**Checkpoint III**

The links for each reference are provided below. The citations are provided on the next page.

* Financial well-being and its relationship with subjective and psychological well-being among emerging adults: Testing the moderating effect of individual differences.  
  <https://research.ebsco.com/linkprocessor/plink?id=14c0c506-ee0c-3aa9-9872-d1cf8e20c4ed>
* How your Bank Balance finds Happiness

<https://research.ebsco.com/linkprocessor/plink?id=080421eb-b8f8-3bfc-af87-c4f7f78fa8e0>

* Consumer’s subjective financial well‐being: A systematic review and research agenda  
  <https://research.ebsco.com/linkprocessor/plink?id=685b9ee3-0d8b-319f-a9d3-1da74346476d>
* The relationship between responsible financial behaviors and financial well-being

<https://research.ebsco.com/c/guun66/viewer/html/i6ma32g2nr>

* Social work students in Aotearoa New Zealand: the impacts of financial hardship on mental and social well-being

<https://research.ebsco.com/c/guun66/viewer/pdf/srnfdbhgcn>

* Coping with governmental restrictions: The relationship between stay-at-home orders, resilience, and functional, social, mental, physical, and financial well-being

<https://www.frontiersin.org/journals/psychology/articles/10.3389/fpsyg.2020.577972/full>

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Ruberton, Peter M. , et al. “How Your Bank Balance Buys Happiness: The Importance of “Cash on Hand” to Life Satisfaction.” *Ebsco.com*, 2016, research.ebsco.com/c/guun66/viewer/pdf/zqyzmoj4cr?route=details. Accessed 16 Jan. 2025.