

# The Stress of Unaffordable Class Books & Supplies

...

By: Rameezah Ahmed  
HON498-03  
Professor Autuori



# The Stressor

The cost of college in the U.S. is already expensive as is. Full time in-state WCSU students already pay about \$7,000 a semester (\$14,000 per year) in tuition. Adding in additional costs for room, board, and meal plans for residential students, or transportation costs for commuter students raises that price through the roof. Once enrolled in the University, you may think your costs stop there but it doesn't.

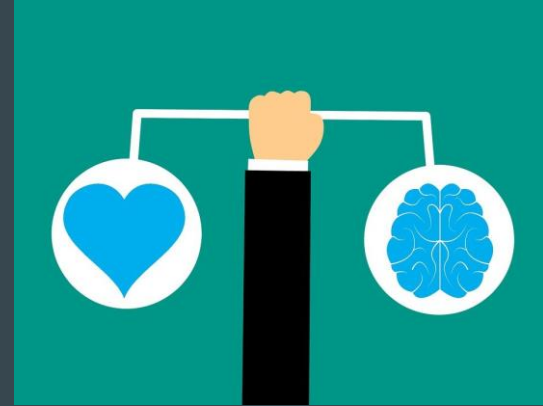


*The price of class books and supplies is a great stressor to students at WCSU.*

In fact, a **2014 report** by the Public Interest Research Groups found that two-thirds of surveyed U.S. University students had skipped buying or renting some of their required course materials because they couldn't afford them.

# Healthy Coping Mechanisms

- Contacting campus resources for financial assistance
- Finding cheaper textbook options online (renting)
  - Chegg, Slugbooks, Amazon, Ecampus, Student2Student
- Applying for scholarships
- Filling out FAFSA
- Reaching out to the professor to explain your situation (finding a middle ground)
- Applying for a work-study
- Making friends in class who would be willing to share their textbook with you



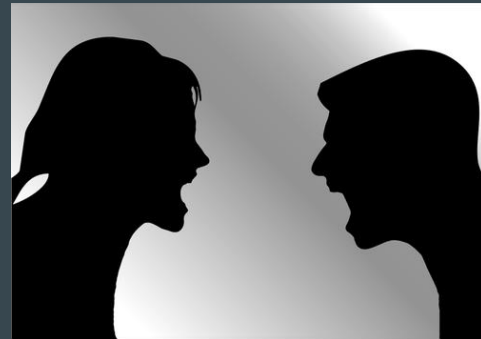
# Unhealthy Coping Mechanisms

- Withdrawing from financial support options offered on campus
- Becoming aggressive or violent towards the professor
- Stealing money or stealing the required books/ supplies
- Criticizing yourself (negative self-talk)



Financial stress can cause also extreme unhealthy coping mechanisms such as:

- Drug abuse
- Alcohol abuse
- Over/ under eating
- Irregular sleeping schedules



# Resources Available: WCSU Financial Aid Office

Mission Statement: Western Connecticut State University offers financial aid to help qualified students meet their educational expenses. Our staff is available to assist students in determining their eligibility for the various sources of aid available.

While not everyone may qualify for certain awards, a student should never assume he/she is ineligible without first applying.

- Grants

- CARES Act Grant 2020: Being offered now to all eligible students for COVID-19 emergency aid relief
- Federal Pell Grant for low/ middle income students
- CT State University Grant Aid
- & many more

- Scholarships

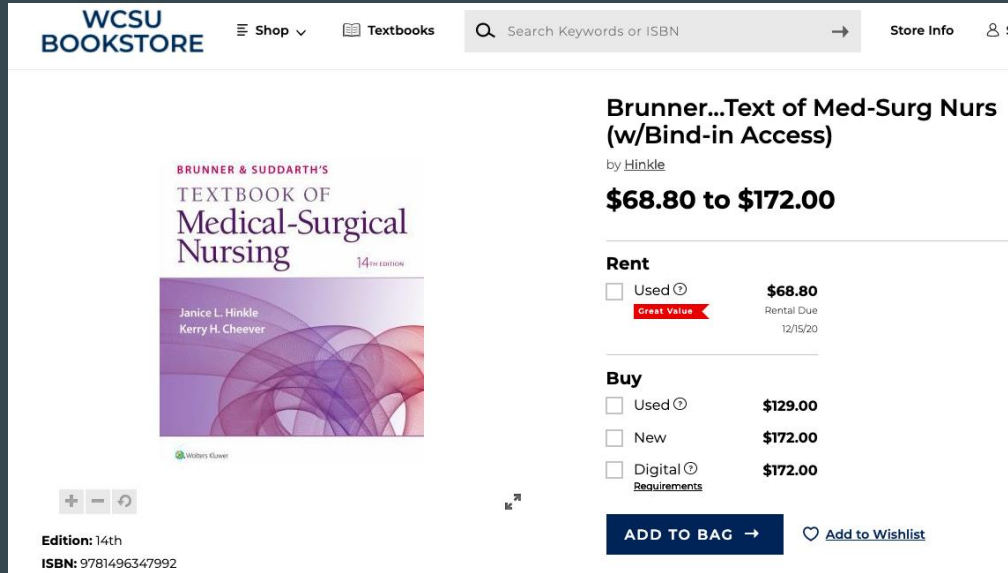
- Need based
- Academic based
- Athletic based

- Federal Work-study Program



# Resources Available: WCSU Bookstore

Purchase or rent brand-new or used textbooks.



**WCSU BOOKSTORE** Shop Textbooks Search Keywords or ISBN Store Info

**Brunner...Text of Med-Surg Nurs (w/Bind-in Access)**  
by [Hinkle](#)  
**\$68.80 to \$172.00**

**Rent**  
☐ Used **\$68.80**  
**Great Value** Rental Due 12/15/20

**Buy**  
☐ Used **\$129.00**  
☐ New **\$172.00**  
☐ Digital **\$172.00**  
[Requirements](#)

**ADD TO BAG** [Add to Wishlist](#)

**Textbook of Medical-Surgical Nursing**  
BRUNNER & SUDDARTH'S  
14th edition  
Janice L. Hinkle  
Kerry H. Cheever  
Wiley's Cover

**Edition:** 14th  
**ISBN:** 9781496347992

## WCSU Bookstore

### Address

181 White Street  
Danbury, CT US 06810

[Get Directions](#)

### Email

[wcsu@bkstr.com](mailto:wcsu@bkstr.com)

### Phone

[203-837-8464](tel:203-837-8464)

### Store Hours

<b>Mon</b>	11:00 AM- 3:00 PM
<b>Tue</b>	11:00 AM- 3:00 PM
<b>Wed</b>	11:00 AM- 3:00 PM
<b>Thu</b>	11:00 AM- 3:00 PM
<b>Fri</b>	9:00 AM- 1:00 PM
<b>Sat</b>	CLOSED
<b>Sun</b>	CLOSED

<https://www.bkstr.com/wcsustore/home>

# Stress Management Strategy: Financial S.M.A.R.T Goal & Budgeting

The stress management strategy I would propose is setting a financial S.M.A.R.T goal. S.M.A.R.T goal is *specific, measurable, attainable, realistic, and timely*. These kinds of goals are more manageable and can help you reach your final target more easily. For example, instead of setting a broad, vague goal of “paying for college textbook,” you can create the following goal instead: “I will save up money from my work-study job 3 weeks before class begins so that I can rent the textbook from the WCSU Bookstore, which costs \$100”. This goal is more specific and measurable, and can help you keep track of your progress and whether you need to make changes to reach it.

For prevention against this stressor in the future, it is important to monitor your spendings and create a budget. I recommend keeping track of what you spend money on during a one-month period. This can help you see where your money goes and where you may be able to save. Based on what you discovered after monitoring your spending, create a monthly budget you can stick to. While some expenses, such as paying bills, are necessary, you might find that you can save money by doing simple things like skipping your daily Starbucks drink. It is also important to utilize campus financial aid resources when necessary, and engage in healthy coping mechanisms when approaching this stressor.