with parents	48	51
	In a flatting situation	28	30
	In own home	18	19
	Other	7	7
Course of study	Bachelor of Business Studies	93	100
	Other	7	7
Major Subject	Marketing	16	17
	Without major	13	14
	Accounting	11	12
	Finance	11	12
	Sport	8	9
	Double Major	13	14
	Other	27	29

Academic Achievement

Academic achievement was assessed using a subjective measure adapted from DeFour and Hirsch (1990). This scale consists of four items assessing respondents' perceptions of their attainment relative to other students, with regard to their own satisfaction with their academic achievement, their overall progress, and their average grade. Responses to the first three items of this scale are made on five-point Likert type scales. The scale for relative progress ranges from 'well below average' to 'well above average', the scale for academic performance ranges from 'very dissatisfied' to 'very satisfied', and the scale for overall progress ranges from 'way behind schedule' to 'way ahead of schedule'. Responses to the final item, which requests the respondents most frequent grade for course work, were made on a four-point scale, ranging from 'mostly A's' to 'mostly D's'. This item was reverse scored and re-coded prior to analysis. Scores on each of these four items were summed to yield a subjective academic achievement score, with a high score indicating high academic achievement. With the current sample this scale attained an Cronbach's alpha value of .81. DeFour and Hirsh did not present internal reliability statistics.

English Language Ability

This scale, adapted from Ying and Liese (1990), is comprised of three items assessing respondents' perceptions of their ability to speak, read, and write the English language. Responses to each item are made on a five-point Likert type scale ranging from "Very Good" to "Very Poor" at each pole. Responses across the 3 items are summed, yielding a subjective English language ability score, with a high score indicating high English language ability. With the current sample this scale yielded a Cronbach's alpha of .94, while with Ying and Liese's sample of 172 Taiwanese students a coefficient alpha of .71 was attained.

General Well-being

General well-being was assessed with the 12 item version of the General Health Questionnaire (GHQ-12; Goldberg, 1992). The scale comprises of 12 items, each being

a statement referring to indicators of psychological or physical health. On a four point scale participants indicate which response best applies to them over the last few weeks. For instance the first item asks, "have you recently been able to concentrate on whatever you're doing?". Possible responses range from 'better than usual' to 'much less than usual'. Responses were coded so that a high score represents greater general well-being.

Psychometric properties of the GHQ-12 have been well established, including studies utilising student samples. Goldberg and Williams (1988) cite six studies validating the GHQ-12, with a median sensitivity (a measure of criterion validity, with a sensitivity of 100% representing the total absence of error) of 86%. With a sample of 633 engineering employees Banks et al. (1980; cited in Goldberg & Williams, 1988) reports a Cronbach's alpha of .82. With the current sample this scale yielded a Cronbach's alpha of .86.

Self-efficacy

Self-efficacy was measured using the scale developed by Sherer et al. (1982). Respondents rate their level of agreement, on a seven-point Likert type scale, to a series of efficacy statements, with possible responses ranging from 'very strongly disagree' to 'very strongly agree'. The measure includes 17 items that form the 'general self-efficacy' subscale, with an additional 6 items forming the 'social self-efficacy' subscale. A high score on either subscale indicates high general or social self-efficacy respectively.

With Sherer et al's.(1982) sample of 376 students, a Cronbach's alpha of .86 was obtained for the general self-efficacy subscale and .71 for the social self-efficacy subscale. With the current sample the general self-efficacy scale yielded a Cronbach's alpha of .82. The six item social self-efficacy scale was less satisfactory with a Cronbach's alpha of .53.

Experienced Difficulties

Experienced difficulties were assessed using the 'Student Difficulties Scale' developed for this study (see Procedure for details of this process). The scale consists of a series of statements regarding the experience of certain events or situations that may be seen as difficulties. Respondents indicate the extent to which they have experienced this difficulty by indicating the extent of their agreement with each of the statements. Responses are made on a seven-point Likert type scale with "Very Strongly Agree" and "Very Strongly Disagree" representing the two poles. A higher score indicates a greater level of experienced difficulties. A Cronbach's alpha of .87 was attained for the 43 item scale.

Received Social Support

Received social support was measured with the Inventory of Socially Supportive Behaviours (ISSB; Barrera, Sandler, & Ramsey, 1981). Each item describes an instance of supportive behavior. Respondents were asked to indicate the frequency with which they had received this type of support over the past month. Responses were made on a five-point Likert type scale with 'Not at All" and "About Every Day" representing each extreme. Items were coded such that a high score represents a high level of received support. The scale includes four subscales representing directive guidance, non-directive support, positive social exchange, and tangible assistance.

With a sample of 69 students Barrera et al. (1981) found a test-retest reliability of .88 and a coefficient alpha of .93. More recently, Finch et al. (1997) demonstrated a Cronbach's alpha of .92 with a sample of 1007 undergraduate students. A Cronbach's alpha of .91 was attained with the current sample.

Procedure

Ethics Approval

An application for Ethics approval was presented to the Massey University Human Ethics Committee. Following this application several minor adjustments were required, following which approval was granted.

Approval from Massey University

Prior to commencement of participant recruitment a letter was sent to the Head of the College of Business, and the heads of both the School of Management and International Business, and the School of Commerce. This letter outlined the current study and the planned sampling procedures, finally seeking permission to proceed with the study. The letters were followed up one week later with either an in person visit or a telephone call. In all cases permission was granted and no alterations were required.

Recruitment of Focus Group Participants

Students participating in core papers and papers with especially large class sizes within the College of Business at Massey's Albany campus were invited to participate in focus groups facilitated by the researcher. Students were recruited in lectures at all three levels of undergraduate study.

The focus group process was explained and students were informed that a time commitment of approximately 90 minutes would be required. Students were informed that the purpose of these groups was to identify difficulties in their lives to facilitate the design of a Student Difficulties Scale which would comprise part of a larger questionnaire for the researcher's Masters thesis. A small inducement to participate was offered, namely entry in a draw for movie tickets. Students were informed that refreshments would be provided on completion of the focus groups and the educational benefits of having practical experience of focus groups were pointed out. Students were also informed that the university would receive feedback based on this research. After

this information had been given interested students came down to the front of the lecture theatre and were given an Information Sheet (see Appendix 2), a Consent Form (see Appendix 3), and a sheet collecting contact details and possible time slots for the focus groups (see Appendix 4). Consent forms and contact sheets were filled out by the students and retained by the researcher.

Participants were not as forthcoming as was expected. It is possible that the timing of this research had a role in their reluctance. The focus groups were scheduled towards the end of the first semester of the Massey University academic year, at a time that students may have been feeling the pressure of impending exams. In light of this context the request for ninety minutes of their time may have been more substantial than was at first imagined. However, a sample size of fourteen is fairly consistent with past research that has utilised focus groups to generate questionnaire items (e.g., Wong & Kwok, 1997). The failure to recruit international and permanent resident students for this part of the research was particularly disappointing. It was hoped that separate focus groups could be run with such students. To this end, students attending lectures and tutorials at the Massey University English Language Center were approached prior to commencement of their classes and invited to participate in the study.

This stage of the sampling procedure was unsuccessful and no International Students volunteered to participate in the focus groups, possibly due to language difficulties that inhibited communication between the researcher and the students. It is hoped that the selection of items from Jou and Fukada's (1996) study with Chinese students in Japan, Wong and Kwok's (1997) study with mature college students in Hong Kong, and Mullins et al's. (1995) study with both International and Local students in Australia will ensure that difficulties relevant to this group of students are represented in the scale developed for this research.

Recruitment of Survey Participants

Sampling for this stage of the research was conducted with the assistance of the Registry Office. Registry was supplied with 600 questionnaires in sealed envelopes. Registry staff then obtained sheets of printed labels showing the name and address for

each member of the population of interest. These were printed in alphabetical order. Every third label was then attached to an envelope, hence sampling one third of the students enrolled at the College of Business. These were then distributed via the postal system. The cover sheet on the questionnaires explained that all returned questionnaires would be entered in a draw for a book of ten movie tickets. Students were instructed to return completed questionnaires to a collection box located on the registry desk. A map on the last page of the questionnaire indicated the exact location of the collection box.

After a period of one month the researcher attended lectures for core papers and papers with the largest roles at all three levels of undergraduate study. Those students who had returned questionnaires were thanked and the need for more responses was expressed. Students were reminded of the inducement and informed that the questionnaires would be accepted for another two weeks.

Construction of a Student Difficulties Scale

The first stage of analysis was to construct the 'Student Difficulties Scale'. An initial pool of items was collected by reviewing the literature pertaining to student difficulties, this was complimented with items obtained from the focus groups conducted with a sample of students enrolled at the Albany campus of Massey University's College of Business. This process is described in the following sections.

Generation of Scale Items from the Literature

Mullins et al. (1990) surveyed a sample of students from three South Australian tertiary institutions. This sample included both international and local students. Their study was carried out with the aim of making recommendations to student support and academic staff to enable them to better serve the needs of both international and local students. Participants were presented with a list of forty-two factors and were asked to indicate the extent to which they were experiencing problems with each of these factors on a seven point Likert scale. The researchers do not indicate how the factors were selected. Financial and study related issues emerged as difficulties experienced to the

greatest frequency and extent. Mullins et al.'s (1990) 42 factors were included in the pool of items for the current scale.

In their 1997 study Wong and Kwok developed the Mature Students Difficulties Scale in order to assess the relationship between social support and experienced difficulties for a sample of mature students studying at the City University of Hong Kong. Items for the scale were developed from Roderick's (1981, cited in Wong & Kwok, 1997) study of mature students at two tertiary institutions in the United Kingdom, and two focus groups conducted with a sample of 15 mature students from the City University of Hong Kong. Issues relating to time constraints emerged as the most predominant concern for participants in this study. The 14 items of Wong and Kwok's (1997) mature students' difficulties scale were included in the item pool for the current study.

Tyrell (1992) designed a 60-item student-stress questionnaire to assess sources of stress for a sample of 94 psychology students at Trinity College in Dublin. The construction of this scale is not reported. Fear of getting behind with coursework and finding the motivation to study/do coursework were the most frequently reported sources of moderate or severe stress. The 13 most frequently reported sources of stress were included in the item pool for the current scale.

Jou and Fukada (1996) investigated the relationship between stressors and mental and physical well-being with a sample of Chinese students studying in Japan. Stressors were measured with a scale comprising of items from Holmes and Rahe's (1967) Social Readjustment Rating Scale and factors identified by Yo and Matsubara's (1990, cited in Jou and Fukada, 1996) study of foreign students in Japan. The 36 items comprising Jou and Fukada's (1996) scale were included in the item pool.

Kohn, Lafreniere, and Gurevich (1990) designed a 'hassles scale' measuring stress operationalised as the quantity of daily hassles experienced. Their intention was to design a scale free from contamination caused by items that measure mental and physical health problems hence confounding the measurement of stress. Their sample consisted of 208 undergraduate Psychology students. An initial pool of 85 items

combining items adapted from the literature and items generated by the authors was reduced to a scale consisting of 49 items that yielded the strongest correlations with a measure of perceived stress. These 49 items were included in the pool for the current study.

Chandler and Gallagher's (1996) research aimed to develop a taxonomy of problems presented to student counseling centers. This is a valuable source of student difficulties as by gaining information from a third party, that is, counselors, it is likely that responses were qualitatively different than those that would participants would be prepared to reveal to a researcher, or in contexts such as focus groups that lack the climate of confidentiality that is characteristic of the counselor/student relationship. The study yielded a list of the 45 most common difficulties presented at student counseling centers. These 45 problems were phrased as difficulty statements and added to the item pool.

Crandall et al. (1992) developed an undergraduate stress questionnaire with a sample of Health Psychology students. The researchers developed a list of 83 factors that were perceived to be stressful. Items were collected from a group discussion with the 30 students and from lists of difficulties prepared by the students prior to the discussion. These 83 factors where included in the current item pool.

Generation of Scale Items from Focus Groups

Focus groups were conducted a seminar room on the University campus. As participants arrived they were given name stickers and a demographics questionnaire (see Appendix 5) and introduced to the researcher and participants who had already arrived. When all participants had arrived information presented on the information sheets and consent forms was reviewed. Participants were then given a difficulties sheet (see Appendix 6) and asked to make a list of all difficulties that they were experiencing in their lives, particularly those relating to their role as students at Massey University. This activity was intended both to give participants an opportunity to present difficulties that they were uncomfortable to discuss as a group and to provide a frame of reference for group discussion. Ten minutes was allocated to this activity.

After this time participants were informed that each participant in turn would have an opportunity to describe a personal difficulty. This described difficulty would then be open to group discussion. At this stage audio-recording commenced and participants were reminded that they could request that recording be stopped at any time. The round-robin discussion was very effective with many participants sharing similar difficulties. Clarification was sought by the researcher with regard to any statements that were difficult to interpret or ambiguous. The lists of difficulties that were made prior to the discussion were then collected. It was made clear that participants were free to withhold their lists, however, all participants were happy to return them.

The focus groups yielded 12 lists of difficulties made individually by participants, and transcripts of the focus group discussions. Participants lists were combined to form a single list. Repeated or ambiguous difficulties were removed. This process yielded a total of 87 difficulties (see Appendix 7).

The transcripts were then analysed. Key difficulties were extracted from participants' statements. For instance from the statement,

> Well, a major one for me is that public transport in Auckland sucks and that's a really big deal for me because I live far away and I don't have a car, so it's just really difficult to get here, it's expensive, and they don't go on a regular basis.

'difficulty with transport' was recorded as a potential scale item. This process yielded a list of 58 items (see Appendix 8).

Selection of Items to be Included in the Student Difficulties Scale

At this stage items from the literature review, difficulties lists, and focus groups transcripts formed a total pool of 427 items. The first stage of refining this list was for the researcher to remove repetitions of items and items that were too specific to be of relevance to more than a few students. This process resulted in a partially refined list of 90 items (see Appendix 9). These items were then phrased as difficulty statements.

It was desired that the construct of student difficulties be defined and measured as broadly as possible. To achieve this items were selected to be representative of theoretically generated dimensions. This ensured that the scale was not loaded with too many similar items or excessively weighted in any particular area of student difficulties.

From the pool of 90 items the researcher and a colleague, who has completed research with mature students at Massey University but is not otherwise involved with this research, independently broke the items into dimensions of difficulties. These two sets of dimensions were compared and a third set of dimensions were generated. The dimensions were:

1 - Interpersonal difficulties.
2 - Difficulties relating to the university administration.
3 - Financial difficulties.
4 - Concerns regarding the future.
5 - Academic issues.
6 - Cognitive or emotional issues.
7 - Environmental issues.
8 - Difficulties relating to teaching staff.
9 - Time management issues.

At this stage a lecturer in the School of Psychology was presented with the ten dimensions and the list of 90 items. She was asked to place each item within one of the dimensions. Items that were placed in the same dimensions by the researcher and the lecturer were retained and those that were inconsistently placed were deemed ambiguous and discarded. As discussed above, the purpose of this process was to ensure that items covered the broad construct of difficulties adequately, that is, to ensure that the scale was not loaded with similar items. For instance 17 items were classified by both the researcher and the Lecturer as academic difficulties. Many of these items were fairly similar so the five items that most broadly covered the dimension of academic difficulties were retained.

Final Design of the Student Difficulties Scale

This process yielded a list of 43 items to be included in the scale. To counter possible response sets half of the items were phrased as negative difficulties statements and half as positive difficulties statements. For instance item 3 of the Student Difficulties Scale, 'When planning my course of study it has been easy to work out University regulations' is a positively phrased difficulties statement while item 4, 'I experience conflict with my boyfriend/girlfriend/spouse's family', is a negatively phrased difficulty statement.

Some of the items would not apply to all participants. For instance the item 'I have trouble maintaining my relationship with my girlfriend/boyfriend/spouse' will not apply to respondents who are not currently involved in such a relationship. This item is negatively phrased so for a participant without a romantic partner the desired response would be 1-very strongly disagree, as this situation would not be the cause any difficulty for such a participant. This issue was clearly explained in the text of the questionnaire.

The wording of each item was then carefully checked, on the basis of guidelines set out by Cox (1996). These 43 items were then formatted to form the Student Difficulties Scale (see Appendix 1). Initially, it was intended that the 43 item scale would be further developed through factor analysis, thereby identifying dimensions of experienced difficulties. However, an adequate sample to conduct a factor analysis was not obtained. As the 43 item scale demonstrated high internal reliability ($\alpha = .87$) it was decided to assess experienced difficulties as a unidimensional construct.

CHAPTER THREE: RESULTS

Data Analysis

Coding of Survey Data

Data was initially coded using Microsoft Excel Version 5.0c. On completion of data entry an accuracy check was conducted on 10% of the returned questionnaires. Two errors were identified and corrected. These errors were non-systematic and concerned different items. To further confirm the accuracy of data entry, all minimum and maximum scores were checked to ensure that they lay within the range of possible scores for the appropriate scale, no errors were identified. Data entry was determined to be satisfactorily accurate. At this stage the data was transferred to the Statistical Package for the Social Sciences (SPSS). Reverse scored items were re-coded and scale totals calculated.

Missing Data

Over the last few pages of the questionnaire, several respondents left entire sections blank. These respondents were excluded from analyses relating to the affected scales, namely social self-efficacy (1 respondent), and the four dimensions of received social support (3-4 respondents). Three single values were missing across the other scales, these appeared to be random and involved separate items. These values were replaced using the respondents' mean scores on the appropriate scales.

Analytical Techniques

To assess relationships between variables Pearson Product-Moment correlation coefficients were computed and standard multiple regressions were conducted for the outcome variables of academic achievement and well-being. Group differences were assessed using independent-samples t tests and one-way analyses of variance.

Further Analysis of Focus Group Transcripts

The final procedure was to further analyse the focus group transcripts that were used in the construction of the Student Difficulties Scale. This analysis was conducted in accordance with procedures recommended by Stiles (1990). Transcripts were read and re-read, and then a list of significant themes that emerged from the data were listed. Individual quotations from the discussions were then cut and pasted under each of these themes. Each theme, representing an area of difficulty experienced by students, was then described, using direct quotations from the transcripts to clarify the researchers observations.

Summary of Survey Responses

The following section indicates the central tendency of participants' responses to each scale. While norms are not available for the measures used, means are discussed in the context of the possible range of scores for each scale. Table 2.

Table 2

Mean scores, standard deviations, and Cronbach's alphas for each scale

Variable	Possible Range	Mean	SD	α
Academic achievement	4-19	12.91	2.47	.81
English language ability	3-15	12.79	2.56	.94
General well-being	12-48	36.04	5.66	.86
General self-efficacy	17-119	83.14	10.31	.82
Social self-efficacy	6-42	24.81	3.89	.53
Experienced difficulties	43-301	159.60	25.99	.87
Directive guidance	13-65	25.30	7.23	.77
Non-directive support	5-25	11.95	5.63	.91
Positive social exchange	7-35	15.53	5.18	.86
Tangible assistance	10-50	16.42	5.76	.80

Overall, this sample of students perceive themselves to be performing about the same as other students, are relatively satisfied with their performance, are on schedule

with their course work, and are attaining mostly 'B' grades. The mean score for English language ability indicates that the average student in this sample perceives their ability in speaking, reading, and writing the English language to be 'good'. Mean responses to the General Health Questionnaire indicate that, overall, this sample of students' functioning is the same as normal, suggesting good well-being. Mean responses to the general self-efficacy scale show that, overall, students' 'agreed' with most of the efficacy statements, indicating moderate to high general self-efficacy. Due to low internal reliability (see Table 2), responses to the social self-efficacy scale must be viewed with caution. However, mean responses indicate moderate social self-efficacy. Overall, participants 'neither agreed nor disagreed' with most difficulties statements, indicating a low to moderate level of experienced difficulties. Mean responses indicate that over the past month the average student received all four forms of social support 'once or twice'.

Relationships Between Variables

Pearson Product-Moment correlation coefficients were computed among academic achievement, English language ability, general-well being, general self-efficacy, social self-efficacy, experienced difficulties, and the directive guidance, non-directive support, positive social exchange, and tangible assistance dimensions of received social support. Due to the large overall number of correlations calculated levels less than .01 were required for significance (Green, Salkind, & Akey, 1997). The results of the correlational analyses, shown in Table 3, illustrate that 15 of the 45 correlations were significant at the .01 level. All significant correlations are positive other than those relating to experienced difficulties, which demonstrates negative correlations with all other variables.

Table 3

Correlations among variables (n=103-107)

	1	2	3	4	5	6	7	8	9	10
1. Academic Achievement	-									
2. English language ability	**0.403***	-								
	$p<.001$									
3. General well-being	**0.335***	0.157	-							
	$p<.001$	$p=.106$								
4.General self-efficacy	**0.422***	**0.338***	**0.423***	-						
	$p<.001$	$p<.001$	$p<.001$							
5. Social self-efficacy	-0.023	0.040	0.204	0.229	-					
	$p=.813$	$p=.68$	$p=.036$	$p=.018$						
6. Experienced difficulties	**-0.438***	**-0.302***	**-0.553***	**-0.582***	-0.168	-				
	$p<.001$	$p=.002$	$p<.001$	$p<.001$	$p=.086$					
7. Directive guidance	0.114	0.078	0.136	0.077	0.135	-0.095	-			
	$p=.25$	$p=431$	$p=.17$	$p=.438$	$p=.174$	$p=.339$				
8. Non directive support	0.163	0183	-0.017	0.077	-0.087	-0.117	**0.262***	-		
	$p=.099$	$p=064$	$p=.866$	$p=.44$	$p=.382$	$p=.239$	$p=.008$			
9. Positive social exchange	0.100	0.018	0.049	0.055	-0.053	-0.068	**0.284***	**0.701***	-	
	$p=.313$	$p=.854$	$p=.62$	$p=.578$	$p=.592$	$p=.491$	$p=.003$	$p<.001$		
10 Tangible assistance	-0.049	-0.183	0.090	-0.101	0.152	-0.034	**0.277***	**0263***	**.349***	-
	$p=.622$	$p=.063$	$p=.365$	$p=.309$	$p=.126$	$p=.735$	$p=.004$	$p=.007$	$p<.001$	

*p<.01

Greater academic achievement is associated with greater English language ability, greater general self-efficacy, less experienced difficulties and better general well-being. Better general well-being is associated with greater general self-efficacy and less experienced difficulties. Greater general self-efficacy is associated with less experienced difficulties, and better English language ability. Lower English language ability is associated with greater experienced difficulties. Finally, all four dimensions of Received Support are positively correlated with one another but are not significantly related to any non-support variables.

Table 4

Predictors of Academic Achievement and General Well-being (n=102)

Variable	Academic Achievement	General Well-being
	Beta	Beta
Academic Achievement	-	.124
General Well-being	.135	-
English Language Ability	.215*	-.003
General Self-efficacy	.170	.137
Social Self-efficacy	-.109	.045
Experienced Difficulties	-.203	-.418***
Directive Guidance	.081	.051
Non Directive Support	.064	-.217
Positive Social Exchange	.005	.138
Tangible Assistance	-.038	.077
R	.556	.605
R Square	.309	.366
Adj R Square	.241	.304
F	4.571***	5.903***

*. Significant at the $p < .05$ level.
***. Significant at the $p < .001$ level.

General Well-Being, English Language Ability, General Self-efficacy, Social Self-efficacy, Experienced Difficulties, and Received Social Support as Predictors of Academic Achievement

A standard multiple regression analysis was conducted to evaluate the predictive value of English language ability, general self-efficacy, social self-efficacy, general well-being, experienced difficulties, and the four dimensions of received social support with regard to academic achievement. The linear combination of these predictor variables was significantly predictive of academic achievement, $F(9, 92) = 4.57$, $p < .001$ (see Table 4). The sample multiple correlation coefficient was .55, indicating that approximately 31% (24% adjusted) of variance in academic achievement in the sample can be accounted for by the linear combination of the above predictors. English language ability was the only predictor variable that showed a significant partial correlation with academic achievement, $\beta = .22$, $p < .05$. At the bivariate level, English language ability accounts for 16% of variance in academic achievement, hence the linear combination of all 9 predictor variables only accounts for an additional 8% of variance.

Academic Achievement, English Language Ability, General Self-efficacy, Social Self-efficacy, Experienced Difficulties, and Received Social Support as Predictors of General Well-being.

A standard multiple regression analysis was conducted to evaluate the predictive value of academic achievement, general self-efficacy, social self-efficacy, general well-being, experienced difficulties, and the four dimensions of social support with regard to general well-being. The linear combination of these predictor variables was significantly predictive of general well-being, $F(9, 92) = 5.90$, $p < .001$ (see Table 4). The sample multiple correlation coefficient was .61, indicating that approximately 37% (30% adjusted) of variance in academic achievement in the sample can be accounted for by the linear combination of these predictors. Experienced difficulties was the only predictor variable that demonstrated a significant partial correlation with general well-being, $\beta = -.418$, $p < .001$. As experienced difficulties alone explains approximately 30% of variance in general well-being, the linear combination of all 9 predictor variables does not account for any additional variance.

Differences Between Demographic Subgroups on Key Variables

Independent-samples t tests were conducted to identify significant differences between demographic variables with two levels. These include gender, full-time vs. part-time study, country of birth, and finally, studying towards a Bachelor of Business Studies vs. studying towards other qualifications. Group means were compared with regard to academic achievement, English language ability, general well-being, experienced difficulties, general, and social self-efficacy, and the four dimensions of received social support. Where Levene's test for equality of variances was significant the t value for unequal variance was used. Effect sizes have been calculated using eta square values.

For demographic variables with three or more levels, one-way analyses of variance were used to test for group differences. These variables include, age, years enrolled at Massey University, residency status, ethnicity, proportion of life lived in NZ, years of secondary schooling in NZ, living arrangements, and major subject. Follow-up tests were conducted to evaluate pairwise differences among the means in order to specify significant differences. Levene's test of equality of error variances was used to test the hypothesis that there are differences in variances across groups. Where Levene's test was significant unequal variances were assumed and 'Dunnet's C test' was used for follow-up testing. Where Levene's test was not significant equal variances were assumed and 'Tukey's HSD test' was used for follow-up testing. Again, effect sizes have been calculated using eta square values.

Significant differences between demographic subgroups were identified on all variables other than the 'positive social exchange' dimension of received social support. (see Table 5 for summary).

Table 5

Summary of Group Differences

Variable	Demographic groupings showing significant differences on outcome variables
Academic achievement	Full-time vs. Part-time study Country of Birth Course of Study Age Ethnicity
General well-being	Years enrolled at Massey
English language ability	Country of Birth Course of Study Residency Status Ethnicity Proportion of Life Lived in NZ Years of secondary schooling in NZ
General self-efficacy	Country of birth Ethnicity
Social self-efficacy	Course of study
Experienced difficulties	Full-time vs. Part-time study Country of birth Residency status
Directive guidance	Full-time vs. Part-time study Country of Birth
Non directive support	Gender Country of birth
Positive social exchange	No significant differences
Tangible assistance	Full-time vs. Part-time study Age Years of enrolment at Massey Living arrangements

Academic Achievement

Demographic variables for which significant group differences in academic achievement were found include full-time vs. part-time study ($t(105) = -3.07$, $p=.003$), accounting for 8% of variance, country of birth ($t(105) = 3.20$, $p=.002$), accounting for 9% of variance, course of study ($t(105) = -2.04$, $p=.044$), accounting for 4% of variance, age ($F(3,103)=3.446$, $p=.019$) , accounting for 9 % of variance, and ethnicity ($F(2,103)=7.513$, $p=.001$), accounting for 13% in variance. ANOVA's for major subject

and proportion of life lived in NZ were also significant, however, post hoc testing failed to identify significant differences between group means.

Part-time students, students born in NZ, students studying towards a BBS, students aged 30 years and older, and Pakeha/NZ European students all indicated higher levels of academic achievement (see Table.6).

Table 6

Means Scores for Demographic Groups Varying on Academic Achievement

Full-time vs. part-time study	Mean	SD	n
Full-time	12.56	2.32	86
Part-time	14.33	2.58	21
Country of birth	Mean	SD	n
NZ born	13.45	2.34	69
Overseas born	11.92	2.41	38
Course of study	Mean	SD	n
BBS	12.78	2.43	100
Other	14.71	2.43	7
Age (yrs)	Mean	SD	n
18-21	12.59	2.18	54
22-25	12.10	2.45	20
26-29	13.00	2.94	7
>30	14.15	2.60	26
Total	12.90	2.47	107
Ethnicity	Mean	SD	n
Pakeha	13.50	2.45	72
Chinese	11.65	2.06	26
Other	11.50	2.07	8
Total	12.90	2.48	106
Proportion of Life Lived In NZ	Mean	SD	n
Quarter	11.95	2.08	22
Quarter to Half	11.14	1.68	7
Half to Three Quarters	13.10	3.10	10
Three Quarters or More	13.37	2.44	68
Total	12.91	2.47	107
Living Arrangements	Mean	SD	n
With Parents at Home	12.06	2.10	51
In a Flatting Situation	12.93	2.53	30
In Own Home	14.79	2.35	19
Other	13.86	2.19	7
Total	12.91	2.47	107
Major	Mean	SD	n
Marketing	12.41	1.66	17
Without Major	13.93	1.77	14
Accounting	13.50	2.11	12
Finance	12.17	2.44	12
Sport	14.11	2.98	9
Double Major	13.93	3.17	14
Other	11.90	2.37	29
Total	12.9065	2.47	107

General Well-being

The ANOVA was significant with years enrolled at Massey University $F(3,103)=3.695, p=.014$. Approximately 10% of variance in general well-being may be accounted for by years enrolled at Massey. Students who were in their first year of enrolment at Massey University rated their general well-being as being significantly better than students who have been enrolled at the University for four or more years (see Table 7).

Table 7

Mean Scores for Demographic Groups Varying on Well-being.

Years of Enrolment at Massey University	Mean	SD	n
1.00	37.5000	3.7486	30
2.00	36.7000	5.8200	30
3.00	36.1724	5.5489	29
4.00	32.2978	6.9048	18
Total	36.0407	5.6569	107

English Language Ability

Significant differences in English language ability were found for the demographic variables of country of birth ($t(105) = 7.82, p< .001$), accounting for 3% of variance, course of study ($t(11.38) = -3.23, p= .008$), accounting for approximately 5% of variance, residency status ($F(2,104)=, p<.001$), accounting for 3% of variance, ethnicity ($F(2,103)=, p<.001$), accounting for 55% of variance, proportion of life lived in NZ ($F(3,103)=, p<.001$), accounting for approximately 54% of variance, and finally, years of secondary schooling in NZ $F(2,104)=, p<.001$, accounting for 40% of variance in English language ability. Means are presented in Table 8.

Table 8

Mean Scores for Demographic Groups Varying on English Language Ability

Country of birth	Mean	SD	n
Born in NZ	13.94	1.63	69
Born overseas	10.71	2.65	38
Course of study	**Mean**	**SD**	**n**
BBS	12.69	2.60	100
Other	14.29	1.11	7
Residency status	**Mean**	**SD**	**n**
NZ Citizen	13.43	2.11	88
Permanent Resident of NZ	9.70	2.00	10
International Student	10.00	3.00	9
Total	12.79	2.56	107
Ethnicity	**Mean**	**SD**	**n**
Pakeha	13.88	1.69	72
Chinese	9.46	1.84	26
Other	13.63	1.92	8
Total	12.77	2.56	106
Proportion of Life Lived in NZ	**Mean**	**SD**	**n**
Quarter	9.50	1.99	22
Quarter to Half	10.57	2.44	7
Half to Three Quarters	13.50	1.90	10
Three Quarters or More	13.99	1.59	68
Total	12.79	2.56	107
Years at Secondary School in NZ	**Mean**	**SD**	**n**
None	9.69	2.21	13
Some	11.61	2.69	33
All	14.10	1.47	61
Total	12.79	2.56	107

New Zealand born students rated their English language ability as being significantly better than did those students who were born overseas, students studying toward 'other' qualifications better than students studying toward a Bachelor of Business Studies (BBS), New Zealand Citizens better than both International students and Permanent Resident students, Pakeha/NZ European students better than Chinese and 'other' students, students who had spent half or more of their lives in New Zealand better than students who have spent less than half of their lives in New Zealand, and

finally, students who had undertaken their entire secondary schooling in New Zealand rated their English language ability as being significantly better than students who had had four or less years of their secondary schooling in New Zealand.

General self-efficacy

Significant differences in general self-efficacy were identified on the demographic variables of country of birth and ethnicity (see Table 9 for means). General self-efficacy scores were significantly greater for New Zealand born than Overseas born respondents ($t(105) = 3.02$, $p= .003$). Approximately 8% of variance in general self-efficacy scores can be accounted for by whether or not a respondent is of New Zealand birth. The ANOVA was significant with ethnicity ($F(2,103)=6.094$, $p=.003$), explaining approximately 11% of variance in general self-efficacy. Pakeha / New Zealand European students rated their general self-efficacy significantly higher than did Chinese Students.

Table 9

Mean Scores for Demographic Groups Varying on General Self-efficacy

Country of Birth	Mean	SD	n
NZ born	85.30	10.12	69
Overseas born	79.24	9.60	38
Ethnicity	Mean	SD	n
Pakeha	85.2674	9.8054	72
Chinese	77.8077	8.4428	26
Other	79.5237	13.4231	8
Total	83.0042	10.2528	106

Social Self-efficacy

Mean social self-efficacy scores were significantly higher, $t(104) = 3.10$, $p= .002$, for BBS students ($M =25.11$, $SD =3.64$) than for respondents studying towards other qualifications ($M =20.57$, $SD =5.09$), accounting for approximately 7% of variance in social self-efficacy ratings.

Experienced Difficulties

Significant differences in experienced difficulties emerged on the demographic variables of full-time vs. part-time study ($t(105) = 2.38$, $p= .019$), country of birth, ($t(105) = -3.24$, $p= .002$), residency status ($F(2,104)=3.054$, $p=.051$), and ethnicity ($F(2,103)=5.462$, $p=.006$). Means are presented in table 10.

Table 10

Mean Scores for Demographic Groups Varying on Experienced Difficulties

Full-time vs. part-time study	Mean	SD	n
Full-time	162.49	25.18	86
Part-time	147.78	26.49	21
Country of birth	**Mean**	*SD*	*n*
NZ born	153.81	27.01	69
Overseas born	170.11	20.45	38
Residency Status	**Mean**	*SD*	*n*
New Zealand Citizen	157.20	27.11	88
Permanent Resident of NZ	163.50	14.32	10
International Student	178.78	15.04	9
Total	159.60	25.99	107
Ethnicity	**Mean**	*SD*	*n*
Pakeha	154.42	26.06	72
Chinese	171.92	19.04	26
Other	170.16	30.52	8
Total	159.90	25.93	106

Full-time students reported experiencing more difficulties than part-time students, explaining approximately 5% of variance in experienced difficulties. On average, experienced difficulties were significantly lower for New Zealand born respondents than overseas born respondents. The eta square index indicates that approximately 9% of variance in experienced difficulties is accounted for by whether or not a respondent was born in New Zealand. International students reported greater levels of experienced difficulties than did NZ citizens, accounting for approximately 6% of variance, and finally, Chinese students reported greater levels of experienced difficulties

than Pakeha/NZ European students, explaining approximately 10% of variance in experienced difficulties.

Received Social Support

Significant differences emerged on the directive guidance (see Table 11), non-directive support (see Table 12), positive social exchange, and tangible assistance (see Table 13) dimensions of received social support. For directive guidance differences emerged on the demographic variables of full-time vs. part-time study ($t(102) = 3.08$, $p= .003$), country of birth ($t(102) = 2.35$, $p= .021$), and age ($F(3,100)=5.396$, $p=.002$). Differences emerged between male and female students ($t(98.79) = -2.14$, $p= .035$), and between students born overseas and students born in NZ ($t(101) = 2.06$, $p= .042$) on the dimension of non-directive support. Finally, with regard to tangible assistance, significant differences were identified on the demographic variables of full-time vs. part-time study ($t(102)= 3.37$), $p=.001$), age ($F(3,100)=5.320$, $p=.002$), years of enrollment at Massey ($F(3,100)=4.113$, $p=.009$), and living arrangements ($F(2,101)=4.747$, $p=.001$).

Full-time students reported receiving greater levels of directive guidance than did part-time students, accounting for approximately 9% of variance, New Zealand born respondents reported receiving significantly higher levels of directive guidance than overseas born respondents, explaining approximately 5% of variance, and finally, students aged 30 years and older received significantly less directive guidance than students in both the 18-21 years and 26-29 years age groups, accounting for approximately 14% of variance.

Gender differences in non-directive support were significant. Female respondents reported receiving significantly greater levels of non-directive support than Male respondents. The eta square index indicated that 4% of variance in non-directive support was accounted for by gender. Similarly, significant differences were found between New Zealand and overseas born respondents with regard to non-directive support. On average New Zealand born respondents reported receiving more non-

directive support than overseas born respondents. The eta square index indicates that 4% of variance in non-directive support is accounted for by whether a respondent was born in New Zealand or overseas.

Table 11

Mean Scores for Demographic Groups Varying on Directive Guidance

Full-time vs. part-time students	Mean	SD	n
Full-time	26.32	6.97	84
Part-time	21.00	6.87	20
Country of birth	Mean	SD	n
NZ born	26.48	7.37	68
Overseas born	23.06	6.48	36
Age(yrs)	Mean	SD	n
18-21	26.6507	6.6025	53
22-25	24.2240	6.7062	19
26-29	32.3333	11.3431	6
>30	21.7091	6.0588	26
Total	25.2998	7.2327	104

Significant differences were found between full-time and part-time students with regard to received tangible assistance. On average full-time students reported receiving greater levels of tangible assistance than did part-time students, accounting for approximately 1% of variance, 18-21 year old students reported receiving significantly more tangible assistance than did students aged 30 years and over, accounting for approximately 14% of variance. Students in their first year of enrolment at the University reported receiving more tangible assistance than did students who have been enrolled at the university for four or more years, explaining approximately 11% of variance, and finally students living at home with their parents reported greater received tangible assistance than students living in their own homes, accounting for 10% of variance.

Table 12

Mean Scores for Demographic Groups Varying on Non-directive Support

Gender	Mean	SD	n
Male	10.73	4.65	48
Female	13.02	6.21	55
Country of Birth	**Mean**	**SD**	**n**
NZ born	12.78	5.85	68
Overseas born	10.42	4.91	36

The ANOVA was also significant with residency status ($F(2,101)=4.747$, $p=.001$) and ethnicity ($F(2,100)=43.434$, $p=.036$), however, post hoc testing failed to identify any significant differences among the mean ratings of tangible assistance within these demographic subgroups.

Descriptions of Experienced Difficulties from Focus Groups

As well as providing items for the Student Difficulties Scale data pool it was hoped that focus groups would provide some descriptive insight to the difficulties experienced by this sample of students. The following section presents a thematic analysis of the focus group transcripts, based on the recommendations presented by Stiles (1990).

The orientation of the facilitator, that is of personally being a student for over five years, means that the topic of 'student difficulties' is also of personal relevance. Because of this, and the fact that the moderator is perceived by the group as being the 'person in charge', it is possible that the discussions themselves, and this analysis are influenced by the facilitators own experiences.

Table 13

Mean Scores for Demographic Groups Varying on Tangible Assistance.

Full-time vs. part-time students	Mean	SD	n
Full-time	17.07	6.03	84
Part-time	13.70	3.4	20
Age (yrs)	**Mean**	**SD**	**n**
18-21	18.29	5.66	53
22-25	16.12	6.70	19
26-29	12.33	2.42	6
>30	13.77	4.19	26
Total	16.42	5.76	104
Years enrolled at Massey	**Mean**	**SD**	**n**
1	18.57	5.99	30
2	15.63	5.52	30
3	17.10	6.07	27
4 or more	12.94	3.11	17
Total	16.42	5.76	104
Residency Status	**Mean**	**SD**	**n**
New Zealand Citizen	15.97	5.18	85
Permanent Resident of NZ	21.50	9.42	10
International Student	15.00	2.96	9
Total	16.42	5.76	104
Ethnicity	**Mean**	**SD**	**n**
Pakeha	15.42	4.31	71
Chinese	18.75	8.77	24
Other	17.88	4.02	8
Total	16.38	5.77	103
Proportion of Life Lived in NZ	**Mean**	**SD**	**n**
Quarter	17.71	7.64	21
Quarter to Half	20.50	11.22	6
Half to Three Quarters	14.90	4.36	10
Three Quarters or More	15.87	4.38	67
Total	16.42	5.76	104

Prior to extracting themes from the transcripts, each was read twice without taking any notes, this was done in order to a gain a general familiarity with the material. The second stage was to read the transcripts more closely, noting general themes as they emerged. This process was similar to that carried out in the construction of the Student

Difficulties Scale, although in that instance the transcripts were one of several sources of raw material so the emphasis in this analysis is narrower in scope and defined by the experiences of those who participated in the focus groups.

Several themes emerged, these being 'social life at university', 'issues relating to academic staff', 'transition to university', 'issues relating to attending a satellite campus', 'financial concerns', and 'time management issues'. At this stage the transcripts were again reviewed with all statements clearly relating to experienced difficulties being copied and removed, yielding a substantial list of quotations. These quotations were then cut and pasted under each of the above headings. This resulted in five themes with an associated list of quotations judged by the researcher to relate to that theme. In the paragraphs that follow each theme is discussed, illustrated by quotations taken from the transcripts.

Social Life at University

Expressions of regret regarding a perceived lack of social life on the university campus were particularly apparent. Noticeably, such discussion seemed to come from younger participants, that is, those in the 19 to 22 year age group. Many participants seemed to feel isolated from other students and felt that structures that may facilitate greater peer contact are absent from day to day University life.

> "... in our first year you've got 300 people in each lecture and there's no way you can really get to know people ... I'd like to make more friends at Uni".

> "... all my friends went to Auckland, I'm on my own, oh my gosh it's so scary".

> "... you go to AIT and you might hang out for lunch, and you meet new people. But here it's just like, do your lecture, out of here, you know, tutorial, go, because there's no social aspect to it".

There was acknowledgment of existing social activities organised by he University, such as Orientation week events, and the Campus Bar. However, participants felt that it was not practical for them to utilise these opportunities. The main

perceived barrier was the wide geographical dispersion of the student population and the lack of efficient public transport. Several comments were made in reference to orientation week activities.

> " I would have gone if I'd had the twig to get there and back, I can't even car pool because no one comes out this way"

> "... most people don't live close to the University, so it's three hours [tone of voice indicating humorous exaggeration] drive in a taxi which is going to cost heaps"

Another cause to which participants attributed this perceived lack of social life was an awareness that the student culture at the Albany campus is in it's very early stages. There seemed to be an expectation that over time, with an increasing student population, and developing traditions of student events and activities a more vibrant student culture would emerge.

> "... we just came here five years too early".

> "... in ten years this place will be a lot different".

Massey University's Albany campus encompasses two sites. One, the Oteha Rohe campus incorporates student facilities such as the Library, Student Health and Counseling, the Recreation Center, and the Student Common Room. While the main Campus incorporates the Student Study Center, University Administration, and Auditoriums. Some participants viewed this distribution of the campus across two sites as being a barrier to the social life of students.

> "... the learning center, the library, and the common room are on the other side of the campus, it's a long walk to get over there, it's not very localised".

This situation also caused other difficulties for some students.

> "The bus that goes between the two campus's doesn't run when you've had a late test, so you've got to walk to the other side to catch a bus, even though there's a big sign

saying PLEASE DO NOT WALK HERE DURING THE HOURS OF DARKNESS.
How are you meant to catch a bus when the bus stop is on the other campus."

While such concerns were perceived as a barrier to the campus' social life for some students, they were the same issues that attracted other participants to the Albany campus.

"I mean I'm glad I came to Massey, I can't see myself at Auckland, it's too big, too crowded, it's like... the whole structure of everything is really old and run down, old buildings, what you see when you drive past, it doesn't seem like a nice place to go."

"... I mean I am just so frustrated every time I go into the city [Auckland], all that traffic, no parking. then I came here and I was just like, I've got to go here, forget Auckland, because it's just such a pain in the butt, I don't care about all that social aspect..."

Issues Relating to Academic Staff

Many complained about the teaching style of some academic staff. In several instances there was disagreement about certain staff with participants pointing out the differences in course content and the implications for teaching.

"... I feel like there's quite a big inconsistency, like the first lecturer that we had, she was really good, and the lecturer that we've got now, this is just my personal opinion, I feel that he's really crap. He doesn't seem to have a sense of where he's going, he just goes off the subject all the time and that's really hard. Like, I was doing really well and now I just can't understand what he's saying because he's just not keeping to the topics..."

"... it seems that some courses go along quite fast, very, very , fast. You can't really get a grip on what, like it's not really sinking in, like you sort of just do the assignment, yip, sweet, done it, it's out there."

"I think there are some lecturers who aren't good enough to be lecturers. They might be very academic but there are some people who aren't, you know, good at trying to explain something ... I don't think that just because you've got a degree or a Phd or something that you should be a lecturer"

In addition to issues relating to the presentation of course material, some students had experienced difficulty in trying to get the support they felt they needed from Academic staff.

"... people were just so unhelpful and their whole entire attitude was just completely wrong... you go in to some lecturers and they're like, 'what are you doing, go, I want my lunch,..", but this other lecturer will go, 'oh, I've got to got to lunch, come with me', maybe have a little group and talk about the same thing. You feel like you're been really helped and guided. I really appreciate it. I could have throttled some of those lecturers in my first year. So rude."

"... the lecturers do say, 'oh, come and see me'. But their office hours are really strange and after the lectures there's about 100 people that run up to them and it's , 'oh I've got a lecture next' "

Several issues relating to assessment were apparent. In particular students appeared to be concerned by a perception of differing requirements, in terms of effort required to attain comparable grades, with different assessments and courses.

"Some of the papers, for assignments, there's a great variation in the amount of marks allocated depending on the amount of work."

Work/School to University Transition

Some of the younger students had experienced difficulty in adjusting to a new learning environment.

"... the thing I found the hardest was the culture shock of the leap of coming from high school to university. Everything is completely different ... the attitude towards study here is just so different, like at high school you're really babied through school c [school certificate] and here it's like you're responsible for everything you know, it's really different."

"I did sixth form at school, I didn't get into stats [statistics] while I was there, my English wasn't that good either, so it's quite a learning curve for me, not actually knowing what's coming up or what's expected ... initially it was just a hell of a shock."

One of the more mature students, who had entered university from the workforce, found that her practical experience in the work force did not translate well back to the same subject matter in an academic context.

> "If you haven't just come straight from school it's a new thing and it's getting back
> into that kind of learning. Even terminology that you use in the business, simple
> procedures have got this technical name and you're meant to know it, it's just a natural
> thing you do at work and often they don't actually tie in."

However, others had found their experiences in the workforce to have been an advantage.

> "... coming from a work background it's probably been twelve years, so it's not quite
> so bad. You develop a fairly good structure when you're working, it's a case of having
> to, so to come back to university you're basically used to the discipline of having to do
> everything for yourself, so it's just a case of getting on with it and getting it done in
> the shortest space of time..."

Issues Relating to Attending a Satellite Campus

Several participants expressed frustration with regard to available courses, this seems to be due to some subjects only being available in Palmerston North combined with a reluctance on the part of students to undertake extramural study.

> "... I'm doing a course that 's offered both here and at Palmerston North, they give you   your
> course prescription and say okay, so you can pick from all of these, when really   you can't pick
> from all of these, really you have to do everything they offer here, or you have to do it extramural
> from P North [Palmerston North] to able to choose any of your subjects. I have to do everything
> within my degree that they offer here... I find it very frustrating because there are things that I'd
> like to do that I'd have to do extramurally which is really quite, just a lot more discipline
> needed."

Studying at a satellite campus also had implications with regard to administrative issues.

> "... the administration here, because most of it is centralised in Palmerston North, I
> thing that's kind of a problem. Someone from Palmerston North sent me a letter and I

didn't understand it at all, only one person in this whole university could explain to me what the letter meant, it shouldn't be like that, there should be people here who understand what's going on."

Financial Concerns

Financial concerns were especially relevant to younger students, in particular with regard to student loans.

"I found it very difficult knowing that I had all that money available and ended up spending it all, I look back and think, 'how did I spend all that money?', and it's just traumatising to think I've picked up a thousand dollars worth of interest for the one year that I was spending that money as well."

"... if you've decided not to have a student loan, as I've done this year, trying to live and have enough money can be really disheartening ... just to be always be so broke ..."

"... I want to finish Uni, travel, and then work. But because of my student loan I can't do that. That's something that's always on my mind..."

Time Management Issues

Many students reported experiencing difficulty achieving a balance between academic and employment related responsibilities. This situation was aggravated for some students by a University timetable that is spread out across the week.

"I find it quite hard, I have to start at seven for work so that I can have enough hours at work so that I'm still getting paid the same and fulfilling my obligations there and then I come here on a Tuesday and come straight from work to hear till seen at night. Twelve hours solid is really hard on one day, every week, I'm just exhausted when I get home."

"... Sometimes I think, when I've only got one class, 'well can I really be bothered', there have been times when I've flagged [not bothered], this doesn't leave me very motivated to come out here."

"... what I'm finding really hard for the second semester is the structure of the lectures. There were two actually, that instead of having a three hour lecture they're all spread over three days and I could never do that, it becomes really hard working it in with a job as well..."

"Over the years, especially my first year papers, one of them was spread over five days. I'd come in on a Thursday, I think for one hour, and another day I had to come in from 9AM to 6PM. It was just shocking how they spread it out over four days and I just ended up all over the place and I just got confused and I'd never know where I was going, and it was like a shambles."

Conclusion

The above information, while limited in scope, provides a specific description of the type of experience that the Student Difficulties Scale attempts to assess in a broader sense. Students concerns, such as those relating to academic staff, financial concerns, and time management issues represent difficulties that are fundamental to student life, and are, to a large extent, beyond the control of the University. However, issues such as students' desire for more social life on campus represent factors that could perhaps be improved .

CHAPTER FIVE: DISCUSSION

New Zealand's universities, and the students for whom they cater, are operating in an increasingly challenging environment. A student population of diverse demographic characteristics is seeking an education in a context of substantial financial, academic, and social pressures. This research has sought to better understand academic achievement and general well-being by examining relationships between these outcome variables and several key predictors that have been identified in past research studies. Main findings include a strong association between English language ability and academic achievement, and a strong association between experienced difficulties and general well-being. In addition, part-time students and Pakeha/New Zealand European students, in contrast to full-time students and Chinese students respectively, demonstrated more positive outcomes on the variables that were assessed in the course of this research.

Academic Achievement

Overall, this sample indicated that they are satisfied with their academic achievement and are attaining good passing grades. Regression analyses indicated that English language ability is the strongest predictor of academic achievement, with lower English language ability associated with diminished academic achievement. This finding is consistent with past research (e.g., Bosher, 1992; Stonoff, 1997) and is not surprising in light of the importance of the effective use of English language for practically all aspects of academic life, from reading and comprehending texts, to communicating with teachers, to writing essays and sitting exams.

While assumptions to be drawn from this research are limited due to it's correlational design, it does suggest that both native speakers, and speakers of English as a second language could significantly enhance their academic achievement by improving their English language ability. While it may be dangerous to draw such conclusions without the insight of controlled experimental research, it seems that further promotion of courses offered within the University that assist students with key English skills such as academic writing would be of great benefit.

Received social support failed to demonstrate a relationship with academic achievement. This finding is consistent with research carried out by Jay and D'Augelli (1990), Hallamandaris and Power (1999), and Hershberger and D'Augelli (1992). In common with the current study, these studies used fairly broad measures of social support. Past research that has identified relationships between social support and academic achievement seems to have utilised more precise measures of social support. For instance, Cutrona et al. (1994) assessed support from parents, and Hackett et al. (1992) assessed support from academic staff. In both cases this social support was associated with greater academic achievement. It seems to be that broader measures, such as that used in the current study are not related to academic achievement because they are not sensitive to the particular aspects of received support that matter, namely the individuals requirements for support and sources of support.

As expected, greater levels of experienced difficulties were associated with diminished academic achievement. This finding is consistent with the observations made by Tofi et al. (1996) and Hackett et al. (1992). Several items in the Student Difficulties Scale refer to difficulties that would seem to have a direct effect on academic achievement, for instance, 'I have not had good guidance about how to succeed at University' and 'I find it hard to stay up to date with my course work'. Other items in the scale refer to more general conditions of living, such as, 'I often feel lonely' and 'I have had trouble finding good accommodation'. Speculation can be made as to how such factors would limit physical and mental resources, such as time and energy, that students are able to devote to the pursuit of academic achievement.

Also consistent with past research was the finding that greater general self-efficacy is associated with enhanced academic achievement. Perhaps the most apparent explanation for this relationship is the theoretical role of enactive mastery experience, that is, the experience success or failure, in determining self-efficacy. Experiencing success will enhance self-efficacy and experiencing failure will diminish self-efficacy (Bandura, 1977). High academic achievement is obviously associated with success, hence students demonstrating high academic achievement should also demonstrate high self-efficacy. In addition, since commonly reported outcomes of self-efficacy include

greater persistence in the face of adversity and enhanced effort (Shelton, 1990). It follows that students indicating greater general self-efficacy are likely to extend greater effort and persistence with regard to their studies, hence enhancing academic achievement.

Social self-efficacy was unrelated to academic achievement. The absence of prior research investigating the relationship between social self-efficacy and academic achievement, and the low internal reliability of the scale used to assess social self-efficacy in the current study, preclude any speculation regarding this finding.

General Well-being

Overall the current sample indicated a high level of general well-being. Consistent with Jou and Fukada's (1996) and Solberg and Villarreall's (1997) findings, greater experienced difficulties were associated with diminished general well-being. A few of the 43 specific difficulties that are assessed in the Student Difficulties Scale may be seen to be directly related to outcomes as assessed in the GHQ-12. For instance several items in the Student Difficulties Scale refer to the experience of worry - 'I worry about how long it is going to take me to pay back my student loan', and 'I worry whether I will be able to find a good job when I finish University'. The association between such Student Difficulties Scale items and items on the GHQ-12 assessing anxiety and strain is apparent.

Findings indicate that levels of received social support are not related to the general well-being of participants in the current study. As discussed with regard to academic achievement, it is possible that the Inventory of Socially Supportive Behaviours failed to assess the specific aspects of received social support, such as satisfaction with or the sources of this support, that may have an impact on general well-being. The failure of received social support to yield significant relationships with any variables, other than its' own subscales, indicates that this may be the case. It is also possible that received social support is not related to general well-being, however, past research such as Viswesvaran et al's. (1998) meta-analytic study indicates that this is unlikely to be the case.

Consistent with Solberg and Villareall's (1997) findings, and the body of research linking self-efficacy with more specific measures of well-being, greater general self-efficacy was associated with better general well-being.

Group Differences

Academic Achievement

Several demographic differences were identified with regard to academic achievement. Part-time students rated their academic achievement more highly than did full-time students. It is possible that students studying part-time are also engaged in the workforce and may be studying part-time in order to advance their career. In the first instance such clear education related goals are likely to result in enhanced motivation and effort. Also, as was pointed out by focus group participants, several competencies, such as organisational skills, that are developed in employment situations are transferable to the university environment. Those students who are studying topics related to their careers are also likely to benefit from having a real context to which their studies may be applied. Part-time students also reported less experienced difficulties, the implications of which have been discussed.

Students studying towards 'other' qualifications rated their academic achievement more highly than students studying towards a BBS. A large proportion of students who are studying towards qualifications other than a BBS are likely to be primarily based at other schools within the University. There may be individual differences associated with choice of course that are related to academic achievement. Alternatively, these differences in levels of academic achievement may be reflective of differing levels of difficulty with regard to material covered in different courses.

Pakeha/NZ European students rated their academic achievement more highly than did Chinese students. As will soon be discussed Chinese students also indicated lower English language ability, and greater experienced difficulties than Pakeha/NZ European students. Both of these variables are associated with diminished academic

achievement and may provide an explanation for this finding. Alternatively, in light of the subjective nature of the measure of academic achievement that was utilised, it is possible that this finding reflects cultural differences in how participants view academic achievement and their satisfaction with academic achievement. For instance, past research has indicated a 'modesty bias' in Chinese populations (Bond, Leung, & Wan, 1982). It is also possible that some Chinese students are speakers of English a second language, hence their current academic achievement may be viewed less favourably when compared to past achievements while studying overseas in their native language.

Students over 30 years of age rated their academic achievement more highly than did younger students, and students living in their own home more highly than students flatting or living at home with their parents. It seems, with regard to academic achievement, that both of these demographic variables are assessing age. This finding supports the common assumption that older students are generally more successful at university. A possible explanation is that older students may have clearer goals with regard to what they hope to achieve from their time at University, and this may translate to greater effort and persistence toward academic achievement (Wong & Kwok, 1997). Older students may also be making greater sacrifices to attend university, in terms of factors such as leaving full-time paid employment, and financial and family responsibilities. This greater opportunity cost may also contribute to enhanced effort and persistence.

General Well-being

The only significant demographic difference with regard to general well-being was that students in their first year of enrolment rated their general well-being significantly higher than did students who have been enrolled at Massey University for 4 or more years. This finding is somewhat surprising as focus group discussions indicated that student difficulties, particularly those relating to the transition to university study, and social factors, lessen over time. However, other difficulties, such as those relating to finance and future concerns are likely worsen with time as debt accumulates and the 'future' gets closer.

General Self-efficacy

Both overseas born, and Chinese students reported significantly lower general self-efficacy than did NZ born and Pakeha / NZ European students. Again, both of these variables are likely to be distinguishing between students on the basis of the same underlying demographic variable, namely ethnicity. A possible explanation here rests on the indications of Chinese students that they are attaining lower academic achievement and experiencing greater difficulties. As has been discussed previously, both academic achievement and experienced difficulties are associated with general self-efficacy. Alternatively, this finding may indicate underlying cultural differences. A possible example of such cultural differences may include variation in terms of collectivist versus individualist orientations. Specifically, past research has demonstrated a tendency for Western cultures to hold individual goals and achievements at the fore while Eastern cultures have demonstrated a greater orientation toward group goals and achievements. Past research has associated greater collective orientation with diminished scores on measures of self-efficacy (Vrugt, 1996).

Social Self-efficacy

Students studying towards the BBS qualification reported greater social self-efficacy than did students studying towards other qualifications. Due to the low internal reliability of the social self-efficacy scale, this finding must be interpreted with caution.

Experienced Difficulties

Full-time students reported greater experienced difficulties than did part-time students. It is possible that as full-time students are more immersed in the student lifestyle they experience more difficulties that are associated with this role, hence full-time students would be expected to indicate greater experienced difficulty on a measure such as the Student Difficulties Scale which is tailored to a student population.

Overseas born, International, and Chinese students all reported greater levels of experienced difficulties. This finding is consistent with research such as that carried out

by Mullins et al. (1995) which indicated that, in a sample of students from three Australian universities, international students experience more difficulties and experience them to a more serious degree than do Australian students.

Received Social Support

NZ born students reported greater directive guidance than overseas born students. This may be reflective of wider social networks available to NZ born students. Students age 30 years and older reported receiving significantly less directive guidance than other students. This may because with increased age and experience less directive guidance is required or sought.

Female students reported receiving greater levels of non-directive support than male students. This is consistent with Finch et al's. (1997) study. It is possible that non-directive support represents supportive interactions that are not consistent with a masculine stereotype of strength and independence. Items in this scale include, 'during the past month, indicate the frequency with which someone let you know he/she will always be around if you need assistance', and '... told you that you are OK just the way you are'. Male participants may have had a greater tendency to view the receipt of such support as a sign of weakness.

NZ born students reported more non-directive support than overseas born students. It seems likely that students born in NZ may have a wider network of family and friends in this country.

Not surprisingly full-time students reported receiving greater levels of tangible assistance than part-time students. To a large extent this may be a result of the many students for who part-time study is associated with part-time paid employment. Other part-time students may also be more financially established and involved in other activities such as parenting. In this instance lower receipt of tangible assistance is likely to be associated with a lower need for such help.

Students in the 18-21 year age group reported more tangible assistance than students aged 30 years and over, students in their first year of enrolment more than those enrolled for 4 or more years, and students living at home with their parents more than those living in their own homes. These finding may reflective the greater independence of older students.

Implications

This research has also highlighted the negative impact of experienced difficulties on students well-being and academic achievement. Full-time students, Chinese students, overseas born students, and international students, were demographic groups highlighted as experiencing the most difficulties. Many of the issues assessed by the Student Difficulties Scale are the result of the wider context in which the University is operating, so are beyond the control of the university.

Over all, relative to local and ethnic majority students, International, Chinese, and permanent resident students are faring relatively worse in their adjustment to University life, this is reflected in lower academic achievement, and greater experienced difficulties. While this research indicates that these students are experiencing greater levels of difficulties, further work is needed to identify the specific nature of these difficulties. Such work would highlight areas where interventions are required.

This research also illustrates that part-time students are faring better than full-time students. This may indicate that such a strategy (part-time study) better enables students to meet the increasing financial, social, and academic demands of tertiary study, perhaps suggesting that more students should consider this less traditional approach to tertiary study. An issue highlighted in the focus group discussions by students with significant non-university commitments was a lack of flexibility in course timetabling options. This implies that the expansion of evening and weekend class options is worthy of consideration.

A striking feature of the focus group disscussions was the desire for a more vibrant social life at university. This was also reflected to some extent in students

responses to the Student Difficulties Scale. This is not an easy situation to resolve as the barriers that were discussed are very real. Some aspects of this situation will improve in the natural course of time, as the student role expands and the student culture develops. However, students have indicated that the inefficiency of public transport options is an issue requiring attention.

Limitations of this Research

This research was conducted with a specific student population and has yielded interesting findings with regard to this population. In light of this, findings may not be considered indicative of the situation of the broader student population. The ethnic diversity of this sample is also minimal, with only Chinese and Pakeha/NZ European students being represented in significant numbers. As a result the status of other major ethnic groups, such as Maori and Pacific island students has not been explored. A related issue is the lower than expected response rates that were obtained. This may be due to the timing of this research and the frequency with which student populations are asked to participate in survey based research

In assessing the variables of English language ability and academic achievement objective measures were used, assessing individuals' perceptions of their own English language ability and academic achievement.. While past research has indicated the validity of such measures, some variation in these variables is likely to be the outcome of participants self-evaluations rather than their actual ability and performance.

Recommendations for Future Research

The limited psychometric information yielded by the current study indicates that further development of the Student Difficulties Scale would be worthwhile. The construct of student difficulties has been demonstrated as being of considerable influence with regard to students' well-being. However, the utility of the Student Difficulties Scale in its' current form is restricted by its' unidimensional nature. This situation could be resolved by administering the scale to a large sample, facilitating the identification of dimensions within the construct of student difficulties. By assessing

specific dimensions of student difficulties a greater understanding this factors relationship with outcome variables such as academic achievement and general well-being could be achieved. The more specific assessment of experienced difficulties would also be more useful in suggesting and evaluating suitable interventions.

The focus groups conducted in the course of this research were limited in scope and were primarily aimed at generating items for the Student Difficulties Scale. However, further analysis of the focus group transcripts yielded a valuable insight into the day to day experiences of students. It seems that such research, if conducted with broader aims would assist in understanding and improving the academic achievement and well-being of students.

As has been discussed, a significant limitation of the current study, and many other studies based on samples of Massey University's student population, is the limited knowledge regarding the validity of subjective measures of academic achievement for this group. Ethical concerns that inhibit the use of student grades are obvious and justified. However, the benefits of a single, extensive study testing the validity of objective measures of academic achievement within this population would be far reaching and of great assistance to future research.

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APPENDICES

MASSEY UNIVERSITY

A L B A N Y

THE EXPERIENCE OF STUDENTS AT MASSEY UNIVERSITY: ACHIEVEMENT, WELLBEING, AND PREDICTORS.

Thank you for taking time to read this information sheet. Ben Seymour, a graduate student studying with the Massey University School of Psychology, is conducting this research project in order to gain his Master of Arts in Psychology. The project is being supervised by Dr. Hillary Bennett, a Senior Lecturer with the School of Psychology. This research has been approved by the Massey University Human Ethics Committee.

You are one of 600 students studying at the College of Business who have been randomly selected by Registry to receive this questionnaire.

I am researching aspects of your experience as an undergraduate University Student. You are invited to participate in this research by completing the enclosed questionnaire. The questionnaire will ask how you feel about factors such as the social support that you receive the difficulties that you experience as a student, your general health, and how you feel about your abilities and achievements as a student. The questionnaire should take about 30 minutes to complete.

Your participation in this research will be anonymous and your name will not be used at any stage of the research. Your completion and return of this questionnaire will be taken as Informed Consent.

This research is independent of any paper in which you are enrolled and the completion and return of this questionnaire is entirely voluntary. You may leave blank any specific questions that you would prefer not to answer.

In appreciation of your assistance with this research participants are invited to fill out the slip on the back of this questionnaire. This slip will be removed by my supervisor (hence maintaining your anonymity) and be entered in a draw for a book of ten movie tickets.

The College of Business and Student Services will receive a report based on the findings of this research. The research will also be written up as my Masters Thesis and submitted to the School of Psychology. Participants may obtain a summary of the completed research by contacting me through the channels listed bellow. Also, please feel free to contact me if you have any questions regarding this project.

TO CONTACT ME, LEAVE A MESSAGE WITH: -

⇒   **Annette Barker** (Secretary for the School of Psychology) on
      -443 9799 ext. 9863

⇒ or, **Dr. Hillary Bennett** on,
      -443 9799 ext. 9864

Part A: Background.

Please answer the following questions regarding your background and identity. Underline your answer or fill in the space.

A1. Are you?   Male   Female

A2. What is your date of birth?   _ _ / _ _ / 19_ _

A3. Are you studying?   Full-time
                                   Part-time

A4. How many years have you been
enrolled at this University
(including this year)?   _ _ Years.

A5. Were you born in NZ   Yes   No

A6. Are you?   A NZ Citizen
                                     A Permanent Resident of NZ
                                     An International Student

A7. What ethnic group do you
belong to?   Chinese
                                Indian
                                NZ Maori
                                Pacific Islander
                                Pakeha or NZ European
                                Other (please specify) _ _ _ _ _ _ _ _ _ _ _ _ _.

8. How many years have you
lived in NZ?   _ _ years.

9. Did you attend Secondary
School in NZ?   Yes   For how many years?   _ _ years.
                       No

10. Are you living?   At home with family
                                 In a flat
                                 University Hall of Residence
                                 In your own home
                                 Other (please specify) _.

11. What is your course of study (e.g. BBS, BA, etc)? _ _ _ _ _ _ .

12. In which subject to you plan to major (e.g. Marketing, Management, etc)? _ _ _ _ _ _ _ _ _.

13. What was your main reason for selecting this major? _
_ _
_ _
_ _
_ _

1. How well do you think you are doing compared to other students in your course? (please underline the appropriate answer)

   well below-average   below average   about average   above average   well above average

2. How satisfied are you with your academic performance? (please tick)

   very dissatisfied   dissatisfied   indifferent   satisfied   very satisfied

3. How are you progressing in your course overall? (please tick)

   way behind schedule   a bit behind schedule   on schedule   ahead of schedule   way ahead of schedule

4. On the following scale please indicate what you score for most of your course work. (please tick)

   Mostly A's   Mostly B's   Mostly C's   Mostly D's

'art C.

'lease answer the following questions by ticking the box that best describes your abilities in each of he following areas.

1. How good are you at speaking the English Language?

very good	good	okay	poor	very poor

2. How good are you at reading the English Language?

very good	good	okay	poor	very poor

3. How good are you at writing the English Language?

very good	good	okay	poor	very poor

Part D.

Please read this carefully:

We would like to know if you have had any medical complaints, and how your health has been in general, *over the past few weeks.* Please answer ALL the questions simply by underlining the answer which you think most nearly applies to you. Remember that we want to know about present and recent complaints, not those you had in the past.

HAVE YOU RECENTLY:

D1.	been unable to concentrate on whatever you're doing?	*Better than usual*	*Same as usual*	*Less than usual*	*Much less than usual*
D2.	lost much sleep over worry?	*Not at all*	*No more than usual*	*Rather more than usual*	*Much more than usual*
D3.	felt that you are playing a useful part in things?	*More so than usual*	*Same as usual*	*Less useful than usual*	*Much less useful*
D4.	felt capable of making decisions about things?	*More so than usual*	*Same as usual*	*Less so than usual*	*Much less capable*
D5.	felt constantly under strain?	*Not at all*	*No more than usual*	*Rather more than usual*	*Much more than usual*
D6.	felt you couldn't overcome your difficulties?	*Not at all*	*No more than usual*	*Rather more than usual*	*Much more than usual*
D7.	been able to enjoy your normal day-to-day activities?	*More so than usual*	*Same as usual*	*Less so than usual*	*Much less than usual*
D8.	been able to face up to your problems?	*More so than usual*	*Same as usual*	*Less able than usual*	*Much less able*
D9.	been feeling unhappy and depressed?	*Not at all*	*No more than usual*	*Rather more than usual*	*Much more than usual*
D10.	been losing confidence in yourself?	*Not at all*	*No more than usual*	*Rather more than usual*	*Much more than usual*
D11.	been thinking of yourself as a worthless person?	*Not at all*	*No more than usual*	*Rather more than usual*	*Much more than usual*
D12.	been feeling reasonably happy, all things considered?	*More so than usual*	*About same as usual*	*Less so than usual*	*Much less than usual*

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Part E.

Please indicate the extent to which you agree with each of the following statements (please tick): -

	very strongly disagree	strongly disagree	disagree	neither agree nor disagree	agree	strongly agree	very strongly agree
E1. When I make plans, I am certain I can make them work.	1	2	3	4	5	6	7
E2. One of my problems is that I can not get down to work when I should.	1	2	3	4	5	6	7
E3. If I can't do a job the first time, I keep trying until I can.	1	2	3	4	5	6	7
E4. When I set important goals for myself, I rarely achieve them.	1	2	3	4	5	6	7
E5. I give up on things before completing them.	1	2	3	4	5	6	7
E6. I avoid facing difficulties.	1	2	3	4	5	6	7
E7. If something looks too complicated, I will not even bother to try it.	1	2	3	4	5	6	7
E8. When I have something unpleasant to do, I stick to it until I finish it.	1	2	3	4	5	6	7
E9. When I decide to do something, I go right to work on it.	1	2	3	4	5	6	7
E10. When trying to learn something new, I soon give up if I am not initially successful.	1	2	3	4	5	6	7
E11. When unexpected problems occur, I don't handle them well.	1	2	3	4	5	6	7
E12. I avoid trying to learn new things when they look too difficult for me.	1	2	3	4	5	6	7
E13. Failure just makes me try harder.	1	2	3	4	5	6	7
E14. I feel insecure about my ability to do things.	1	2	3	4	5	6	7
E15. I am a self-reliant person.	1	2	3	4	5	6	7
E16. I give up easily.	1	2	3	4	5	6	7

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	very strongly disagree	strongly disagree	disagree	neither agree nor disagree	agree	strongly agree	very strongly agree
E17. I do not seem capable of dealing with most problems that come up in life.	1	2	3	4	5	6	7
E18. It is difficult for me to make new friends.	1	2	3	4	5	6	7
E19. If I see someone I would like to meet, I go to that person instead of waiting for him or her to come to me.	1	2	3	4	5	6	7
E20. If I meet someone interesting who is hard to make friends with, I'll soon stop trying to make friends with that person.	1	2	3	4	5	6	7
E21. When I'm trying to become friends with someone who seems uninterested at first, I don't give up easily.	1	2	3	4	5	6	7
E22. I do not handle myself well in social gatherings.	1	2	3	4	5	6	7
E23. I have acquired my friends through my personal abilities at making friends.	1	2	3	4	5	6	7

Part F.

Following are a series of statements relating to events or situations that other students have experienced as difficulties. Please indicate the extent to which you agree with each of these statements (i.e. the extent to which they apply to you) by ticking the appropriate box.

Some statements will not apply to you. For instance if there was a statement "my dog always eats my homework", and you don't have a dog, you would tick box number 1.

	very strongly disagree	strongly disagree	disagree	neither agree nor disagree	agree	strongly agree	very strongly agree
F1. I experience conflict with the people I live with, e.g. family or flatmates.	1	2	3	4	5	6	7
F2. I find it hard to make friends with other students.	1	2	3	4	5	6	7

6

	very strongly disagree	strongly disagree	disagree	neither agree nor disagree	agree	strongly agree	very strongly agree
F3. When planning my course of study it has been easy to work out University regulations.	1	2	3	4	5	6	7
F4. I experience conflict with my boyfriend/girlfriend/spouse's family.	1	2	3	4	5	6	7
F5. I have trouble maintaining my relationship with my girlfriend/boyfriend/spouse.	1	2	3	4	5	6	7
F6. I find it easy to make myself understood.	1	2	3	4	5	6	7
F7. I have found it easy to get information from the University.	1	2	3	4	5	6	7
F8. I am happy with the food available at University.	1	2	3	4	5	6	7
F9. It annoys me that my timetable is spread across the week as I have to come in to University more than is really necessary.	1	2	3	4	5	6	7
F10. There are Massey University papers that I am interested in are not available internally on the Albany campus.	1	2	3	4	5	6	7
F11. I don't find it difficult to get enough money to cover my weekly expenses.	1	2	3	4	5	6	7
F12. I am not concerned about the size of my student loan.	1	2	3	4	5	6	7
F13. I worry about how long it is going to take me to pay back my student loan.	1	2	3	4	5	6	7
F14. I have had trouble finding part-time work while I am studying.	1	2	3	4	5	6	7
F15. I have not had trouble paying for course materials and textbooks.	1	2	3	4	5	6	7
F16. I am confident that my study is giving me the education that I will need to be successful in the workforce.	1	2	3	4	5	6	7
F17. I worry whether I will be able to find a good job when I finish University.	1	2	3	4	5	6	7
F18. I have not had good guidance about how to succeed at University.	1	2	3	4	5	6	7
F19. I have a good sense of direction regarding my studies.	1	2	3	4	5	6	7
F20. I find it hard to stay up to date with my course work.	1	2	3	4	5	6	7

	very strongly disagree	strongly disagree	disagree	neither agree nor disagree	agree	strongly agree	very strongly agree
F21. Courses seem to go by quickly and I feel that I'm not really taking anything in.	1	2	3	4	5	6	7
F22. Most of my textbooks are easy to understand.	1	2	3	4	5	6	7
F23. I think that the way that I study is effective.	1	2	3	4	5	6	7
F24. I often feel lonely.	1	2	3	4	5	6	7
F25. I often feel homesick.	1	2	3	4	5	6	7
F26. I have found the transition from school/work to University easy.	1	2	3	4	5	6	7
F27. I find it easy to get motivated about my University work.	1	2	3	4	5	6	7
F28. I have been upset by my failure to meet my own standards and expectations regarding my University work.	1	2	3	4	5	6	7
F29. I can not take part in social activities at University because I live far away and transport is difficult.	1	2	3	4	5	6	7
F30. It has been easy for me to find good accommodation.	1	2	3	4	5	6	7
F31. I think there is a good social life at this University.	1	2	3	4	5	6	7
F32. Because I live so far away I find it difficult to motivate myself to come in to University.	1	2	3	4	5	6	7
F33. It annoys me how much time I have to spend travelling.	1	2	3	4	5	6	7
F34. I find my lectures interesting.	1	2	3	4	5	6	7
F35. I have no trouble understanding of my lecturers.	1	2	3	4	5	6	7
F36. My tutors are not very good at presenting information.	1	2	3	4	5	6	7
F37. When I have sought assistance from some teaching staff I have been upset by their unhelpful attitude.	1	2	3	4	5	6	7
F38. It is quite hard to contact lecturers.	1	2	3	4	5	6	7

	very strongly disagree	strongly disagree	disagree	neither agree nor disagree	agree	strongly agree	very sternly agree
F39. I am happy with the amount of time that I have to spend with my friends and family.	1	2	3	4	5	6	7
F40. I find it easy to balance the demands of work and study.	1	2	3	4	5	6	7
F41. It is difficult for me to find time to prepare for classes.	1	2	3	4	5	6	7
F42. I am happy with the amount of time that I have to spend on leisure activities.	1	2	3	4	5	6	7
F43. Because I'm so busy I don't seem to do anything as well as I could if I had more time.	1	2	3	4	5	6	7

F44. Please briefly describe any other situations or events that have been the cause of concern or difficulty for you.

Part G.

During the past month, indicate the frequency with which someone... (please tick)

	not at all	once or twice	about once a week	several times a week	about every day
G1. Gave you some information on how to do something.	0	1	2	3	4
G2. Helped you understand why you didn't do something well.	0	1	2	3	4
G3. Suggested some action you should take.	0	1	2	3	4

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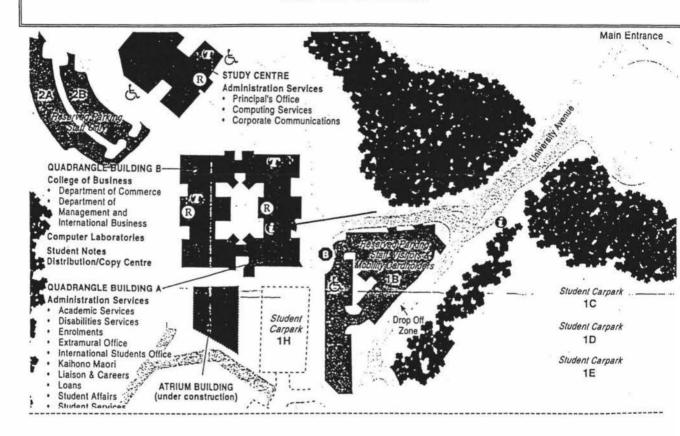|	not at all	once or twice	about once a week	several times a week	about every day
G4. Gave you feedback on how you were doing without saying it was good or bad.	0	1	2	3	4
G5. Made it clear what was expected of you.	0	1	2	3	4
G6. Gave you information to help you understand a situation you were in.	0	1	2	3	4
G7. Checked back with you to see if you followed advice you were given	0	1	2	3	4
G8. Taught you how to do something.	0	1	2	3	4
G9. Told you who you should see for assistance.	0	1	2	3	4
G10. Told you what to expect in a situation that was about to happen.	0	1	2	3	4
G11. Said things that made your situation clearer and easier to understand.	0	1	2	3	4
G12. Assisted you in setting a goal for yourself.	0	1	2	3	4
G13a. Told you what he/she did in a situation that was similar to yours.	0	1	2	3	4
G13b. Told you what he/she felt in a situation that was similar to yours.	0	1	2	3	4
G14. Told you that he/she feels very close to you.	0	1	2	3	4
G15. Let you know that he/she will always be around if you need assistance.	0	1	2	3	4
G16. Told you that you are okay just the way you are.	0	1	2	3	4
G17. Expressed interest and concern in you well being.	0	1	2	3	4
G18. Comforted you by showing you some physical affection.	0	1	2	3	4
G19. Told you that he/she would keep the things that you talk about private.	0	1	2	3	4
G20. Expressed esteem or respect for a competency or personal quality of yours.	0	1	2	3	4
G21. Was right there with you (physically) in a stressful situation.	0	1	2	3	4

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		not at all	once or twice	about once a week	several times a week	about every day
G22.	Listened to you talk about your private feelings.	0	1	2	3	4
G23.	Agreed that what you wanted to do was right.	0	1	2	3	4
G24.	Let you know that you did something well.	0	1	2	3	4
G25.	Participated in some activity with you to help you get your mind off things.	0	1	2	3	4
G26.	Talked with you about some interests of yours.	0	1	2	3	4
G27.	Joked and kidded to try to cheer you up.	0	1	2	3	4
G28a.	Gave you over $75.	0	1	2	3	4
G28b.	Gave you under $75.	0	1	2	3	4
G29a.	Lent you over $75.	0	1	2	3	4
G29b.	Lent you under $75.	0	1	2	3	4
G30.	Provided you with a place to stay.	0	1	2	3	4
G31.	Loaned you or gave you something (a physical object other than money) that you needed.	0	1	2	3	4
G32.	Provided you with transport.	0	1	2	3	4
G33.	Pitched in to help you do something that needed to get done.	0	1	2	3	4
G34.	Went with you to someone who could take action.	0	1	2	3	4
G35.	Provided you with a place where you could get away for a while.	0	1	2	3	4
G36a.	Looked after a family member while you were away.	0	1	2	3	4
G36b.	Watched over your possessions when you were away.	0	1	2	3	4

Thank you very much for your time. Please fold your completed questionnaire in half and place it in the green box on the **CLIENT SERVICES RECEPTION DESK IN QUAD BLOCK A** (through the main doors to the University then turn left).

Don't forget to fill in the slip to be entered in the draw for the movie tickets.

STUDY CENTRE
Administration Services
* Principal's Office
* Computing Services
* Corporate Communications

QUADRANGLE BUILDING B
College of Business
* Department of Commerce
* Department of Management and International Business
Computer Laboratories
Student Notes Distribution/Copy Centre

QUADRANGLE BUILDING A
Administration Services
* Academic Services
* Disabilities Services
* Enrolments
* Extramural Office
* International Students Office
* Kaihono Maori
* Liaison & Careers
* Loans
* Student Affairs
* Student Services

ATRIUM BUILDING
(under construction)

Main Entrance

University Avenue

Reserved Parking Staff Only

2A 2B

Student Carpark 1H

Drop Off Zone

Reserved Parking Staff, Visitors & Mobility cardholders
1B

Student Carpark 1C

Student Carpark 1D

Student Carpark 1E

Section H: Details for movie tickets draw.

This section will be removed as soon as your questionnaire has been collected.

NAME:

CONTACT PHONE NUMBER:

EMAIL:

Appendix 2: Information Sheet for Focus Group Participants

THE EXPERIENCE OF STUDENTS AT MASSEY UNIVERSITY: DIFFICULTIES, WELL-BEING, AND ACHIEVEMENT.

INFORMATION SHEET

Ben Seymour, a graduate student studying with the Massey University School of Psychology, is conducting this research project in order to gain his Master of Arts in Psychology. The project is being Supervised by Dr. Hillary Bennett, a Senior Lecturer with the School of Psychology. This research has been approved by the Massey University Human Ethics Committee.

Thank you for taking time to read this information sheet. All undergraduate students in the Massey University College of Business are invited to participate in Phase I of this two Phase research project.

I am looking for students to take part in a series of focus groups. Each focus group will aim to identify the main difficulties that you have experienced as a University Student. This information will allow me to construct a questionnaire to assess the levels of difficulties experienced by other students at this University. We will also discuss factors that may influence your well-being and academic achievement. This information will help to explain findings resulting from Phase II of the study. On completion of both phases of the research findings will be written up as my Masters Thesis.

Participation will involve attending one focus group in which you will discuss the above topics with myself and a small group of other students. The focus group will involve a time commitment of approximately 90 minutes and will be located at SC1 in the Study Center. There will be several time-slots to choose from. Coffee, tea, and snacks will be provided on completion of the interview. You will also be entered in a draw for a book of ten movie tickets.

An audio-recording will be taken of the discussions, I will personally transcribe and analyse these tapes. These recordings and transcripts will be securely stored in the School of Psychology and will be destroyed on completion of the research. Interviews will be strictly confidential and your name will not be used at any stage in the presentation of this research.

Participation is voluntary and completely independent of any papers in which you are enrolled. As a participant in this research you will have the right to withdraw at any time. You may also refuse to comment on any particular questions that are asked during the focus group. As a researcher I will be obliged to answer any questions that you may have about the research.

On completion of this research you will be able to obtain a summary of findings by contacting me though any of the channels listed at the bottom of this sheet. Research findings will also be given to the College of Business, Student Services, and of course to the School of Psychology as my completed masters thesis.

To contact me :-

leave a message with Annette Barker (Secretary for the School of Psychology) on	- 443 9799 ext. 9863
or, send me an email at	
or , contact my supervisor, Dr. Hillary Bennett on	- 443 9799 ext. 9864

Appendix 3: Consent Form for Focus Group Participants

THE EXPERIENCE OF STUDENTS AT MASSEY UNIVERSITY: DIFFICULTIES, WELL-BEING, AND ACHIEVEMENT.

CONSENT FORM

I have read the Information Sheet and have had the details of the study explained to me. My questions have been answered to my satisfaction, and I understand that I may ask further questions at any time.

I understand that any information shared by other participants in the focus group will be confidential and I agree to respect this confidentiality by not discussing this information outside the focus group.

I understand I have the right to withdraw from the study at any time and to decline to answer any particular questions.

I agree to provide information to the researcher on the understanding that my name will not be used and that this information will only be used for this research and publications arising from this research.

I agree to the interview being audio taped.

I understand that I have the right to ask for the audio tape to be turned off at any time during the interview.

I agree to participate in this study under the conditions set out in the Information Sheet.

Signed: ....

Name: ....

Date: ....

Appendix 4: Contact Details Sheet for Focus Group Participants

If you are interested in participating in this research please fill in the following form and return this section of the sheet to me at the end of this lecture. Alternatively, please contact me and leave your name and phone number.

Name	⇒	
Phone Number	⇒	
email	⇒	
Please indicate which time slots would be most convenient (please tick)		
Wed May 12	12.00PM	☐
Thurs May 13	5.00PM	☐
Fri May 14	6.00PM	☐
Mon May 17	5.00PM	☐
Tues May 18	6.00PM	☐
Wed May 19	12.00PM	☐
Other **please specify**		

To contact me, either :-

leave a message with Annette Barker (Secretary for the School of Psychology) on,
-443 9799 ext. 9863

send me an email at,
███████████

or you can contact my supervisor, Dr. Hillary Bennett on,
-443 9799 ext. 9864

Appendix 5: Demographics Questionnaire for Focus Group Participants

Please answer the following questions regarding your background and identity. This information will be used in an anonymous, summated, form.

1. Are you? (please tick)
   Male ☐
   Female☐

2. What is your date of birth?
   __ / __ / 19__

3. Are you studying full-time or part-time?(please tick)
   Full-time ☐
   Part-time ☐

4. How many years have you been enrolled at this university (including this year)?
   __ Years.

5. Were you born in NZ(please tick)
   Yes ☐
   No ☐

6. Are you? (please tick)
   A NZ Citizen ☐
   A Permanent Resident of NZ ☐
   An International Student ☐

7. What ethnic group do you belong to? (please tick)
   Chinese ☐
   Cook Islander Maori ☐
   Fijian ☐
   Indian ☐
   NZ Maori ☐
   Pakeha or NZ European ☐
   Samoan ☐
   Tongan ☐
   Other (please specify) _ _ _ _ _ _ _ _ _ _ _

8. How many years have you lived in NZ?
   __ years.

9. Did you attend Secondary School in NZ?
   Yes ☐   How many years?   __ years.
   No ☐

Appendix 6: Difficulties List Sheet for Focus Group Participants

Over the next hour we are going to discuss the difficulties that you may have experienced as a student. Before we do this please take a moment to think about the kinds of difficulties that you have experienced and list them bellow. These difficulties may or may not be directly related to your studies.

⇒ _____

⇒ _____

⇒ _____

⇒ _____

⇒ _____

⇒ _____

⇒ _____

⇒ _____

⇒ _____

⇒ _____

⇒ _____

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⇒ _____

⇒ _____

⇒ _____

⇒ _____

⇒ _____

⇒ _____

⇒ _____

Appendix 7: Difficulties listed by focus group participants

1. Tutors quality.
2. Feelings of weeding out going on at the top.
3. Public transport.
4. Money.
5. Lecturers.
6. Relationships.
7. Late night tests.
8. All tests no essays.
9. Assignments for statistics worth hardly anything, but a lot of time spent doing them.
10. Sometimes work goes so fast you don't get time to digest what lecturer is saying.
11. High cost of studying, books.
12. Administration difficulties.
13. Lack of money.
14. Lecturers are boring.
15. Some papers give easier marks that others.
16. Some assignments require too much time.
17. Lack of direction, what can this degree give me?
18. Immaturity of other students, young and silly.
19. Geographic structure of university.
20. Lecture theatres are too cold.
21. Cafe is too expensive.
22. Cafe food sucks, no salads.
23. Money.
24. Social scene.
25. Course content.
26. Time management/restrictions.
27. Diet.
28. Success or failure.
29. Other peoples reactions/expectations.
30. Friends activities.
31. Self discipline, expectations.
32. Work opportunities.
33. Living environment.
34. Sleep.
35. Level of stress.
36. Preconceived ideas on amount of work.
37. Travel to and from uni.
38. Loan/finances.
39. Home life, parent conflict.
40. Friends.
41. Work.
42. Time management/time tables.
43. Incentives to work, not to study.
44. Distractions.
45. Bad luck - hospital.
46. Adjusting to lack of control.
47. The difference from high-school to university, e.g., more people, entirely different atmosphere, different attitudes to study.
48. Making new friends as most of my friends went to Auckland and Otago it was harder to keep in touch with them, and making friends here has been tough.
49. Having to accept total responsibility for your studies, in school you were babied through bursary compared with what is expected of you at Massey.
50. There is a common stereotype of Massey Students.
51. Lectures feel very impersonal compared to small classes at high school.
52. Sometimes is harder to get in touch with lecturer due to office hours and also with about 50 odd people running to see the speaker at the end of a lecture.

53. Talking to people out and around and they sometimes say that just because you have a degree it doesn't guarantee you a job.
54. Allowances, not integrated.
55. Time management, lectures.
56. Social aspects.
57. With finishing my course in marketing in 1999.
58. Lack of direction of who to talk to...
59. Difficult with "dates", e.g. start, holidays and end of year.
60. Some lecturers (especially first year were unhelpful)
61. Some subjects had too much reading.
62. Boring waffling text and lectures.
63. Unclear guidelines to some assignments.
64. Difficult to get hold of lecturers who work from home.
65. Subjects split up through the week too much.
66. Cross-cultural communication problems.
67. Money-loan.
68. Home pressures.
69. Transport.
70. Motivation.
71. Getting to know people.
72. Deciding about future when I may change my mind.
73. Wanting to travel, not falling into the uni straight to work category.
74. Staying in contact with old friends.
75. Knowing career direction, is this what I want to do?
76. Financial constrains, reduced income.
77. The amount of work in some papers.
78. Exam preparation
79. Lecturer effects students' performance as much as teachers did at college.
80. Working and studying full-time, big problem, one will suffer.
81. Support.
82. Limited income whilst student.
83. Lack of flexibility in uni course, 2 papers from outside school of business required.
84. Lack of written journal articles, most material at Turatea campus.
85. Changes in exam schedules.
86. Changes in timetables.
87. Lack of support for adult students, particularly in mathematics papers.

Appendix 8: Items Drawn from Focus Group Transcripts

1. Loan and finance.
2. High interest on loans.
3. Wasting student loan.
4. Pressure from parents re paying back loan.
5. Being broke all the time.
6. Surviving week by week while working and studying full time.
7. Having to work too much.
8. Sacrifice work or study.
9. Papers scheduled inconveniently leading to multiple trips to uni.
10. Busy schedule, not very nice for those you live with.
11. No time for study on top of work, lecture, and tutorial commitments.
12. Culture shock of school to university transition.
13. Not enough guidance.
14. Can't get to see lecturers.
15. No motivation.
16. Difficult learning academic language, often doesn't fit with world of work.
17. Hard re-learning academic skills after years working.
18. Grievances and misfortune in non-academic life making study difficult.
19. Impersonal nature of university study.
20. Lots of regulations.
21. Inconsistency in lecturers teaching skills.
22. Unhelpful attitudes from academic staff.
23. Course requirements making you take irrelevant papers.
24. Limited courses available at Albany, extramural study too hard.
25. Changing my mind about what I want to study.
26. Changing mind about course, leading to more financial and time commitment to uni.
27. Difficulty getting to know people.
28. Other students too far away to maintain relationships.
29. People don't want knew friends, they're quite happy with their little groups.
30. Everyone's in and out of uni, no social aspect.
31. Can't take part in social activity due to distance and transport.
32. University environment feels very serious.
33. Incentives for work seem greater than those for study.
34. Some compulsory subjects seem irrelevant to what I want to do.
35. Can't take as many papers as I want because I have to work.
36. Because I'm so stretched I'm not doing anything really well.
37. I feel I'm expected to get a job after uni but I want to travel.
38. Hard to get clear information relating to course dates, etc.
39. Trouble getting to uni, inadequate public transport.
40. Tests scheduled late, makes transport unsafe and difficult.
41. Distance makes it hard to motivate myself to come to uni some days.
42. Trouble getting a refund from university.
43. Struggling with money cause I can't get an allowance.
44. Disturbed by little amount of marks for significant pieces of coursework.
45. Trouble with academic language.
46. Great variability in quality of teaching.
47. Trouble keeping up with course readings.
48. Course seems to go by very quickly.
49. Unsure of where degree is leading while very aware of great cost.
50. Hard to get vegan food.
51. Lack of things happening for students.
52. Too many tests, want more essays.
53. Feel that degree does not provide education needed in workforce.
54. Bothered by students fooling around in lectures.
55. Trouble getting info due to centralised administration.
56. Had allowance withdrawn without being consulted.
57. Duel learning process, cultural and academic.

Appendix 9: Partially refined pool of 90 items

1. Ability of lecturers to present information.
2. Ability of Tutors to present information.
3. Ability to retrieve memory during examinations.
4. Achieving good results.
5. Adjusting to study after years in the workforce.
6. Adjusting to the style of teaching and learning at this university.
7. Balancing the demands of work and study.
8. Because I live far away I sometimes have trouble motivating myself to come in to university.
9. Because I'm so stretched I don't seem to be doing anything as well as I could.
10. Because of my work commitments I can't take as many papers as I would like.
11. Being able to contact lecturers.
12. Changing my mind about the subject I want to major in.
13. Conflict with the people I live with (e.g. family/flatmates).
14. Conflict with University staff.
15. Conflicts with partners family.
16. Considering how much it is costing me to attend university I worry were it is taking me.
17. Course requirements have made me take papers that are irrelevant to what I want to learn.
18. Courses seem to go by very quickly and sometimes I feel that I haven't learnt anything.
19. Events in native country.
20. Feeling dependant on parents/family.
21. Financial conflicts with family/partner.
22. Finding accommodation.
23. Finding job when I have finished my degree.
24. Finding motivation .
25. Finding part-time work while I am attending university.
26. Getting behind with course work.
27. Getting information from the university administration.
28. Getting to know other students.
29. Guidance with what I'm doing at university.
30. Having enough money to survive.
31. Having enough time for leisure activities.
32. Having enough time for my friends and family.
33. Having enough time to prepare for classes.
34. Having enough time to study.
35. Having to work too much to have enough money to survive.
36. Homesickness.
37. I am uncomfortable attending tests after dark.
38. I can't take part in social activities at university because I live far away and transport is difficult.
39. I feel a lack of direction in my studies.
40. I feel bored during lectures.
41. I feel like there is no social life at university.
42. I feel that university assessment is too heavily dependant on tests as opposed to essays.
43. I have had trouble in my non-university life that makes study difficult.
44. I worry about failing at university.
45. I'm so busy and stressed that I don't think I'm very nice to live with.
46. Keeping up with course readings.
47. Learning the academic language that is needed for essays, etc.
48. Living up to other people expectations.
49. Loneliness.
50. Maintaining my relationship with my partner.
51. Making myself understood.
52. Many students seem to have groups of friends and they don't want to make new friends.
53. Meeting my obligations.
54. Meeting my own academic standards and expectations.
55. Mixing with New Zealanders.
56. My academic ability.
57. No one to discuss my problems with.

58. Other students live too far away for me to maintain friendships with them.
59. Other students making noise during lectures.
60. Other students understanding my culture.
61. Paying back my student loan.
62. Prejudice/Racism.
63. Pressure from my parents regarding student loan/finance.
64. Procrastination.
65. Public transport to and from university.
66. Size of my student loan.
67. Some off my coursework seem to take a lot of time to complete for a small amount of course credit.
68. Sometimes it seems like there are more incentives for work than study.
69. Spending a lot of time travelling.
70. Study skills.
71. Support from employer regarding my university study.
72. Support from family regarding my university study.
73. Taking longer to finish my degree than I initially intended.
74. The culture shock coming to university after my years at school.
75. The environment at university feels very serious.
76. The expensive of text books and other course material.
77. The quality and variety of food available at university.
78. There are limited papers available at Albany but I would find extramural study too difficult.
79. Time table being too spread out, instead of condensed into two or three days.
80. Understanding lecturers.
81. Understanding New Zealand speakers.
82. Understanding textbooks.
83. Understanding university regulations.
84. Understanding what is required to do well on assignments.
85. Unhelpful attitude of teaching staff.
86. University study feels very impersonal.
87. Wasting my student loan.
88. Whether my degree is not giving me the education that I need for the work force.
89. Worry about unfinished assignments.
90. Writing good essays.