**Checkpoint IV**

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>

**Works Cited**

Barrett, Adriana M., et al. “Coping with Governmental Restrictions: The Relationship between Stay-At-Home Orders, Resilience, and Functional, Social, Mental, Physical, and Financial Well-Being.” *Frontiers in Psychology*, vol. 11, 12 Jan. 2021, https://doi.org/10.3389/fpsyg.2020.577972.

Bartley, Allen, et al. “Social Work Students in Aotearoa New Zealand: The Impacts of Financial Hardship on Mental and Social Wellbeing.” *Ebsco.com*, 28 Feb. 2024, research.ebsco.com/c/guun66/viewer/pdf/srnfdbhgcn. Accessed 17 Jan. 2025.

Iannello, Paola Iannello, et al. “Financial Well‑Being and Its Relationship with Subjective and Psychological Well‑Being among Emerging Adults: Testing the Moderating Effect of Individual Differences.” *Ebsco.com*, 30 May 2020, research.ebsco.com/c/guun66/viewer/pdf/e5ozqfwvxb?route=details. Accessed 16 Jan. 2025.

Nanda, Ambika Prasad, and Ranjan Banerjee. “Consumer’s Subjective Financial Well-Being: A Systematic Review and Research Agenda.” *Ebsco.com*, 16 Feb. 2021, research.ebsco.com/c/guun66/search/view/pjwg7zz2qf?db=psyh. Accessed 16 Jan. 2025.

Powell, et al. “The Relationship between Responsible Financial Behaviours and Financial Wellbeing: The Case of Buy‐Now‐Pay‐Later.” *Ebsco.com*, Dec. 2023, research.ebsco.com/c/guun66/viewer/html/i6ma32g2nr. Accessed 16 Jan. 2025.

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.

Two of the articles that I have chosen are:

* Financial Well-Being and Its Relationship with Subjective and Psychological Well-Being Among Emerging Adults: Testing the Moderating Effect of Individual Differences

This article suggests that financial well-being significantly impacts both subjective and psychological well-being. Even though subjective well-being is consistent among other individuals, emerging adults mainly go through psychological well-being. Those with more flexible and open thinking tend to manage this relationship better. This is important to me because it emphasizes the importance of differences and future-oriented financial behaviors, and this factor is directly linked to my research.

* How Your Bank Balance Buys Happiness: The Importance of “Cash on Hand” to Life Satisfaction

The articles' primary findings suggest a complex relationship between financial well-being and subjective well-being, but they are closely linked. Financial well-being mainly depends upon different factors such as income, financial security, and spending habits. This is very relevant to my research question, “Is there any relation between people's higher financial well-being and their higher subjective well-being?”